

GA 16.1/1891
c.1

COLORADO STATE PUBLICATIONS LIBRARY

3 1799 00148 4906



Compliments of

John M. Henderson,

Superintendent of Insurance.

DENVER PUBLIC LIBRARY
DOCUMENTS DIVISION

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

PART I.

FIRE, ACCIDENT, FIDELITY AND CASUALTY INSURANCE.

MADE FROM

ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, A. D. 1890.

DENVER, COLORADO:
THE COLLIER & CLEVELAND LITHOGRAPHING CO., PRINTERS,
1891.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, May 1, 1891. }

To His Excellency,

JOHN L. ROUTT,

Governor of Colorado:

SIR—In compliance with the provisions of the Insurance Laws of Colorado, I herewith hand you the **Ninth Annual Report** of the Insurance Department, showing the business transacted by all companies during the year 1890, and synopsis of statements showing the condition December 31, 1890, of all companies licensed to transact business in this State for the year ending February 28, 1892.

Respectfully submitted,

JOHN M. HENDERSON,

Superintendent of Insurance.

PART I.

FIRE, FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

FIRE INSURANCE.

Since the date of the last report of this Department, May 1, 1890, the following companies have been admitted to transact fire insurance business in this State for the first time, with the single exception of the United Firemen's Insurance Company, which retired from the State in 1888:

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL STOCK.
Union Assurance Society	London, England . .	May 28, 1890	\$ 900,000 00
Lumbermen's	Philadelphia, Penn	June 13, 1890	250,000 00
Packers' and Provision Dealers' . .	Chicago, Illinois . .	June 27, 1890	250,000 00
Fire Insurance Co. of the county of Philadelphia	Philadelphia, Penn..	July 1, 1890	400,000 00
United Firemen's.	Philadelphia, Penn..	July 29, 1890	300,000 00
Caledonian	Edinburgh, Scotland	Sept. 8, 1890	450,000 00
Hekla Fire	St. Paul, Minnesota .	Sept. 8, 1890	200,000 00
Mechanics'	Philadelphia, Penn..	Sept. 22, 1890	250,000 00
Jersey City	Jersey City, N. J. . .	Oct. 2, 1890	250,000 00
People's Fire	New York, N. Y. . . .	Oct. 20, 1890	200,000 00
New Zealand	Auckland, N. Z. . . .	Oct. 22, 1890	1,000,000 00
Pacific Fire	New York, N. Y. . . .	Oct. 24, 1890	200,000 00
German Ins. & Savings Institution .	Quincy, Illinois . . .	Nov. 17, 1890	223,800 00
Citizens'	Pittsburgh, Penn. . .	Nov. 21, 1890	500,000 00
Rockford	Rockford, Illinois . .	Jan. 26, 1891	200,000 00
Ohio Farmers.	LeRoy, Ohio	Jan. 26, 1891	Mutual
Alamo Fire	San Antonio, Texas .	Feb. 21, 1891	200,000 00
Reliance.	Philadelphia, Penn..	Mar. 24, 1891	300,000 00
Total addition to capital stock			\$6,073,800 00

The following have retired from business, or failed to report to this Department this year:

NAME.	LOCATION.	CAPITAL STOCK.
Anglo-Nevada	San Francisco, Cal. . .	\$2,000,000 00
Long Island.	Brooklyn, N. Y.	200,000 00
New York Fire	New York, N. Y.	200,000 00
Oregon Fire and Marine	Portland, Oregon	220,100 00
South British Fire and Marine	Auckland, N. Z.	646,280 00
Svea Fire and Life Insurance Company	Gothenburg, Sweden..	533,333 33
Total reduction of capital stock		\$3,799,713 33
Net increase.		\$2,274,086 67

The amount of risks written by fire companies increased from \$75,992,207.15 written in 1889, to \$91,941,824.16 in 1890, and the premium receipts from \$1,324,265.73 in 1889, to \$1,555,417.15 in 1890.

The losses paid by fire companies decreased from \$550,264.50 in 1889, to \$519,549.30 in 1890, and the ratio of losses paid to premiums received, from 41.55 in 1889, to 33.50 in 1890.

The following table shows the comparative business by years, for fire insurance in the State, since the organization of the Department, by which will be seen that the business of 1890 was a profitable one for the companies doing business in the State, taken collectively. With three or four exceptions, the companies all made money on their business in Colorado.

Year written.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per cent. of losses to premiums recd.	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
1889	75,992,207 15	1,324,265 73	1.74	550,264 50	41.55	571,428 33
1890	91,941,829 16	1,555,417 15	1.69	519,549 30	33.50	565,541 40

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

The following named fidelity, casualty and accident companies have been added to the list of those mentioned in the eight annual report:

The American Employers' Liability Insurance Company, of Jersey City, New Jersey, capital, \$150,000.

The American Casualty Insurance and Security Company, of Baltimore, Maryland, capital, \$1,000,000.

The Missouri, Kansas and Texas Trust Company, of Kansas City, Missouri, capital, \$1,000,000.

The Guarantee Company of North America, of Montreal, Canada, was re-admitted, having withdrawn from the State in 1887.

One company, the American Steam Boiler Insurance Company, of New York, has withdrawn from the State, its business having been assumed by the American Casualty Insurance and Security Company.

PART II.

LIFE AND CO-OPERATIVE INSURANCE.

LIFE INSURANCE.

One life company, the United States Life Insurance Company, of New York, N. Y., has been licensed to transact business in the State, in addition to those reporting to the Department last year.

The new business written by life companies amounted to the sum of \$14,571,092.67 as against \$12,563,338.58 written the previous year, and the premium receipts show an increase from \$958,949.05 in 1889 to \$1,219,548.28 in 1890.

CO-OPERATIVE INSURANCE.

During the last year the following co-operative companies have been admitted to transact business in this State:

The Railway Officials' and Conductors' Accident Association, of Indianapolis, Indiana.

The National Life Association, of Hartford, Connecticut.
The Mutual Accident Association of the North-west, of Chicago, Illinois.

The Equitable Mutual Life and Endowment Association, of Waterloo, Iowa.

One company, The Bankers' Mutual Life Association, of Pueblo, Colorado, has been organized under the laws of this State, and was licensed by the Department on February 7, 1891.

The following have failed to file statements with this Department this year:

National Life Association, Connecticut.

National Temperance Relief Union, Missouri.

American Accident Company, Kentucky.

The National Alliance, of New York, has retired from business, having consolidated with the Commercial Union Life Insurance Company under the name of the Commercial Alliance Life Insurance Company, of New York, which is about to make application to do business in this State as a level premium company.

A bill was introduced into our last legislature amending our insurance laws so that the Insurance Department would have control over the Great Western Mutual Aid Association and the Great Western Mutual Accident Association, companies doing business under special enactments of our legislature previous to the organization of the State Insurance Department.

This Department, in a former report, took occasion to show from actual figures compiled from the annual statements of said companies, that they were both insolvent. Since this report was issued these companies have never made any further reports to this Department, claiming exemption under special privileges heretofore referred to.

There has been no improvement in the financial condition of these companies, as we can learn, and this Department is in constant and almost daily correspondence with some one of their many victims. The bill was defeated, but why our legislature refused to give the relief asked for, so that this State might protect its citizens from the ravages of these unscrupulous grave robbers, has never been explained.

ENDOWMENT AND BOND INSURANCE.

Numerous applications have been made to this Department, by various companies, asking for admission into the State and the power of writing this kind of insurance under our assessment law.

The following is a sample of a fourteen-year endowment from one of these companies, and it is one of the best of these "ten-to-one" concerns. For the first year's insurance the following charges are made:

For the first quarter	\$ 6 00
For the second quarter	6 00
For the third quarter	3 00
For the fourth quarter	3 00
Total	\$ 18 00

For the next thirteen years there is an annual charge of ten dollars, making a total of one hundred and thirty dollars, which, added to the eighteen dollars charged for the first year's insurance, makes the whole amount charged for the fourteen-year endowment policy one hundred and forty-eight dollars. For this premium the company agrees to give an amount equal to twenty-five cents per day for the full fourteen years, that is, ninety-one dollars and twenty-five cents per year, for which it has received ten dollars in premiums, or one thousand two hundred and seventy-seven dollars and fifty cents at the end of the fourteen years, for which the company has received one hundred and forty-eight dollars. Comments are useless, and the merest novice in business must see at a glance that no such contract can be lived up to, and that every dollar paid into such a scheme goes to feed the hungry vampires who fill the fat offices of the companies and pay their own salaries with earnings of the people they plunder. The officers usually secure for themselves the certificates numbered lowest, which by the rules of the organization must be paid first, and these, in many cases, are the *only* ones ever paid. Hundreds of these companies are now doing business in the United States, whose endowment period terminates in six, nine and twelve months, and from these to any limit in years that the company may name. Bands of music herald the advent of these concerns. Well-dressed and smooth-tongued agents disclose to the unwary the quick and sure road to immediate wealth, *i. e.*, by securing certificates in their company.

Referring to such companies, the Hon. George S. Merrill, Insurance Commissioner of Massachusetts, says: "Tens, probably hundreds of thousands of these wild-cat certificates of these irresponsible concerns have been eagerly purchased by citizens of Massachusetts, until the payment upon these, and the membership in the endowment orders have led to a serious interference with business throughout the State, and to a general demoralization of the sentiment of the masses of the people, through the inculcation of a belief that there is in these 'million-in-a-minute' concerns a royal road to fortune, and that, after all, basal financial facts are to be overturned, and money acquired through methods quicker and easier than legitimately earning it. A conservative estimate shows that these corporations have already collected more than seven millions of dollars."

The Hon. Jno. C. Linehan, Insurance Commissioner of New Hampshire, in an able and exhaustive treatise on this same subject, said of one of these companies:

"In another order in which the certificates were paid in numerical order, six of the officers were among the holders of the lowest numbered certificates, and with five others, all of whom are well-known citizens in this community, drew the amount due on their certificates. It is needless to say that no poor workman was among the lucky ones."

A favorite method of advertising and forwarding the ends of these and other worthless insurance companies, is to make them a part of some benevolent association, some secret order, the whole aim of which is to advance the welfare, comfort and happiness of its members, and to furnish its brothers with the consolation of knowing that their own and their families' future is well provided for. But sooner or later comes the awakening, and the lamentable truth is brought to the ears of the Insurance Commissioner, when he sees the poor, deluded victim in widow's weeds, hears how hard the struggle has been to pay the premiums, and what hopes she bases on the five thousand dollar policy she holds, and he is compelled to tell her that it is not worth as many hundreds, and will perhaps bring her only a mere pittance.

To license companies of this character, would be to clothe them with the official endorsement and approval of the Insurance Department, witnessed by the certificate and seal of the Superintendent. It would be to represent to the public

that these companies are reliable and worthy of receiving their share of the people's patronage, and that they are capable and willing to fulfill all their obligations and contracts.

This office has been besieged by the agents of these concerns clamoring for admission. If persistency and repetition of argument were logic, we must have admitted them, but with the knowledge this Department has of their methods, there is no immediate probability of their being licensed to do business in Colorado.

The office of the Colorado Insurance Department is always open to the public. Our time belongs to the people of the State.

In these times when there are so many schemes to catch the unwary, it is necessary that the people look well to their insurance. We are here to protect those seeking insurance as well as the policy-holder, and all are welcome to any assistance we can give.

In the last year this Department has prosecuted three cases where companies were doing business in the State without a license. In all these cases the parties were convicted and the agents were imprisoned, and in one case the full penalty of the law was inflicted, and in no instance did the company offer to pay the fine or assist their agent in any manner, and the only thing to be regretted by the State is that it cannot in some way make the companies responsible, for in each instance the companies had issued policies on the applications of their agents.

The financial statement of the Department will show that there was transferred to the General Fund on November 30, 1890, \$28,020.55, being in excess of amount for previous year of \$7,920.74.

JOHN M. HENDERSON,
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,

1890.

Aetna Insurance Company,

OF

HARTFORD CONNECTICUT.

Incorporated June, 1819.

JONATHAN GOODNOW, President.

ANDREW 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 (unencumbered)	\$ 275,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	43,000 00
Interest due and accrued on all said mortgage loans	395 14
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.

	Par value.	Market value.
United States currency bonds, 6 per cent. semi-annual interest	\$ 100,000 00	\$ 120,000 00
Alabama State bonds, 3, 4 and 5 per cent. semi-annual interest	10,000 00	10,500 00
Georgia State bonds, 4½ per cent. semi-annual interest	25,000 00	30,000 00
Mississippi State bonds, 6 per cent. annual int.	11,000 00	12,650 00
New Hampshire State bonds, 6 per cent. semi-annual interest	48,000 00	60,000 00
Rhode Island State bonds, 6 per cent. semi-annual interest	43,000 00	46,440 00
South Carolina State bonds (consolidated,) 6 per cent. semi-annual interest	15,000 00	15,750 00
Tennessee State bonds, 6 per cent. semi-annual interest	31,000 00	20,770 00
Hartford county, Conn., bonds, 4 per cent. semi-annual interest	21,000 00	21,000 00
Hudson county, N. J., bonds, 6 per cent. semi-annual interest	6,000 00	6,000 00
Barkhamsted, Conn., town bonds, 6 per cent. semi-annual interest	4,000 00	4,000 00
Norwich, Conn., town bonds, 7 per cent. semi-annual interest	100,000 00	137,000 00
Pawtucket, R. I., town bonds, 7 per cent. semi-annual interest	100,000 00	115,000 00
Windsor Locks, Conn., town bonds, 6 per cent. semi-annual interest	20,000 00	21,600 00
Bloomington, Ill., city bonds, 8 per cent. semi-annual interest	20,000 00	21,400 00
Boston, Mass., city bonds, 6 per cent. semi-annual interest	50,000 00	57,500 00
Brooklyn, N. Y., city bonds, 6 per cent. semi-annual interest	9,000 00	10,260 00
Buffalo, N. Y., city bonds, 7 per cent. semi-annual interest	50,000 00	65,000 00
Cleveland, Ohio, city bonds, 7 per cent. semi-annual interest	25,000 00	27,500 00
Cincinnati, Ohio, city water bonds, 7 per cent. semi-annual interest	30,000 00	33,000 00
Chicago, Ill., city bonds, 7 per cent. semi-annual interest	30,000 00	33,600 00

	Par Value.	Market Value
Columbus, Ohio, city improvement bonds, 6 per cent. semi-annual interest	50,000 00	55,000 00
Corry, Penn., city bonds, 6 per cent. semi-annual interest	10,000 00	10,000 00
Dallas City, Oregon, water bonds, 6 per cent. semi-annual interest	25,000 00	27,500 00
Detroit, Mich., city bonds, 7 per cent. semi-annual interest	30,000 00	32,100 00
Fort Wayne, Ind., city bonds, 6 per cent. semi-annual interest	25,000 00	28,250 00
Glenville, Ohio, village bonds, 6 per cent. semi-annual interest	29,000 00	31,900 00
Hamilton, Ohio, City Gas Works bonds, 5 per cent. semi-annual interest	25,000 00	26,250 00
Hartford, Conn., city bonds, 6 per cent. semi-annual interest	96,000 00	105,600 00
Indianapolis, Ind., city bonds, 7 3-10 per cent. semi-annual interest	50,000 00	56,500 00
Jersey City, N. J., city bonds, 6 per cent. semi-annual interest	15,000 00	15,450 00
Kansas City improvement city bonds, 7 per cent. semi-annual interest	10,000 00	11,000 00
Kansas City improvement bonds, 6 per cent. semi-annual interest	50,000 00	55,000 00
Lockport, N. Y., city bonds, 7 per cent. semi-annual interest	25,000 00	30,500 00
Montreal, Canada, corporation stock, 6 per cent. semi-annual interest	19,000 00	21,280 00
Montreal, Canada, harbor bonds, 4 per cent. semi-annual interest	4,000 00	4,080 00
Newark, N. J., city bonds, 7 per cent. semi-annual interest	50,000 00	57,000 00
New Brunswick, N. J., city bonds, 7 per cent. semi-annual interest	20,000 00	21,000 00
New Brunswick, N. J., water bonds, 7 per cent. semi-annual interest	9,000 00	10,170 00
Ottumwa, Iowa, city bonds, 5 per cent. semi-annual interest	10,000 00	10,000 00
Providence, R. I., city bonds, 6 per cent. semi-annual interest	50,000 00	60,000 00
Rahway, N. J., city bonds, 7 per cent. semi-annual interest	45,000 00	11,250 00
Richmond, Va., city bonds, 5 per cent. semi-annual interest	11,300 00	11,865 00
Richmond, Va., city bonds, 6 per cent. semi-annual interest	32,750 00	39,300 00
Rochester, N. Y., city bonds, 7 per cent. semi-annual interest	25,000 00	28,000 00
St. Louis, Mo., city gold bonds, 5 per cent. semi-annual interest	50,000 00	55,000 00
Toledo, Ohio, city special bonds, 7 3-10 per cent. semi-annual interest	13,000 00	15,730 00
Toledo, Ohio, city water bonds, 8 per cent. semi-annual interest	5,000 00	5,400 00
Topeka, Kansas, city funding bonds, 5 per cent. semi-annual interest	25,000 00	26,250 00
Urbana, Ohio, city bonds, 6 per cent. semi-annual interest	25,000 00	27,500 00
Chamber of Commerce safety vault bonds, Chicago, 5 per cent. semi-annual interest	35,000 00	36,750 00
Central safety deposit bonds, Chicago, 5 per cent. semi-annual interest	50,000 00	52,500 00
Tacoma safety deposit bonds, Chicago, 6 per cent. semi-annual interest	50,000 00	55,000 00
Independent School District, Blakesburg, Iowa, bonds, 6 per cent. semi-annual interest	1,000 00	1,000 00
Independent School District, Chelsea, Iowa, bonds 5½ per cent. semi-annual interest	1,500 00	1,500 00
Independent School District, Ottumwa, Iowa, bonds, 5 per cent. semi-annual interest	15,000 00	15,000 00
Independent School District, State Center, Iowa, bonds, 5 per cent. semi-annual interest	5,000 00	5,000 00
North-east School District, Hartford, Conn., bonds, 4 per cent. semi-annual interest	20,000 00	20,000 00
School District No. 2, Enfield, Conn., bonds, 4½ per cent. semi-annual interest	4,000 00	4,000 00
School District No. 24, Woodbridge, N. J., bonds, 6 per cent. semi-annual interest	11,000 00	11,550 00

	Par Value.	Market Value.
State of Illinois, Mason & Tazewell Drainage district bonds, 7 per cent. semi-annual interest . . .	9,000 00	9,900 00
Albany and Susquehanna R. R., first consol. G. mortgage bonds, 7 per cent. semi-annual int. . .	50,000 00	66,500 00
Albany and Susquehanna R. R., first consol. bds, 6 per cent. semi-annual interest . . .	50,000 00	58,000 00
Alabama Central R. R., first mortgage gold bonds, 6 per cent. semi-annual interest . . .	25,000 00	28,750 00
Atchison, Colorado and Pacific first mortgage R. R. bonds, 6 per cent. semi-annual interest . . .	50,000 00	50,000 00
Buffalo and Erie R. R. bonds (new), 7 per cent. semi-annual interest . . .	46,000 00	53,360 00
Canadian Pacific Railway Co. land grant, 5 per cent semi-annual interest . . .	100,000 00	110,000 00
Chesapeake and Ohio R. R., Richmond and Allegheny Div., first mortgage bonds, 2-48 per cent. semi-annual interest . . .	25,000 00	18,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R., S. F. first mtge. bds, 7 per ct. semi-an. int. . .	25,000 00	28,750 00
Cleveland, Columbus, Cinn. and Indianapolis R. R. first consol. bds, 7 per ct. semi-annual interest . . .	60,000 00	76,200 00
Cleveland, Painesville and Ashtabula R. R. bonds, 7 per cent semi-annual interest . . .	32,000 00	32,960 00
Chicago, Burlington and Quincy R. R., consol. bonds, 7 per cent. semi-annual interest . . .	75,000 00	93,750 00
Chicago, Burlington and Quincy R. R. bonds, 4 per cent. semi-annual interest . . .	50,000 00	45,000 00
Chicago, Burlington and Quincy R. R., convertible bonds, 5 per cent. semi-annual interest . . .	2,200 00	2,200 00
Chicago, Milwaukee and St. Paul (Chi. & Mil. div.) R. R., first mtge bds, 7 per cent. semi-ann. int. . .	75,000 00	93,750 00
Chicago, Milwaukee and St. Paul (Hastings and Dakota div.) R. R., first mtge bonds, 7 per cent. semi-annual interest . . .	25,000 00	31,000 00
Chicago, Milwaukee and St. Paul (Iowa & Minn. div.) R. R. first mtge bds, 7 per ct. semi-ann. int. . .	10,000 00	12,000 00
Chicago, Milwaukee and St. Paul (Iowa and Dak. div.) R. R. Ex. first mtge bds, 7 per cent. semi-annual interest . . .	10,000 00	12,500 00
Chicago, Milwaukee and St. Paul (Dubuque div.) R. R., first mtge bds, 6 per cent semi-ann. int. . .	25,000 00	30,750 00
Chicago, Milwaukee and St. Paul (So. Minn. div.) R. R., first mtge bds, 6 per cent. semi-ann. int. . .	50,000 00	60,000 00
Chicago and Northwestern R. R., Madison extension, first mtge bds, 7 per cent. semi-ann. int. . .	30,000 00	39,900 00
Chicago and Northwestern R. R., S. F. bonds, 7 per cent. semi-annual interest . . .	25,000 00	29,000 00
Chicago and Northwestern R. R., general consol. gold bonds, 7 per cent. semi-annual interest . . .	50,000 00	62,500 00
Chicago and Northwestern R. R., consol. S. F. bonds, 7 per cent. quarterly interest . . .	50,000 00	71,000 00
Chicago, Rock Island and Pacific R. R. bonds, 6 per cent. semi-annual interest . . .	60,000 00	76,800 00
Chicago, Rock Island and Pacific R. R. bonds, 5 per cent. semi-annual interest . . .	100,000 00	107,000 00
Chicago and Western Indiana R. R. bonds, 6 per cent. semi-annual interest . . .	44,000 00	49,280 00
Cincinnati, Hamilton and Dayton R. R. consol. S. F. bonds, 7 per cent. semi-annual interest . . .	32,000 00	40,000 00
Columbus and Toledo R. R. second bonds, 7 per cent. semi-annual interest . . .	14,000 00	15,680 00
Dayton and Western R. R. bonds, 6 per cent. semi-annual interest . . .	28,000 00	31,640 00
Delaware and Hudson Canal Co. bonds, 7 per cent. semi-annual interest . . .	30,000 00	33,000 00
Delaware and Hudson Canal Co. (Penn. div.) bds, 7 per cent. semi-annual interest . . .	25,000 00	35,500 00
Flint and Pere Marquette, first consolidated bds, 5 per cent. semi-annual interest . . .	25,000 00	26,000 00
Flint and Pere Marquette (Port Huron div.), first bonds, 5 per cent. semi-annual interest . . .	25,000 00	26,000 00
Harlem River and Port Chester R. R., first bonds, 7 per cent. semi-annual interest . . .	100,000 00	136,000 00
Harlem River and Port Chester R. R., first bonds, 6 per cent. semi-annual interest . . .	50,000 00	60,000 00
Iowa Midland R. R., first mortgage bonds, 8 per cent. semi annual interest . . .	25,000 00	32,500 00
Jackson, Lansing and Saginaw R. R. mortgage bonds, 6 per cent. semi-annual interest . . .	25,000 00	25,000 00

	Par Value.	Market Value.
Jackson, Lansing and Saginaw R. R. mortgage bonds, 8 per cent. semi-annual interest	32,000 00	32,640 00
Kansas Pacific R. R., first consol. bonds, 6 per cent. semi-annual interest	25,000 00	27,500 00
Keokuk and Des Moines R. R., first mortgage bonds, 5 per cent. semi-annual interest	40,000 00	42,000 00
Lake Shore R. R., mortgage bonds, 7 per cent. semi-annual interest	30,000 00	36,000 00
Lake Shore and Michigan Southern R. R., first consol. bonds, 7 per cent. semi-annual interest	15,000 00	18,450 00
Lake Shore and Michigan Southern R. R., second consol. bonds, 7 per cent. semi-annual interest	80,000 00	97,600 00
Louisville, New Albany and Chicago (C. & I. div.) first mtge bds, 6 per cent. semi-annual interest	25,000 00	27,500 00
Louisiana and Missouri River R. R. first mortgage bonds, 7 per cent. semi-annual interest	25,000 00	30,000 00
Memphis and Charleston R. R. first consol. bds, 7 per cent. semi-annual interest	25,000 00	31,250 00
Mahoning R. R. coal bonds, 5 per cent. semi-ann. interest	30,000 00	33,000 00
Michigan Central R. R., second mortgage bonds, 7 per cent. semi-annual interest	50,000 00	62,500 00
Minneapolis and St. Louis (Iowa extension) R. R., first mtge bds, 7 per cent. semi-annual interest	25,000 00	22,500 00
Minneapolis Union R. R., gold bonds, 6 per cent. semi-annual interest	50,000 00	58,500 00
Morris and Essex R. R., first mortgage bonds, 7 per cent. semi-annual interest	25,000 00	36,500 00
Morris and Essex R. R., second mortgage bonds, 7 per cent. semi-annual interest	25,000 00	26,000 00
Morris and Essex R. R., first consol. bonds, 7 per cent. semi-annual interest	110,000 00	148,500 00
New York Central R. R. bonds, 5 per cent. semi-annual interest	37,000 00	38,110 00
New York Central and Hudson River R. R., first mtge bonds, 7 per cent. semi-annual interest	175,000 00	232,750 00
New York and Harlem R. R., first mtge bonds, 7 per cent. semi-annual interest	10,000 00	12,700 00
New York, Lake Erie and West. R. R., first con. mtge bds, gold, 7 per cent. semi-annual interest	45,000 00	61,650 00
New York and New England R. R., first mtg. bonds, 7 per cent. semi-annual interest	50,000 00	62,500 00
Norfolk and Western R. R., gen. mtge bonds, 6 per cent. semi-annual interest	50,000 00	59,000 00
Northwestern Union R. R., first mtge S. P. bonds, 7 per cent. semi-annual interest	25,000 00	33,500 00
Oswego R. R. bridge bonds, 6 per cent. semi-annual interest	50,000 00	60,000 00
Ohio and West Virginia R. R. bonds, 7 per cent. semi-annual interest	26,000 00	29,640 00
Pittsburgh, Fort Wayne and Chicago R. R., first mtge bonds, 7 per cent. semi-annual interest	75,000 00	109,500 00
Pittsburgh, Fort Wayne and Chicago R. R., second mtge bonds, 7 per cent. semi-annual interest	81,000 00	115,830 00
Pittsburgh, Fort Wayne and Chicago R. R., third mtge bonds, 7 per cent. annual interest	40,000 00	56,000 00
St. Paul, Minneapolis and Manitoba R. R., first mtge bonds, 7 per cent. semi-annual interest	16,000 00	18,880 00
St. Paul and Northern Pacific R. R., first mtge gold bonds, 6 per cent. semi-annual interest	50,000 00	61,000 00
St. Paul and Sioux City R. R., first mtge gold bonds, 6 per cent. semi-annual interest	20,000 00	24,400 00
St. Louis and Iron Mountain first mortgage bonds, 7 per cent. semi-annual interest	10,000 00	10,000 00
Vermont Valley R. R. bonds, 5 per cent. semi-annual interest	50,000 00	53,500 00
Wabash R. R., first mtge gold bonds, 5 per cent. semi-annual interest	25,000 00	25,500 00
West Shore R. R., first mtge bonds, 4 per cent. semi-annual interest	50,000 00	51,000 00
Atlantic Dock Company bonds, 5 per cent. semi-annual interest	31,000 00	34,100 00
Loan and Guarantee Company of Connecticut, bonds, 6 per cent. semi-annual interest	10,000 00	10,000 00
Atlantic Mutual Insurance Company scrip	38,000 00	38,000 00
50 shares Connecticut River Company stock	5,000 00	1,000 00
500 shares Albany and Susquehanna Railroad Company stock	50,000 00	82,500 00

ÆTNA INSURANCE COMPANY.

7

	Par Value.	Market Value.
150 shares Central Ohio Railroad Comp'y stock .	7,500 00	7,500 00
500 shares Cleveland, Cincinnati, Chicago and St. Louis R. R. Co. preferred stock .	50,000 00	47,500 00
1000 shares Cleveland and Pittsburgh R. R. Co. stk	50,000 00	78,500 00
220 shares Chi., Burl. & Quincy R. R. Co. stock .	22,000 00	19,380 00
220 shares Chi., Rock Island & Pac. R. R. Co. stk	22,000 00	15,620 00
300 shares Connecticut River R. R. Co. stock .	30,000 00	64,500 00
500 shares Conn. & Passumpsic Riv. R. R. Co. stk	50,000 00	57,500 00
300 shares Dayton & Mich. R. R. Co. pref. stock .	15,000 00	24,000 00
400 shares Ft. Wayne & Jackson R. R. Co. prf. stk	40,000 00	46,400 00
100 shares Joliet and Chicago R. R. Co. stock .	10,000 00	15,000 00
200 shares Kalamazoo, Allegan & Grand Rapids R. Co. stock .	20,000 00	23,000 00
200 shares Keokuk & Des Moines R.R. Co. prf. stk	20,000 00	3,400 00
1000 shares Morris and Essex R. R. Co. stock .	50,000 00	77,500 00
800 shares N. Y. Cent. & Hudson Riv. R. R. Co. stk	80,000 00	81,600 00
500 shares New York & Harlem R. R. Co. stock .	25,000 00	67,500 00
1200 shares N.Y., N. Haven & Hartford R. R. Co. stk	120,000 00	306,000 00
500 shares Northwest Telegraph Company stock	25,000 00	25,000 00
750 shares Pittsburgh, Ft. Wayne & Chicago R. R. Company stock .	75,000 00	117,750 00
150 shares Peoria & Bureau Valley R. R. Company stock .	15,000 00	25,500 00
200 shares Rensselaer & Saratoga R. R. Company stock .	20,000 00	36,000 00
200 shares Valley (New York) R. R. Company stock .	20,000 00	22,000 00
200 shares Ætina National Bank stock, Hartford, Conn	20,000 00	22,000 00
200 shares American National Bank stock, Hartford, Conn	10,000 00	14,000 00
400 shares Charter Oak National Bank stock, Hartford, Conn.	40,000 00	42,800 00
160 shares City Bank stock, Hartford, Conn . . .	16,000 00	16,800 00
150 shares Connecticut River Banking Company stock, Hartford, Conn.	7,500 00	7,650 00
337 shares Farmers and Mechanics National Bank stock, Hartford, Conn	33,700 00	37,070 00
200 shares First National Bank stock, Hartford, Conn	20,000 00	21,600 00
1000 shares Hartford National Bank stock, Hartford, Conn	100,000 00	157,000 00
550 shares National Exchange Bank stock, Hartford, Conn	27,500 00	35,750 00
1000 shares Phoenix National Bank stock, Hartford, Conn	100,000 00	130,000 00
550 shares State Bank stock, Hartford, Conn . . .	55,000 00	55,000 00
400 shares American Exchange National Bank stock, New York City.	40,000 00	60,000 00
400 shares Bank of the Manhattan Company stock, New York City.	20,000 00	36,000 00
300 shares Bank of New York National Banking Association stock, New York City	30,000 00	73,500 00
200 shares Bank of North America stock, New York City .	14,000 00	21,000 00
100 shares Hanover National Bank, New York City .	10,000 00	35,000 00
300 shares Importers and Traders National Bank stock, New York City.	30,000 00	171,000 00
100 shares Market and Fulton National Bank stock, New York City.	10,000 00	24,000 00
700 shares Merchants National Bank stock, New York City .	35,000 00	56,000 00
120 shares Merchants Exchange National Bank stock, New York City.	6,000 00	7,680 00
1200 shares Mechanics National Bank stock, New York City .	30,000 00	64,500 00
400 shares Metropolitan National Bank stock, New York City	40,000 00	4,000 00
200 shares Nassau Bank stock, New York City .	10,000 00	17,000 00
500 shares National Bank of Commerce stock, New York City .	50,000 00	97,500 00
150 shares National Bank of the Republic stock, New York City .	15,000 00	28,500 00
300 shares National Butchers and Drovers Bank stock, New York City .	7,500 00	13,875 00
100 shares National City Bank stock, New York City	10,000 00	51,000 00

ETNA INSURANCE COMPANY.

	Par Value.	Market Value
300 shares Phenix National Bank stock, New York City	6,000 00	8,400 00
200 shares Peoples Bank stock, New York City	5,000 00	13,750 00
100 shares Third National Bank stock, New York City	10,000 00	11,500 00
250 shares Farmers and Mechanics National Bank stock, Philadelphia, Pa.	25,000 00	40,500 00
100 shares first National Bank Stock, Albany, N. Y.	10,000 00	18,000 00
200 shares Mechanics Bank stock, St. Louis, Mo.	20,000 00	40,000 00
100 shares New Britain National Bank stock, New Britain, Conn.	10,000 00	16,000 00
200 shares American Loan and Trust Company stock, New York City	20,000 00	20,600 00
100 shares Central Trust Company stock, New York City	10,000 00	130,000 00
100 shares Holland Trust Company stock, New York City	10,000 00	21,500 00
100 shares Metropolitan Trust Company stock, New York City	10,000 00	29,000 00
150 shares New York Life Insurance and Trust Company stock, New York City	15,000 00	108,750 00
100 shares United States Trust Company stock, New York City	10,000 00	80,000 00
100 shares Union Trust Company stock, New York City	10,000 00	77,500 00
Totals	\$6,662,450 00	\$8,858,890 00

Total market value of stocks and bonds \$ 8,858,890 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Second National Bank, Springfield, Mass	\$ 700 00	\$ 1,050 00	\$ 540 00
National Bank of Commerce, N. Y.	2,500 00	5,000 00	3,600 00
Mechanics' National Bank, N. Y.	625 00	1,312 50	
Chicago, Burlington & Quincy R. R. Company	300 00	267 00	2,430 00
Union Pacific R. R. Co.	1,800 00	792 00	
Atchison, Topeka & Santa Fé R. Co.	1,100 00	330 00	
National New Haven Bank	200 00	316 00	850 00
N. Y. & New Jersey Telephone Co.	1,000 00	850 00	
	\$ 8,225 00	\$ 9,917 50	\$ 6,570 00

Amount loaned on collaterals	\$ 6,570 00
Cash in the company's principal office	6,274 76
Cash deposited in bank	766,010 55
Interest due and accrued on bonds	375 00
Interest due and accrued on collateral loans	164 25
Gross premiums in course of collection, not more than three months due.	500,817 34

Aggregate amount of all the Assets of the company, stated at their actual value. \$10,457,497 04

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,214 06
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	207,423 79
Losses resisted, including interest, costs and other expenses thereon	11,100 00
Total gross amount of claims for losses	\$ 228,737 85
Deduct re-insurance thereon	14,245 83
Net amount of unpaid losses	\$ 214,492 02

Net amount of unpaid losses (<i>brought forward</i>)	\$ 214,492 02
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,981,685.06; unearned premiums (fifty per cent.)	\$ 990,842 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,326,207.28; unearned premiums (<i>pro rata</i>)	1,269,935 17
Gross premiums received and receivable upon all unexpired inland navigation risks, \$51,834.97; unearned premiums (fifty per cent)	25,917 48
Total unearned premiums	2,286,695 18
Amount reclaimable by the insured on perpetual fire insurance policies	27,242 80
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	85,790 62
Total amount of all liabilities, except capital stock and net surplus	\$ 2,614,720 62
Joint-stock capital actually paid up in cash	4,000,000 00
Surplus beyond capital and all other liabilities	3,842,776 42
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$10,457,497 04

IV. INCOME DURING THE YEAR.

	From fire risks.	From inland risks.
Gross premiums on risks written and renewed during the year	\$3,373,842 01	\$ 192,780 53
Deduct re-insurance, rebate, abatement and return premiums	390,639 00	35,676 73
Totals,	\$2,983,203 01	\$ 157,103 80
Net cash actually received for premiums		3,140,306 81
Received for interest on mortgages		2,275 00
Received for interest and dividends on stocks, bonds and collateral loans		433,619 48
Income received from all other sources		4,124 50
Deposit premiums received for perpetual fire risks (less five per cent.)	\$ 3,501 70	
Aggregate amount of Income actually received during the year in cash.		\$ 3,580,325 79

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses (including \$186,212.34, losses occurring in previous years)	\$1,512,543 30	\$ 77,764 13
Net amount paid during the year for losses		\$ 1,590,307 43
Cash dividends actually paid stockholders		720,000 00
Paid for commissions or brokerage		498,150 94
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		190,504 93
Paid for State and local taxes in this and other States		58,831 88
All other payments and Expenditures		216,514 95
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 502 20	
Aggregate amount of actual Expenditures during the year in cash		\$ 3,274,310 13

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 331,439,235	\$ 3,960,419 63	\$ 1,363,613	\$ 35,073 73
Written or renewed during the year	277,318,374	3,377,528 01	89,587,332	192,780 53
Totals	\$ 608,757,609	\$ 7,337,947 64	\$ 90,950,995	\$ 227,854 26
Deduct those expired and marked off as terminated .	236,628,491	2,839,368 66	88,270,775	176,019 29
In force at the end of the year	\$ 372,129,118	\$ 4,498,578 98	\$ 2,680,220	\$ 51,834 97
Deduct amount re-insured . .	13,282,285	162,010 38	None	None
Net amount in force December 31, 1890	\$ 358,846,833	\$ 4,336,568 60	\$ 2,680,220	\$ 51,834 97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$149,261,617 00	\$ 1,981,685 06	1-2	\$ 990,842 53
1889		4,395,893 00	43,319 47	1-4	10,829 87
1890	Two years	5,332,931 00	54,966 18	3-4	41,224 03
1888		35,368,239 09	364,932 47	1-6	60,822 08
1889	Three years	43,477,790 00	451,615 51	1-2	225,807 75
1890		51,397,647 00	543,212 72	5-6	452,677 27
1887		2,032,677 00	23,830 19	1-8	2,978 77
1888	Four years	2,203,478 00	24,606 66	3-8	9,227 49
1889		2,374,002 00	26,608 05	5-8	16,630 03
1880		3,237,859 00	34,294 97	7-8	30,008 10
1886		9,040,912 00	116,562 43	1-10	11,656 24
1887	Five years	10,407,864 00	135,383 93	3-10	40,615 17
1888		10,569,308 00	138,239 87	1-2	69,119 03
1889		12,880,265 00	167,167 43	7-10	117,017 18
1890	Perpetual risks	15,791,551 00	201,467 40	9-10	181,320 66
		1,164,800 00	28,676 26	.95	27,242 80
Totals		\$358,846,833 00	\$ 4,336,568 60		\$ 2,288,020 50

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$113,674,570 32
Losses paid from organization to date	66,271,633 32
Total amount of cash dividends declared since the company commenced business	18,593,365 00
Total amount of the company's stock owned by the directors, at par value	399,600 00
Amount loaned to stockholders not officers	26,570 00
Dividends declared payable in stock from organization	2,805,000 00
Losses incurred during the year: fire, \$1,528,832.74; inland, \$65,735.04; total	1,594,567 78

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,473,572 00
Premiums received	25,176 18
Losses paid	8,952 95
Losses incurred	10,184 16

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 (unencumbered)	\$ 151,130 62
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,218,850 34
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$45,022.36 is in process of foreclosure)	107,022 36
Interest due and accrued on all said mortgage loans	46,947 47
Total value of said mortgaged premises	\$ 2,874,798 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. coupon bonds	\$ 2,000 00	\$ 2,065 00
Union Pacific R. R. bonds	2,000 00	2,240 00
City of Kingston bonds	147,700 00	159,516 00
City of Richmond bonds	25,000 00	25,000 00
Dexter Sulphite & Paper Co. bonds	5,000 00	5,000 00
N. Y. C. & H. R. R. Co. stock	60,000 00	60,600 00
Illinois Central R. R. Co. stock	20,000 00	19,600 00
Illinois Central R. R. Co., leased lines stock	1,700 00	1,360 00
Western Union Telegraph Co. stock	35,000 00	26,950 00
National Union Bank stock	13,600 00	19,550 00
Watertown National Bank stock	5,000 00	7,000 00
Excelsior Carriage Co. stock	2,500 00	2,500 00
Totals	\$ 319,500 00	\$ 331,381 00

Total market value of stocks and bonds \$ 331,381 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Bagley & Sewal Co. stock	\$ 23,700 00	\$ 23,700 00	\$ 10,000 00
Cold Creek Water Co. stock	20,000 00	10,000 00	11,825 00
Cold Creek Water Co. bonds	15,000 00	15,000 00	
Gale National Bank stock	3,000 00	3,450 00	3,000 00
Newark, O., Water Co. bond	5,000 00	5,000 00	2,700 00
Ogdensburg & L. C. R. R. Co. bond	4,000 00	4,000 00	2,000 00
Chicago & Alton R. R. Co. stock	4,400 00	5,940 00	3,899 91
Watertown National Bank stock	1,500 00	2,100 00	1,200 00
Watertown Spring Wagon Co. stock	10,000 00	15,000 00	6,000 00
National Union Bank stock	4,250 00	5,300 00	1,700 00
Mortgages	6,500 00	6,500 00	6,050 00
Watertown Spring Wagon stock	7,000 00	10,500 00	7,000 00
Winslow & Knap Lumber Co. stock	3,000 00	3,000 00	
Watertown National Bank stock	1,000 00	1,400 00	2,482 21
Mortgage	3,075 00	3,075 00	
Town Wilna bonds	1,000 00	1,200 00	1,500 00
Town Clayton bonds	500 00	600 00	
Totals	\$ 129,925 00	\$ 115,765 00	\$ 59,357 12

Amount loaned on collaterals	\$ 59,357 12
Cash in the company's principal office	4,103 80
Cash deposited in bank	195,303 85
Interest due and accrued on bonds	1,337 50
Interest due and accrued on collateral loans	1,906 01
Gross premiums in course of collection, not more than three months due	92,575 05
Bills receivable, not matured, taken from fire, marine and inland risks	16,683 74
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 2,226,598 86

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 26,189 57
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	26,797 95
Losses resisted, including interest, costs and other expenses thereon	21,178 09
Net amount of unpaid losses	\$ 74,165 61
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$98,684 44; unearned premiums (fifty per cent.)	49,342 22
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,330,547 11; unearned premiums, (<i>pro rata</i>)	1,230,369 74
Total unearned premiums	\$ 1,279,712 16
Cash dividends to stockholders remaining unpaid	25 00
All other demands against the company, absolute and contingent	18,515 00
Total amount of Liabilities, except capital stock and net surplus	\$ 1,372,417 77
Joint-stock capital actually paid in cash	500,000 00
Surplus beyond capital and all other Liabilities	354,181 09
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,226,598 86

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	From fire risks. \$ 104,265 49
Gross premiums on risks written and renewed during the year	980,093 71
Total	\$1,084,359 20
Deduct premiums and bills in course of collection at this date	109,258 79
Entire premiums collected during the year	975,100 41
Deduct re-insurance, rebate, abatement and return premiums	139,763 65
Net cash actually received for premiums	\$ 835,336 76
Received for interest on mortgages	80,515 15
Received for interest and dividends on stocks, bonds and collateral loans	23,855 34
Income, received from all other sources	3,476 25
Aggregate amount of Income actually received during the year in cash	\$ 943,183 50

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$39,654.96, losses occurring during previous years)	\$ 465,721 15
Cash dividends actually paid stockholders	50,015 00
Paid for commissions or brokerage	194,245 75
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	98,918 02
Paid for State and local taxes in this and other States	16,536 56
All other payments and expenditures	63,036 82
Aggregate amount of actual Expenditures during the year in cash	\$ 888,474 30

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 247,533,170	\$ 2,402,121 87
Written or renewed during the year	103,765,582	980,093 71
Totals	\$ 351,298,752	\$ 3,382,215 58
Deduct those expired and marked off as terminated	96,161,244	871,128 03
In force at the end of the year	\$ 255,137,508	\$ 2,511,087 55
Deduct amount re-insured	8,479,900	81,856 00
Net amount in force December 31, 1890	\$ 246,657,608	\$ 2,429,231 55

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 13,738,004 00	\$ 98,684 44	1-2	\$ 49,342 22
1888		54,882,215 00	503,659 58	1-6	83,943 26
1889	Three years	63,139,025 00	888,893 36	1-2	294,446 68
1890		67,316,163 00	623,078 08	5-6	519,231 73
1886	Five years	7,992,436 00	99,873 42	1-10	9,987 34
1887		8,781,206 00	111,368 23	3-10	33,410 46
1888		8,608,537 00	115,036 46	1-2	57,518 23
1889		10,596,397 00	139,709 71	7-10	97,796 79
1890		11,693,715 00	148,928 27	9-10	131,035 45
Totals		\$246,657,608 00	\$ 2,429,231 55		\$ 1,279,712 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$14,560,306 95
Losses paid from organization to date	6,824,398 19
Total amount of cash dividends declared since the company commenced business	830,000 00
Total amount of the company's stock owned by the directors at par value	234,100 00
Amount loaned to stockholders and officers	12,232 12
Dividends declared payable in stock from organization	400,000 00
Losses incurred during the year: fire	473,908 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 559,480 00
Premiums received	7,198 73
Losses paid	140 25
Losses incurred	1,166 79

Alamo Fire Insurance Company

OF

SAN ANTONIO, TEXAS.

Incorporated May, 1889.

F. GROOS, President.

S. D. SCUDDER, 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 (unencumbered)	\$	22,952 40
Loans on mortgage (first liens), upon which not more than one year's interest is due	141,774 45	
Interest due and accrued on all said mortgage loans	2,544 13	
Value of lands mortgaged, exclusive of buildings	\$ 254,095 00	
Value of buildings mortgaged (insured for \$33,600.00 as collateral)	85,400 00	
Total value of said mortgaged premises	\$ 339,495 00	
Cash in the Company's principal office	1,000 55	
Cash deposited in bank	67,084 55	
Gross premiums in course of collection, not more than three months due	8,424 63	
Amount of premiums unpaid on policies which have been issued more than three months	\$ 35 00	
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	243,780 71

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$32,684.79; unearned premiums (fifty per cent.)	\$	16,342 39
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$14,100.10; unearned premiums (<i>pro rata</i>)	11,602 73	
Total unearned premiums	\$	27,945 12
Cash dividends to stockholders remaining unpa d	12,500 00	
All other demands against the Company, absolute and contingent	2,977 72	
Total amount of all Liabilities, except capital stock and net surplus	\$	43,422 84
Joint-stock capital actually paid out in cash	200,000 00	
Surplus beyond capital and all other liabilities	357 87	
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$	243,780 71

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	\$	2,491 52	From fire risks.
Gross premiums on risks written and renewed during the year	63,028 25		
Total	\$	65,519 77	
Deduct premiums and bills in course of collection at this date	8,459 63		
Entire premiums collected during the year	\$	57,060 14	
Deduct re-insurance, rebate, abatement and return premiums	15,847 89		

Net cash actually received for premiums	\$	41,212 25
Received for interest on mortgages		7,186 21
Income, received from all other sources		3,853 09
For increased capital, \$75,000.00; total	\$	75,000 00
Aggregate amount of Income actually received during the year in cash.	\$	52,251 55

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$1,300.00, losses occurring in previous years)	On fire risks.	\$	15,022 89
Deduct all amounts received for salvages, and re-insurance in other companies			543 18
Net amount paid during the year for losses		\$	14,479 71
Paid for commissions or brokerage			6,530 53
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			7,496 95
Paid for State and local taxes in this and other States			544 15
All other payments and expenditures			3,996 42
Aggregate amount of actual Expenditures during the year in cash	\$		33,047 76

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	\$	686,546 00	Premiums thereon.	\$	11,487 58
Written or renewed during the year			3,977,063 88			63,028 25
Totals.			4,663,609 88			74,515 83
Deduct those expired and marked off as terminated			1,702,949 30			19,695 43
In force at the end of the year		\$	2,960,660 58		\$	54,820 40
Deduct amount re-insured			371,779 99			8,035 51
Net amount in force December 31, 1890		\$	2,588,880 58		\$	46,784 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 1,926,665 58	\$ 32,684 79	1-2	\$ 16,342 39
1889	Two years	141,645 00	2,811 47	3-4	2,108 58
1890	Three years	461,895 00	9,845 47	5-6	8,204 55
1889	Four years	14,400 00	367 50	7-8	321 51
1890	Five years	44,275 00	1,075 66	9-10	968 09
Totals		\$ 2,588,880 58	\$ 46,784 89		\$ 27,945 12

Answer to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	77,584 36
Losses paid from organization to date		15,655 68
Total amount of cash dividends declared since the company commenced business		12,500 00
Total amount of company's stock owned by the directors at par value		93,000 00
Amount loaned to officers and directors		9,664 45
Amount loaned to stockholders, not officers		47,250 00
Losses incurred during the year		13,722 89

COLORADO BUSINESS.

No business in the State during 1890.

Allemania Fire Insurance Company,

OF

PITTSBURG PENNSYLVANIA.

JOS. ABEL, President.

Incorporated April, 1868.

G. W. HAMMER, 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 (unencumbered)	\$	38,126 60
Loans on mortgage (first liens), upon which not more than one year's interest is due		166,572 90
Interest due and accrued on all said mortgage loans		2,255 88
Value of lands mortgaged, exclusive of buildings	\$	311,900 00
Value of buildings mortgaged (insured for \$153,650 as collateral)		153,650 00
Total value of said mortgaged premises	\$	465,550 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
74 shares Braddock National Bank	\$ 7,400 00	\$ 11,840 00
50 shares South Side Gas Co	1,250 00	1,362 50
100 shares Citizens Traction Co.	3,000 00	4,500 00
1,000 bonds Equitable Gas Co	1,000 00	1,000 00
Totals	\$ 12,650 00	\$ 18,702 50

Total market value of stocks and bonds \$ 18,702 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Bonds Hazelwood Oil Co	\$ 9,000 00	\$ 9,000 00	\$ 9,000 00
Bonds Manufacturers' Gas Co	5,000 00	5,000 00	5,000 00
53 shares Western Insurance Co.	2,650 00	2,650 00	3,000 00
10 shares Duquesne Incline Co	500 00	650 00	
120 shares Citizens Traction Co	6,000 00	8,040 00	6,000 00
84 shares Ewalt Street Bridge Co	4,200 00	5,460 00	5,000 00
100 shares Citizens Traction Co	5,000 00	6,700 00	2,500 00
80 shares Ewalt Street Bridge Co	4,000 00	5,200 00	
46 shares German Fire Ins. Co	2,300 00	3,220 00	8,000 00
100 shares Citizens Traction Co	5,000 00	6,700 00	5,000 00
60 shares Citizens Traction Co	3,000 00	4,020 00	3,000 00
16 shares Third National Bank	1,600 00	2,560 00	
40 shares Braddock National Bank	4,000 00	6,400 00	7,500 00
82 shares Equitable Gas Co	4,100 00	4,100 00	
100 shares Banerkin Brewing Co	10,000 00	10,000 00	8,350 00
20 shares Odd Fellows Sav'gs Bank	1,000 00	1,150 00	
120 shares Pittsburg June R. R. Co	3,500 00	3,600 00	3,500 00
10 shares German Fire Ins. Co	500 00	700 00	
27 shares Ewalt Street Bridge Co	1,350 00	1,620 00	
1 share Germania Savings Bank	1,000 00	1,100 00	4,500 00
10 shares Third National Bank	1,000 00	1,600 00	
1,500 shares National Lead Trust	150,000 00	25,500 00	21,102 44
50 shares Standard Plate Glass Co.	5,000 00	5,000 00	5,000 00
50 shares Standard Plate Glass Co.	5,000 00	5,000 00	5,000 00
40 shares Citizens Traction Co., new	2,000 00	2,400 00	1,500 00
Totals	\$ 236,700 00	\$ 127,420 00	\$ 102,952 44

ALLEMANNA FIRE INSURANCE COMPANY.

17

Amount loaned on collaterals		
Cash in the company's principal office	\$	102,952 44
Cash deposited in bank		3,533 33
Interest due and accrued on bonds		30,710 52
Interest due and accrued on collateral loans		222 00
Gross premiums in course of collection, not more than three months due		1,207 43
Bills receivable, not matured, taken for fire risks		22,024 64
All other property belonging to the company		9,563 17
		677 83
Aggregate amount of all the Assets of the company, stated at their actual value	\$	396,549 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	4,094 07
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		6,326 40
Total gross amount of claims for losses	\$	10,820 47
Deduct re-insurance thereon		2,085 00
Net amount of unpaid losses	\$	8,735 47
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$147,095.95; unearned premiums (fifty per cent.)	\$	73,547 97
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$53,554.25; unearned premiums (<i>pro rata</i>)		37,513 18
Total unearned premiums		111,061 16
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		437 17
All other demands against the company, absolute and contingent		2,809 04
Total amount of all Liabilities, except capital stock and net surplus	\$	123,042 84
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		73,506 40
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	396,549 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		From fire risks.	\$	21,097 35
Gross premiums on risks written and renewed during the year				229,187 46
Total	\$			250,284 81
Deduct premiums and bills in course of collection at this date				31,587 81
Entire premiums collected during the year	\$			218,697 00
Deduct re-insurance, rebate, abatement and return premiums				38,250 88
Net cash actually received for premiums	\$			180,446 12
Received for interest on mortgages				9,401 95
Received for interest and dividends on stocks, bonds and collateral loans				6,882 72
Income, received from all other sources				1,922 36
Aggregate amount of Income actually received during the year in cash	\$			198,652 85

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$11,644.40, losses occurring in previous years	\$	82,386 55
Deduct all amounts received for salvages, and re-insurance in other companies		1,374 35
Net amount paid during the year for losses	\$	81,012 20
Cash dividends actually paid stockholders		14,000 00
Paid for commissions or brokerage		41,607 41
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		9,825 00
Paid for State and local taxes in this and other States		4,330 46
All other payments and expenditures		13,388 84
Aggregate amount of actual Expenditures during the year in cash	\$	164,163 91

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 13,033,261	\$ 151,776 03
Written or renewed during the year	17,176,265	229,187 46
Totals	\$ 30,209,526	\$ 380,963 49
Deduct those expired and marked off as terminated	11,117,413	167,495 42
In force at the end of the year	\$ 19,092,113	\$ 213,468 07
Deduct amount re-insured	1,092,827	12,817 87
Net amount in force December 31, 1890	\$ 17,999,286	\$ 200,650 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 13,041,174 00	\$ 147,095 95	1-2	\$ 73,547 97
1888	}	501,362 00	4,111 16	1-6	685 19
1889		954,977 00	12,640 72	1-2	6,320 36
1890		2,802,950 00	29,910 12	5-6	24,925 10
1889	}	311,200 00	3,102 25	7-10	2,171 54
1890		387,623 00	3,790 00	9-10	3,411 00
Totals		\$ 17,999,286 00	\$ 200,650 20		\$ 111,061 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,804,821 14
Losses paid from organization to date	1,961,880 66
Total amount of cash dividends declared since the company commenced business	244,600 00
Total amount of the company's stock owned by the directors at par value	34,600 00
Amount loaned to officers and directors	57,000 00
Amount loaned to stockholders, not officers	11,500 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year	78,103 27

COLOPADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 840,375 00
Premiums received	8,393 63
Losses paid	3,536 27
Losses incurred	5,036 12

Alta Fire Insurance Company,

OF

STOCKTON CALIFORNIA.

Incorporated January 30, 1888.

J. M. WELCH, President.

M. D. BAKER, 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 \$ 146,103 95
Interest due and accrued on all said mortgage loans 9,336 68

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
4 bonds, Willows School District, San Joaquin county, 6 per cent	\$ 4,000 00	\$ 4,100 00
Interest on same		160 00
Totals	\$ 4,000 00	\$ 4,260 00

Total market value of stocks and bonds	\$	4,260 00
Cash in the company's principal office		1,746 64
Cash deposited in bank		37,106 32
Interest due and accrued on certificates of deposit		79 17
Gross premiums in course of collection, not more than three months due		41,524 12
Bills receivable, not matured, taken for fire, marine and inland risks		6,276 09
All other property belonging to the company		547 80
Aggregate amount of all the Assets of the company, stated at their actual value	\$	246,980 77

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$72,245.07; unearned premiums (fifty per cent.)	\$	36,122 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$27,198.05; unearned premiums (<i>pro rata</i>)		15,588 36
Total unearned premiums		51,910 89
All other demands against the company, absolute and contingent	\$	1,585 00
Total amount of all Liabilities, except capital stock	\$	53,495 89
* Joint-stock capital actually paid up in cash		200,000 00
Aggregate amount of all Liabilities, including paid-up capital stock	\$	253,495 89

* Assessment levied at a meeting of the Board of Directors of \$5.00 per share on the capital stock of the Company, and fully paid-up and deposited in the First National Bank of Stockton, January 28, 1891, making total assets at this date \$256,980.77, and surplus, \$3,484.88.

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		From fire risks.	
Deduct amount of same not collected		\$ 35,946 09	
		4,324 30	
Net collected		\$ 31,621 79	
Gross premiums on risks written and renewed during the year		133,013 72	
Total		\$ 164,635 51	
Deduct premiums and bills in course of collection at this date		49,475 21	
Entire premiums collected during the year		\$ 115,160 30	
Deduct re-insurance, rebate, abatement and return premiums		39,970 55	
Net cash actually received for premiums		\$ 75,189 75	
Received for interest on mortgages		12,061 83	
Aggregate amount of Income actually received during the year in cash		\$ 87,251 58	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses		On fire risks.	
Deduct all amounts received for salvages, and re-insurance in other companies		\$ 42,396 34	
		4,951 76	
Net amount paid during the year for losses		\$ 37,444 58	
Paid for commissions or brokerage		19,077 85	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		17,094 68	
Paid for State and local taxes in this and other States		665 30	
All other payments and expenditures		17,347 00	
Aggregate amount of actual Expenditures during the year in cash		\$ 91,629 41	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 3,061,804	\$ 58,710 91
Written or renewed during the year	7,999,136	133,013 72
Totals	\$ 11,060,940	\$ 191,724 63
Deduct those expired and marked off as terminated	4,180,850	71,842 48
In force at the end of the year	\$ 6,880,090	\$ 119,882 15
Deduct amount re-insured	1,270,856	20,439 03
Net amount in force December 31, 1890	\$ 5,609,234	\$ 99,443 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 4,265,907 00	\$ 72,245 07	1-2	\$ 36,122 53
1889	Two years	25,160 00	524 82	1-4	131 20
1888	Three years	255,937 00	5,341 33	1-6	890 22
1889		421,370 00	9,017 10	1-2	4,508 55
1890		562,133 00	10,555 52	5-6	8,796 25
1888	Five years	2,500 00	200 00	1-2	100 00
1889		5,900 00	206 01	7-10	144 20
1890		70,327 00	1,353 27	9-10	1,217 94
Totals		\$ 5,609,234 00	\$ 99,443 12		\$ 51,910 89

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 203,177 22
Losses paid from organization to date	115,799 77
Total amount of the company's stock owned by the directors at par value	56,700 00
Losses incurred during the year	37,444 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 237,030 00
Premiums received	3,944 99
Losses paid	786 00
Losses incurred	786 00

Amazon Insurance Company,

OF

CINCINNATI OHIO.

Incorporated October, 1871.

GAZZAM GANO, President.

J. H. BEATTIE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 87,150 00
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$ is in process of foreclosure)	14,302 62
Interest due and accrued on all said mortgage loans	639 27
Value of lands mortgaged, exclusive of buildings	\$ 18,275 00
Value of buildings mortgaged (insured for \$10,900.00 as collateral)	20,000 00
Total value of said mortgaged premises	\$ 38,275 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. bonds	\$ 43,800 00	\$ 53,436 00
Cincinnati Gas Light & Coke Co. stock,	32,500 00	65,812 50
Cincinnati Street Railroad Co. stock	18,000 00	19,800 00
Third National Bank stock,	10,000 00	15,700 00
Merchants National Bank stock	12,500 00	17,500 00
Metropolitan National Bank stock	1,000 00	400 00
Cincinnati Electric Light Co. stock,	3,250 00	4,225 00
Belfont Iron Works Co. stock,	1,500 00	1,500 00
Norton Iron Works Co. stock,	5,000 00	3,750 00
Little Miami R. R. Co. stock	15,000 00	24,000 00
Totals,	\$ 142,550 00	\$ 206,123 50

Total market value of stocks and bonds \$ 206,123 50

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
Eagle Insurance Co. stock	\$ 1,500 00	\$ 1,200 00	\$ 700 00
Norton Iron Works Co. stock	10,000 00	7,500 00	3,000 00
Piqua National Bank stock	1,100 00	1,650 00	1,000 00
Merchants National Bank stock	18,300 00	25,620 00	20,000 00
C. H. & D. R. R. Co. stock	20,000 00	19,600 00	29,500 00
C., N. O. & Sp. R. R. Co. stock	30,000 00	21,600 00	
Pitt., Ft. W. & Ch. R. R. Co. stock	10,000 00	15,000 00	26,000 00
Merchants National Bank stock	15,000 00	21,000 00	
Dayton street R. R. Co. stock	5,000 00	5,000 00	4,000 00
C., N. O. & Sp. R. R. Co. stock	5,000 00	3,600 00	3,000 00
Second National Bank stock	3,100 00	8,060 00	5,500 00
Cin. Gas Light & Coke Co. stock	5,300 00	10,732 50	10,000 00
C. H. & I. R. R. Co. bonds	2,000 00	2,300 00	
Telephone Company stock	5,000 00	7,000 00	5,600 00
Cincinnati Gas Company stock	2,900 00	5,872 50	6,000 00
Ohio Valley National Bank stock	3,000 00	4,200 00	
Met. Adams & E. P. R. R. Co. stock	1,100 00	1,210 00	1,000 00
Equitable National Bank stock	4,000 00	5,600 00	4,800 00
Pitt. & Ft. Wayne R. R. Co. stock	2,500 00	3,750 00	14,000 00
Adams Express Co. stock	2,500 00	3,750 00	
L. M. R. R. Co. stock	850 00	1,360 00	6,000 00
Cincinnati Gas Co. stock	3,000 00	6,075 00	
Firemens Insurance Co. stock	1,000 00	1,200 00	25,000 00
Standard Wagon Co. Stock	50,000 00	40,000 00	
C. H. & D. R. R. Co. Eagle stock	30,000 00	24,000 00	20,000 00
Kansas City National Bank stock	5,000 00	7,500 00	5,500 00
C., N. O. & Sp. R. R. Co. stock	10,000 00	7,200 00	6,000 00
United States bonds	400 00	488 00	
Totals	\$ 247,550 00	\$ 262,068 00	\$ 190,600 00

Amount loaned on collaterals	\$ 190,600 00
Cash in the company's principal office	6,591 21
Cash deposited in bank	19,831 26
Gross premiums in course of collection not more than three months due	35,688 15
Bills receivable, not matured, taken for fire, marine and inland risks	2,895 57
All other property belonging to the company	617 82

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 564,439 40

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,588 19
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	9,639 49
Losses resisted, including interest, costs and other expenses thereon	3,323 53
Net amount of unpaid losses	\$ 31,551 21
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$190,012.19; unearned premiums (fifty per cent.)	95,006 09
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$154,325.12; unearned premiums (<i>pro rata</i>)	85,891 28
Total unearned premiums	\$ 180,897 37
Cash dividends to stockholders remaining unpaid	2,211 60
All other demands against the company, absolute and contingent	2,172 08
Total amount of all Liabilities, except capital stock and net surplus	\$ 216,832 26
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	47,607 14
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 564,439 40

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	\$ 34,516 37	From fire risks.
Gross premiums on risks written and renewed during the year	297,348 08	
Total	\$ 331,864 45	
Deduct premiums and bills in course of collection at this date	35,688 15	
Entire premiums collected during the year	\$ 296,176 30	
Deduct re-insurance, rebate, abatement and return premiums	45,362 04	
Net cash actually received for premiums	\$ 250,814 26	
Received for interest on mortgages	1,558 27	
Received for interest and dividends on stocks, bonds and collateral loans	19,406 19	
Income, received from all other sources	1,167 69	
Aggregate amount of Income actually received during the year in cash	\$ 272,946 41	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$19,907.61, losses occurring in previous years	\$ 137,916 55
Cash dividends actually paid stockholders	17,508 30
Paid for commissions or brokerage	56,973 95
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	20,551 72
Paid for State and local taxes in this and other States	5,729 03
All other payments and Expenditures	22,174 30
Aggregate amount of actual Expenditures during the year in cash	\$ 260,853 85

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 22,471,386	\$ 305,791 83
	21,606,047	297,348 08
Totals	\$ 44,077,433	\$ 603,139 91
Deduct those expired and marked off as terminated	17,945,714	245,847 74
In force at the end of the year	26,131,719	357,292 17
Deduct amount re-insured	1,412,991	12,954 86
Net amount in force December 31, 1890	\$ 24,718,728	\$ 344,337 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 12,279,525 00	\$ 190,012 19	1-2	\$ 95,006 09
1888		2,203,977 00	26,413 01	1-6	4,402 17
1889		2,792,844 00	33,507 65	1-2	16,753 82
1890	Three years	3,195,448 00	38,797 96	5-6	32,331 65
1886		472,924 00	6,222 23	1-10	622 22
1887		740,429 00	9,353 10	3-10	2,805 93
1888		808,703 00	10,762 14	1-2	5,381 07
1889		1,016,295 00	13,738 52	7-10	9,616 96
1890	Five years	1,208,583 00	15,530 51	9-10	13,977 46
Totals		\$ 24,718,728 00	\$ 344,337 31		\$ 180,897 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,890,145 30
Losses paid from organization to date	4,009,395 79
Total amount of cash dividends declared since the company commenced business.	342,000 00
Total amount of the company's stock owned by the directors at par value.	93,730 00
Amount loaned to officers and directors	88,000 00
Amount loaned to stockholders, not officers	29,400 00
Losses incurred during the year	146,586 63

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

Risks written	\$ 640,668 00
Premiums received	10,982 19
Losses paid	3,477 63
Losses incurred	3,439 97

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.*

	Par value.	Market value.
<i>Shares of Stock.</i>		
222 Old Boston National Bank	\$ 22,200 00	\$ 26,695 50
200 Columbian National Bank	20,000 00	22,400 00
45 National Eagle Bank	4,500 00	4,792 50
170 Globe National Bank	17,000 00	17,000 00
142 Hamilton National Bank	14,200 00	17,040 00
62 New England National Bank	6,200 00	10,540 00
100 Suffolk National Bank	10,000 00	11,050 00
152 State National Bank	15,200 00	19,152 00
280 National Union Bank	28,000 00	39,760 00
100 Merchants' National Bank	10,000 00	15,025 00
56 Tremont National Bank	5,500 00	6,398 00
69 Washington National Bank	6,900 00	8,349 00
462 Boston & Albany Railroad	46,200 00	89,628 00
13 Boston & Lowell Railroad	6,500 00	11,472 50
200 Old Colony Railroad	20,000 00	33,200 00
8 Merrimack Manufacturing Co.	8,000 00	9,800 00
<i>Bonds.</i>		
D. E. Chicago, Burlington & Quincy R. R. 4 per cent	50,000 00	44,600 00
Stg. Eastern Railroad, 6 per cent.	20,000 00	23,788 20
D. D. Chicago, Milwaukee & St. Paul R. R., 6 per cent.	25,000 00	27,625 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R., 4 per cent	40,000 00	38,000 00
Boston & Albany R. R. 464 Rights (to subscribe to 116 new shares)		8,758 00
Totals	\$ 375,500 00	\$ 484,473 70
Total market value of stocks and bonds		\$ 484,473 70

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Kansas City, St. Joseph & Council Bluffs R. R., 7 per cent bonds	\$ 5,000 00	\$ 6,000 00	\$ 3,306 25
200 shares Essex Building	20,000 00	20,000 00	15,000 00
100 shares Calumet & Hecla Mining Co., assessed	1,200 00	24,900 00	20,000 00
Totals	\$ 26,200 00	\$ 50,900 00	\$ 38,306 25

Amount loaned on collaterals	\$ 38,306 25
Cash in the company's principal office	1,970 56
Cash deposited in bank	24,577 58
Interest due and accrued on bonds, and on stocks val'd ex. div.	3,164 29
Interest due and accrued on collateral loans	822 31
Gross premiums in course of collection, not more than three months due	14,496 12
Bills receivable, not matured, taken for fire, marine and inland risks	14,988 29
All other property belonging to the company	35 23
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 582,834 33

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 30,298 42
Deduct re-insurance thereon	1,500 52
Net amount of unpaid losses	\$ 28,797 90
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$160,743.91; unearned premiums (fifty per cent.)	\$ 80,371 96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$137,526.85; unearned premiums (<i>pro rata</i>)	76,459 84
Gross premiums received and receivable upon all unexpired marine risks	21,595 97
Total unearned premiums	\$ 178,427 77
Cash dividends to stockholders remaining unpaid	315 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,200 00
All other demands against the company, absolute and contingent	5,899 64
Total amount of all Liabilities, except capital stock and net surplus	\$ 215,640 31
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	67,194 02
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 582,834 33

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 15,464 32	\$ 18,348 67
Deduct amount of same not collected	1,499 54	1,315 44
Net collected	\$ 13,964 78	\$ 17,033 23
Gross premiums on risks written and renewed during the year	281,488 27	20,494 05
Totals	\$ 295,453 05	\$ 37,527 28
Deduct premiums and bills in course of collection at this date	14,651 67	13,672 85
Entire premiums collected during the year	\$ 280,801 38	\$ 23,854 43
Deduct re-insurance, rebate, abatement and return premiums	54,138 70	2,813 96
Premiums not in original policies	\$ 226,662 68	\$ 21,040 47
	2,494 66	11,565 86
Totals	\$ 229,157 34	\$ 32,606 33
Net cash actually received for premiums	\$ 261,763 67	
Received for interest and dividends on stocks, bonds and collateral loans	23,674 53	
Aggregate amount of Income actually received during the year in cash	\$ 285,438 20	

V. EXPENDITURES DURING THE YEAR.

	On	On marine
	fire risks.	and inland
Gross amount actually paid for losses (including \$23,873.45, losses occurring in previous years) - \$	153,157 85	\$ 27,524 35
Deduct all amounts received for salvages, and re-insurance in other companies	12,379 20	543 68
	<u>\$ 140,778 63</u>	<u>\$ 25,980 67</u>
Net amount paid during the year for losses		\$ 167,759 32
Cash dividends actually paid stockholders		8,763 00
Paid for commissions or brokerage		50,953 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		24,433 75
Paid for State and local taxes in this and other States		6,316 96
All other payments and Expenditures		20,042 42
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 278,269 32</u>

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 25,794,814	\$ 295,339 39	\$ 1,571,430	\$ 32,978 23
	25,015,553	281,488 27	586,761	20,494 05
Totals	\$ 50,810,367	\$ 576,827 66	\$ 2,158,191	\$ 53,472 28
Deduct those expired and marked off as terminated	21,725,520	244,663 12	1,228,576	31,341 31
In force at the end of the year	\$ 29,084,838	\$ 332,164 54	\$ 929,615	\$ 22,130 97
Deduct amount re-insured	2,851,284	33,893 78	12,000	535 00
Net amount in force December 31, 1890	\$ 26,233,554	\$ 298,270 76	\$ 917,615	\$ 21,595 97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'ru'd.	Premiums unearned.
1890	One year	\$13,388,691 00	\$ 160,743 91	1-2	\$ 80,371 96
1889	Two years	26,925 00	258 91	1-4	64 73
1890		118,464 00	580 74	3-4	435 57
1888	Three years	1,570,152 00	16,212 03	1-6	2,702 00
1889		2,118,135 00	22,964 40	1-2	11,482 20
1890		2,519,542 00	27,176 04	5-6	22,646 70
1887	Four years	20,717 00	177 05	1-8	22 13
1888		44,306 00	464 40	3-8	174 15
1889		40,735 00	403 79	5-8	252 37
1890		69,000 00	601 12	7-8	525 98
1886	Five years	921,484 00	9,872 65	1-10	987 27
1887		1,098,133 00	11,318 36	3-10	3,395 52
1888		1,441,804 00	15,049 78	1-2	7,524 89
1889		1,302,740 00	14,758 10	7-10	10,330 67
1890		1,545,226 00	17,608 23	9-10	15,847 38
1888	Seven years	5,000 00	50 00	11-14	39 28
1889		2,500 00	31 25	13-14	29 00
Totals		\$26,233,554 00	\$ 298,270 76		\$ 156,831 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,141,674 00
Losses paid from organization to date	7,095,833 00
Total amount of cash dividends declared since the company commenced business	2,736,000 00
Total amount of the company's stock owned by the directors at par value	11,600 00
Amount loaned to officers and directors	3,306 25
Amount loaned to stockholders, not officers	15,000 00
Losses incurred during the year: fire, \$149,287.00; marine, \$23,440.00; total	172,727 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 372,589 00
Premiums received	4,625 74
Losses paid	1,425 46
Losses incurred	1,425 46

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 (unencumbered)	\$ 313,807 72
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,311,039 83
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,000.00 is in process of foreclosure)	8,000 00
Interest due and accrued on all said mortgage loans	19,977 05
Value of premises mortgaged (insured for \$15,283.83 as collateral)	\$3,172,435 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States bonds, 4 per cent. registered.	\$ 175,000 00	\$ 208,250 00	
United States bonds, 4 per cent. coupon	25,000 00	29,750 00	
North Hudson County R. R., N. J., 5 per cent. first mortgage bonds	100,000 00	105,000 00	
United New Jersey R. R. and Canal Co., 4 per cent. first mortgage bonds	50,000 00	53,625 00	
Totals	\$ 350,000 00	\$ 396,625 00	
Total market value of stocks and bonds		\$ 396,625 00	
Cash in the Company's principal office		2,564 40	
Cash deposited in bank		22,807 50	
Interest due and accrued on bonds		3,166 67	
Gross premiums in course of collection		35,382 45	
All other property belonging to the company		2,518 52	
Amount of premiums unpaid on policies which have been issued more than three months.	\$ 583 06		
Aggregate amount of all the Assets of the company, stated at their actual value.		\$ 2,115,889 14	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,813 83	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	14,980 11	
Losses resisted, including interest, costs and other expenses thereon	2,350 68	
Total gross amount of claims for losses	\$ 34,144 62	
Deduct re-insurance thereon	2,043 82	
Net amount of unpaid losses		\$ 32,100 80
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$288,807.47; unearned premiums (fifty per cent)	\$ 144,403 74	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$476,647.21; unearned premiums (<i>pro rata</i>)	255,674 05	
Total unearned premiums		\$ 400,077 79
Cash dividends to stockholders remaining unpaid	5,096 40	
Cash dividends to policy-holders remaining unpaid	3,535 00	
All other demands against the company, absolute and contingent.	6,499 42	
Total amount of all Liabilities, except capital stock and net surplus	\$ 447,309 41	
Joint-stock capital actually paid up in cash.	600,000 00	
Surplus beyond capital and all other Liabilities	1,068,579 73	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 2,115,889 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.	\$ 29,043 39	From fire risks.
Deduct amount of same not collected	740 35	
Net collected	\$ 28,303 04	
Gross premiums on risks written and renewed during the year	549,500 35	
Total	\$ 577,803 39	
Deduct premiums and bills in course of collection at this date.	35,965 51	
Entire premiums collected during the year	\$ 541,837 88	
Deduct re-insurance, rebate, abatement and return premiums	93,913 15	
Net cash actually received for premiums	\$ 447,924 73	
Received for interest on mortgages	67,141 33	
Received for interest and dividends on stocks, bonds and collateral loans	23,957 17	
Income received from all other sources	5,640 57	
Aggregate amount of Income actually received during the year in cash.	\$ 544,663 80	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$32,146.73, losses occurring in previous years)	\$ 226,287 39	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	13,729 12	
Net amount paid during the year for losses	\$ 212,558 27	
Cash dividends actually paid stockholders	60,376 00	
Cash dividends actually paid policy-holders	3,404 00	
Paid for commissions or brokerage	76,872 89	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	46,318 91	
Paid for State and local taxes in this and other States	15,996 01	
All other payments and expenditures	35,461 38	
Aggregate amount of actual Expenditures during the year in cash	\$ 450,987 46	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 80,113,331	\$ 759,982 62
Written or renewed during the year 1890	71,050,000	549,500 35
Totals	\$ 151,163,331	\$ 1,309,482 97
Deduct those expired and marked off as terminated	54,590,183	510,484 96
In force at the end of the year	\$ 96,573,148	\$ 798,998 01
Deduct amount re-insured	3,373,804	33,543 33
Net amount in force December 31, 1890	\$ 93,199,344	\$ 765,454 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$37,655,502 00	\$ 288,807 47	1-2	\$ 144,403 74
1889	Two years	311,008 00	1,613 70	1-4	403 42
1890		172,662 00	1,044 53	3-4	783 40
1888	Three years	9,637,215 00	86,420 29	1-6	14,403 38
1889		12,778,238 00	97,282 77	1-2	48,641 38
1890		15,336,023 00	117,608 26	5-6	98,006 90
1887	Four years	123,650 00	916 38	1-8	114 55
1888		115,400 00	951 67	3-8	356 88
1889		233,825 00	1,806 77	5-8	1,129 25
1890		355,407 00	2,844 62	7-8	2,599 06
1886	Five years	2,409,932 00	26,476 48	1-10	2,647 65
1887		2,768,699 00	31,052 32	3-10	9,315 69
1888		3,986,363 00	32,357 30	1-2	16,193 95
1889		3,529,210 00	37,695 32	7-10	26,386 72
1890		3,784,210 00	38,546 80	9-10	34,692 12
Totals		\$93,199,344 00	\$ 765,454 68		\$ 400,077 79

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,699,558 53
Losses paid from organization to date	2,474,653 37
Total amount of cash dividends declared since the company commenced business	1,731,210 26
Total amount of the company's stock owned by the directors at par value	46,950 00
Dividends declared payable in stock from organization	600,000 00
Losses incurred during the year: fire	206,526 90

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 607,747 00
Premiums received	9,003 68
Losses paid	4,382 13
Losses incurred	4,634 43

American Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 30, 1857.

DAVID ADEE, President.

WM. H. CROLIUS, 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	\$	24,220 00
Interest due and accrued on all said mortgage loans		248 03
Value of all lands mortgaged, exclusive of buildings	\$	38,280 00
Value of buildings mortgaged (insured for \$24,220 00 as collateral)		24,220 00
Total value of said mortgaged premises	\$	62,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. registered bonds	\$ 300,000 00	\$ 367,500 00
Delaware and Hudson Canal Co.'s 7 per cent. bds	50,000 00	51,750 00
St. Louis and Iron Mountain R. R. Co.'s 5 per cent. bonds	10,000 00	9,100 00
West Shore R. R. 4 per cent bonds	25,000 00	25,625 00
Lake Gas Co.'s (Chicago) bonds	30,000 00	31,200 00
Consolidated Gas Co.'s stock	71,000 00	67,450 00
Rensselaer and Saratoga R. R. Co.'s stock	40,000 00	72,000 00
National Bank of Commerce stock	10,000 00	19,800 00
American Exchange National Bank stock	35,000 00	52,500 00
Bank State of New York stock	6,000 00	6,900 00
Merchants' National Bank stock	20,000 00	32,000 00
Third National Bank stock	10,000 00	10,600 00
Phoenix National Bank stock	4,000 00	5,600 00
Mercantile Trust Co.'s stock	10,000 00	30,000 00
Delaware and Hudson Canal Co.'s stock	30,000 00	39,600 00
New York Central and Hudson River R. R. Co.'s stock	20,000 00	20,600 00
Manhattan Railway Co.'s stock	50,000 00	49,000 00
Western Union Telegraph Co.'s stock	50,000 00	38,750 00
Delaware, Lackawanna and Western R. R. Co.'s stock	20,000 00	26,700 00
Totals	\$ 791,000 00	\$ 956,675 00
Total market value of stocks and bonds		\$ 956,675 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
2,000 shares Equitable Life Assurance Society	\$ 2,000 00	\$ 5,000 00	\$ 4,000 00
100 shares Delaware and Hudson Canal Co.'s stock	10,000 00	13,200 00	10,000 00
60 shares Union Trust Co.'s stock	6,000 00	48,000 00	31,000 00
\$3,000 Lake Gas Co.'s (Chicago) bonds	3,000 00	3,120 00	2,500 00
6,000 Hackensack Water Co.'s bonds	6,000 00	6,240 00	5,000 00
35,000 U. S. 4 per cent. coupon bonds	35,000 00	42,875 00	35,000 00

	Par value.	Market value.	Loaned thereon.
66 shares Rensselaer and Saratoga R. R. Co.'s stock	\$ 6,600 00	\$ 12,240 00	\$ 7,000 00
1,000 bonds of the Rensselaer and Saratoga R. R. Co	1,000 00	1,000 00	
16 shares Delaware and Hudson Canal Co.'s stock	1,600 00	2,112 00	2,500 00
10 shares Rensselaer and Saratoga Co.'s stock	1,000 00	1,800 00	
20 shares Hudson River Bank, New York City	2,000 00	3,000 00	2,200 00
100 shares Standard Oil Trust	10,000 00	16,000 00	
300 shares Great Northern R. R. Co.'s preferred stock	30,000 00	21,600 00	
100 shares Pullman Palace Car Co.'s stock	10,000 00	18,100 00	
100 shares Missouri Pacific R'y Co.'s stock	10,000 00	6,000 00	50,000 00
100 Lake Erie and Western R. R. preferred stock	10,000 00	5,200 00	
100 shares Distilling and Cattle Feed Co.'s stock	10,000 00	4,100 00	
23,000 Texas Pacific R'y Co.'s 5 per cent. bonds	23,000 00	19,550 00	
10,000 Duluth and Manitoba R. R. Co.'s 6 per cent. bonds	10,000 00	10,500 00	50,000 00
15,000 Duluth, South Shore and Atlantic R. R. Co.'s 5 per cent. bds	15,000 00	14,100 00	
9,000 Northern Pacific Land Grant Consolidated Mortgage 5 per cent. bonds	9,000 00	7,200 00	
1,000 shares Richmond and West Point T. R'y and W. H. Co.'s stk	100,000 00	15,000 00	
Totals	<u>\$ 311,200 00</u>	<u>\$ 275,937 00</u>	<u>\$ 199,200 00</u>
Amount loaned on collaterals			\$ 199,200 00
Cash in the company's principal office			12,477 18
Cash deposited in bank			22,885 84
Interest due and accrued on collateral loans			2,136 47
Gross premiums in course of collection, not more than three months due			128,077 12
Unpaid premiums payable to home office on policies issued therefrom within three months			18,710 07
All other property belonging to the company			833 17
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 1,365,462 88</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 64,875 39	
Deduct re-insurance thereon	20,000 00	
Net amount of unpaid losses		\$ 44,875 39
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$596,513.31; unearned premiums (fifty per cent.)	\$ 298,256 65	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$310,252.18; unearned premiums (<i>pro rata</i>)	172,062 69	
Total unearned premiums		\$ 470,319 34
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		2,250 00
All other demand against the company, absolute and contingent		41,484 97
Total amount of all Liabilities, except capital stock and net surplus		\$ 558,029 70
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		406,533 18
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 1,365,462 88</u>

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	\$ 20,756 94	From fire risks.
Deduct amount of same not collected	1,045 64	
Net collected	\$ 19,711 30	
Gross premiums on risks written and renewed during the year	940,881 66	
Total	\$ 960,592 96	
Deduct premiums and bills in course of collection at this date	18,710 07	
Entire premiums collected during the year	\$ 941,882 89	
Deduct re-insurance, rebate, abatement and return premiums	185,152 47	
Net cash actually received for premiums	\$ 756,730 42	
Received for interest on mortgages	3,247 00	
Received for interest and dividends on stocks, bonds and collateral loans	43,874 87	
Aggregate amount of Income actually received during the year in cash	\$ 803,852 29	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$48,172.39, losses occurring in previous years)	\$ 428,263 98	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	50,474 03	
Net amount paid during the year for losses	\$ 377,789 95	
Scrip redeemed in cash	250 00	
Cash dividends actually paid stockholders	40,000 00	
Paid for commissions or brokerage	158,222 28	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	60,803 82	
Paid for State and local taxes in this and other States	10,607 98	
All other payments and Expenditures	80,157 21	
Aggregate amount of actual Expenditures during the year in cash	\$ 727,831 24	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year	\$ 105,295,681	\$ 830,336 70
Written or renewed during the year	101,690,220	940,881 66
Totals	\$ 206,985,901	\$ 1,771,208 36
Deduct those expired and marked off as terminated	101,553,448	802,335 62
In force at the end of the year	\$ 105,432,453	\$ 969,872 74
Deduct amount re-insured	8,438,231	62,107 25
Net amount in force December 31, 1890	\$ 96,994,222	\$ 906,765 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1890	One year or less	\$ 57,371,089 00	\$ 596,513 31	1-2	\$ 298,250 65
1889	Two years	145,892 00	453 26	1-4	113 31
1890		307,406 00	1,732 65	3-4	1,299 43
1888	Three years	11,761,643 00	65,678 62	1-6	10,946 44
1889		9,554,236 00	71,021 35	1-2	35,510 67
1890	Four years	9,806,814 00	84,006 01	5-6	70,005 00
1887		116,217 00	516 56	1-8	64 57
1888	Five years	89,463 00	857 48	3-8	321 54
1889		36,700 00	344 81	5-8	215 50
1890	Six years	232,650 00	2,167 96	7-8	1,896 93
1886		704,474 00	7,506 44	1-10	750 65
1887	Seven years	1,245,034 00	12,095 17	3-10	3,628 56
1888		1,395,484 00	15,801 49	1-2	7,900 74
1889	Eight years	1,708,521 00	19,270 16	7-10	13,489 11
1890		2,518,599 00	28,800 22	9-10	25,920 19
Totals		\$ 96,994,222 00	\$ 906,765 49		\$ 470,319 34

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,129,583 28
Losses paid from organization to date	2,817,098 95
Total amount of cash dividends declared since the company commenced business	1,271,000 00
Total amount of the company's stock owned by the directors at par value	116,700 00
Amount loaned to stockholders and officers	83,200 00
Losses incurred during the year: fire	403,109 39

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

Risks written	\$ 408,613 88
Premiums received	5,435 00
Losses paid	5,138 90
Losses incurred	3,638 90

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.

Market value of real estate owned by the company (unencumbered)	\$ 234,490 05
Loans on mortgage (first liens) upon which not more than one year's interest is due	1,223,150 00
Interest due and accrued on all said mortgage loans	22,700 20
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 1,279,997 00
Value of buildings mortgaged (insured for \$943,582 as collateral)	1,535,000 00
Total value of said mortgaged premises	\$ 2,814,997 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States currency, 6 per cent., 1898	\$ 30,000 00	\$ 35,400 00
Philadelphia and Reading R. R. Co.'s bonds, 4 per cent., 1958	112,000 00	89,880 00
Northern Pacific R. R. Co.'s bonds, 6 per cent., 1921	40,000 00	46,100 00
Pennsylvania Car Trust bonds, "C,"	50,000 00	50,625 00
Stuebenville and Indiana R. R. Co.'s first mortgage bonds, 5 per cent.	50,000 00	54,000 00
Pennsylvania R. R. Co.'s consolidated mortgage bonds, 1905	20,000 00	23,000 00
Pennsylvania R. R. Co.'s general mortgage bonds, 1910	42,000 00	52,500 00
Philadelphia, Wilmington and Baltimore R. R. Co.'s bonds, 1892	10,000 00	10,500 00
Belt Road and Stock Yards bonds, 1911	20,000 00	21,060 00
Chicago and Western Indiana R. R. bonds, 1919	29,000 00	32,981 85
Philadelphia and Erie R. R. bonds, 1920	20,000 00	22,100 00

	Par value.	Market value.
Shamokin Valley and Pottsville R. R. bonds, 1901	20,000 00	25,000 00
Lehigh Coal and Navigation Co.'s bonds, 1897	20,000 00	21,600 00
Northern Pacific R. R. Co.'s bonds, 7 per cent., 1903	50,000 00	61,000 00
Virginia and Tennessee R. R. Co.'s 5 per cent.	25,000 00	27,500 00
State of Georgia 4½ per cent. bonds	25,000 00	30,250 00
Delaware and Chesapeake R. R. Co.'s bonds, 4 per cent	5,000 00	4,483 34
Huntingdon and Broad Top Mountain R. R. Co.'s 5 per cent., 1895	10,000 00	9,950 00
Borough of Bellefonte, Pennsylvania, 7 per cent.	500 00	535 00
Corning, Cowanesque and Atrium R. R. Co.'s bonds, 6 per cent., 1890	20,000 00	21,000 00
Philadelphia and Reading R. R. Co.'s first series, 5 per cent., 1922	25,500 00	25,372 50
Lehigh Valley R. R. Co.'s consolidated mortgage bonds, 6 per cent., 1923	51,000 00	63,750 00
Mortgage Trust Co., of Pennsylvania, debenture bonds, 5 per cent.	25,000 00	25,625 00
Middlesex Banking Co., debenture bonds, 6 per cent	25,000 00	25,525 00
Richmond, Fredericksburg and Potomac R. R. 4½ per cent	35,000 00	35,787 50
Philadelphia and Reading R. R. Co.'s, first preference	20,000 00	11,150 00
Philadelphia and Reading R. R. Co.'s, second preference	2,000 00	720 00
Philadelphia and Reading R. R. Co.'s, third preference	5,000 00	1,225 00
Allegheny Valley R. R. Co.'s bonds, 7 3-10 per cent.	10,000 00	10,900 00
Northern Central R. R. Co.'s Consolidated mortgage bonds, 1900	30,000 00	34,500 00
New York and Long Branch R. R. Co.'s bonds, 1911	15,000 00	16,650 00
Northern Pacific and Montana R. R.	30,000 00	30,450 00
Pennsylvania and New York Canal and R. R.	50,000 00	55,000 00
City of Portland water bonds	50,000 00	37,500 00
N. W. Guaranty Loan Co., debenture	15,000 00	15,175 00
Lehigh Valley Railway Co., 4½ per cent.	25,000 00	25,875 00
Lehighton water bonds	5,000 00	5,062 50
Totals	\$1,017,000 00	\$1,079,732 69

Total market value of stocks and bonds \$ 1,079,732 69

Loans on collaterals.

	Par value.	Market value.	Loaned thereon.
\$3,000 United States 4 per cent. bonds	\$ 3,000 00	\$ 3,630 00	\$ 3,000 00
26 shares Lykens Valley R. R. Co.'s stock	520 00	780 00	6,000 00
164 shares Pennsylvania R. R. Co.'s stock	8,200 00	8,200 00	
13 shares Insurance Company of State of Pennsylvania stock	2,600 00	6,500 00	6,450 00
66 shares Connellsville Gas Coal Co.'s stock	660 00	1,320 00	
50 shares East Pennsylvania R. R. Co.'s stock	2,500 00	2,700 00	2,450 00
1500 shares Philadelphia and Reading R. R. Co.'s stock	75,000 00	24,093 75	31,000 00
50 shares Charleston, S. C., Mining Co.'s stock	10,000 00	10,337 50	
100 Denver and Rio Grande preferred stock	10,000 00	5,700 00	810 00
1000 Denver and Rio Grande Consolidated first mortgage bonds	1,000 00	810 00	
\$1,000 N. Pacific and Montana R. R. bonds	1,000 00	1,015 00	1,020 00
\$1,000 Kings County elevated bonds	1,000 00	1,020 00	

	Par value.	Market value.	Loaned thereon.
\$7,000 Greenwood Mortgage Lehigh Coal and Navigation Co. 7s.	7,000 00	7,420 00	12,000 00
\$5,000 Greenwood Mortgage Lehigh Coal and Navigation Co. 7s.	5,000 00	5,300 00	
\$25,000 Boston United gas bonds	25,000 00	22,500 00	20,000 00
\$8,000 Central New England and Western Railway bonds	8,000 00	7,200 00	30,000 00
\$40,000 Philadelphia and Reading R. R. 5 per cent car trust.	40,000 00	40,000 00	
200 shares Keystone National Bank stock	10,000 00	9,600 00	25,000 00
200 shares New York, Susquehanna and Western stock.	10,000 00	5,050 00	
100 shares Philadelphia and Reading R. R. stock.	5,000 00	1,606 25	1,500 00
50 shares Columbia Ave. savings fund stock	5,000 00	6,000 00	
\$6,000 Car Trust of New York.	6,000 00	5,220 00	12,500 00
4 shares Travelers Insurance Co.'s stock	400 00	1,000 00	
5 shares National Bank of Williamsport stock.	500 00	1,000 00	2,137 50
100 shares N. Pacific R. R. common stock	5,000 00	5,000 00	
100 shares Pennsylvania R. R. Co.'s stock	5,000 00	5,000 00	4,500 00
100 shares Huntington and Broad Top preferred stock.	5,000 00	2,800 00	
100 shares Philadelphia and Erie stock	5,000 00	2,800 00	1,000 00
\$1,000 Philadelphia and Reading Car Trust, 6s	1,000 00	1,000 00	
25 shares Pennsylvania Co., for insurances on lives and granting annuities stock	5,000 00	12,500 00	10,000 00
Totals	\$ 263,330 00	\$ 205,940 00	\$ 159,900 00

Amount loaned on collaterals	\$ 159,900 00
Cash in the company's principal office	32,699 55
Cash belonging to the company deposited in national banks	136,690 49
Interest due and accrued on collateral loans	2,160 11
Premiums in course of collection, commission and expenses off,	50,463 57
All other property belonging to the company	8,407 41

Aggregate amount of all the Assets of the company, stated at their actual value \$ 2,950,394 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 36,249 81
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	210,827 88
Losses resisted, including interest, costs and other expenses thereon.	25,417 18
Net amount of unpaid losses	\$ 272,494 87
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$1,370,898.47: unearned premiums, (fifty per cent)	\$ 685,449 24
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$1,024,170.17: unearned premiums, (pro rata)	537,294 07
Total unearned premiums	\$ 1,222,743 31
Amount reclaimable by the insured on perpetual fire insurance policies	495,857 67
Cash dividends to stockholders remaining unpaid	400 00
All other demands against the company, absolute and contingent	2,189 40
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,994,685 25
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	455,708 82
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,950,394 07

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at the commencement of the year, not more than three months due.	From fire risks.	
Gross premiums on risks written or renewed during the year	\$ 21,707 79	
	2,286,253 36	
Total	\$2,307,961 15	
Deduct premiums in course of collection	50,463 57	
Entire premiums collected during the year	\$2,257,497 58	
Deduct re-insurance, rebate, abatements and return premiums	312,332 39	
Net cash actually received for premiums		\$ 1,945,165 19
Received for interest on bonds and mortgages.		58,104 95
Received for interest and dividends on stocks, bonds and collateral loans		62,413 54
Income received from all other sources		61,039 80
Deposit premiums received for perpetual fire risks	\$ 47,872 03	
Aggregate amount of Income received during the year in cash		\$ 2,126,723 48

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$177,327.65, losses occurring in previous years)	On fire risks.	
Add amount paid for losses under perpetual policies	\$1,070,774 41	
	4,492 52	
Net amount paid during the year for losses		\$ 1,075,266 93
Cash dividends actually paid stockholders		49,600 00
Paid for commissions and brokerage		396,875 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		240,173 91
Paid for State and local taxes in this and other States		39,804 71
All other payments and Expenditures		13,895 10
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 12,575 26	
Aggregate amount of actual Expenditures during the year in cash		\$ 1,815,616 16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 180,778,737	\$ 2,135,151 02
Written or renewed during the year	245,836,199	2,286,253 36
Totals	\$ 426,614,936	\$ 4,421,404 38
Deduct those expired and marked off as terminated	195,620,267	1,930,448 35
In force at the end of the year	\$ 230,994,669	\$ 2,490,956 03
Deduct amount re-insured	10,057,585	95,887 39
Net amount in force December 31, 1890	\$ 220,937,084	\$ 2,395,068 64

Perpetual Risks.

Perpetual risks in force on the 31st day of December, 1889.	\$ 18,894,171	\$ 504,756 40
Perpetual risks written during the year	1,883,125	47,872 03
Totals	\$ 20,777,296	\$ 552,628 43
Deduct those marked off as cancelled	509,578	12,575 26
In force December 31, 1890	\$ 20,267,718	\$ 540,053 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$140,007,517 00	\$ 1,466,785 86	1-2	\$ 733,392 93
1880	Two years	489,203 00	4,681 47	1-4	1,170 37
1890		139,550 00	2,836 98	3-4	2,127 75
1888	Three years	16,247,558 00	183,852 20	1-6	30,642 03
1880		17,706,259 00	193,393 66	1-2	96,696 83
1890		19,305,652 00	202,957 21	5-6	169,131 00
1888	Four years	65,500 00	498 75	3-8	187 02
1890		145,450 00	1,342 73	5-8	839 20
1886		177,750 00	1,560 88	7-8	1,365 77
1890	Five years	4,349,038 00	53,040 77	1-10	5,304 07
1887		7,357,284 00	87,407 52	3-10	26,222 25
1888		7,430,464 00	89,082 94	1-2	44,541 47
1889		8,963,353 00	103,282 68	7-10	72,297 87
1890	Seven years	7,835,478 00	89,500 71	9-10	80,550 64
1884		44,350 00	820 09	1-14	58 58
1885	Ten years	59,350 00	1,215 00	3-14	260 35
1886		36,400 00	573 75	5-14	204 55
1887		38,000 00	1,123 75	1-2	561 87
1888	Seven years	67,750 00	1,067 96	9-14	686 52
1889		222,823 00	2,316 28	11-14	1,819 95
1890	Ten years	80,144 00	1,183 30	13-14	1,098 78
1881		5,000 00	150 00	1-20	7 50
1882	Ten years	22,000 00	233 00	3-20	34 95
1883		10,050 00	262 25	5-20	65 56
1884		5,000 00	50 00	7-20	17 50
1886	Ten years	7,672 00	126 76	11-20	69 72
1887		2,000 00	12 00	13-20	7 80
1888	Ten years	40,151 00	357 25	15-20	267 93
1889		129,023 00	1,220 24	17-20	1,037 20
1890	Ten years	3,400 00	20 04	19-20	19 04
Totals		\$230,994,669 00	\$ 2,490,956 03		\$ 1,270,687 00
Deduct re-insurance		10,057,585 00	95,887 39		47,943 69
		<u>\$220,937,084 00</u>	<u>\$ 2,395,068 64</u>		<u>\$ 1,222,743 31</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$19,866,529 18
Total amount of cash dividends declared since the company commenced business	2,520,975 50
Total amount of the company's stock owned by the directors at par value	21,800 00
Losses paid from organization to date	11,181,473 90
Fire losses incurred during the year	1,170,434 15

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,251,283 00
Premiums received	20,775 98
Losses paid	9,146 11
Losses incurred	10,190 00

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 (unencumbered) \$ 500,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due. 11,000 00
 Value of lands mortgaged, exclusive of buildings \$ 18,000 00
 Value of buildings mortgaged (insured for \$5,000 as collateral) 5,000 00
 Total value of said mortgaged premises \$ 23,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
State of Missouri 6 per cent. bonds	\$ 90,000 00	\$ 100,000 00	
St. Louis Merch. Bridge Co. 6 per cent. bonds . .	75,000 00	75,000 00	
North Missouri R'y 1st mortg'e 7 per cent. bonds	25,000 00	28,000 00	
Missouri Pacific R'y 2d mortg'e 7 per cent. bonds	25,000 00	25,000 00	
Laclede Gas Co. 5 per cent. bonds	23,000 00	20,000 00	
St. Louis County Park 6 per cent. bonds	15,000 00	18,000 00	
Jerseyville, Ill., 5 per cent. bonds	15,000 00	15,000 00	
Madison Co., Ill., Ferry, 7 per cent. bonds . . .	4,000 00	4,400 00	
DeSoto, Mo., 6 per cent. bonds	3,500 00	3,500 00	
Pierce County, Mo., School, 6 per cent. bonds .	2,800 00	2,800 00	
Lafayette Co., Mo., Funding 6 per cent. bonds .	1,700 00	1,700 00	
Miss. Co., Mo., School 10 per cent. bonds . . .	600 00	600 00	
Nat. Bank of Commerce, St. Louis 7 per ct. stock	180,000 00	270,000 00	
Commercial Bank, St. Louis, 20 per cent. stock .	10,000 00	45,600 00	
Third Nat. Bank, St. Louis, 6 per cent. stock . .	23,200 00	28,000 00	
Mechanics Bank, St. Louis, 6 per cent. stock . .	11,100 00	22,000 00	
Boatmen's Bank, St. Louis, 7 per cent. stock . .	10,000 00	14,000 00	
St. Louis Nat. Bank, St. Louis, 6 per cent. stock .	5,000 00	8,000 00	
Laclede Gas Co., St. Louis, stock	4,800 00	3,000 00	
Totals	\$ 524,700 00	\$ 684,000 00	
Total market value of atocks and bonds.			\$ 684,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Broadway Real Estate Co. (Incor.) . . . \$ 150,000 00	\$ 150,000 00	\$ 75,000 00	
American Brake Co. (Incor.) 30,000 00	18,000 00	12,000 00	
Laclede Building bonds (Incor.) 50,000 00	50,500 00	45,000 00	
Totals	\$ 230,000 00	\$ 218,500 00	\$ 132,000 00

Amount loaned on collaterals. \$ 132,000 00
 Cash in the company's principal office. 5,974 71
 Cash deposited in bank 65,701 79
 Gross premiums in course of collection, not more than three months due 73,405 38

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 1,472,081 88

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 12,498 15	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	26,621 28,	
Losses resisted, including interest, costs and other expenses thereon	11,843 70	
Total gross amount of claims for losses	\$ 50,963 13	
Deduct re-insurance thereon	8,241 31	
Net amount of unpaid losses		\$ 42,721 82
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$420,566.61; unearned premiums (fifty per cent.)	\$ 210,283 30	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$455,250.64; unearned premiums (<i>pro rata</i>).	246,523 64	
Total unearned premiums		456,806 94
All other demands against the company, absolute and contingent.		11,010 80
Total amount of all Liabilities, except capital stock and net surplus	\$ 510,539 56	
Joint-stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other Liabilities		361,542 32
Aggregate amount of all Liabilities, including paid up capital stock and net surplus		\$ 1,472,081 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		From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 94,017 25		
Total	690,342 70		
Deduct premiums and bills in course of collection at this date	\$ 784,359 95		
Entire premiums collected during the year	73,405 38		
Deduct re-insurance, rebate, abatement and return premiums	\$ 710,954 57		
Net cash actually received for premiums	116,574 95		
Received for interest and dividends on stocks, bonds and collateral loans.		\$ 594,379 62	
Income received from all other sources		38,501 41	
		26,207 25	
Aggregate amount of Income actually received during the year in cash		\$ 659,088 28	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$39,591.18, losses occurring in previous years)		On fire risks.	
Deduct all amounts received for salvages and re-insurance in other companies	\$ 310,042 62		
Net amount paid during the year for losses	23,547 19		
Cash dividends actually paid stockholders		\$ 286,495 43	
Paid for commissions or brokerage		57,000 00	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		82,347 43	
Paid for State and local taxes in this and other States		50,815 00	
All other payments and Expenditures		13,425 49	
		83,043 17	
Aggregate amount of actual Expenditures during the year in cash.		\$ 573,126 52	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 64,034,292	\$ 839,226 16
Written or renewed during the year	54,876,589	690,342 70
Totals	\$ 118,910,881	\$ 1,529,568 86
Deduct those expired and marked off as terminated	48,060,601	614,413 13
In force at the end of the year	\$ 70,850,280	\$ 915,155 73
Deduct amount re-insured	2,715,604	39,338 48
Net amount in force December 31, 1890	\$ 68,134,676	\$ 875,817 25

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 31,335,502 00	\$ 420,566 61	1-2	\$ 210,283 39
1889	Two years	179,232 00	2,224 88	1-4	556 22
1890		146,262 00	1,538 76	3-4	1,158 07
1888	Three years	6,255,077 00	72,434 54	1-6	12,072 42
1889		7,556,527 00	88,856 93	1-2	44,428 47
1890		8,726,783 00	100,175 04	5-6	83,479 20
1887	Four years	139,800 00	1,374 61	1-8	171 83
1888		167,033 00	1,344 08	3-8	504 03
1889		206,318 00	1,616 19	5-8	1,008 06
1890		218,007 00	1,535 14	7-8	1,343 25
1886		1,759,283 00	26,758 27	1-10	2,675 82
1887	Five years	2,425,964 00	34,793 68	3-10	10,438 10
1888		2,392,572 00	31,458 11	1-2	15,729 05
1889		3,059,822 00	45,326 04	7-10	31,726 20
1890		3,563,494 00	45,814 37	9-10	41,232 92
Totals		\$ 68,134,676 00	\$ 875,817 25		\$ 456,806 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,055,970 00
Losses paid from organization to date	6,247,429 45
Total amount of cash dividends declared since the company commenced business	867,972 40
Total amount of the company's stock owned by the directors at par value	64,275 00
Amount loaned to officers and directors	132,000 00
Dividends declared payable in stock from organization	81,250 00
Losses incurred during the year	279,268 08

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 609,776 00
Premiums received	7,766 60
Losses paid	1,594 72
Losses incurred	1,711 72

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 (unencumbered)	\$	35,415 71
Loans on mortgage (first liens), upon which not more than one year's interest is due		224,237 81
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)		3,025 00
Interest due and accrued on all said mortgage loans		4,856 90
Value of lands mortgaged, exclusive of buildings	\$	474,000 00
Value of buildings mortgaged (insured for \$193,600.00 as collateral)		411,750 00
Total value of said mortgaged premises	\$	885,750 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Allegheny County Riot Loss bonds	\$ 7,000 00	\$ 7,000 00
Denver Loan and Trust Co. stock	1,000 00	1,000 00
Totals	\$ 8,000 00	\$ 8,000 00
Total market value of stocks and bonds		\$ 8,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
6 bonds Union Switch and Signal Company	\$ 3,000 00	\$ 3,000 00	\$ 2,500 00
100 Westinghouse Air Brake stock	5,000 00	10,000 00	10,000 00
40 shares Dexter Spring Co.	2,000 00	2,000 00	1,000 00
50 shrs Westinghouse Air Brake stk	2,500 00	5,000 00	2,500 00
Totals	\$ 12,500 00	\$ 20,000 00	\$ 16,000 00

Amount loaned on Collaterals	\$	16,000 00
Cash in the company's principal office		3,835 53
Cash deposited in bank		25,197 53
Gross premiums in course of collection, not more than three months due		9,590 85
All other property belonging to the company		150 00
Aggregate amount of all the Assets of the company, stated at their actual value	\$	330,309 33

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	3,977 49
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		9,304 59
Net amount of unpaid losses	\$	13,282 08

Net amount of unpaid losses (<i>brought forward</i>)	\$	13,282 08
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$42,523.15; unearned premiums (fifty per cent.)	\$	21,261 57
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$47,499.03; unearned premiums (<i>pro rata</i>)	29,448 35	
Total unearned premiums	\$	50,709 92
Cash dividends to stockholders remaining unpaid		803 00
Total amount of all Liabilities, except capital stock and net surplus.	\$	64,795 00
Joint-stock actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		15,514 33
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$	330,309 33

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	From fire risks.	\$	7,356 19
Gross premiums on risks written and renewed during the year			78,051 90
Total		\$	85,438 09
Deduct premiums and bills in course of collection at this date.			9,590 85
Entire premiums collected during the year.		\$	75,847 24
Deduct re-insurance, rebate, abatement and return premiums			11,824 42
Net cash actually received for premiums.		\$	64,022 82
Received for interest on mortgages.			14,429 91
Income received from all other sources.			2,930 14
Aggregate amount of income actually received during the year in cash		\$	81,382 87

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$3,274.64, losses occurring in previous years).	\$	21,242 12
Cash dividends actually paid stockholders		14,545 00
Paid for commissions or brokerage		15,314 08
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		6,368 00
Paid for State and local taxes in this and other States		2,766 57
All other payments and expenditures		5,972 88
Aggregate amount of actual Expenditures during the year in cash	\$	66,208 65

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	\$	6,313,394	Premiums thereon.	\$	67,738 69
Written or renewed during the year			8,424,040			78,051 90
Totals		\$	14,737,434		\$	145,790 59
Deduct those expired and marked off as terminated			6,292,175			55,768 41
In force at the end of the year		\$	8,445,259		\$	90,022 18
Deduct amount re-insured			77,215			734 36
Net amount in force December 31, 1890.		\$	8,368,044		\$	89,287 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 4,574,641 00	\$ 42,523 15	1-2	\$ 21,261 57
1888	Three years	680,140 00	7,773 17	1-6	1,295 53
1889		1,214,979 00	14,856 20	1-2	7,428 10
1890		1,975,499 00	24,869 66	5-6	20,724 72
Totals		\$ 8,445,259 00	\$ 90,022 18		\$ 50,709 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,322,245 69
Losses paid from organization to date	447,839 26
Total amount of cash dividends declared since the company commenced business	307,500 00
Total amount of the company's stock owned by the directors at par value	74,800 00
Amount loaned to officers and directors	25,475 00
Amount loaned to stockholders, not officers	3,000 00
Losses incurred during the year	31,249 56

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,679,749 00
Premiums received	18,520 20
Losses paid	7,847 90
Losses incurred	7,685 25

Armstrong Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 8, 1889.

P. B. ARMSTRONG, President.

J. C. HATIE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. Government bonds, 4 per cent. coupon	\$ 24,000 00	\$ 29,700 00	
U. S. Government bonds, 4 per cent. reg	145,000 00	174,000 00	
U. S. Government bonds, 4 per cent. unstamped	10,000 00	12,150 00	
State Trust Co. stock	4,400 00	8,184 00	
Mercantile National Bank stock	18,000 00	40,500 00	
Bank of America stock	3,000 00	6,450 00	
National Park Bank stock	2,500 00	8,250 00	
Importers & Traders National Bank stock	3,700 00	21,460 00	
Mutual Fire Insurance Co., 10 per cent. certif	3,692 45	4,430 94	
New York City bonds	15,000 00	15,750 00	
Fire Association scrip	739 00	369 50	
Union League Club, Brooklyn bonds	7,500 00	7,500 00	
Totals	\$ 237,531 45	\$ 328,744 44	
Total market value of stocks and bonds		\$ 328,744 44	
Cash deposited in bank		18,213 55	
Gross premiums in course of collection on policies issued within three months		40,962 74	
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 387,920 73	

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 12,440 00	
Losses resisted, including interest, costs and other expenses thereon	12,250 00	
Net amount of unpaid losses		\$ 24,690 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$275,107.08; unearned premiums (fifty per cent.)	\$ 137,503 54	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,950.72; unearned premiums (<i>pro rata</i>)	1,533 21	
Total unearned premiums		\$ 139,036 75
Total amount of all Liabilities, except capital stock, scrip, and net surplus		\$ 163,726 75
Capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		24,193 88
Aggregate amount of all Liabilities, including capital stock and net surplus		\$ 387,920 73

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	From fire risks. \$ 31,155 96	
Gross premiums on risks written and renewed during the year	472,029 34	
Total	\$ 503,185 30	
Deduct premiums and bills in course of collection at this date	40,962 74	
Entire premiums collected during the year	\$ 462,222 56	
Deduct re-insurance and return premiums	138,993 25	
Net cash actually received for premiums		\$ 323,229 31
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		16,378 29
Aggregate amount of Income actually received during the year in cash		\$ 339,607 60

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$14,061.00, losses occurring in previous year)	On fire risks. \$ 277,352 29	
Deduct all amounts actually received for salvages and re-insurance in other companies	33,244 82	
Net amount paid during the year for losses		\$ 244,107 38
Paid for commissions or brokerage		38,779 55
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		3,583 24
Paid for State and local taxes in this and other States		3,175 67
All other payments and expenditures		3,668 77
Aggregate amount of actual Expenditures during the year in cash		\$ 293,314 61

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1889	\$20,641,749 51	\$ 220,523 69
Written or renewed during the year	38,527,525 56	472,029 34
Totals	\$59,169,275 07	\$ 692,553 03
Deduct those expired and marked off as terminated	34,072,926 12	395,892 85
In force at the end of the year	\$25,096,348 95	\$ 296,660 18
Deduct amount re-insured	3,448,817 86	18,612 38
Net amount in force December 31, 1890	\$21,647,531 09	\$ 278,047 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$21,377,987 34	\$ 275,107 08	1-2	\$ 137,503 54
1889	Three years	247,293 75	2,777 22	1-2	1,388 61
1890		22,250 00	173 50	5-6	144 60
Totals		\$21,647,531 09	\$ 278,047 80		\$ 139,036 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 584,278 76
Losses paid from organization to date	326,597 25
Total amount of the company's stock owned by the directors at par value	133,400 00
Losses incurred during the year: fire	242,486 38

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 78,550 00
Premiums received	1,138 94
Losses paid	None.
Losses incurred	53 01

Atlas Assurance Company,

OF

LONDON ENGLAND.

Incorporated 1868.

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 (unencumbered) \$ 306,204 81
 Loans on mortgage (first liens, upon which not more than one year's interest is due. 2,396,313 84
 Interest due and accrued on all said mortgage loans. 107,822 43

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Consols, 2½ per cent.	\$ 88,953 29	\$ 80,067 96
Newfoundland Inscribed, 4 per cent	50,000 00	52,609 62
India, 3 per cent	50,000 00	47,468 87
New South Wales, 3½ per cent	100,000 00	93,495 60
Western Australia, 4 per cent	25,000 00	25,000 00
Canadian Inscribed, 3½ per cent	85,000 00	84,400 00
South Australian, 4 per cent	50,000 00	50,000 00
Cape of Good Hope, 5 per cent.	100,000 00	100,565 38
Ceylon Government, 4 per cent.	25,000 00	25,000 00
Cape of Good Hope, 4 per cent.	75,000 00	75,000 00
British Guiana, 4 per cent	50,000 00	50,000 00

	Par value.	Market value.	
New Zealand, 4 per cent	\$ 100,000 00	\$ 100,967 17	
New South Wales, 5 per cent,	50,000 00	52,475 19	
Queensland, 4 per cent	75,000 00	75,765 62	
Victoria, 4½ per cent.	25,000 00	26,956 13	
Hong Kong, 4 per cent	25,000 00	25,000 00	
Providence City, 5 per cent	8,000 00	7,971 50	
International Investment Trust, 4 per cent.	12,500 00	12,848,36	
Boston City, 5 per cent.	64,000 00	62,221 17	
Boston City, 5 per cent	43,500 00	43,053 92	
Boston City, 4 per cent	180,000 00	205,017 31	
Bengal Nagpur, 4 per cent	50,000 00	50,000 00	
Investment Trust and Corporation, 4 per cent	12,500 00	13,050 00	
Fitchburg R. R., 5 per cent.	20,000 00	22,160 10	
Canadian Pacific R'y Guaranteed. Land Grant, 3½ per cent.	25,000 00	23,599 31	
East Indian Deferred, 4 per cent	25,000 00	25,000 00	
Montreal Gas bond	100,000 00	100,000 00	
City of London corporation bond	50,000 00	50,000 00	
Birmingham corporation	24,870 29	24,000 00	
Totals.	\$ 1,589,323 58	\$ 1,603,683 21	
Total market value of stocks and bonds			\$ 1,603,683 21

Loans on Collaterals.

Loans on the company's life policies	\$ 313,918 50	
Loans on life interests and reversions	574,730 18	
Loans on personal security	1,250 00	
Amount loaned on collaterals.		\$ 889,898 68
Life interests and reversions purchased	\$ 263,709 12	
Mortgages on county, board and corporation rates.	2,624,896 37	
Advanced on rent charges	1,097,451 27	
Freehold ground rents	53,381 50	
Total		\$ 4,039,438 26
Cash in the company's principal office	76,144 31	
Cash deposited in bank.	17,500 00	
Gross premiums in course of collection, not more than three months due.	348,729 79	
All other property belonging to the company	2,588 91	
Aggregate amount of all the Assets of the company, stated at their actual value.		\$ 9,788,324 24

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 97,972 18
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$991,888.65; unearned premiums (fifty per cent.).	\$ 495,944 32
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$47,593.35; unearned premiums (<i>pro rata</i>)	27,826 20
Total unearned premiums	\$ 523,770 52
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department.	7,336,695 06
Cash dividends to stockholders remaining unpaid	54,691 75
All other demands against the company, absolute and contingent	16,355 90
Total amount of all liabilities, except capital stock and net surplus.	\$ 8,029,485 41
Joint-stock capital actually paid up in cash	720,000 00
Surplus beyond capital and all other Liabilities	1,038,838 83
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 9,788,324 24

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums.	\$ 1,021,331 18
Received for interest on mortgages.	33,932 89
Received for interest and dividends on stocks, bonds and collateral loans.	39,398 04
Income received from all other sources.	21,975 89
Aggregate amount of Income actually received during the year in cash	\$ 1,116,638 00

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 635,356 97
Cash dividends actually paid stockholders	120,000 00
Paid for commissions or brokerage	186,067 31
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	127,522 48
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,068,946 76</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 655,597,333	\$ 983,396 00
Written or renewed during the year	874,742,000	1,312,113 00
Totals	\$ 1,530,339,333	\$ 2,295,509 00
Deduct those expired and marked off as terminated	720,243,333	1,080,365 00
In force at the end of the year	\$ 810,096,000	\$ 1,215,144 00
Deduct amount re-insured	117,108,000	175,662 00
Net amount in force December 31, 1890.	<u>\$ 692,988,000</u>	<u>\$ 1,039,482 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 689,100,173 00	\$ 991,888 65	1-2	\$ 475,944 32
1888		895,448 00	10,742 16	1-6	1,790 36
1889	Three years	1,195,481 00	15,341 23	1-2	7,670 61
1890		1,542,163 00	18,868 35	5 6	15,723 62
1890	Five years & more.	254,735 00	2,641 61	all	2,641 61
Totals		\$ 692,988,000 00	\$ 1,039,482 00		\$ 523,770 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 25,174,923 00
Losses paid from organization to date	16,818,207 00
Total amount of cash dividends declared since the company commenced business	6,396,000 00
Total amount of the company's stock owned by the directors at par value	41,940 00
Dividends declared payable in stock from organization	120,000 00
Losses incurred during the year: fire	<u>611,404 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 749,929 00
Premiums received	14,873 00
Losses paid	9,158 00
Losses incurred	<u>9,115 00</u>

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	\$	209,800 00
Interest due and accrued on all said mortgage loans		2,639 33
Value of lands mortgaged, exclusive of buildings	\$	291,800 00
Value of buildings mortgaged (insured for \$224,600.00 as collateral)		206,000 00
Total value of said mortgaged premises	\$	497,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Stock.</i>		
250 shares Merchants National Bank	\$ 25,000 00	\$ 37,500 00
200 shares State National Bank	20,000 00	25,200 00
300 shares Bank of Republic	30,000 00	48,300 00
300 shares Washington National Bank	30,000 00	36,600 00
300 shares Columbia National Bank	30,000 00	33,900 00
200 shares Fremont National Bank	20,000 00	22,800 00
17 shares New England National Bank	1,700 00	2,890 00
67 shares Revere National Bank	6,700 00	8,576 00
57 shares Boston & Albany R. R	5,700 00	11,172 00
150 shares Boston & Providence R. R	15,000 00	37,200 00
350 shares Fitchburg R. R	35,000 00	29,750 00
<i>Bonds.</i>		
25000 Kansas City, Memphis & Birmingham R. R	25,000 00	24,000 00
25000 Atchison (new) 4 per cent	25,000 00	19,500 00
10000 Atchison (new) income	10,000 00	4,800 00
25000 Duluth, South Shore & Atlantic R. R	25,000 00	23,750 00
30000 Chicago, Burlington & Quincy (Neb. Ext.) R. R. 4 per cent	30,000 00	26,700 00
25000 Old Colony R. R. 4½ per cent	25,000 00	26,500 00
9500 Cedar Rapids & Mo. River R. R. 4 per cent. A. D. 1891	9,500 00	9,500 00
10000 Cedar Rapids & Mo. River R. R. 4 per cent. A. D. 1894	10,000 00	10,500 00
11500 Cedar Rapids & Mo. River R. R. 4 per cent. A. D. 1916	11,500 00	15,180 00
10000 New England Mortgage Security Co., 1896	10,000 00	9,500 00
8000 Metropolitan Telegraph & Telephone Co	8,000 00	8,400 00
8000 Utah & Northern R. R	8,000 00	7,440 00
1100 City of Cairo	1,100 00	1,100 00
172 Boston & Albany R. R. Co., rights		3,268 00
156 Atchison, Topeka & Santa Fé, gold, scrip	100 00	121 68
1000 Oregon Railway & Navigation Co	10,000 00	9,300 00
Totals	\$ 427,300 00	\$ 493,447 68

Total market value of stocks and bonds \$ 493,447 68

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Herdic Co. bonds	\$ 1,000 00	\$ 1,000 00	\$ 1,000 00
100 shares First Nat. Bank Concord, N. H.	10,000 00	30,000 00	14,000 00
C., B. & Q. R. R. bonds	20,000 00	20,800 00	
79 shares Boston & Albany R. R.	7,900 00	15,100 00	
Chic. & No. Pacific R. R. bonds	25,000 00	23,000 00	50,000 00
Galveston, Harrisburg & San Antonio R. R. bonds	5,000 00	4,300 00	
12 shares Lowell Bleachery	1,200 00	1,680 00	1,100 00
66 shares Bell Telephone Co	6,600 00	13,500 00	10,000 00
200 shares Kansas City, Fort Scott & Memphis R. R.	20,000 00	14,000 00	10,000 00
100 shares Oregon Ry & Nav. Co	10,000 00	7,800 00	8,000 00
10 shares Calumet & Hecla Min. Co.	250 00	2,500 00	
100 shares New England Telephone Co	10,000 00	5,000 00	
Kansas City, Memphis & Birmingham R. R. bonds	1,000 00	960 00	10,000 00
75 shares K. C. Metropolitan Street Railway Co	7,500 00	6,600 00	
Atchison, Topeka & Santa Fé guar. fund	5,000 00	5,000 00	
St. Louis & San Francisco gen. mtg. bond	2,000 00	2,100 00	10,000 00
Simpson Patent Dry Dock Co	5,000 00	5,000 00	
Totals	\$ 137,450 00	\$ 158,340 00	\$ 114,100 00

Amount loaned on collaterals	\$ 114,100 00
Cash in the company's principal office	7,110 32
Cash deposited in bank	37,114 40
Interest due and accrued on bonds	1,754 35
Interest due and accrued on collateral loans	1,356 32
Gross premiums in course of collection, not more than three months due	42,059 61
Bills receivable, not matured, taken for fire, marine and inland risks	14,712 12

Aggregate amount of all the Assets of the company, stated at their actual value \$ 924,094 13

III. LIABILITIES.

Net claims for adjusted and unpaid losses due and to become due	\$ 23,529 68
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$109,088 46; unearned premiums (fifty per cent.)	\$ 99,544 23
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$205,868 42; unearned premiums (pro rata)	109,505 94
Gross premiums received and receivable upon all unexpired marine risks	15,709 05
Total unearned premiums	224,759 22
Scrap interest	1,543 50
All other demands against the company, absolute and contingent	16,208 25
Total amount of all Liabilities, except capital stock and net surplus	\$ 266,040 65
Joint stock capital actually paid up in cash	557,200 00
Surplus beyond capital and all other Liabilities	100,853 48
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 924,094 13

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 32,729 21	\$ 12,381 12	
Deduct amount of same not collected, charged to profit and loss	53 30		
Net collected	\$ 32,675 91	\$ 12,381 12	
Gross premiums on risks written and renewed during the year	321,050 12	37,301 55	
Totals	\$ 353,726 03	\$ 49,682 67	
Deduct premiums and bills in course of collection at this date	42,059 61	14,712 12	
Entire premiums collected during the year	\$ 311,666 42	\$ 34,970 55	
Deduct re-insurance, rebate, abatement and return premiums	49,345 81	3,870 39	
	\$ 262,320 61	\$ 31,100 16	
Net cash actually received for premiums			\$ 293,420 77
Received for interest on mortgages			8,211 51
Received for interest and dividends on stocks, bonds and collateral loans			27,763 08
Aggregate amount of Income actually received during the year in cash			\$ 329,395 36

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount actually paid for losses (including \$5,000, losses occurring in previous years)	\$ 149,047 82	\$ 31,402 98	
Net amount paid during the year for losses			\$ 180,450 80
Cash dividends actually paid stockholders			16,716 00
Interest paid to scrip-holders			76 90
Paid for commissions or brokerage			56,492 10
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes			28,700 00
Paid for State and local taxes in this and other States			2,722 83
All other payments and Expenditures			28,294 57
Aggregate amount of actual Expenditures during the year in cash			\$ 313,453 20

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 35,304,247	\$ 398,002 20	\$ 229,305	\$ 12,058 67
Written or renewed during the year	30,192,465	321,050 12	5,060,177	37,301 55
Totals	\$ 65,496,712	\$ 719,052 32	\$ 5,289,482	\$ 49,360 22
Deduct those expired and marked off as terminated	26,961,890	281,529 86	4,997,497	32,973 67
In force at the end of the year	\$ 38,534,822	\$ 437,522 46	\$ 291,985	\$ 16,386 55
Deduct amount re-insured	2,689,728	32,565 58	13,072	677 50
Net amount in force Dec. 31, 1890	\$ 35,845,094	\$ 404,956 88	\$ 278,913	\$ 15,709 05

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 16,864,703 00	\$ 199,088 46	1-2	\$ 99,544 23
1889		98,750 00	946 37	1-4	236 59
1890	Two years	77,078 00	450 83	3-4	338 13
1889		1,904,012 00	21,296 18	1-6	3,549 36
1889	Three years	1,787,668 00	20,157 34	1-2	10,078 67
1887		2,669,698 00	28,432 48	5-6	23,693 73
1888	Four years	59,250 00	429 02	1-8	53 62
1889		23,750 00	72 71	3-8	27 27
1890	Five years	36,100 00	362 21	5-8	226 38
1886		62,466 00	710 85	7-8	621 99
1887	Five years	1,369,990 00	15,568 32	1-10	1,556 83
1888		2,710,202 00	28,180 00	3-10	8,454 00
1889	Five years	3,412,876 00	36,640 12	1-2	18,320 06
1890		2,220,844 00	25,052 37	7-10	17,536 65
1890		2,547,707 00	27,569 62	9-10	24,812 66
Totals		\$ 35,845,094 00	\$ 404,956 88		\$ 209,050 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,241,268 07
Losses paid from organization to date	3,742,897 88
Total amount of cash dividends declared since the company commenced business	848,376 00
Total amount of the company's stock owned by the directors at par value	18,600 00
Amount loaned to officers and directors	11,100 00
Losses incurred during the year: fire, \$144,363,80; marine, \$35,102.98; total	179,466 78

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 346,852 00
Premiums received	5,279 43
Losses paid	1,498 72
Losses incurred	1,498 72

UNITED STATES BRANCH

OF THE

British America Assurance Co.,

OF

TORONTO CANADA.

Incorporated, 1833.

JOHN MORISON, Governor.

W. H. BANKS, Assistant Secretary.

I. CAPITAL.

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

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States Bonds, 4 per cent., 1907@124	\$ 275,000 00	\$ 341,000 00
United States Bonds, 6 per cent., 1896@117	30,000 00	35,100 00
Ohio State Bonds, 3 per cent., 1891@101	100,000 00	101,000 00
Georgia State Bonds, 4½ per cent., 1915@105	25,000 00	26,250 00
Chicago & Northwest R'y Stock, 6 per cent. @105	10,000 00	10,500 00
Chicago & Northwest R'y Bonds, 5 per cent. @106	20,000 00	21,200 00
Burlington, Cedar Rapids & Northern R'y bonds, 5 per cent. @96	10,000 00	9,600 00
Chicago, Burlington & Quincy R'y bonds, 5 per cent. @99	33,000 00	32,670 00
New York & West Shore R'y (1st mort.) 4 per cent @100	50,000 00	50,000 00
City of Toronto debentures, 4 per cent., 1625@102	50,125 00	51,127 45
City of Richmond, Va., bonds, 4 per cent., 1924@100	25,000 00	25,000 00
Totals	<u>\$ 628,125 00</u>	<u>\$ 703,447 45</u>
Total market value of stocks and bonds		\$ 703,447 45
Cash deposited in bank		51,011 03
Interest due and accrued on bonds		7,212 50
Gross premiums in course of collection, not more than three months due .		<u>92,546 63</u>
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 854,217 61</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,741 06	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	29,734 69	
Losses resisted, including interest, costs and other expenses thereon	<u>3,600 00</u>	
Total gross amount of claims for losses	\$ 45,075 75	
Deduct re-insurance thereon	<u>4,122 58</u>	
Net amount of unpaid losses		\$ 40,953 17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$427,070.13; unearned premiums (fifty per cent.)	\$ 213,535 06	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$308,278.48; unearned premiums (<i>pro rata</i>)	157,541 05	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$23,750.79; unearned premiums (fifty per cent.)	<u>11,875 46</u>	
Total unearned premiums		\$ 382,951 51
All other demands against the company, absolute and contingent		<u>28,079 56</u>
Total amount of all Liabilities, except capital stock and net surplus . .		\$ 451,984 24
Surplus beyond all other Liabilities		<u>402,233 37</u>
Aggregate amount of all Liabilities, including net surplus		<u>\$ 854,217 61</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 86,947 02	\$ 5,093 34
Deduct amount of same not collected	<u>47 13</u>	
Net collected	\$ 86,899 89	\$ 5,093 34
Gross premiums on risks written and renewed during the year	621,164 23	60,835 45
Totals	<u>\$ 708,064 12</u>	<u>\$ 65,928 79</u>
Deduct premiums and bills in course of collection at this date	86,887 63	6,058 78
Entire premiums collected during the year . .	\$ 621,176 49	\$ 59,870 01
Deduct re-insurance, rebate, abatement and return premiums	<u>86,180 31</u>	<u>9,184 94</u>
	\$ 534,996 18	\$ 50,685 07

Net cash actually received for premiums	\$ 585,681 25
Received for interest and dividends on stocks, bonds and collateral loans . .	26,438 84
Income received from all other sources	6,011 99
Aggregate amount of Income actually received during the year in cash	<u>\$ 618,132 08</u>

V. EXPENDITURES DURING THE YEAR.

	On	On	
	fire risks.	marine and inland risks.	
Gross amount actually paid for losses (including \$10,794.57, losses occurring in previous years	\$ 353,162 51	\$ 36,374 62	
Deduct all amounts received for salvages and re-insurance in other companies	19,023 85	7,315 64	
	<u>\$ 334,138 66</u>	<u>\$ 29,058 98</u>	
Net amount paid during the year for losses			\$ 363,197 64
Paid for commissions or brokerage			121,464 05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			14,925 02
Paid for State and local taxes in this and other States			15,032 35
All other payments and Expenditures			25,863 17
Aggregate amount of actual Expenditures during the year in cash . . .			<u>\$ 540,482 23</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year \$	60,832,570	\$ 769,576 04	\$ 1,280,220	\$ 33,625 07
Written or renewed during the year	50,033,947	621,164 23	7,046,797	60,835 45
Totals	110,866,517	\$ 1,390,740 27	\$ 8,327,017	\$ 94,460 52
Deduct those expired and marked off as terminated	50,303,525	637,836 83	7,283,365	70,709 73
In force at end of year . . . \$	60,562,992	\$ 752,903 44	\$ 1,043,652	\$ 23,750 79
Deduct amount re-insured . . .	1,132,332	17,554 83		
Net amount in force December 31, 1890	<u>\$ 59,430,660</u>	<u>\$ 735,348 61</u>	<u>\$ 1,043,652</u>	<u>\$ 23,750 79</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 32,908,982 00	\$ 427,070 13	1-2	\$ 213,535 06
1889	Two years	114,828 00	1,339 84	1-4	334 96
1890		77,285 00	587 14	3-4	440 35
1888	Three years	5,410,159 00	61,340 93	1-6	10,223 48
1889		5,560,455 00	61,945 49	1-2	30,972 74
1890		6,868,299 00	77,043 86	5-6	64,203 21
1887	Four years	65,150 00	790 27	1-8	98 78
1888		158,750 00	1,570 51	3-8	588 94
1889		115,375 00	1,146 25	5-8	716 40
1890		175,025 00	1,558 12	7-8	1,363 35
1886	Five years	1,854,069 00	21,724 59	1-10	2,172 45
1887		1,684,766 00	21,302 54	3-10	6,390 76
1888		1,643,880 00	21,379 82	1-2	10,689 91
1889		1,385,415 00	17,742 40	7-10	12,419 68
1890		1,408,213 00	18,806 72	9-10	16,926 04
Totals		<u>\$ 59,430,660 00</u>	<u>\$ 735,348 61</u>		<u>\$ 371,076 11</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 8,731,365 26
Losses paid from organization to date	5,515,369 62
Total amount of cash dividends declared since the company commenced business	1,065,618 28
Total amount of the company's stock owned by the directors at par value	58,400 00
Losses incurred during the year: fire, \$336,743.62; marine, \$28,614.20; total	365,357 82
Amount deposited in different States and countries for the security of all the company's policy-holders	551,197 45

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

Risks written	\$ 495,845 00
Premiums received	8,891 04
Losses paid	2,096 56
Losses incurred	2,256 22

Broadway Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated December, 1849.

EUGENE B. MAGNUS, President.

GEO. W. JONES, 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.	\$ 1,800 00
Interest due and accrued on all said mortgage loans.	37 50
Value of buildings mortgaged (insured for \$3,500.00 as collateral)	\$ 6,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
200,000 United States 6 per cent. bonds.	\$ 200,000 00	\$ 248,000 00
200 shares Morris and Essex R. R. stock	10,000 00	15,500 00
500 shares New York, Lack. & W. R. R. stock	50,000 00	57,500 00
450 shares Chicago & N.-W. R. R. common stock.	45,000 00	47,700 00
200 shares Illinois Central R. R. common stock	20,000 00	20,000 00
200 shares Lake S. & Mich. S. R. R. stock	20,000 00	21,300 00
\$10,000 W. N. Collateral Trust bonds	10,000 00	10,000 00
Totals	\$ 355,000 00	\$ 420,000 00

Total market value of stocks and bonds	\$ 420,000 00
Cash in the company's principal office	423 84
Cash deposited in bank.	25,644 20
Interest due and accrued on bonds	8,334 00
Gross premiums in course of collection, not more than three months due.	21,803 30

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 478,042 84

III. LIABILITIES.

Gross claims for adjusted and unpaid loss due and to become due	\$ 3,000 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	750 00	
Net amount of unpaid losses		\$ 3,750 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$65,536.28; unearned premiums (fifty per cent.)	\$ 32,768 14	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$35,874.61; unearned premiums (<i>pro rata</i>)	22,449 71	
Total unearned premiums		\$ 55,217 85
All other demands against the company, absolute and contingent		3,924 60
Total amount of all Liabilities, except capital stock and net surplus	\$ 62,892 45	
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		215,150 39
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 478,042 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		From fire risks. \$ 8,491 85
Gross premiums on risks written and renewed during the year		129,237 08
Total	\$ 137,728 93	
Deduct premiums and bills in course of collection at this date		21,803 30
Entire premiums collected during the year	\$ 115,925 63	
Deduct re-insurance, rebate, abatement and return premiums		12,427 00
Net cash actually received for premiums	\$ 103,498 63	
Received for interest on mortgages		90 00
Received for interest and dividends on stocks, bonds and collateral loans.		21,149 65
Aggregate amount of Income actually received during the year in cash.		\$ 124,738 28

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$6,916.41, losses occurring in previous years)	\$ 36,461 61	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies		1,194 72
Net amount paid during the year for losses	\$ 35,266 89	
Cash dividends actually paid stockholders		22,000 00
Paid for commissions or brokerage		23,436 52
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		11,969 73
Paid for State and local taxes in this and other States		449 46
All other payments and expenditures		13,568 88
Aggregate amount of actual Expenditures during the year in cash		\$ 106,691 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 16,215,840	\$ 72,411 34
Written or renewed during the year	26,218,442	129,237 08
Totals	\$ 42,434,282	\$ 201,648 42
Deduct those expired and marked off as terminated	21,080,592	94,523 84
In force at end of the year	\$ 21,353,690	\$ 107,124 58
Deduct amount re-insured	1,243,798	5,713 69
Net amount in force December 31, 1890	\$ 20,109,892	\$ 101,410 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$10,306,265 00	\$ 65,536 28	1-2	\$ 32,768 14
1888		2,153,042 00	6,880 30	1-6	1,480 05
1889	Three years	2,201,346 00	9,425 36	1-2	4,712 68
1890		5,181,595 00	16,816 32	5-6	14,013 60
1888	Five years;	23,000 00	111 78	1-2	55 89
1889		91,594 00	945 87	7-10	662 07
1890		153,050 00	1,694 98	9-10	1,525 42
Totals		\$20,109,892 00	\$ 101,410 89		\$ 55,217 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,085,116 66
Losses paid from organization to date	567,685 11
Total amount of cash dividends declared since the company commenced business	1,226,000 00
Total amount of the company's stock owned by the directors at par value	52,875 00
Losses incurred during the year: fire	32,866 89

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

Risks written	\$ 310,150 00
Premiums received	3,723 26
Losses paid	1,529 17
Losses incurred	2,529 17

Buffalo German Insurance Company,

OF

BUFFALO NEW YORK.

Incorporated February 15, 1867.

PHILIP BECKER, President.

OLIVER J. EGGERT, 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 (unencumbered)	\$ 300,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	509,321 43
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$600.00 is in process of foreclosure)	600 00
Interest due and accrued on all said mortgage loans	2,803 72
Value of lands mortgaged, exclusive of buildings	\$ 782,156 00
Value of buildings mortgaged (insured for \$373,769.00 as collateral)	643,130 00
Total value of said mortgaged premises	\$1,425,286 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Buffalo (N. Y.) bonds	\$ 242,500 00	\$ 242,500 00
Buffalo & South-Western R. R. Co. first mortgage bonds	36,250 00	36,250 00
Tonawanda Gas Co. first mortgage bonds	25,000 00	25,000 00
City of Buffalo (N. Y.) warrants	18,778 31	18,778 31
Totals	<u>\$ 322,528 31</u>	<u>\$ 322,528 31</u>
Total market value of stocks and bonds		\$ 322,528 31

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Third Nat. Bank, of Buffalo, N. Y., stock @ \$1.25	\$ 5,000 00	\$ 6,250 00	} 10,000 00
German Nat. Bank, of Buffalo, N. Y., stock @ \$2.00	6,000 00	12,000 00	
Citizens' Gas Co., Buffalo, N. Y., first mortgage bonds @ par	30,000 00	30,000 00	24,000 00
Citizens' Gas Co., Buffalo, N. Y., first mortgage bonds @ par	10,000 00	10,000 00	8,000 00
Citizens' Gas Co., Buffalo, N. Y., first mortgage bonds @ par	4,000 00	4,000 00	} 2,000 00
Union Fire Insurance Co., Buffalo, N. Y., stock @ \$1.10	1,000 00	1,100 00	
Firemen's Fund Ins. Co., San Fran- cisco, Cal., stock @ par	4,000 00	4,000 00	3,000 00
Buffalo Street R. R. Co., Buffalo, N. Y., bonds @ par	10,000 00	10,000 00	8,000 00
Buffalo Loan, Trust & Safe Deposit Co., Buffalo, N. Y., stock @ par	3,500 00	3,500 00	} 8,000 00
German Bank, Buffalo, N. Y., stock @ \$2.00	2,000 00	4,000 00	
Co-operative Stove Co., Buffalo, N. Y., stock @ par	2,000 00	2,000 00	} 4,125 00
Co-operative Brewing Co., Buffalo, N. Y., stock @ \$1.25	3,300 00	4,125 00	
German Bank, Buffalo, N. Y., stock @ \$2.00	6,000 00	12,000 00	6,000 00
Board of Trade, Buffalo, N. Y., stock @ \$1.10	2,700 00	2,970 00	} 30,000 00
German-American Bank, Buffalo, N. Y., stock @ par	2,500 00	2,500 00	
Merchants' Bank, Buffalo, N. Y., stock @ \$1.25	10,000 00	12,500 00	} 20,000 00
Western Nat. Bank, New York, N. Y., stock @ par	20,000 00	20,000 00	
City of Toledo (Ohio) water bonds @ \$1.25	1,000 00	1,250 00	1,000 00
Collateral Bank, of Niagara Falls, N. Y., stock @ par	25,000 00	25,000 00	20,000 00
Manufacturers' & Traders' Bank, Buffalo, N. Y., stock @ \$1.25	3,000 00	3,750 00	} 5,000 00
Merchants' Bank, Buffalo, N. Y., stock @ \$1.25	2,000 00	2,500 00	
Third Nat. Bank, Buffalo, N. Y., shares @ \$1.25	25,000 00	31,250 00	25,000 00
Alliance Ins. Co., New York, N. Y., stock @ par	1,000 00	1,000 00	} 1,000 00
Exchange Elevator Co., Buffalo, N. Y., stock @ par	1,000 00	1,000 00	
Totals	<u>\$ 180,000 00</u>	<u>\$ 206,695 00</u>	<u>\$ 151,000 00</u>

Amount loaned on collaterals	\$ 151,000 00
Cash in the company's principal office	1,018 70
Cash deposited in bank	112,941 56
Interest due and accrued on bonds	1,706 25
Interest due and accrued on collateral loans	95 00
Gross premiums in course of collection, not more than three months due	59,567 74
Bills receivable, not matured, taken for fire, marine and inland risks	9,016 69
All other property belonging to the company	1,597 31

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,472,196 71

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,404 26	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,818 00	
Losses resisted, including interest, costs and other expenses thereon	1,000 00	
Net amount of unpaid losses		\$ 27,222 26
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$310,096.93; unearned premiums (fifty per cent.)	\$ 155,048 47	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$360,836.60; unearned premiums (<i>pro rata</i>)	189,018 96	
Total unearned premiums		344,067 43
All other demands against the company, absolute and contingent		11,095 56
Total amount of all Liabilities, except capital stock and net surplus		\$ 382,385 25
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		889,811 46
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,472,196 71

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	\$ 55,281 10	From fire risks.
Deduct amount of same not collected		368 09
Net collected	\$ 54,913 01	
Gross premiums on risks written and renewed during the year	536,877 15	
Total	\$ 591,790 16	
Deduct premiums and bills in course of collection at this date	59,567 74	
Entire premiums collected during the year	\$ 532,222 42	
Deduct re-insurance, rebate, abatement and return premiums	102,124 46	
Net cash actually received for premiums		\$ 430,097 96
Received for interest on mortgages		24,635 59
Received for interest and dividends on stocks, bonds and collateral loans		20,119 11
Income received from all other sources		20,386 63
Aggregate amount of Income actually received during the year in cash		\$ 495,239 29

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,410.14, losses occurring in previous years)	\$ 211,751 14	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies		4,419 24
Net amount paid during the year for losses	\$ 207,331 90	
Cash dividends actually paid stockholders	40,000 00	
Paid for commissions or brokerage	94,020 78	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	21,939 89	
Paid for State and local taxes in this and other States	7,788 60	
All other payments and expenditures	31,552 81	
Aggregate amount of actual Expenditures during the year in cash	\$ 402,613 98	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 61,477,079	\$ 642,137 91
Written or renewed during the year	50,149,803	536,877 15
Totals	\$111,626,882	\$ 1,179,015 06
Deduct those expired and marked off as terminated	46,623,362	492,508 02
In force at the end of the year	\$ 65,003,520	\$ 686,507 04
Deduct amount re-insured	1,760,726	15,573 51
Net amount in force December 31, 1890	<u>\$ 63,242,794</u>	<u>\$ 670,933 53</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$28,569,763 00	\$ 310,096 93	1-2	\$ 155,048 47
1889	Two years	49,654 00	655 34	1-4	163 83
1890		108,281 00	978 90	3-4	734 17
1888	Three years	8,544,434 00	84,582 82	1-6	14,097 14
1889		9,274,325 00	93,142 82	1-2	46,571 41
1890		9,924,564 00	100,883 32	5-6	84,069 43
1887	Four years	96,850 00	843 02	1-8	105 38
1888		102,565 00	944 53	3-8	354 20
1889		99,500 00	882 55	5-8	551 59
1890		120,250 00	996 19	7-8	871 67
1886	Five years	930,710 00	11,757 49	1-10	1,175 75
1887		1,111,050 00	14,191 98	3-10	4,257 59
1888		1,258,212 00	15,393 50	1-2	7,696 75
1889		1,545,255 00	18,278 38	7-10	12,794 86
1890		1,507,381 00	17,305 76	9-10	15,575 19
Totals		\$63,242,794 00	\$ 670,933 53		\$ 344,067 43

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,079,980 89
Losses paid from organization to date	3,027,084 45
Total amount of cash dividends declared since the company commenced business	665,925 00
Total amount of the company's stock owned by the directors at par value	60,500 00
Amount loaned to officers and directors	168,700 00
Amount loaned to stockholders, not officers	36,000 00
Losses incurred during the year: fire	<u>216,144 02</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 400,008 35
Premiums received	6,169 65
Losses paid	2,078 87
Losses incurred	<u>2,078 87</u>

Burlington Insurance Company,

OF

BURLINGTON IOWA.

Incorporated, December 21, 1860.

JOHN G. 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 (unencumbered)	\$	18,220 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.		125,215 77
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure),		2,965 82
Interest due and accrued on all said mortgage loans.		2,133 74
Value of lands mortgaged, exclusive of buildings	\$	251,675 00
Value of buildings mortgaged (insured for \$69,250.00 as collateral)		90,800 00
Total value of said mortgaged premises	\$	342,475 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
50 shares C., B. & Q. R. R. stock	\$ 5,000 00	\$ 4,500 00
Burlington city bonds, 5 per cent.	12,000 00	12,810 00
Burlington city water bonds, 6 per cent.	4,000 00	4,280 00
Burlington city paving bonds, 6 per cent.	10,842 90	10,855 98
Burlington city warrants, 6 per cent.	27,000 00	27,352 25
C. B. & N. R. R. bonds, 5 per cent.	5,000 00	5,187 50
Totals	\$ 63,842 90	\$ 64,985 73

Total market value of stocks and bonds \$ 64,985 73

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Merchants National Bank, Burlington, Iowa, stock	\$ 2,000 00	\$ 3,500 00	\$ 2,000 00
Burlington Lumber Co., Burlington, Iowa, stock	10,000 00	20,000 00	9,000 00
Cascade Lumber Co., Burlington, Iowa, stock	6,300 00	7,875 00	4,800 00
Phoenix National Bank, Hartford, Conn., stock	1,400 00	2,000 00	4,000 00
National Exchange Bank, Hartford, Conn., stock	2,000 00	2,520 00	
American National Bank, Hartford, Conn., stock	450 00	600 00	
Merchant's National Bank, Burlington, Iowa, stock	3,000 00	5,250 00	2,500 00
National State Bank, Burlington, Iowa, stock	1,000 00	2,500 00	1,600 00
Merchants National Bank, Burlington, Iowa, stock	5,000 00	8,750 00	5,000 00
Real estate, first mortgage on real estate in Des Moines county, Iowa, worth \$11,000	7,000 00	7,000 00	5,000 00
Burlington city paving bonds.	3,126 92	10,526 92	10,000 00
Iowa State Savings Bank Deposit, Burlington, Iowa	5,400 00		
Real estate, first mortgage on real estate in Henry co., worth \$8,000	2,000 00		
Totals	\$ 48,676 92	\$ 70,521 92	\$ 43,900 00

Amount loaned on collaterals	\$ 43,900 00
Cash in the company's principal office	2,576 54
Cash deposited in bank	55,874 57
Interest due and accrued on collateral loans	1,265 77
Gross premiums in course of collection, not more than three months due.	33,900 64
Bills receivable, not matured, taken for fire, marine and inland risks.	16,390 38
All other property belonging to the company	872 34
Aggregate amount of all the Assets of the company, stated at their actual value.	<u>\$ 368,301 30</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses to become due.	\$ 9,189 51
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	9,542 90
Losses resisted, including interest, costs and other expenses thereon	2,851 00
Total gross amount of claims for losses	\$ 21,583 41
Deduct re-insurance thereon	4,963 50
Net amount of unpaid losses.	\$ 16,619 91
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$133,485 66; unearned premiums (fifty per cent.)	\$ 66,742 83
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$418,523 73; unearned premiums (<i>pro rata</i>).	211,217 06
Total	\$ 277,957 89
Less amount re-insured.	140,472 16
Total unearned premiums	\$ 137,487 73
All other demands against the company, absolute and contingent	3,903 67
Total amount of all Liabilities, except capital stock and net surplus	\$ 158,011 31
Joint-stock capital actually paid up in cash.	200,000 00
Surplus beyond capital and all other Liabilities	10,289 99
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	<u>\$ 368,301 30</u>

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	\$ 69,948 56	From fire risks.
Deduct amount of same not collected	12,475 32	
Net collected	\$ 57,473 34	
Gross premiums on risks written and renewed during the year	261,121 25	
Total	\$ 318,594 49	
Deduct premiums and bills in course of collection at this date	50,291 02	
Entire premiums collected during the year	\$ 268,303 47	
Deduct re-insurance, rebate, abatement and return premiums	19,959 42	
Net cash actually received for premiums.	\$ 248,344 05	
Received for interest on mortgages	8,876 40	
Received for interest and dividends on stocks, bonds and collateral loans.	3,868 70	
Income received from all other sources.	650 70	
Aggregate amount of Income actually received during the year in cash.	<u>\$ 261,739 85</u>	

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$16,425.48, losses occurring in previous years	\$ 135,714 25	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	19,392 27	
Net amount paid during the year for losses	\$ 116,321 98	

Net amount paid during the year for losses (<i>brought forward</i>)	\$ 116,321 98
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	62,206 22
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	28,827 89
Pa. d for State and local taxes in this and other States	5,992 43
All other payments and Expenditures	13,475 35
Aggregate amount of actual Expenditures during the year in cash.	\$ 246,823 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 37,292,670	\$ 583,518 15
Written or renewed during the year	16,494,492	261,121 25
Totals.	\$ 53,787,162	\$ 844,639 40
Deduct those expired and marked off as terminated.	18,480,841	292,630 01
In force at the end of the year	\$ 35,306,321	\$ 552,009 39
Deduct amount re-insured	12,409,818	285,385 72
Net amount in force December 31, 1890.	\$ 22,896,503	\$ 266,623 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1890	One year or less	\$ 7,585,696 00	\$ 133,485 66	1-2	\$ 66,742 83
1889	Two years	82,059 00	861 29	1-4	215 32
1890		47,285 00	460 89	3-4	345 67
1888	Three years	1,441,084 00	16,975 55	1-6	2,829 26
1889		2,569,207 00	29,907 00	1-2	14,953 50
1890		2,868,319 00	35,323 00	5-6	29,435 83
1887	Four years	17,680 00	280 68	1-8	35 08
1888		41,218 00	553 01	3-8	207 38
1889		27,715 00	396 38	5-8	347 74
1880		28,175 00	514 34	7-8	450 05
1886	Five years	3,847,303 00	67,304 17	1-10	6,730 41
1887		4,376,813 00	75,078 24	3-10	22,523 47
1888		3,769,132 00	60,982 46	1-2	30,491 23
1889		4,682,177 00	70,726 65	7-10	49,510 75
1890		3,922,458 00	59,157 07	9-10	53,241 37
Totals		\$ 35,306,321 00	\$ 552,009 39		\$ 277,959 89
Less amount re-insured		12,409,818 00	285,385 72		140,472 16
Totals		\$22,896,503 00	\$ 266,623 67		\$ 137,487 73

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,387,198 48
Losses paid from organization to date	632,865 55
Total amount of cash dividends declared since the company commenced business	207,210 00
Total amount of the company's stock owned by the directors at par value	89,100 00
Losses incurred during the year: fire	154,446 66

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 209,825 00
Premiums received	3,750 87
Losses paid	463 05
Losses incurred	463 05

UNITED STATES BRANCH
OF THE
Caledonian Insurance Company,

OF
EDINBURGH SCOTLAND.

Incorporated 1805.

HENRY W. BROWN, United States Manager Philadelphia, Penn.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 450,000 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 50,000 00
Value of said mortgaged premises \$ 100,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States registered, 4 per cent.	\$ 100,000 00	\$ 122,000 00
Lehigh Valley R. R. consolidated, 6 per cent.	50,000 00	62,500 00
Allentown Termin'g R. R. first mtgce, 4 per ct. gold	50,000 00	54,500 00
Penn. & N. Y. Canal & R. R. Co. com., 4 per ct.	50,000 00	51,062 50
Chi., Burl. & Quincy R. R., Neb. Exten., 4 per ct.	50,000 00	51,250 00
N. Y., Chi. & St. Louis R. R. first mtgce, 4 per ct.	50,000 00	43,125 00
St. Paul, Minn. & Manitoba R. R., Montana Extension, 4 per cent.	50,000 00	45,312 50
City of Richmond, Va., 4 per cent.	50,000 00	41,250 00
New York City school, 3 per cent., of 1908	22,500 00	22,950 00
	200,000 00	207,000 00
Totals	\$ 672,500 00	\$ 697,950 00

Total market value of stocks and bonds \$ 697,950 00
Cash in the company's principal office 149 71
Cash deposited in bank 209,285 65
Gross premiums in course of collection, not more than three months due. 67,252 40

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,024,488 05

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses \$ 71,744 03
Deduct re-insurance thereon 2,170 49

Net amount of unpaid losses \$ 69,573 54

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$519,449.15; unearned premiums (fifty per cent.) \$ 259,724 57

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$232,743.04; unearned premiums (*pro rata*) 129,983 90

Total unearned premiums \$ 389,708 47

All other demands against the company, absolute and contingent 4,479 32

Total amount of all Liabilities, except net surplus \$ 463,761 33

Surplus beyond all other Liabilities 560,726 72

Aggregate amount of all Liabilities, including net surplus \$ 1,024,488 05

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 722,174 84	
Deduct premiums and bills in course of collection at this date.	67,252 40	
Entire premiums collected during the year	\$ 654,922 44	
Deduct re-insurance, rebate, abatement and return premiums	128,829 62	
Net cash actually received for premiums		\$ 526,092 82
Received for interest and dividends on stocks, bonds and collateral loans . .		9,702 53
Aggregate amount of Income actually received during the year in cash.		<u>\$ 535,795 35</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$547.25, losses occurring in previous years)	\$ 103,550 68	
Deduct all amounts received for salvages, and re-insurance in other companies	17,465 75	
Net amount paid during the year for losses		\$ 86,084 93
Paid for commissions or brokerage		144,986 93
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		16,682 89
Paid for State and local taxes in this and other States		3,290 86
All other payments and expenditures		25,229 43
Aggregate amount of actual Expenditures during the year in cash . . .		<u>\$ * 277,275 04</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,820,983	\$ 104,168 08
Written or renewed during the year	78,864,662	1,023,252 63
Totals	\$ 83,685,645	\$ 1,127,420 71
Deduct those expired and marked off as terminated	21,143,847	314,520 92
In force at the end of the year	\$ 62,541,198	\$ 812,899 79
Deduct amount re-insured	4,058,669	60,707 60
Net amount in force December 31, 1890	\$ 58,482,529	\$ 752,192 19

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount coverh.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1890	One year or less	\$39,961,045 00	\$ 519,449 15	1-2	\$ 259,724 57
1889	Two years	337,494 00	4,265 64	1-4	1,066 41
1890		350,489 00	2,595 91	3-4	1,946 93
1888		3,088,780 00	39,629 85	1-6	6,604 97
1889	Three years	3,536,601 00	46,810 70	1-2	23,405 35
1890		5,821,096 00	69,038 54	5-6	57,532 12
1887	Four years	114,200 00	918 69	1-8	114 84
1888		67,025 00	622 84	3-8	233 57
1889		159,998 00	1,813 72	5-8	1,133 57
1890		290,600 00	1,983 75	7-8	1,735 78
1885		213,919 00	3,276 85	1-10	327 68
1887	Five years	1,370,089 00	17,872 50	3-10	5,361 75
1888		1,162,060 00	15,836 29	1-2	7,918 14
1889		961,940 00	13,335 95	7-10	9,335 16
1890		1,041,193 00	14,741 81	9-10	13,267 63
Totals		\$58,482,529 00	\$ 752,192 19		\$ 389,708 47

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date in the United States	\$ 526,092 82
Losses paid from organization to date in the United States	86,084 93
Losses incurred during the year: fire	161,502 65
Amount deposited in different States and countries for the security of all the company's policy-holders	<u>207,000 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written		\$ 64,550 00
Premiums received		1,019 03
Losses paid		None
Losses incurred		None

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 (unencumbered)	\$	106,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		149,923 41
Interest due and accrued on all said mortgage loans		570 00
Value of lands mortgaged, exclusive of buildings	\$	522,000 00
Value of buildings mortgaged (insured for \$38,500.00 as collateral)		213,350 00
Total value of said mortgaged premises	\$	735,350 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
50 United States bonds	\$ 50,000 00	\$ 62,000 00
25 Oakland Gaslight and Heat Co. bonds	25,000 00	25,750 00
34 N. P. R. R bonds	34,000 00	39,270 00
10 Spring Valley water bonds	10,000 00	12,000 00
8 Pacific Rolling Mills bonds	8,000 00	8,240 00
75 San Diego Gas and Electric Light bonds	25,000 00	25,750 00
275 shares Bank of California stock	27,500 00	77,275 00
300 shares First National Bank stock	30,000 00	51,000 00
551 shares Oakland Bank Savings stock	27,550 00	38,570 00
200 shares Grangers' Bank stock	20,000 00	21,400 00
100 shares California Wire Works stock	10,000 00	5,000 00
400 shares Pacific Rolling Mills stock	40,000 00	36,100 00
150 shares Safe Deposit Co. stock	15,000 00	7,500 00
200 shares Wells, Fargo & Co. Bank stock	20,000 00	28,000 00
200 shares London, Paris and American Bank stk	20,000 00	25,000 00
400 shares Oakland Gaslight and Heat Co. stock	8,000 00	13,800 00
250 shares Spring Valley Water Co. stock	25,000 00	23,625 00
160 shares San Francisco Gaslight Co. stock	16,000 00	9,520 00
8 shares California Dry Dock stock	4,000 00	4,170 00
25 shares California Street Cable stock	25,000 00	25,500 00
Totals	\$ 440,050 00	\$ 539,470 00

Total market value of stocks and bonds	\$	539,470 00
Cash in the company's principal office		4,070 98
Cash deposited in bank		304,778 86
Interest due and accrued on bonds		1,330 00
Gross premiums in course of collection, not more than three months due		143,433 71
Bills receivable, not matured, taken for fire, marine and inland risks		35,102 28

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,284,679 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 44,819 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,442 00	
Losses resisted, including interest, costs and other expenses thereon	5,450 00	
Net amount of unpaid losses		\$ 68,711 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$512,551.80; unearned premiums (fifty per cent.)	\$ 256,275 90	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$299,364.74; unearned premiums (<i>pro rata</i>)	165,888 81	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$17,638.33; unearned premiums (fifty per cent.)	8,819 16	
Gross premiums received and receivable upon all unexpired marine risks	72,114 49	
Total unearned premiums		\$ 503,098 36
All other demands against the company, absolute and contingent		6,821 51
Total amount of all Liabilities, except capital stock and net surplus		\$ 578,630 87
Joint-stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other Liabilities		106,048 37
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,284,679 24

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.
Net premiums and bills in collection at close of last year, as shown by that year's statement	\$ 86,358 62	\$ 76,801 93
Gross premiums on risks written and renewed during the year	820,064 54	253,042 16
Totals	\$ 906,423 16	\$ 329,844 09
Deduct premiums and bills in course of collection at this date	107,195 93	71,340 06
Entire premiums collected during the year	\$ 799,227 23	\$ 258,504 03
Deduct re-insurance, rebate, abatement and return premiums	171,942 45	129,885 93
	\$ 627,284 78	\$ 128,618 10
Net cash actually received for premiums		\$ 755,902 88
Received for interest on mortgages		54,000 00
Received for interest and dividends on stocks, bonds and collateral loans		41,316 06
Income, received from all other sources		5,538 98
Aggregate amount of Income actually received during the year in cash		\$ 807,311 71

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses (including \$92,207.56, losses occurring in previous years)	\$ 330,190 00	\$ 102,881 30
Net amount paid during the year for losses		\$ 433,071 35
Cash dividends actually paid stockholders		54,000 00
Paid for commissions or brokerage		139,280 40
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		56,110 63
Paid for State and local taxes in this and other States		17,765 42
All other payments and Expenditures		77,381 58
Aggregate amount of actual Expenditures during the year in cash		\$ 777,609 38

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 50,846,107	\$ 725,603 73	\$ 2,987,949	\$ 138,609 75
Written or renewed during the year	60,109,706	820,064 54	11,454,852	253,042 16
Totals	\$ 110,955,813	\$ 1,545,668 27	\$ 14,442,801	\$ 391,651 91
Deduct those expired and marked off as terminated	49,180,798	672,924 39	11,585,223	250,385 64
In force at end of year	\$ 61,775,015	\$ 872,743 88	\$ 2,857,578	\$ 141,266 27
Deduct amount re-insured	4,323,080	69,827 34	972,301	51,513 45
Net amount in force December 31, 1890	\$ 57,451,935	\$ 802,916 54	\$ 1,885,277	\$ 89,752 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 36,511,738 00	\$ 512,551 80	1-2	\$ 256,275 90
1889		325,420 00	3,172 29	1-4	793 07
1890	Two years	229,918 00	1,728 43	3-4	1,296 32
1888		3,964,789 00	56,424 87	1-6	9,404 14
1889	Three years	5,100,365 00	73,721 64	1-2	36,860 82
1890		6,905,531 00	93,882 58	5-6	78,239 22
1887	Four years	12,880 00	259 10	1-8	32 38
1888		74,200 00	916 40	3-8	343 65
1889	Five years	87,323 00	757 75	5-8	473 58
1890		105,471 00	973 12	7-8	851 48
1886	Six years	217,552 00	3,821 56	1-10	382 16
1887		506,243 00	7,637 46	3-10	2,291 24
1888	Seven years	732,647 00	10,835 71	1-2	5,417 86
1889		1,098,868 00	15,388 54	7-10	10,771 97
1890	Totals	1,565,490 00	20,671 54	9-10	18,604 40
1887		5,000 00	60 00	5-12	25 00
1889	6,500 00	63 75	11-14	55 09	
1890	2,000 00	50 00	13-14	46 43	
Totals		\$ 57,451,935 00	\$ 802,916 54		\$ 422,164 71

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,903,557 13
Losses paid from organization to date	4,121,173 25
Total amount of cash dividends declared since the company commenced business	1,312,200 00
Total amount of the company's stock owned by the directors at par value	69,700 00
Losses incurred during the year: fire, \$304,295.36; marine, \$98,829.43; total	403,124 79

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 791,606 00
Premiums received	15,341 82
Losses paid	11,372 36
Losses incurred	8,938 10

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 (unencumbered)	\$	1,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		114,028 34
Value due and accrued on all said mortgage loans		2,404 00
Value of lands mortgage, exclusive of buildings	\$	207,435 00
Value of buildings mortgaged (insured for \$60,000 00 as collateral)		72,000 00
Total value of said mortgaged premises	\$	279,435 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
North Missouri R. R.	\$ 90,000 00	\$ 100,000 00
St. Louis United Elevator Co.	84,000 00	86,520 00
Venice Elevator Co.	32,000 00	32,160 00
City of St. Joseph	15,000 00	15,000 00
Advance Elevator Co.	15,000 00	10,050 00
St. Louis Chamber Commerce	7,000 00	6,000 00
City of Waco, Texas, bonds	25,000 00	26,187 00
American Exchange Bank stock	18,000 00	31,320 00
Totals	\$ 281,000 00	\$ 307,237 00
Total market value of stocks and bonds		\$ 307,237 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
St. Louis United Elevator Co. stock	\$ 5,000 00	\$ 2,500 00	\$ 2,000 00
St. Louis United Elevator Co. stock	30,000 00	15,000 00	20,978 00
Am. Exchange Bank Co. stock	2,500 00	4,350 00	
Washington, Ind., Gas Co. bonds	9,000 00	9,000 00	
Totals	\$ 46,500 00	\$ 30,850 00	\$ 22,978 00

Amount loaned on collaterals	22,978 00
Cash in the Company's principal office	219 26
Cash deposited in bank	8,450 95
Interest due and accrued on collateral loans	520 00
Gross premiums in course of collection, not more than three months due	11,275 84

Aggregate amount of all the assets of the company, stated at their actual value \$ 467,894 13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,864 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	4,099 00	
Net amount of unpaid losses		\$ 7,963 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$69,653.00; unearned premiums, (fifty per cent.)	\$ 34,826 50	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$36,837.00; unearned premiums, (<i>pro rata</i>)	21,718 50	
Total unearned premiums		56,545 00
All other demands against the company, absolute and contingent		2,255 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 66,763 00	
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		201,131 13
Aggregate amount of all Liabilities, including paid up capital stock, and net surplus	\$ 467,894 13	

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	From fire risks. \$ 11,091 50	Marine and inland risks. \$ 336 27
Gross premiums on risks written and renewed during the year	90,674 87	6,924 87
Totals	\$ 101,766 37	\$ 7,261 14
Deduct premiums and bills in course of collection at this date	11,012 84	263 00
Entire premiums collected during the year	\$ 90,753 53	\$ 6,998 14
Deduct re-insurance, rebate, abatement and return premiums	1,412 12	529 51
	\$ 89,341 41	\$ 6,468 63
Net cash actually received for premiums		\$ 95,810 04
Received for interest on mortgages		4,110 82
Received for interest and dividends on stocks, bonds and collateral loans		16,349 54
Aggregate amount of Income actually received during the year in cash		\$ 116,270 40

V. EXPENDITURES DURING THE YEAR

Gross amount actually paid for losses, (including \$12,034.00, losses occurring in previous years)	On fire risks. \$ 65,171 14	On marine and inland. \$ 393 60
Net amount paid during the year for losses		
Cash dividends actually paid stockholders		\$ 65,564 74
Paid for commissions or brokerage		6,000 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		14,782 41
Paid for State and local taxes in this and other States		9,500 00
All other payments and Expenditures		6,443 00
		5,689 18
Aggregate amount of actual Expenditures during the year in cash		\$ 107,979 33

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 7,137,781	Premiums thereon. \$ 95,200 00	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	7,437,479	90,674 87	\$ 1,177,698	\$ 6,924 87
Totals	\$ 14,575,260	\$ 185,874 87	\$ 1,177,698	\$ 6,924 87
Deduct those expired and marked off as terminated	6,347,964	78,956 87	1,177 698	6,924 87
In force at the end of the year	\$ 8,227,296	\$ 106,918 00		
Deduct amount re-insured	34,450	458 00		
Net amount in force Dec. 31, 1890	\$ 8,192,846	\$ 106,460 00		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums earned.
1890	One year or less	\$ 5,489,542 00	\$ 69,653 00	1-2	\$ 34,826 50
1889	Two years	25,100 00	455 00	1-4	113 75
1890		5,100 00	39 00	3-4	29 25
1888	Three years	357,575 00	5,150 00	1-6	858 30
1889		561,246 00	7,832 00	1-2	3,916 99
1890	Four years	717,100 00	10,166 00	5-6	8,471 65
1887		5,000 00	36 00	1-8	4 50
1888	Five years	14,500 00	108 00	3-8	40 50
1889		15,000 00	166 00	5-8	103 75
1890	Six years	12,000 00	88 00	7-8	77 00
1886		93,050 00	1,147 00	1-10	114 70
1887	Seven years	115,512 00	1,654 00	3-10	505 20
1888		163,800 00	2,009 00	1-2	1,004 50
1889	Eight years	220,625 00	3,252 00	7-10	2,276 40
1890		397,696 00	4,670 00	9-10	4,203 00
Totals		\$ 8,192,846 00	\$ 106,460 00		\$ 56,545 00

Answers to General Interrogatories.

Losses paid from organization to date	\$ 3,023,965 00
Total amount of cash dividends declared since the company commenced business	749,798 00
Total amount of the company's stock owned by the directors at par value	157,500 00
Dividends declared payable in stock from organization	165,000 00
Losses incurred during the year: fire, \$57,908.00; marine, \$1,735.00; total	59,643 00

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

Risks written	\$ 233,332 00
Premiums received	3,299 00
Losses paid	678 00
Losses incurred	678 00

Citizens Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated, April, 1836.

EDWARD A. WALTON, President.

FRANK M. PARKER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 131,000 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	76,500 00
Interest due and accrued on all said bond and mortgage loans	1,089 67
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 102,000 00
Value of buildings mortgaged (insured for \$37,400.00 as collateral)	56,500 00
Total value of said mortgaged premises	\$ 158,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. registered bonds'	\$ 40,000 00	\$ 48,400 00
Lake Shore and Michigan Southern R. R. bonds	50,000 00	60,500 00
Union Trust Company stock	10,000 00	78,500 00
National Citizens Bank stock	29,925 00	50,872 50
National Bank of Commerce stock	10,000 00	19,500 00
National Bank of the Republic stock	5,000 00	9,500 00
Union Pacific R. R. stock	20,000 00	8,800 00
N. Y. Central & Hudson River R. R. stock	20,000 00	20,300 00
Missouri, Kansas & Texas General Consolidated 6 per cent. certificates	10,000 00	7,600 00
Virginia bonds	10,000 00	750 00
Consolidated Gas Company stock	20,000 00	18,800 00
Oregon Short-Line & Utah Northern R. R. bonds	2,000 00	1,580 00
Richmond & Danville R. R. bonds	10,000 00	10,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred stock	10,000 00	9,300 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. common stock	20,000 00	12,000 00
Lake Shore & Michigan Southern R. R. Stock	20,000 00	21,300 00
Totals	<u>\$ 286,925 00</u>	<u>\$ 377,702 50</u>
Total market value of stocks and bonds		\$ 377,702 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Butchers' and Drovers' National Bank stock	\$ 1,050 00	\$ 1,800 00	\$ 900 00
Lake Shore & Michigan Southern R. R. bonds	40,000 00	48,400 00	38,000 00
National Bank of the Republic stock	7,500 00	14,250 00	10,000 00
Pennsylvania R. R. stock	2,500 00	2,500 00	2,000 00
Manhattan Life Insurance Co. stock	500 00	2,000 00	1,150 00
Consolidated Gas Co. stock	10,000 00	9,400 00	10,000 00
New York Mutual Gas Co. stock	5,000 00	6,000 00	10,000 00
Central National Bank stock	500 00	700 00	2,500 00
National Park Bank stock	500 00	1,600 00	2,500 00
Mercantile National Bank stock	1,000 00	2,200 00	2,500 00
Broadway and Seventh Avenue R. R. stock	1,000 00	2,000 00	1,300 00
Oregon Short-Line & Utah N. R. R. col. 5 per cent. bonds	40,000 00	32,000 00	50,000 00
Northern Pacific R. R. & Land Grant cons. 5 per cent. gold bonds	20,000 00	16,500 00	50,000 00
Richmond & W. Point Terminal R. & W. Co. 1st. cons. 5 per cent. bonds	25,000 00	17,250 00	50,000 00
Missouri Pacific R. R. Co. stock	60,000 00	36,000 00	50,000 00
St. Louis & Iron Mountain R. R. sec- ond mortgage bonds	30,000 00	31,500 00	100,000 00
St. Louis & Iron Mountain R. R. 5 per cent. bonds	55,000 00	50,500 00	100,000 00
St. Louis & Iron Mountain R. R. 5 per cent. bonds	32,000 00	29,000 00	100,000 00
Western Union Telegraph stock	40,000 00	30,400 00	100,000 00
Chicago, Burlington & Quincy R. R. stock	10,000 00	9,000 00	100,000 00
Laclede Gas Co. stock	4,000 00	3,000 00	100,000 00
Missouri Pacific R. R. stock	10,000 00	6,000 00	100,000 00
Missouri Pacific R. R. 5 per cent. bonds	50,000 00	46,000 00	100,000 00
Missouri Pacific R. R. 5 per cent. bonds	50,000 00	46,000 00	100,000 00
Missouri Pacific R. R. stock	10,000 00	6,000 00	100,000 00
St. Louis, Arkansas & Texas R. R. 6 per cent. certificates	7,000 00	6,300 00	50,000 00
Missouri, Kansas & Texas R. R. stock	50,000 00	6,000 00	50,000 00
Atchison, Topeka & Santa Fé R. R. stock	13,700 00	3,900 00	50,000 00
Chicago, Burlington & Quincy R. R. stock	10,000 00	9,000 00	25,000 00
Missouri Pacific R. R. stock	20,000 00	12,000 00	25,000 00
St. Louis & Iron Mountain R. R. 5 per cent. bonds	7,000 00	6,400 00	25,000 00
Totals	<u>\$ 613,250 00</u>	<u>\$ 493,600 00</u>	<u>\$ 390,850 00</u>

Amount loaned on collaterals		\$ 390,850 00
Cash in the Company's principal office	\$ 11,857 41	
Cash belonging to the company deposited in National Citizens' Bank	55,261 05	
Cash belonging to the company deposited to dividend account in National Citizens' Bank	436 70	
Total cash items		67,555 16
Interest due and accrued on stocks and bonds		4,847 37
Interest due and accrued on collateral loans		2,903 83
Gross premiums in the hands of agents on policies issued within three months		73,339 01
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months		20,840 67
All other property belonging to the company		1,776 31
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,300 65	
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,148,404 52

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due, and to become due	\$ 19,460 72	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	23,097 95	
Losses resisted, including interest, costs and other expenses thereon	8,490 77	
Total gross amount of claims for losses	\$ 51,049 44	
Deduct re-insurance thereon	12,076 56	
Net amount of unpaid losses		\$ 38,972 88
Gross premiums received and receivable upon all unexpired fire risks, running one year or less, from date of policy, \$510,621.03; unearned premiums (fifty per cent.)	\$ 255,310 51	
Gross premiums, without any deduction, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$188,798.88; unearned premiums (<i>pro rata</i>)	257,056 50	
Total unearned premiums, \$512,367.01; less fifty per cent. of premiums paid for re-insurance, \$15,652.07		496,714 94
Cash dividends to stockholders remaining unpaid		436 70
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses		1,500 00
All other demands against the Company, absolute and contingent		15,222 17
Total amount of all Liabilities, except capital stock and net surplus	\$ 552,846 69	
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond all Liabilities		295,557 83
Aggregate amount of all Liabilities, including paid up capital stock and net surplus		\$ 1,148,404 52

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	On fire risks. \$ 101,342 53	
Deduct amount of same not collected	5,184 95	
Net collected	\$ 96,157 58	
Gross premiums on risks written and renewed during the year	765,141 39	
Total	\$ 861,298 97	
Deduct premiums and bills in course of collection at this date	95,480 33	
Entire premiums collected during the year	\$ 765,818 64	
Deduct re-insurance and return premiums	102,249 25	
Net cash actually received for premiums		\$ 663,569 39
Received for interest on bonds and mortgages		3,394 91
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		32,198 33
Income, received from all other sources		5,035 84
Aggregate amount of Income actually received during the year in cash		\$ 704,198 47

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including losses occurring in previous years)	\$55,321 56	On fire risks.	\$ 401,658 85
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurance in other companies			16,319 62
Net amount paid during the year for losses			\$ 385,339 23
Cash dividends actually paid stockholders			29,742 15
Paid for commissions or brokerage			135,107 40
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			49,009 00
Paid for State and local taxes in this and other States			16,518 60
All other payments and expenditures			93,993 70
Aggregate amount of actual Expenditures during the year in cash			\$ 709,710 08

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 115,405,253 14	\$ 950,873 11
Written or renewed during the year	92,081,888 94	765,141 40
Totals	\$ 207,487,142 18	\$ 1,716,014 51
Deduct those expired and marked off as terminated in 1890	83,916,836 57	716,594 59
In force at the end of the year 1890	\$ 123,570,305 61	\$ 999,419 92
Deduct amount re-insured	3,646,023 78	31,304 14
Net amount in force December 31, 1890	\$ 119,924,281 83	\$ 968,115 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$56,329,218 36	\$ 510,621 04	1-2	\$ 255,310 51
1889		597,763 25	2,343 92	1-4	585 98
1890	Two years	514,063 50	2,170 49	3-4	1,627 86
1888		16,855,114 01	106,984 75	1-6	17,830 79
1889	Three years	18,653,630 67	119,430 84	1-2	59,715 42
1890		20,017,500 43	136,555 60	5-6	113,796 40
1887	Four years	131,858 00	925 56	1-8	115 70
1888		291,542 00	1,182 64	3-8	443 49
1889	Five years	199,740 00	1,454 71	5-8	999 19
1890		198,167 00	1,484 62	7-8	1,299 04
1886	Five years	1,648,352 00	18,763 48	1-10	1,876 34
1887		2,377,951 67	25,399 28	3-10	7,619 76
1888	Five years	1,916,569 16	22,104 99	1-2	11,052 49
1889		1,867,641 00	24,070 41	7-10	16,849 29
1890		2,031,193 66	25,927 50	9-10	23,334 75
Totals		\$123,570,305 61	\$ 999,419 92		\$ 512,367 01

Answer to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,980,041 54
Losses paid from organization to date	5,920,936 55
Total amount of cash dividends declared since the company commenced business	1,850,550 00
Total amount of company's stock owned by the directors at par value	71,640 00
Loaned to stockholders (none to officers)	60,900 00
Losses incurred during the year: fire	383,148 77

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 231,067 00
Premiums received	3,946 92
Losses paid	1,244 51
Losses incurred	800 58

Citizens Insurance Company,

OF

PITTSBURGH PENNSYLVANIA.

Incorporated March, 1849.

WM. G. JOHNSON, President.

J. R. SNIVELY, 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 (unencumbered)	\$ 106,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	285,770 00
Interest due and accrued on all said mortgage loans	3,456 10
Value of lands mortgaged, exclusive of buildings	\$ 398,600 00
Value of buildings mortgaged	219,800 00
Total value of said mortgaged premises	\$ 618,400 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Allegheny County Compromise	\$ 1,000 00	\$ 1,300 00
Pittsburgh & Birmingham Pass. R'y	1,500 00	1,675 00
Howard Subdivision District School	3,000 00	3,000 00
Sixth Ward Subdivision District School	5,000 00	6,450 00
German Evangelical Protestant Church	5,000 00	5,400 00
Point Bridge	4,500 00	4,900 00
Pittsburgh, Newcastle & I. E. R'y	8,000 00	9,200 00
H. C. Frick Coke Co	10,000 00	10,250 00
<i>Stock.</i>		
Safe Deposit Co	5,000 00	7,000 00
Allegheny Bridge Co	6,250 00	12,500 00
Pittsburgh, McKeesport & Yough. R'y	10,000 00	12,000 00
First National Bank of Allegheny	10,000 00	16,500 00
First National Bank of Pittsburgh	8,400 00	14,448 00
Marine National Bank of Pittsburgh	13,300 00	14,630 00
Allegheny National Bank of Pittsburgh	10,000 00	13,200 00
Duchesne National Bank of Pittsburgh	16,500 00	28,215 00
Mechanics National Bank of Pittsburgh	1,250 00	3,000 00
Metropolitan National Bank of Pittsburgh	10,000 00	11,000 00
M. & M. National Bank of Pittsburgh	3,000 00	4,200 00
Masonic Bank of Pittsburgh	5,000 00	6,500 00
German National Bank of Allegheny	2,500 00	4,375 00
Citizens National Bank of Pittsburgh	6,250 00	8,250 00
Third National Bank of Pittsburgh	15,500 00	27,900 00
Iron City National Bank of Pittsburgh	8,000 00	14,880 00
Exchange National Bank of Pittsburgh	2,750 00	4,675 00
Guarantee Co. of North America	250 00	275 00
Allegheny Insurance Co	1,000 00	1,000 00
Birmingham Insurance Co	4,500 00	4,500 00
Momongahela Insurance Co	1,250 00	1,000 00
New York & Cleveland Gas Coal Co	750 00	525 00
Eagle Cotton Mills	1,000 00	1,000 00
Totals	\$ 180,450 00	\$ 253,048 00
Total market value of stocks and bonds		\$ 253,048 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
M'ch Nat. Bank, Pittsburgh, stock \$	250 00	\$ 600 00	} \$ 2,693 40
I. O. Nat. Bank, Pittsburgh, stock .	700 00	1,288 00	
Peoples Ins. Co., Pittsburgh, stock .	1,750 00	1 750 00	} 950 00
Marine Nat. Bank, Pittsburgh . . .	1,500 00	1,500 00	
P., C. & St. L. R'y bonds	1,000 00	1,180 00	} 3,000 00
Mt. O. Incline Plane Co., bonds . .	2,000 00	2,100 00	
Allegheny Gas Co. stock	6,725 00	11,350 00	} 9,500 00
Monongahela Navigation Co. stock	2,100 00	3,350 00	
Calumet Coke Co. stock	5,000 00	5,000 00	} 4,000 00
Fifth Nat. Bank of Pittsburgh, st'k	10,000 00	12,500 00	
Monongahela Water Co. stock . . .	5,600 00	7,840 00	} 10,000 00
Calumet Coke Co. stock	5,000 00	5,000 00	
Pittsburgh, Allegheny and Man- chester R'y stock	2,500 00	15,000 00	} 6,000 00
Assigned bond and mortgage on real estate worth \$16,500	10,000 00	10,000 00	
Totals	\$ 54,125 00	\$ 78,618 00	\$ 51,193 40

Amount loaned on collaterals	\$ 51,193 40
Cash in the company's principal office	1,033 99
Cash deposited in bank	25,052 47
Interest due and accrued on bonds	725 81
Gross premiums in course of collection, not more than three months due. .	27,792 63
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 754,072 40

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,231 17
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	6,063 00
Total gross amount of claims for losses	\$ 26,294 17
Deduct re-insurance thereon	2,708 14
Net amount of unpaid losses	\$ 23,586 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$201,407.23; unearned premiums (fifty per cent.)	\$ 100,703 61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$135,318.45; unearned premiums (<i>pro rata</i>)	71,839 94
Total unearned premiums	172,543 55
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	654 53
All other demands against the company, absolute and contingent	5,666 31
Total amount of all liabilities, except capital stock and net surplus . . .	\$ 202,450 42
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	51,621 98
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 754,072 40

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	From fire risks. \$ 26,748 00
Gross premiums on risks written and renewed during the year	300,582 60
Total	\$ 327,330 60
Deduct premiums and bills in course of collection at this date	27,792 63
Entire premiums collected during the year	\$ 299,537 97
Deduct re-insurance, rebate, abatement and return premiums	44,525 88
Net cash actually received for premiums.	\$ 255,012 09
Received for interest on mortgages	16,950 76
Received for interest and dividends on stocks, bonds and collateral loans. .	15,577 36
Income received from all other sources	5,568 66
Aggregate amount of Income actually received during the year in cash. .	\$ 293,108 87

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$27,517.79, losses occurring in previous years	\$ 159,102 59	
Deduct all amounts received for salvages and re-insurance in other companies	7,301 76	
Net amount paid during the year for losses		\$ 151,800 83
Cash dividends actually paid stockholders		20,000 00
Paid for commissions or brokerage		52,361 73
Paid for salaries, fees, and all other charges of officers, clerks, agents and paid for State and local taxes in this and other States		18,339 84
All other payments and Expenditures		6,740 87
		20,123 46
Aggregate amount of actual Expenditures during the year in cash		\$ 269,366 73

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 28,472,269	\$ 340,067 21
Written or renewed during the year	25,806,025	300,582 60
Totals	\$ 54,278,294	\$ 640,649 81
Deduct those expired and marked off as terminated	24,590,820	293,182 81
In force at the end of the year	\$ 29,687,474	\$ 347,467 00
Deduct amount re-insured	933,294	10,741 32
Net amount in force December 31, 1890	\$ 28,754,180	\$ 336,725 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 16,214,829 00	\$ 201,407 23	1-2	\$ 100,703 61
1889		110,220 00	1,142 55	1-4	285 64
1890	Two years	138,964 00	1,394 31	3-4	1,045 73
1888		3,185,669 00	29,532 33	1-6	4,922 05
1889	Three years	4,215,370 00	47,555 58	1-2	23,779 29
1890		3,629,715 00	41,520 66	5-6	34,600 55
1887		31,534 00	301 46	1-8	37 68
1888	Four years	68,450 00	277 00	3-8	270 75
1889		121,760 00	1,114 26	5-8	696 41
1890		53,800 00	611 43	7-8	535 00
1886	Five years	402,033 00	4,616 80	1-10	461 68
1887		23,040 00	293 59	3-10	89 58
1888		68,800 00	695 50	1-2	347 75
1889		205,600 00	2,305 78	7-10	1,614 05
1890		284,396 00	3,504 20	9-10	3,153 78
Totals		\$ 28,754,180 00	\$ 336,725 68		\$ 172,543 55

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,378,777 00
Losses paid from organization to date	1,734,912 00
Total amount of cash dividends declared since the company commenced business	699,000 00
Total amount of the company's stock owned by the directors, at par value	85,400 00
Amount loaned to officers and directors	31,150 00
Amount loaned to stockholders, not officers	14,320 00
Losses incurred during the year: fire	147,869 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 53,813 00
Premiums received	635 46
Losses paid	None
Losses incurred	None

UNITED STATES BRANCH
OF THE
City of London Fire Insurance Co.

[LIMITED]

OF

LONDON ENGLAND.

Incorporated, 1881.

HENRY E. KNIGHT, Chairman.

LIONEL C. PHILLIPS, General Manager.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Deposited with the Sup't of Insurance, State of New York, U. S. 4 per cent Funded Loan, 1907, registered	\$ 200,000 00	\$ 239,000 00
<i>Held by the Trustees, Boston, Mass.:</i>		
United States 4 per cent. funded loan, 1907, regis- tered	50,000 00	61,250 00
Old Colony R. R. Co., 4 per cent. bonds, 1938, registered	50,000 00	52,500 00
C., B. & Q. R. R. Co. 5 per cent. bonds, 1913	50,000 00	49,000 00
Fitchburg R. R. Co. 5 per cent. bonds, 1908. . . .	24,000 00	25,920 00
Southern Kansas R. R. Co. first mortgage 5 per cent. bonds, 1926	52,000 00	40,300 00
Eastern R. R. Co. 6 per cent. bonds, 1906.	13,500 00	17,010 00
Oregon R'y and Nav. Co., first mortgage 6 per cent. 1909	10,000 00	10,925 00
Old Colony R. R. Co. time loan	6,000 00	6,000 00
Cash for investment deposited with the Howard National Bank, at Boston.	98,563 44	98,563 44
Totals	\$ 554,063 44	\$ 600,468 44
Total market value of stocks and bonds		\$ 600,468 44
Cash in the company's principal office		40,533 88
Cash deposited in bank		1,000 00
Interest due and accrued on bonds		66,766 65
Gross premiums in course of collection, not more than three months due		953 81
All other property belonging to the company		
Amount of premiums unpaid on policies which have been issued more than three months.	\$ 11,926 95	
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 709,722 78

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,305 88	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	31,619 25	
Losses resisted, including interest, costs and other expenses thereon	8,750 00	
Total gross amount of claims for losses	\$ 45,675 13	
Deduct re-insurance thereon	1,665 36	
Net amount of unpaid losses		\$ 44,009 77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$342,586.61; unearned premiums (fifty per cent.)	171,293 30	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$203,226.00; unearned premiums, (<i>pro rata</i>)	101,653 99	
Total unearned premiums		\$ 272,947 29
All other demands against the company, absolute and contingent		16,369 40
Total amount of all Liabilities, except surplus		\$ 333,326 52
Surplus beyond all other Liabilities		376,396 26
Aggregate amount of all Liabilities, including net surplus		\$ 709,722 78

IV. INCOME DURING THE YEAR.

Net premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 81,867 67	
Gross premiums on risks written and renewed during the year	514,565 91	
Total	\$ 596,433 58	
Deduct premiums and bills in course of collection at this date	78,693 60	
Entire premiums collected during the year	\$ 517,739 98	
Deduct re-insurance, rebate, abatement and return premiums	105,331 92	
Net cash actually received for premiums		\$ 412,408 06
Received for interest and dividends on stocks and bonds		21,743 33
Aggregate amount of Income actually received during the year in cash		\$ 434,151 39

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 236,128 65	
Deduct all amounts received for salvages and re-insurance in other companies	10,663 73	
Net amount paid during the year for losses		\$ 225,464 92
Paid for commissions or brokerage		82,785 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		34,316 46
Paid for State and local taxes in this and other States		16,326 51
All other payments and Expenditures		14,484 94
Aggregate amount of actual Expenditures during the year in cash		\$ 373,378 37

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 50,229,068 00	\$ 661,278 03
Written or renewed during the year	44,077,359 41	514,565 91
Totals	\$ 94,306,425 41	\$ 1,175,843 94
Deduct those expired and marked off as terminated	47,796,020 41	603,864 28
In force at the end of the year	\$ 46,510,405 00	\$ 571,979 66
Deduct amount re-insured	1,900,577 00	26,167 05
Net amount in force December 31, 1890	\$ 44,609,828 00	\$ 545,812 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 28,508,932 00	\$ 342,586 61	1-2	\$ 171,293 30
1889	Two years	130,021 00	1,446 86	1-4	361 72
1888		220,245 00	1,247 93	3-4	935 93
1888	Three years	3,054,884 00	40,084 06	1-6	6,680 67
1889		3,308,481 00	43,485 59	1-2	21,742 79
1890	Four years	3,274,887 00	41,370 14	5-6	34,475 11
1887		85,796 00	847 19	1-8	105 89
1888	Five years	156,512 00	1,430 00	3-8	535 25
1889		103,223 00	1,285 15	5-8	803 20
1890	Six years	132,764 00	1,285 70	7-8	1,124 99
1886		675,073 00	9,595 99	1-10	950 60
1887	Seven years	1,528,345 00	19,324 29	3-10	5,857 28
1888		1,416,737 00	16,890 19	1-2	8,445 09
1889	Eight years	1,071,167 00	13,170 75	7-10	9,219 52
1890		942,761 00	11,562 16	9-10	10,405 94
Totals		\$ 44,609,828 00	\$ 545,812 61		\$ 272,947 29

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,694,277 02
Losses paid from organization to date	3,112,045 53
Losses incurred during the year	222,011 98

COLOPADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 285,300 00
Premiums received	5,147 21
Losses paid	1,745 78
Losses incurred	1,994 03

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 (unencumbered)	\$ 4,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	100,221 26
Interest due and accrued on all said mortgage loans	424 01
Value of lands mortgaged, exclusive of buildings	\$ 215,050 00
Value of buildings mortgaged (insured for \$86,700.00 as collateral)	89,200 00
Total value of said mortgaged premises	\$ 304,250 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
1900 shares Merchants Exchange Bank stock . . .	\$ 190,000 00	\$ 42,750 00
17 Shasta county, Cal., bonds, 7 per cent. . . .	16,500 00	17,788 12
50 city of Portland, Oregon, water bonds, 5 per cent.	50,000 00	57,250 00
Totals.	\$ 256,500 00	\$ 117,788 12
Total market value of stocks and bonds		\$ 117,788 12

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
90 shares California Safe Deposit and Trust Co	\$ 9,000 00	\$ 4,455 00	\$ 900 00
150 shares Spring Valley waterw'ks	15,000 00	14,175 00	8,000 00
80 city of Santa Cruz, Cal., bonds	40,000 00	40,000 00	30,000 00
Totals	\$ 64,000 00	\$ 58,630 00	\$ 38,900 00
Amount loaned on collaterals			\$ 38,900 00
Cash in the company's principal office			33,334 45
Cash deposited in bank			37,183 15
Interest due and accrued on collateral loans			133 34
Gross premiums in course of collection, not more than three months due			85,662 48
Bills receivable, not matured, taken for fire, marine and inland risks			4,670 05
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 422,816 86

III. LIABILITIES.

Net amount of unpaid losses	\$ 18,776 45
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$249,517.96; unearned premiums (fifty per cent.)	\$ 124,758 98
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$77,824.55; unearned premiums (<i>pro rata</i>)	40,057 68
Gross premiums received and receivable upon all unexpired inland navigation risks, \$1,870.71; unearned premiums (fifty per cent.)	934 35
Gross premiums received and receivable upon all unexpired marine risks	15,488 26
Total unearned premiums	181,200 27
All other demands against the company, absolute and contingent	3,365 49
Total amount of all Liabilities, except capital stock and net surplus	\$ 203,342 21
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	19,474 65
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 422,816 86

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.
Net premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 77,080 96	\$ 3,075 79
Gross premiums on risks written and renewed during the year	486,501 75	40,275 35
Totals.	\$ 563,582 71	\$ 43,351 14
Deduct premiums and bills in course of collection at this date	82,145 59	3,516 89
Entire premiums collected during the year	\$ 481,437 12	\$ 39,834 25
Deduct re-insurance, rebate, abatement and re- turn premiums	72,545 66	8,514 57
	\$ 408,891 46	\$ 31,319 68
Net cash actually received for premiums		\$ 440,211 14
Received for interest on mortgages		12,294 96
Received for interest and dividends on stocks, bonds and collateral loans		6,131 32
Aggregate amount of Income actually received during the year in cash		\$ 458,637 42

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including	On	Marine and
\$31,154.81, losses occurring in previous years . . .	fire risks.	inland risks.
	\$ 254,699 39	\$ 11,359 08
Net amount paid during the year for losses		\$ 266,058 47
Paid for commissions or brokerage		93,698 21
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		35,976 99
Paid for State and local taxes in this and other States		11,390 87
All other payments and Expenditures		34,197 72
Aggregate amount of actual Expenditures during the year in cash		\$ 441,322 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preced'g year	\$ 22,103,931 09	\$ 315,906 63	\$ 336,713 00	\$ 16,086 85
Written or renewed during the year	33,326,765 89	486,501 75	2,581,195 00	40,275 35
Totals	\$ 55,430,696 98	\$ 802,408 38	\$ 2,917,908 00	\$ 56,362 20
Deduct those expired and marked off as terminated	27,818,679 93	455,852 03	2,493,720 00	36,005 76
In force at end of year	\$ 27,612,017 05	\$ 346,556 35	\$ 424,188 00	\$ 20,356 44
Deduct amount re-insured	1,020,691 66	19,213 84	38,500 00	3,037 50
Net amount in force December 31, 1890	\$ 26,591,325 39	\$ 327,342 51	\$ 385,688 00	\$ 17,318 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 21,444,598 89	\$ 249,517 96	1-2	\$ 124,758 98
1888		1,349,807 50	19,997 94	1-6	3,332 00
1889		1,828,058 00	27,393 66	1-2	13,696 83
1890	Three years	1,317,867 00	21,027 34	5-6	17,522 78
1889		10,975 00	103 50	5-8	64 69
1886		52,202 00	688 16	1-10	68 82
1887	Four years	120,960 00	1,922 73	3-10	576 82
1888		139,462 00	1,957 95	1-2	978 97
1888		152,752 00	2,220 68	7-10	1,554 62
1890		174,643 00	2,512 39	9-10	2,261 16
Totals		\$ 26,591,325 39	\$ 327,342 51		\$ 164,816 66

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,848,365 64
Losses paid from organization to date	2,719,139 17
Total amount of cash dividends declared since the company commenced business	536,000 00
Total amount of the company's stock owned by the directors at par value	114,500 00
Amount loaned to officers and directors	14,000 00
Dividends declared payable in stock from organization	80,000 00
Losses incurred during the year: fire, \$243,321.03; marine, \$10,359 08; total	253,680 11

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 520,322 81
Premiums received	9,158 77
Losses paid	10,243 54
Losses incurred	8,356 80

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

Incorporated September 28, 1861.

CHARLES SEWALL, Manager 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 (unencumbered) \$ 842,906 57

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.	
United States 4 per cent. registered	\$ 550,000 00	\$ 659,000 00	
New York 3 per cent. Army	200,000 00	210,000 00	
Chicago, Rock Island and Pacific 6 per cent.	60,000 00	73,200 00	
Chicago and North-western R. R. 5 per cent.	74,000 00	77,700 00	
Chicago and North-western R. R. 7 per cent.	50,000 00	69,000 00	
Chicago, Burlington and Quincy R. R. 5 per cent.	100,000 00	102,000 00	
West Shore R. R. guarantee 4 per cent.	50,000 00	51,000 00	
Chicago, Milwaukee and St. Paul R. R., C. & P. W. Division, 5 per cent.	25,000 00	26,500 00	
New York Central and Hudson Riv. R. R. 7 per ct.	30,000 00	38,700 00	
Michigan Central R. R. 5 per cent.	40,000 00	42,400 00	
Chicago, Milwaukee & St. Paul terminal 5 per ct.	50,000 00	50,000 00	
Western Pennsylvania R. R. 4 per cent.	50,000 00	50,500 00	
Totals	<u>\$1,279,000 00</u>	<u>\$1,450,000 00</u>	
Total market value of stocks and bonds			\$ 1,450,000 00
Cash in the company's principal office			67 97
Cash deposited in bank			417,017 86
Interest due and accrued on bonds			6,508 34
Interest due and accrued on bank deposits			54 25
Gross premiums in course of collection, not more than three months due			455,311 89
Balance in hands of branch offices			37,779 40
Bills receivable, not matured, taken for fire, marine and inland risks			13,803 49
All other property belonging to the company			<u>10,805 95</u>
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 3,234,255 72</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	} \$ 187,673 23	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		
Losses resisted, including interest, costs and other expenses thereon		14,647 66
Total gross amount of claims for losses		\$ 202,320 89
Deduct re-insurance thereon		<u>14,350 00</u>
Net amount of unpaid losses		\$ 187,970 89

Net amount of unpaid losses (<i>brought forward</i>)	\$	187,970	89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,072,208.71; unearned premiums (fifty per cent.)	\$1,036,104	35	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,597,445.98; unearned premiums (<i>pro rata</i>)	872,302	68	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$13,923.88; unearned premiums (fifty per cent.)	6,961	94	
Total unearned premiums	\$	1,915,368	97
Amount reclaimable by the insured on perpetual fire insurance policies		2,558	35
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		2,666	66
All other demands against the company, absolute and contingent		68,296	78
Total amount of all Liabilities, except net surplus	\$	2,176,861	65
Surplus beyond all other Liabilities		1,057,594	07
Aggregate amount of all Liabilities, including net surplus	\$	3,234,255	72

IV. INCOME DURING THE YEAR.

	From fire risks.	From marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 408,480 05	\$ 7,296 86
Gross premiums on risks written and renewed during the year	3,072,614 83	248,179 52
Totals	\$ 3,481,094 88	\$ 255,476 38
Deduct premiums and bills in course of collection at this date	491,842 69	1,248 60
Entire premiums collected during the year	\$ 2,989,252 19	\$ 254,227 78
Deduct re-insurance, rebate, abatement and return premiums	508,306 89	10,784 92
	\$ 2,480,945 30	\$ 243,442 68
Net cash actually received for premiums		\$ 2,724,388 16
Received for interest on bonds		57,722 26
Received for interest on bank deposits		3,030 83
Income received from all other sources		36,011 44
Deposit premiums received for perpetual fire risks	\$	2,558 35
Aggregate amount of Income actually received during the year in cash		\$ 2,821,152 69

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$185,632.46, losses occurring in previous years)	\$ 1,433,945 77	\$ 192,976 73
Deduct all amounts received for salvages, and re-insurance in other companies	25,549 13	13,735 52
	\$ 1,408,396 64	\$ 179,241 21
Net amount paid during the year for losses		\$ 1,587,637 85
Paid for commissions or brokerage		512,529 29
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		125,271 07
Paid for State and local taxes in this and other States		76,016 10
All other payments and Expenditures		121,076 74
Amount of deposit premiums returned during the year on perpetual fire risks		1,751 00
Aggregate amount of actual Expenditures during the year in cash		\$ 2,422,531 05

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$317,240,816	\$3,201,706 06	\$ 42,475,845	\$ 248,179 52
Totals	\$624,420,247	\$6,274,320 89	\$ 42,475,845	\$ 248,179 52
Deduct those expired and marked off as terminated	256,631,788	2,559,259 44	42,104,285	233,903 64
In force at the end of the year	\$367,788,459	\$3,715,061 45	\$ 371,560	\$ 14,275 88
Deduct amount re-insured	4,647,944	45,406 76	10,000	352 00
Net amount in force Dec. 31, 1890	\$363,140,515	\$3,669,654 69	\$ 361,560	\$ 13,923 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$181,726,579 00	\$ 2,072,208 71	1-2	\$ 1,036,104 35
1889	Two years	706,802 00	5,435 34	1-4	1,358 84
1890		1,634,669 00	11,375 17	3-4	8,531,37
1888	Three years	35,072,446 00	364,330 66	1-6	44,055 11
1889		38,133,633 00	311,669 52	1-2	155,834 76
1890		48,841,990 00	382,889 99	5-6	319,075 00
1887	Four years	1,656,815 00	8,426 08	1-8	1,053 26
1888		2,208,796 00	13,821 40	3-8	5,183 01
1889		795,872 00	7,693 84	5-8	4,808 65
1890		1,266,282 00	10,526 80	7-8	9,210 95
1886	Five years	8,015,217 00	81,246 58	1-10	8,124 66
1887		10,562,713 00	103,382 11	3-10	31,014 63
1888		11,359,675 00	120,993 01	1-2	60,481 50
1889		10,669,617 00	115,182 24	7-10	80,627 57
1890		15,038,425 00	153,824 96	9-10	138,442 50
	Over five years	450,984 00	6,678 28	Pro rata	4,500 87
Totals		\$363,140,515 00	\$ 3,669,654 69		\$ 1,908,407 03

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date in the United States	\$27,447,354 42
Losses paid from organization to date in the United States	16,310,492 91
Losses incurred during the year: fire, \$1,387,743.12; marine, \$199,741.21; total amount deposited in different States and countries for the security of all the company's policy-holders	1,587,484 33
	200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,826,319 00
Premiums received	35,735 73
Losses paid	14,580 65
Losses incurred	16,815 98

Concordia Fire Insurance Company,

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 \$ 343,180 00
Interest due and accrued on all said mortgage loans. 3,526 49

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Bonds of New Holstine, Wis., due 1891, 8 per cent.	\$ 30,000 00	\$ 30,000 00
Bonds of Schleswig, Wis., due 1891, 8 per cent . .	10,000 00	10,000 00
Bonds of Cook county, Ill., due 1892, 7 per cent . .	5,000 00	5,050 00
Bonds of Chicago, Ill., due 1892, 7 per cent	5,000 00	5,050 00
Bonds of Chicago, Ill., due 1895, 7 per cent	10,000 00	10,500 00
Bonds of Chicago, Ill., due 1904, 4 per cent	25,000 00	25,500 00
Bonds of Washington county, Ill, due 1904, 6 per cent	15,000 00	15,000 00
Cincinnati Sinking Fund bonds, due 1910, 5 per cent	40,000 00	43,000 00
Totals	\$ 140,000 00	\$ 144,100 00

Total market value of stocks and bonds \$ 144,100 00
Cash in the company's principal office 3,832 15
Cash deposited in bank. 32,374 13
Interest due and accrued on bonds 2,677 77
Gross premiums in course of collection not more than three months due 40,153 29

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 569,843 83

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due. \$ 3,131 08
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses 4,528 71
Losses resisted, including interest, costs and other expenses thereon 1,446 00

Total gross amount of claims for losses \$ 9,105 79
Deduct re-insurance thereon 940 97

Net amount of unpaid losses \$ 8,164 82
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$207,280.44; unearned premiums (fifty per cent) \$ 103,640 22
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$297,541.56; unearned premiums (*pro rata*) 157,029 58

Total unearned premiums \$ 260,669 80

Total unearned premiums (<i>brought forward</i>)	\$ 260,669 80-
All other demands against the company, absolute and contingent.	7,382 00
<hr/>	
Total amount of all Liabilities, except capital stock and net surplus . . .	\$ 276,216 62
Joint-stock capital actually paid up in cash.	200,000 00
Surplus beyond capital and all other Liabilities	93,627 21
<hr/>	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 569,843 83

IV. INCOME DURING THE YEAR.

Net premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 36,005 43	From fire risks.
Gross premiums on risks written and renewed during the year	373,001 82	
<hr/>		
Total	\$ 409,007 25	
Deduct premiums and bills in course of collection at this date	40,153 29	
<hr/>		
Entire premiums collected during the year	\$ 368,853 96	
Deduct re-insurance, rebate, abatement and return premiums	74,728 27	
<hr/>		
Net cash actually received for premiums	\$ 294,125 69	
Received for interest on mortgages	19,630 33	
Received for interest and dividends on stocks, bonds and collateral loans	7,975 00	
<hr/>		
Aggregate amount of Income actually received during the year in cash	\$ 321,731 02	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$11,191.91, losses occurring in previous years)	\$ 176,314 50	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	11,517 87	
<hr/>		
Net amount paid during the year for losses	\$ 164,796 63	
Cash dividends actually paid stockholders	12,000 00	
Paid for commissions or brokerage	63,675 97	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	22,925 00	
Paid for State and local taxes in this and other States	7,424 92	
All other payments and Expenditures	27,871 01	
<hr/>		
Aggregate amount of actual Expenditures during the year in cash	\$ 298,693 53	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 44,589,948	Fire risks.	\$ 552,612 09	Premiums thereon.
Written or renewed during the year	29,459,847		373,001 82	
<hr/>				
Totals	\$ 74,049,795		\$ 925,613 91	
Deduct those expired and marked off as terminated	31,531,665		388,686 43	
<hr/>				
In force at the end of the year	\$ 42,518,130		\$ 536,927 48	
Deduct amount re-insured	2,229,982		32,105 48	
<hr/>				
Net amount in force December 31, 1890	\$ 40,288,148		\$ 504,822 00	

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 14,900,902 00	\$ 207,280 44	1-2	\$ 103,640 22
1889					124 08
1890	Two years	44,957 00	496 33	1-4	1,221 70
1888		156,299 00	1,628 95	1-6	12,226 75
1889	Three years	6,508,557 00	73,360 48	1-2	37,998 06
1890		6,751,199 00	75,996 12	5-6	75,962 76
1887	Four years	8,881 00	154 95	1-8	19 37
1888		8,350 00	94 71	3-8	35 31
1889		6,957 00	61 29	5-8	38 31
1890		14,455 00	140 71	7-8	17 59
1886	Five years	585,523 00	8,713 97	1-10	871 39
1887		819,931 00	12,128 14	3-10	3,638 44
1888		595,894 00	8,562 79	1-2	4,281 40
1889		665,923 20	9,744 02	7-10	6,820 80
1890		1,053,750 00	15,303 79	9-10	13,773 42
Totals		\$ 40,288,148 00	\$ 504,822 00		\$ 260,669 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,743,976 74
Losses paid from organization to date	1,516,374 73
Total amount of cash dividends declared since the company commenced business	137,667 00
Total amount of the company's stock owned by the directors at par value	144,300 00
Losses incurred during the year: fire	160,535 39
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	\$ 258,373 00
Premiums received	3,810 70
Losses paid	2,459 60
Losses incurred	2,459 60

Connecticut Fire Insurance Co.,

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 (unencumbered)	\$ 99,600 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	752,200 00
Value of lands mortgaged, exclusive of buildings	\$ 991,125 00
Value of buildings mortgaged (insured for \$705,900.00 as collateral)	954,900 00
Total value of said mortgaged premises	\$1,946,025 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds</i>		
United States registered 4 per cent. consols . . . \$	50,000 00	\$ 60,500 00
Dominion of Canada, 4 per cent	100,000 00	105,000 00
State of Georgia, 4½ per cent	25,000 00	26,625 00
City of Hartford	15,000 00	15,450 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 Erie, Pennsylvania	10,000 00	10,300 00
City of Richmond, Virginia	50,000 00	50,000 00
City of Urbana, Ohio	15,000 00	15,900 00
St. Paul, Minn., Board of Education	23,000 00	23,000 00
Mankato, Minn., Board of Education	15,000 00	15,000 00
Toledo, Ohio, Board of Education	10,000 00	10,500 00
Cass county, Dakota	13,000 00	13,000 00
Coffey county, Kansas	10,000 00	10,000 00
Wapello county, Iowa	10,000 00	10,000 00
Tiffin, Ohio, Gas Co	11,000 00	11,000 00
Minneapolis Gas Light Co	25,000 00	26,250 00
Michigan Central R. R. Co	20,000 00	24,000 00
Quincy, Alton & St. Louis R. R. Co	49,000 00	49,000 00
New York, New Haven & Hartford R. R. Co., guaranteed	40,000 00	50,800 00
Broadway & Seventh Avenue R. R. Co	20,000 00	21,200 00
Dayton & Michigan R. R. Co	25,000 00	26,250 00
Chicago, Burlington & Quincy R. R. Co	7,000 00	6,020 00
Chicago, Burlington & Quincy R. R. Co., con- vertible	6,900 00	6,900 00
West Chicago Street R. R. Co	10,000 00	10,000 00
Detroit, Lansing & Northern R. R. Co., guar	2,000 00	2,000 00
Grand Rapids, Detroit & Lansing R. R. Co., gua New York & New England R. R. Co	3,000 00	3,000 00
Helena, Montana, Sewerage	60,000 00	61,200 00
Central Safety Deposit Co., Chicago	17,000 00	17,595 00
Chamber of Commerce Safety Vault Co., Chicago	25,000 00	25,625 00
Traders' Safe & Trust Co., Chicago	10,000 00	10,200 00
Northwestern Telegraph Co	10,000 00	10,000 00
	10,000 00	11,250 00
<i>Shares of Stock.</i>		
690 Chicago, Burlington & Quincy R. R. Co	69,000 00	60,720 00
150 Chicago & Northwestern R. R. Co	15,000 00	15,600 00
240 New York, New Haven & Hartford R. R. Co	24,000 00	60,000 00
300 Pittsburgh, Ft. Wayne & Chicago R. R. Co	30,000 00	45,000 00
114 Boston & Albany R. R. Co	11,400 00	23,712 00
300 New York Central & Hudson River R. R. Co	30,000 00	30,000 00
200 Detroit, Lansing & Northern R. R. Co., pref	20,000 00	8,000 00
220 Chicago, Rock Island & Pacific R. R. Co	22,000 00	15,400 00
310 Importers & Traders Nat. Bank, New York	31,000 00	155,000 00
125 Farmers & Mechanics Nat. Bank, Hartford	12,500 00	12,750 00
412 National Exchange Bank, Hartford	20,600 00	25,956 00
300 Hartford National Bank, Hartford	30,000 00	45,000 00
185 First National Bank, Hartford	18,500 00	19,055 00
100 Etna National Bank, Hartford	10,000 00	10,500 00
150 Phoenix National Bank, Hartford	15,000 00	18,300 00
93 Charter Oak National Bank, Hartford	9,300 00	9,486 00
100 Mercantile National Bank, Hartford	10,000 00	8,000 00
45 Conn. Trust & Safe Deposit Co., Hartford	4,500 00	6,300 00
167 First National Bank, Minneapolis, Minn	16,700 00	25,050 00
22 Second National Bank, New Haven, Conn	2,200 00	2,970 00
500 Northwestern Telegraph Co., guaranteed	25,000 00	25,000 00
Totals	\$ 1,158,600 00	\$ 1,396,314 00
Total market value of stocks and bonds		\$ 1,396,314 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Pratt & Whitney Co.'s stock, Hartford \$	6,000 00	\$ 7,500 00	\$ 4,300 00
Amount loaned on collaterals			\$ 4,300 00
Cash in the company's principal office			862 55
Cash deposited in bank			134,334 99
Gross premiums in course of collection, not more than three months due			112,780 96
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 2,500,392 50

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 112,288 68	
Losses resisted, including interest, costs and other expenses thereon	11,876 43	
Net amount of unpaid losses		\$ 124,165 11
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$764,460 05; unearned premiums (fifty per cent.)	\$ 382,230 03	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$774,827 23; unearned premiums (<i>pro rata</i>).	425,092 82	
Total unearned premiums		807,322 85
Total amount of all Liabilities, except capital stock and net surplus	\$ 931,487 96	
Joint-stock capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and all other Liabilities	568,904 54	
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$ 2,500,392 50	

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 1,364,745 63	From fire risks.
Deduct re-insurance, rebate, abatement and return premiums	226,599 67	
Net cash actually received for premiums	\$ 1,138,145 96	
Received for interest on mortgages	41,558 34	
Received for interest and dividends on stocks, bonds and collateral loans	65,865 93	
Aggregate amount of Income actually received during the year in cash	\$ 1,245,570 23	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$60,986.03, losses occurring in previous years)	\$ 580,952 60
Cash dividends actually paid stockholders	80,000 00
Paid for commissions or brokerage	196,528 11
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	94,987 05
Paid for State and local taxes in this and other States	26,010 70
All other payments and Expenditures	82,807 76
Aggregate amount of actual Expenditures during the year in cash	\$ 1,061,286 22

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 115,397,842	\$ 1,431,723 34
Written or renewed during the year	114,138,672	1,364,745 63
Totals	\$ 229,536,514	\$ 2,796,468 67
Deduct those expired and marked off as terminated	104,370,653	1,257,181 69
Net amount in force December 31, 1890	\$ 125,165,861	\$ 1,539,287 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 57,948,753 00	\$ 764,460 05	1-2	\$ 382,230 03
1889	Two years	178,683 00	2,114 54	1-4	528 63
1890		637,839 00	5,180 20	3-4	3,885 15
1888	Three years	12,670,921 00	134,739 23	1-6	22,456 54
1889		13,817,105 00	151,076 02	1-2	75,538 01
1890		16,942,252 00	181,366 94	5-6	151,139 12
1887	Four years	167,453 00	1,459 78	1-8	182 47
1888		216,989 00	2,102 83	3-8	988 56
1889		215,079 00	2,221 38	5-8	1,388 36
1890		433,942 00	4,380,59	7-8	3,833 02
1886	Five years	2,642,358 00	36,793 85	1-10	3,679 38
1887		3,825,380 00	50,412 83	3-10	15,123 85
1888		4,345,295 00	56,213 96	1-2	28,106 98
1889		5,080,236 00	68,229 10	7-10	47,760 37
1890		5,984,576 00	78,535 98	9-10	70,682 38
Totals		\$125,165,861 00	\$ 1,539,287 28	. . . . .	\$ 807,322 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,299,346 44
Losses paid from reorganization to date	6,854,665 86
Total amount of cash dividends declared since the company re-commenced business	1,585,000 00
Total amount of the company's stock owned by the directors at par value	75,900 00
Amount loaned to officers and directors	17,700 00
Amount loaned to stockholders, not officers	14,800 00
Losses incurred during the year: fire	624,843 66

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 924,757 00
Premiums received	14,774 17
Losses paid	4,361 50
Losses incurred	5,407 45

Continental Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated November, 1852.

F. C. MOORE, President.

CYRUS PECK, 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 (unencumbered)	\$ 734,360 00
Loans on bonds and mortgage (first liens), upon which not more than one year's interest is due	171,510 00
Interest due and accrued on all said bonds and mortgage loans	4,067 94
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 234,150 00
Value of buildings mortgaged (insured for \$216,525.00 as collateral)	245,950 00
Total value of said mortgaged premises	\$ 480,100 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
250 American Exchange National Bank	\$ 25,000 00	\$ 37,500 00
69 Bank of America	6,900 00	14,628 00
50 Bowery Bank	5,000 00	15,000 00
1200 Mechanics' National Bank	30,000 00	61,500 00
250 Mercantile National Bank	25,000 00	55,000 00
350 Merchants' National Bank	17,500 00	26,250 00
100 Nassau Bank	5,000 00	8,000 00
382 Phenix National Bank	7,640 00	10,314 00
200 Central Trust Co	20,000 00	240,000 00
1000 Cleveland, Cincinnati, Chicago & St. Louis Railway Co., preferred	100,000 00	95,000 00
500 Lake Shore & Michigan Southern R'y Co.	50,000 00	53,500 00
1600 New York & Harlem R. R. Co., guar.	80,000 00	208,000 00
1500 New York Central & Hudson River R. R. Co	150,000 00	150,000 00
205 New York, New Haven & Hartford R. R. Co	20,500 00	51,250 00
1000 Pennsylvania R. R. Co	50,000 00	50,000 00
4000 Pittsburg, McKeesport & Youghiogheny R. R. Co., guaranteed	200,000 00	234,000 00
1000 United N. J. R. R. & Canal Co., guaranteed	100,000 00	225,000 00
<i>Bonds.</i>		
Atlantic & Gulf R. R. Co., 1st mtg. 7 per cent. 1897	44,000 00	49,280 00
Cedar Rapids, Iowa Falls & N.-W. R'y Co., 1st guar. mtg. 6 per cent. 1920, reg.	50,000 00	46,000 00
Central R. R. & B'k'g Co. of Ga., Tripartite 1st mtg. 7 per cent. 1893, reg.	100,000 00	104,000 00
Chicago, R. I. & Pac. R. R. Co., Coll. & Ext. 1st mtg. 5 per cent. 1934	100,000 00	98,000 00
Chi., Mil. & St. P. R'y Co., 1st mtg. 6 per cent. 1910 (Chi. & Pac. Div.), reg.	50,000 00	56,500 00
Chicago & Northwestern R'y Co., 1st mtg. S'kg Fund 6 per cent. reg., 1929	50,000 00	56,500 00
Chi., S. Paul, Minn. & Omaha R'y Co., 1st Con. mtg. 6 per cent., 1930, reg.	100,000 00	118,000 00
Columbia & Greenville R. R. Co., 1st mtg. 6 per cent., 1916, reg.	50,000 00	52,500 00
Elmira, Cortland & Northern R. R. Co., pref. 1st mtg. 6 per cent., 1914, reg.	50,000 00	55,000 00
Erie Railway Co., Consolidated 1st mtg. 7 per cent., 1920, reg.	50,000 00	67,000 00
Georgia, Carolina & Northern R'y Co., guar. 1st mtg. 5 per cent., 1929	25,000 00	25,000 00
Grand Rapids, Lansing & Detroit R. R. Co., guar. 1st mtg. 5 per cent., 1927	50,000 00	47,500 00
Ind., Bloomington & W'n R'y Co., pref. 1st mtg. 7 per cent., 1900, reg.	135,000 00	155,250 00
Kentucky Central R'y Co., 1st mtg. 4 per ct., 1987	50,000 00	40,000 00
Midland R. R. Co., of New Jersey, 1st mtg. 6 per cent., 1910	50,000 00	56,000 00
Mil., L. S. & Western R'y Co., 1st Con. mtg. 6 per cent., 1921, reg.	100,000 00	118,000 00
Morris & Essex R. R. Co., 1st con. guar. mtg. 7 per cent., 1915, reg.	50,000 00	67,500 00
N. Y. Central & Hudson River R'y Co., deb 5 per cent., 1904	50,000 00	54,000 00
N. Y., Lackawanna & Western R'y Co., 1st mtg. 6 per cent., 1921, reg.	50,000 00	64,000 00
N. Y., L. E. & Western R. R. Co., 1st mtg. 6 per cent. prior lien, 1908, reg.	50,000 00	55,000 00
Raleigh & Augusta Air-Line R. R. Co., 1st mtg. 6 per cent., 1926	50,000 00	55,000 00
Richmond & Danville R. R. Co., 1st mtg. 6 per cent., 1915	50,000 00	57,500 00
St. Paul, Minnesota & Manitoba R'y 6 per cent., (Dak. Extension), 1910, reg.	100,000 00	115,000 00
Portland (Oregon) 5 per cent., Water, 1917	50,000 00	55,000 00
Richmond (Virginia) 4 per cent., 1920	50,000 00	50,000 00
Alabama, new, Class "A," 1906	10,000 00	10,000 00
Georgia, 4 per cent., 1915	25,000 00	27,500 00
South Carolina, 6 per cent., consol. "Brown," 1893	12,000 00	12,000 00
U. S. registered, 6 per cent., currency	543,000 00	663,150 00
New York City registered, 3 per cent., 1919	5,000 00	5,250 00
Totals	\$3,041,540 00	\$3,970,372 00
Total market value of stocks and bonds		\$ 3,970,372 00

Total market value of stocks and bonds (<i>brought forward</i>)		\$ 3,970,372 00
Cash in the company's principal office	\$ 28,643 65	
Cash belonging to the company deposited in bank	290,793 05	
Total		\$ 3,19,436 70
Interest due and accrued on stocks and bonds		29,062 50
Interest due and accrued on collateral loans		449 98
Gross premiums in course of collection, not more than three months due.		229,621 39
Bills receivable, not matured, taken for fire, marine and inland risks		120,233 12
All other property belonging to the company		8,835 21
Aggregate amount of all the Assets of the company, stated at their actual value.		<u>\$ 5,587,948 84</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 207,824 40	
Losses resisted, including interest, costs and other expenses thereon	39,023 00	
Total gross amount of claims for losses	\$ 246,847 40	
Deduct re-insurance thereon	15,931 38	
Net amount of unpaid losses		\$ 230,916 02
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,493,560.17; unearned premiums (fifty per cent.)	\$ 746,780 08	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,406,980.80; unearned premiums (<i>pro rata</i>)	1,754,585 76	
Total unearned premiums as computed above		\$ 2,501,365 84
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		31,054 00
Interest due and declared remaining unpaid or uncalled for		6,236 28
Cash dividends to stockholders remaining unpaid		1,512 00
Reserved for contingencies		150,000 00
All other demands against the company, absolute and contingent		64,244 65
Total amount of all Liabilities, except capital stock and net surplus.		\$ 2,985,328 79
Joint-stock actually paid up in cash		1,000,000 00
Surplus beyond capital and all other Liabilities		1,602,620 05
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.		<u>\$ 5,587,948 84</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 298,569 87	\$ 47 72
Gross premiums on risks written and renewed during the year	2,591,062 03	
Totals	\$ 2,889,631 90	\$ 47 72
Deduct premiums and bills in course of collection at this date	349,854 51	
Entire premiums collected during the year	\$ 2,539,777 39	\$ 47 72
Deduct re-insurance and return premiums	236,744 19	
	\$ 2,303,033 20	\$ 47 72
Net cash actually received for premiums.		\$ 2,303,080 92
Received for interest on bonds and mortgages.		8,082 57
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		197,217 99
Income received from all other sources.		39,431 06
Aggregate amount of Income actually received during the year in cash.		<u>\$ 2,547,812 54</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$157,356.75, losses occurring in previous years)	On fire risks.	Marine and inland risks.
Deduct all amounts received for salvages and all amounts actually received for re-insurance in other companies	\$1,266,182 82	\$ 4,888 07
	44,369 58	1,544 04
	<u>\$1,221,813 24</u>	<u>\$ 3,344 03</u>

Net amount paid during the year for losses	\$ 1,225,157 27
Cash dividends actually paid stockholders	139,797 00
Scrap or certificates of profits redeemed in cash, and interest paid to scrip-holders	1,325 68
Paid or allowed for commissions or brokerage	467,228 84
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	252,333 23
Paid for State and local taxes in this and other States	54,055 73
All other payments and expenditures	195,150 13

Aggregate amount of actual Expenditures during the year in cash . . . \$ 2,335,047 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 531,281,076	\$ 5,117,663 39
Written or renewed during the year	335,693,904	2,591,062 03
Totals	\$ 866,974,980	\$ 7,708,725 42
Deduct those expired and marked off as terminated	287,534,333	2,744,625 13
In force at the end of the year	\$ 579,440,647	\$ 4,964,100 29
Deduct amount re-insured	7,356,014	63,559 32
Net amount in force December 31, 1890.	<u>\$ 572,084,633</u>	<u>\$ 4,900,540 97</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$225,689,487 00	\$ 1,493,560 17	1-2	\$ 746,780 08
1889	Two years	919,372 00	3,678 59	1-4	919 64
1890		1,906,783 00	8,779 89	3-4	6,584 91
1888	Three years	54,790,432 00	390,643 55	1-6	65,107 26
1889		57,328,688 00	412,421 80	3-6	206,210 90
1890		70,252,054 00	479,773 36	5-6	399,811 14
1887	Four years	4,544,211 00	48,177 51	1-8	6,022 18
1888		967,234 00	9,272 04	3-8	3,477 01
1889		732,250 00	5,192 27	5-8	3,245 16
1886		1,743,838 00	8,683 59	7-8	7,598 14
1887	Five years	30,177,933 00	403,786 80	1-10	40,378 68
1888		27,633,355 00	365,479 81	3-10	109,643 94
1889		29,177,472 00	390,218 25	5-10	195,109 12
1890		29,660,848 00	404,043 88	7-10	282,830 71
1890	Various years	36,101,742 00	473,033 29	9-10	425,729 06
		449,933 00	3,796 17	Pro rata.	1,917 01
Totals		<u>\$572,084,633 00</u>	<u>\$ 4,900,540 97</u>		<u>\$ 2,501,365 84</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 47,138,594 85
Total amount of losses paid from organization to date	26,204,288 84
Total amount of cash dividends declared since the company commenced business.	4,750,247 36
Total amount of losses incurred during the year	1,274,723 68
Total amount of the company's stock owned by the directors at par value.	164,200 00
Total amount loaned to officers and directors	1,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 985,337 00
Premiums received	17,548 23
Losses paid	4,990 85
Losses incurred	4,112 65

The Denver Insurance Company,

OF

DENVER COLORADO.

Incorporated Dec. 6, 1888.

PHILIP FELDHAUSER, President.

J. A. PERKINS, 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	\$ 258,995 00
Interest due and accrued on all said mortgage loans	4,674 65
Value of lands mortgaged, exclusive of buildings	\$ 584,650 00
Value of buildings mortgaged (insured for \$159,850.00 as collateral)	290,700 00
Total value of said mortgaged premises	\$ 875,350 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
6 7 per cent. Lotus Club, 1st mtg. bonds	\$ 300 00	\$ 300 00	\$ 250 00
236 shares Denver Tramway Co. stk.	23,600 00	23,600 00	10,000 00
300 shares E. F. Hallock L. & M. Co. stock	30,000 00	45,000 00	15,000 00
80 shares Denver Nat, Bank stock	8,000 00	16,000 00	5,000 00
Totals	\$ 61,900 00	\$ 84,900 00	\$ 30,250 00

Amount loaned on collaterals	\$ 30,250 00
Cash in the company's principal office	1,731 66
Cash deposited in bank	19,687 81
Interest due and accrued on collateral loans	362 33
Gross premiums in course of collection, not more than three months due	14,371 97
Bills receivable, not matured, taken for fire, marine and inland risks	3,292 21
Amount of premiums unpaid on policies which have been issued more than three months	\$ 641 98

Aggregate amount of all the Assets of the company, stated at their actual value \$ 333,385 63

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,260 78
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,704 86
Losses resisted, including interest, costs and other expenses thereon	1,300 00
Total gross amount of claims for losses	\$ 19,265 64
Deduct re-insurance thereon	1,975 00
Net amount of unpaid losses	\$ 17,290 64

Net amount of unpaid losses (<i>brought forward</i>)	\$ 17,290 64
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$10,133.37; unearned premiums (fifty per cent.)	\$ 55,066 69
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,362.67; unearned premiums (<i>pro rata</i>)	50,632 71
Total unearned premiums	\$ 105,699 40
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	175 00
All other demand against the company, absolute and contingent	5,088 93
Total amount of all Liabilities, except capital stock and net surplus	\$ 128,253 97
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	5,131 66
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 333,385 63

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	\$ 16,651 15	From fire risks.
Deduct amount of same not collected	910 85	
Net collected	\$ 15,740 30	
Gross premiums on risks written and renewed during the year	233,064 42	
Total	\$ 248,804 72	
Deduct premiums and bills in course of collection at this date	18,026 51	
Entire premiums collected during the year	\$ 230,778 21	
Deduct re-insurance, rebate, abatement and return premiums	60,587 10	
Net cash actually received for premiums	\$ 170,191 11	
Received for interest on mortgages	18,042 66	
Received for interest and dividends on stocks, bonds and collateral loans	1,958 35	
Income received from all other sources	1,120 32	
Aggregate amount of Income actually received during the year in cash	\$ 191,312 44	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 59,563 91	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	5,579 63	
Net amount paid during the year for losses	\$ 53,984 28	
Paid for commissions or brokerage	35,093 94	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	23,654 43	
Paid for State and local taxes in this and other States	3,431 95	
All other payments and Expenditures	22,818 72	
Aggregate amount of actual Expenditures during the year in cash	\$ 138,983 32	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 4,788,204 37	\$ 74,906 99
	16,704,733 00	233,064 42
Totals	\$21,492,937 37	\$ 307,971 41
Deduct those expired and marked off as terminated	8,429,497 37	120,388 01
In force at the end of the year	\$13,063,440 00	\$ 187,583 40
Deduct amount re-insured	771,820 00	11,087 36
Net amount in force December 31, 1890	\$12,291,620 00	\$ 176,496 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 8,168,543 00	\$ 110,133 37	1-2	\$ 55,066 69
1889	} Three years	1,047,904 00	15,864 31	1-2	7,932 16
1890		2,096,628 00	27,932 68	5-6	23,318 90
1889	} Five years	140,720 00	4,412 33	7-10	3,058 63
1890		837,825 00	18,103 35	9-10	16,293 02
Totals		\$ 12,291,620 00	\$ 176,496 04		\$ 105,699 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 326,114 62
Losses paid from organization to date	62,484 47
Total amount of the company's stock owned by the directors at par value	46,100 00
Amount loaned to officers and directors	15,000 00
Amount loaned to stockholders, not officers	36,625 00
Losses incurred during the year: fire	68,762 89

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 3,936,586 00
Premiums received	70,827 11
Losses paid	22,261 71
Losses incurred	25,906 47

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 (unencumbered)	\$ 67,051 78
Loans on mortgage (first liens), upon which not more than one year's interest is due	816,664 96
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$800.00 is in process of foreclosure)	53,493 99
Interest due and accrued on all said mortgage loans	17,742 91
Value of lands mortgaged, exclusive of buildings	\$ 1,048,385 00
Value of buildings mortgaged (insured for \$575,723.00 as collateral)	1,033,350 00
Total value of said mortgaged premises	\$ 2,081,735 00

DETROIT FIRE AND MARINE INSURANCE COMPANY. 97

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Village of Au Sable, Mich., 7 per cent. bonds . . .	\$ 9,000 00	\$ 9,000 00	
Village of Constantine, Mich., 6 per cent. bonds . .	3,500 00	3,500 00	
Public sewer bond, Detroit, Mich., 7 per cent . . .	500 00	500 00	
Totals	\$ 13,000 00	\$ 13,000 00	
Total market value of stocks and bonds			\$ 13,000 00

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
Note of George W. Colwell, R. Z. Roberts and R. L. Lott, secured by assignment of mortgage deed of Beaumont Real Estate Co., of Tennessee, to said George W. Colwell, R. Z. Roberts and R. L. Lott	\$ 7,500 00	\$ 31,000 00	\$ 7,500 00
Totals	\$ 7,500 00	\$ 31,000 00	\$ 7,500 00
Amount loaned on collaterals			\$ 7,500 00
Cash in the company's principal office			3,148 36
Cash deposited in bank			25,312 07
Interest due and accrued on bonds			170 23
Interest due and accrued on collateral loans			262 50
Gross premiums in course of collection, not more than three months due			23,507 26
Bills receivable, not matured, taken for fire, marine and inland risks			4,331 05
All other property belonging to the company			4,505 89
Amount of premiums unpaid on policies which have been issued more than three months		\$ 3,400 42	
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 1,036,721 00

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,642 34
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,325 51
Net amount of unpaid losses	\$ 8,967 85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$134,192.94; unearned premiums (fifty per cent.)	67,096 47
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,977.70; unearned premiums (<i>pro rata</i>)	63,908 35
Gross premiums received and receivable upon all unexpired inland navigation risks, \$4,655.75; unearned premiums, (fifty per cent.)	2,327 87
Total unearned premiums	\$ 133,332 69
All other demands against the company, absolute and contingent	4,817 91
Total amount of all Liabilities, except capital stock and net surplus	\$ 147,118 45
Joint-stock capital actually paid up in cash	350,000 00
Surplus beyond capital and all other Liabilities	539,602 55
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,036,721 00

98 DETROIT FIRE AND MARINE INSURANCE COMPANY.

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	From fire risks. \$ 28,498 30	Marine and inland risks. \$ 4,085 62	
Gross premiums on risks written and renewed during the year	215,985 92	499 16	
Totals	\$ 244,484 22	\$ 54,001 62	
Deduct premiums and bills in course of collection at this date	26,907 68	4,331 05	
Entire premiums collected during the year	\$ 217,576 54	\$ 49,670 57	
Deduct re-insurance, rebate, abatement and return premiums	32,144 65	12,304 44	
	\$ 185,431 89	\$ 37,366 13	
Net cash actually received for premiums			\$ 222,798 02
Received for interest on mortgages			51,971 46
Received for interest and dividends on stocks, bonds and collateral loans			5,209 69
Income received from all other sources			1,204 82
Aggregate amount of Income actually received during the year in cash			\$ 281,183 99

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,529.10, losses occurring in previous years)	On fire risks. \$ 89,874 35	Marine and inland risks. \$ 18,076 19	
Net amount paid during the year for losses			\$ 107,950 54
Cash dividends actually paid stockholders			35,000 00
Paid for commissions or brokerage			28,548 21
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes			19,065 74
Paid for State and local taxes in this and other States			14,358 79
All other payments and Expenditures			15,956 66
Aggregate amount of actual Expenditures during the year in cash			\$ 220,879 94

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 21,053,190	\$ 247,743 95	\$ 134,000	\$ 5,270 82
Written or renewed during the year	19,321,628	215,985 92	3,592,162	49,916 00
Totals	\$ 40,374,818	\$ 463,729 87	\$ 3,726,162	\$ 55,186 82
Deduct those expired and marked off as terminated	18,388,990	207,539 23	3,606,162	50,531 07
Net amount in force Dec. 31, 1890	\$ 21,985,828	\$ 256,190 64	\$ 120,000	\$ 4,655 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less.	\$ 11,236,184 00	\$ 134,192 04	1-2	\$ 67,096 47
1889		3,400 00	26 85	1-4	6 71
1890	Two years	7,600 00	57 68	3-4	43 26
1888		2,899,210 00	31,696 15	1-6	5,282 69
1889	Three years	3,150,750 00	34,602 26	1-2	17,301 13
1890		3,415,444 00	37,543 11	5-6	31,285 93
1887	Four years	24,500 00	183 75	1-8	22 97
1888		19,600 00	155 00	3-8	58 13
1889	Five years	24,850 00	186 87	5-8	116 79
1890		57,700 00	428 25	7-8	374 72
1886	Six years	169,659 00	2,487 32	1-10	248 73
1887		217,690 00	3,126 77	3-10	938 03
1888	Seven years	248,695 00	3,480 66	1-2	1,740 33
1889		233,907 00	3,659 04	7-10	2,561 33
1890	Eight years	276,639 00	4,364 00	9-10	3,927 60
Totals			\$ 21,985,828 00	\$ 256,190 64		$ 131,004 82

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,788,533 08
Losses paid from organization to date	2,499,308 63
Total amount of cash dividends declared since the company commenced business	570,000 00
Total amount of the company's stock owned by the directors at par value	94,990 00
Amount loaned to officers and directors	25,000 00
Amount loaned to stockholders, not officers	3,500 00
Dividends declared payable in stock from organization	200,000 00
Losses incurred during the year: fire, \$88,395.85; marine, \$10,992.94; total	99,388 79

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 61,769 00
Premiums received	792 81
Losses paid	555 87
Losses incurred	555 87

Eagle Fire Company,

OF

NEW YORK NEW YORK.

Incorporated April 22, 1806.

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 (unencumbered)	\$ 449,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	19,000 00
Interest due and accrued on all said mortgage loans.	466 25
Value of lands mortgaged, exclusive of buildings	\$ 13,000 00
Value of buildings mortgaged (insured for \$27,600.00 as collateral)	28,000 00
Total value of said mortgaged premises	\$ 41,000 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.	
500 Oswego and Syracuse R. R.	\$ 25,000 00	\$ 45,000 00	
100 Albany and Susquehanna R. R.	10,000 00	15,700 00	
100 Utica, Chenango and Susquehanna Val. R. R.	10,000 00	13,000 00	
50 Rensselaer and Saratoga R. R.	5,000 00	8,600 00	
100 New York, Lackawanna and Western R. R.	10,000 00	11,000 00	
150 Valley R. R.	15,000 00	15,350 00	
300 N. Y. C. & H. Riv. R. R.	30,000 00	30,300 00	
100 Lake Shore and Michigan Southern R. R.	10,000 00	10,975 00	
122 Delaware and Hudson Canal Co.	12,200 00	15,494 00	
50 German-American Bank.	3,750 00	4,500 00	
333 Merchants National Bank.	16,650 00	25,807 50	
200 Mechanics National Bank.	5,000 00	10,500 00	
100 Nassau Bank.	5,000 00	8,000 00	
200 Bank of America.	20,000 00	43,200 00	
200 American Exchange National Bank.	20,000 00	30,400 00	
142 East River National Bank.	3,550 00	5,680 00	
30 Bank of the State of New York.	3,000 00	3,300 00	
100 National Bank of Commerce.	10,000 00	19,500 00	
1875 Brooklyn City Railroad.	18,750 00	30,375 00	
100 Fulton Municipal Gas Co.	10,000 00	13,400 00	
200 Williamsburg City Gas Co.	10,000 00	13,200 00	
495 Peoples Gas Light Co.	4,950 00	4,504 50	
Bonds additional Water Loan of the City of N. Y.	250,000 00	265,000 00	
Totals.	<u>\$ 507,850 00</u>	<u>\$ 643,786 00</u>	
Total market value of stocks and bonds.			\$ 643,786 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
6 shares Pennsylvania R. R.	\$ 300 00	\$ 300 00	\$ 200 00	
Totals.	<u>\$ 300 00</u>	<u>\$ 300 00</u>	<u>\$ 200 00</u>	
Amount loaned on collaterals.				\$ 200 00
Cash in the company's principal office.				910 38
Cash deposited in bank.				7,693 79
Interest due and accrued on bonds.				7,628 16
Interest due and accrued on collateral loans and deposits.				120 16
Gross premiums in course of collection, not more than three months due.				18,537 55
All other property belonging to the company.				5,150 05
Aggregate amount of all the Assets of the company, stated at their actual value.				<u>\$ 1,152,992 34</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.	\$ 8,095 27	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	8,527 34	
Losses resisted, including interest, costs and other expenses thereon.	750 00	
Total gross amount of claims for losses.	\$ 17,372 61	
Deduct re-insurance thereon.	1,979 83	
Net amount of unpaid losses.		\$ 15,392 78
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$75,544.80; unearned premiums (fifty per cent.)	\$ 37,772 40	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$168,431.94; unearned premiums (<i>pro rata</i>)	89,002 79	
Total unearned premiums.		\$ 126,775 19
Cash dividends to stockholders remaining unpaid.		2,163 24
Due and to become due for borrowed money.		5,000 00
All other demands against the company, absolute and contingent.		5,789 78
Total amount of all Liabilities, except capital stock, and net surplus.		\$ 155,120 99
Capital actually paid up in cash.		300,000 00
Surplus beyond capital and all other Liabilities.		697,871 35
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.		<u>\$ 1,152,992 34</u>

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	From fire risks.	
Deduct amount of same not collected	\$ 20,854 66	
Net collected	352 66	
Gross premiums on risks written and renewed during the year	\$ 20,502 00	
Total	165,185 04	
Deduct premiums and bills in course of collection at this date	\$ 185,687 04	
Entire premiums collected during the year	19,539 94	
Deduct re-insurance, rebate, abatement and return premiums	\$ 166,147 10	
	27,166 60	
Net cash actually received for premiums		\$ 138,980 50
Received for interest on mortgages		982 50
Received for interest and dividends on stocks, bonds and collateral loans		24,491 03
Income received from all other sources		14,429 78
Aggregate amount of Income actually received during the year in cash		\$ 178,883 81

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$8,227.48, losses occurring in previous years)	On fire risks.	
Deduct all amounts actually received for salvages and re-insurance in other companies	\$ 59,154 87	
	4,564 75	
Net amount paid during the year for losses		\$ 54,590 12
Cash dividends actually paid stockholders		37,270 00
Paid for commissions or brokerage		30,760 53
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		31,180 09
Paid for State and local taxes in this and other States		3,233 82
All other payments and Expenditures		7,677 02
Aggregate amount of actual Expenditures during the year in cash		\$ 164,711 58

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$40,628,968 00	\$ 235,829 68
Totals	29,589,321 00	165,185 04
Deduct those expired and marked off as terminated	\$70,218,289 00	\$ 401,014 72
	24,623,794 00	132,883 29
In force at the end of the year	\$45,594,495 00	\$ 268,131 43
Deduct amount re-insured	3,887,049 00	24,154 69
Net amount in force December 31, 1890	\$41,707,446 00	\$ 243,976 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'nd.	Premiums unearned.
1890	One year or less	\$13,460,390 00	\$ 75,544 80	1-2	\$ 37,772 40
1889		30,200 00	140 62	1-4	35 15
1890		30,550 00	152 38	3-4	114 13
1888	Two years	7,370,659 00	44,530 89	1-6	7,421 81
1889		8,673,782 00	53,463 47	1-2	26,731 73
1887		8,876,202 00	50,268 71	5-6	41,890 60
1888	Three years	19,800 00	159 70	1-8	19 96
1889		27,900 00	203 66	3-8	76 37
1890		110,950 00	1,081 35	5-8	675 84
1886	Four years	1,401,500 00	1,152 92	7-8	1,008 81
1887		110,950 00	1,672 50	1-10	167 25
1888		140,678 00	1,495 98	3-10	448 79
1889	Five years	278,650 00	3,018 25	1-2	1,509 12
1888		502,945 00	5,396 47	7-10	3,777 52
1889		672,290 00	5,695 04	9-10	5,125 54
Totals		\$41,707,446 00	\$ 243,976 74		\$ 126,775 19

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,772,855 00
Losses paid from organization to date	3,182,221 00
Total amount of cash dividends declared since the company commenced business	3,963,808 00
Total amount of the company's stock owned by the directors at par value	33,680 00
Losses incurred during the year: fire	61,005 42

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

Risks written	\$ 347,110 00
Premiums received	3,910 45
Losses paid	None.
Losses incurred	21 98

Empire State Insurance Company,

OF

ROCHESTER NEW YORK.

Incorporated March 20, 1888.

HENRY MICHAELS, President.

JAMES JOHNSTON, 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	\$ 241,657 65
Interest due and accrued on all said mortgage loans	1,331 13
Value of lands mortgaged, exclusive of buildings	\$ 213,600 00
Value of buildings mortgaged (insured for \$ as collateral)	338,050 00
Total value of said mortgaged premises	\$ 551,560 00
Cash in the company's principal office	10,283 67
Cash deposited in bank	77,430 96
Gross premiums in course of collection, not more than three months due	7,774 14
Bills receivable, not matured, taken for fire, marine and inland risks	941 76
All other property belonging to the company	1,442 75
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 340,862 06

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,363 02
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,963 00
Losses resisted, including interest, costs and other expenses thereon	2,850 00
Net amount of unpaid losses	\$ 15,176 02

Net amount of unpaid losses (<i>brought forward</i>)	\$	15,176	02
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$122,218.44; unearned premiums (fifty per cent.)	\$	61,109	22
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$58,060.93; unearned premiums (<i>pro rata</i>)		36,460	83
Total unearned premiums	\$	97,570	05
Total amount of all Liabilities, except capital stock and net surplus	\$	112,746	07
Joint-stock capital actually paid up in cash		200,000	00
Surplus beyond capital and all other Liabilities		28,115	99
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	340,862	06

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	From fire risks.	\$	11,075	35
Deduct amount of same not collected			21	20
Net collected		\$	11,054	15
Gross premiums on risks written and renewed during the year			191,450	94
Total		\$	202,505	09
Deduct premiums and bills in course of collection at this date			8,715	90
Entire premiums collected during the year		\$	193,789	19
Deduct re-insurance, rebate, abatement and return premiums			37,030	00
Net cash actually received for premiums		\$	156,759	19
Received for interest on mortgages			9,305	89
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources			1,242	52
Aggregate amount of Income actually received during the year in cash	\$	167,307	60	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$20,057.81, losses occurring in previous years)	On fire risks.	\$	114,408	59
Deduct all amounts received for salvages, and re-insurance in other companies			901	99
Net amount paid during the year for losses		\$	113,506	60
Paid for commissions or brokerage			29,251	26
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			12,021	28
Paid for State and local taxes in this and other States			97	68
All other payments and Expenditures			15,345	69
Aggregate amount of actual Expenditures during the year in cash	\$	170,222	51	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.		Premiums thereon.		
Written or renewed during the year	\$	12,078,270	\$	160,103	94
		15,322,739		191,450	94
Totals	\$	27,401,009	\$	351,554	88
Deduct those expired and marked off as terminated		12,324,352		168,667	38
In force at the end of the year	\$	15,076,657	\$	182,887	50
Deduct amount re-insured		209,467		2,608	13
Net amount in force December 31, 1890	\$	14,867,190	\$	180,279	37

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1890	One year or less	\$ 8,906,267 00	\$ 12,218 44	1-2	\$ 61,109 22
1889		74,390 00	648 46	1-4	162 11
1890	Two years	66,518 00	646 30	3-4	484 72
1888		853,583 00	6,737 18	1-6	1,122 86
1889	Three years	2,020,019 00	19,735 74	1-2	9,867 87
1890		2,457,987 00	23,584 60	5-6	19,653 83
1888	Four years	1,000 00	10 00	3-8	3 75
1889		67,618 00	608 93	5-8	380 58
1890	Five years	11,000 00	145 10	7-8	126 96
1888		42,650 00	612 86	1-2	306 43
1889		161,003 00	2,234 30	7-10	1,564 01
1890		205,155 00	3,097 46	9-10	2,787 71
Totals		\$ 14,867,190 00	\$ 180,279 37		\$ 97,570 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 381,900 01
Losses paid from organization to date	241,954 44
Total amount of the company's stock owned by the directors at par value	97,600 00
Amount loaned to stockholders, not officers	20,600 00
Losses incurred during the year: fire	106,524 81

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 163,070 00
Premiums received	2,469 19
Losses paid	772 75
Losses incurred	754 75

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 (unencumbered)	\$ 129,900 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	89,650 00
Interest due and accrued on all said mortgage loans	840 00
Value of lands mortgaged, exclusive of buildings	\$ 127,050 00
Value of buildings mortgaged (insured for \$84,490.00 as collateral)	138,600 00
Total value of said mortgaged premises	\$ 265,650 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
500 shares Old Nat'l Bank, Providence, stock . . .	\$ 50,000 00	\$ 58,000 00
340 shares National Bank of Commerce, Providence, stock . . .	17,000 00	19,040 00
200 shares American National Bank, Providence, stock . . .	10,000 00	8,700 00
30 shares Third Nat'l Bank, Providence, stock . . .	3,000 00	3,210 00
100 shares Fourth Nat'l Bank, Providence, stock . . .	10,000 00	12,100 00
100 shares First Nat'l Bank, Warren, stock . . .	10,000 00	9,000 00
200 shares N. Y. C. & H. R. R. R. stock . . .	20,000 00	20,300 00
100 shares Lake Shore & M. S. R. R. Co stock . . .	10,000 00	11,050 00
200 shares Illinois Central R. R. Co. stock . . .	20,000 00	19,400 00
100 shares C. R. I. & P. R. R. Co stock . . .	10,000 00	7,050 00
100 shares C. B. & Q. R. R. Co. stock . . .	10,000 00	9,000 00
100 shares Michigan Central R.R. Co stock . . .	10,000 00	9,300 00
50 shares R. I. & Mass. R. R. Co. stock . . .	5,000 00	5,000 00
50 shares Wells, Fargo & Co. Express stock . . .	5,000 00	7,000 00
Union Pacific R. R. bonds, first mortgage . . .	25,000 00	27,875 00
N. Y. Elevated R. R. bonds, 7s . . .	25,000 00	31,220 00
Pawtuxet Valley R. R. bonds (end. by N. Y. P. & B. R. R.) . . .	22,000 00	26,400 00
Quincy, Alton & St. Louis R. R. bonds . . .	10,000 00	10,500 00
National Water-works Co. (Kansas City plant) bonds . . .	10,000 00	10,000 00
Milwaukee City R. R. bonds . . .	5,000 00	5,000 00
C. B. & Q. R. R. bonds . . .	1,000 00	1,000 00
Totals	<u>\$ 291,000 00</u>	<u>\$ 310,145 00</u>
Total market value of stocks and bonds		\$ 310,145 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
20 shares Mechanics Nat. Bank, of Providence	\$ 1,000 00	\$ 1,140 00	\$ 900 00
Totals	<u>\$ 1,000 00</u>	<u>\$ 1,140 00</u>	<u>\$ 900 00</u>

Amount loaned on collaterals	\$ 900 00
Cash in the company's principal office	1,284 80
Cash deposited in bank	24,014 03
Gross premiums in course of collection, not more than three months due. . .	31,339 59
All other property belonging to the company	1,537 50
Amount of premiums unpaid on policies which have been issued more than three months	\$ 479 21
Aggregate amount of all the Assets of the company, stated at their actual value.	<u>\$ 589,610 92</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,678 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	10,296 00
Losses resisted, including interest, costs and other expenses thereon	1,530 00
Net amount of unpaid losses	\$ 14,504 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$219,858.29; unearned premiums (fifty per cent.)	\$ 109,929 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$119,056.06; unearned premiums (<i>pro rata</i>)	66,901 49
Gross premiums received and receivable upon all unexpired marine risks	638 28
Total unearned premiums	\$ 177,468 92
Cash dividends to stockholders remaining unpaid	493 50
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	2,500 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 195,466 42
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	94,144 50
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 589,610 92</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 22,226 89	\$ 622 94	
Gross premiums on risks written and renewed during the year	\$ 316,021 52	\$ 11,080 23	
Total	\$ 338,248 41	\$ 11,743 17	
Deduct premiums and bills in course of collection at this date	30,700 91	638 68	
Entire premiums collected during the year	\$ 307,547 50	\$ 11,104 49	
Deduct re-insurance, rebate, abatement and return premiums	40,993 49	4,872 00	
	<u>\$ 266,554 01</u>	<u>\$ 6,232 49</u>	
Net cash actually received for premiums			\$ 272,786 50
Received for interest on mortgages			5,135 81
Received for interest and dividends on stocks, bonds and collateral loans			15,882 06
Income, received from all other sources			4,345 02
Aggregate amount of Income actually received during the year in cash			<u>\$ 298,149 39</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses (including \$26,197 52, losses occurring in previous years)	\$ 145,204 36	\$ 6,459 17	
Deduct all amounts received for salvages, and re-insurance in other companies	711 68	2,950 66	
	<u>\$ 144,492 68</u>	<u>\$ 3,508 51</u>	
Net amount paid during the year for losses			\$ 148,001 19
Cash dividends actually paid stockholders			21,022 70
Paid for commissions or brokerage			52,712 39
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			19,380 00
Paid for State and local taxes in this and other States			9,721 73
All other payments and expenditures			22,234 27
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 273,072 28</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 27,396,642 72	\$ 306,923 86	\$ 117,107 58	\$ 1,053 01
Written or renewed during the year	28,713,227 12	316,021 52	1,740,894 98	11,080 23
Totals	\$ 56,109,869 84	\$ 622,945 38	\$ 1,858,002 56	\$ 12,133 24
Deduct those expired and marked off as terminated	25,562,103 66	276,468 34	1,713,612 56	10,747 48
In force at end of the year	\$ 30,547,766 18	\$ 346,477 04	\$ 144,390 00	\$ 1,385 76
Deduct amount re-insured	765,549 99	7,562 69	80,880 00	747 48
Net amount in force December 31, 1890	<u>\$ 29,782,216 19</u>	<u>\$ 338,914 35</u>	<u>\$ 63,510 00</u>	<u>\$ 638 28</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums thereon.
1890	One year or less	\$ 18,314,109 38	\$ 219,858 29	1-2	\$ 109,929 15
1889		158,123 00	1,455 64	1-4	363 91
1890	Two years	137,375 00	1,365 74	3-4	1,024 30
1888		1,143,333 50	11,755 68	1-6	1,959 28
1889	Three years	1,587,758 04	16,016 45	1-2	8,008 22
1890		1,763,494 27	19,121 90	5-6	15,934 90
1887	Four years	41,800 00	402 57	1-8	50 32
1888		51,075 00	467 18	3-8	175 18
1889		91,900 00	999 26	5-8	624 55
1890		112,164 25	1,056 65	7-8	924 57
1886	Five years	894,723 00	9,151 06	1-10	915 11
1887		1,085,164 24	11,273 34	3-10	3,382 00
1888		1,295,639 83	12,749 79	1-2	6,374 89
1889		1,337,860 52	13,762 24	7-10	9,633 55
1890		1,767,696 16	19,478 56	9-10	17,530 71
Totals		\$ 29,782,216 19	\$ 338,914 35		\$ 176,830 64

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,914,865 91
Losses paid from organization to date	2,581,412 44
Total amount of cash dividends declared since the company commenced business	494,000 00
Total amount of the company's stock owned by the directors at par value	72,720 00
Amount loaned to officers and directors	900 00
Losses incurred during the year: fire, \$131,269.16; marine, \$3,508.51; total	\$ 134,777 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 269,995 59
Premiums received	3,674 53
Losses paid	449 63
Losses incurred	8 63

Exchange Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 9, 1853.

RICHARD C. 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	\$ 92,950 00
Interest due and accrued on all said mortgage loans	2,744 50
Value of lands mortgaged, exclusive of buildings	\$ 158,500 00
Value of buildings mortgaged (insured for \$66,900.00 as collateral)	80,000 00
Total value of said mortgaged premises	\$ 238,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States Government 4 per cent. bonds	\$ 70,000 00	\$ 84,000 00
New York county 3 per cent. bonds	23,860 70	25,015 00
Standard Gas Light Co. preferred stock	20,000 00	20,000 00
Totals	\$ 113,860 70	\$ 129,015 00
Total market value of stocks and bonds		\$ 129,015 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
New York, Lackawanna & Western R. R. Co., 1st mortgage	\$ 3,000 00	\$ 3,975 00	}
St. Louis & Iron Mountain R. R. Co., 1st mortgage	2,000 00	2,060 00	
Chicago, Milwaukee & St. Paul R. R. Co., 1st mortgage (M. D.)	1,000 00	1,133 00	}
Gallatin National Bank	1,500 00	3,250 00	
Lackawanna Iron & Coal Co.	4,800 00	7,200 00	}
Shore Line Railway (N. Y. & N. H.)	10,000 00	17,000 00	
Home Insurance Co.	1,000 00	1,475 00	}
Citizens Insurance Co.	2,000 00	2,300 00	
North River Insurance Co.	1,800 00	1,422 00	}
Long Island Insurance Co.	433 00	433 00	
Jersey City 7 per cent bonds	2,000 00	2,500 00	1,800 00
German American Real Estate Title Guarantee Co	23,500 00	23,500 00	14,000 00
Standard Gas Light Co. (preferred)	10,000 00	10,000 00	}
Standard Gas Light Co. (common)	10,000 00	5,000 00	
Long Dock Co. 1st mortgage bonds	1,000 00	1,100 00	950 00
Grand Rapids Hydraulic Co. 1st mtg	1,000 00	1,000 00	650 00
American Steam Boiler Insurance Co. of N. Y	2,500 00	3,750 00	3,200 00
American Steam Boiler Insurance Co. of N. Y	4,900 00	7,350 00	5,000 00
Hudson River Chem & Dye Wood Co	10,000 00	15,000 00	6,000 00
Niagara Insurance Co.	1,000 00	1,600 00	500 00
Orient Insurance Co. of Hartford	500 00	500 00	}
Berkeley Lyceum Ass. 1st mtg. bonds	500 00	500 00	
Manufacturers' & Build. Fire Ins. Co.	2,000 00	2,200 00	1,750 00
New Jersey Dry Dock & Transp. Co.	1,250 00	1,875 00	1,100 00
Richmond & Danville R. R. Co. 1st mortgage	5,000 00	5,750 00	5,000 00
New York, Lackawanna & Western R. R. Co. 1st mortgage	2,000 00	2,200 00	1,800 00
Totals	\$ 104,683 00	\$ 124,073 00	\$ 87,300 00
Amount loaned on collaterals			\$ 87,300 00
Cash in the company's principal office			16,703 36
Cash deposited in bank			9,750 43
Interest due and accrued on collateral loans			3,291 00
Gross premiums in course of collection, not more than three months due			25,735 45
Bills receivable, not matured, taken for fire, marine and inland risks			5,851 16
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 373,340 87

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 34,511 00
Losses resisted, including interest, costs and other expenses thereon	500 00
Net amount of unpaid losses	\$ 35,011 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$138,688.00; unearned premiums (fifty per cent.)	\$ 69,344 05
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$88,096.61; unearned premiums (<i>pro rata</i>)	44,048 30
Gross premiums received and receivable upon all unexpired inland navigation risks, \$5,169.73; unearned premiums (fifty per cent.)	2,584 86
Total unearned premiums	\$ 115,977 21

EXCHANGE FIRE INSURANCE COMPANY.

109

Cash dividends to stockholders remaining unpaid	500 90
All other demands against the company, absolute and contingent	4,536 90
Total amount of all Liabilities, except capital stock and net surplus	\$ 156,026 01
Joint-stock capital actually paid up in cash	200,010 00
Surplus beyond capital and all other Liabilities	17,304 86
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 373,340 87

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 27,286 74	\$ 2,119 38
Gross premiums on risks written and renewed during the year	277,884 77	59,367 53
Totals	\$ 305,171 51	\$ 61,486 91
Deduct premiums and bills in course of collection at this date	22,682 79	8,868 24
Entire premiums collected during the year	\$ 282,488 72	\$ 52,618 67
Deduct re-insurance, rebate, abatement and return premiums	29,878 43	3,087 78
	\$ 252,610 29	\$ 49,530 89
Net cash actually received for premiums		\$ 302,141 18
Received for interest on mortgages		6,835 85
Received for interest and dividends on stocks, bonds and collateral loans		8,695 90
Aggregate amount of Income actually received during the year in cash		\$ 317,732 93

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$41,543 43, losses occurring in previous years	\$ 213,980 53	\$ 51,274 09
Deduct all amounts received for salvages, and re-insurance in other companies	7,826 10	
	\$ 206,154 48	\$ 51,274 09
Net amount paid during the year for losses		\$ 257,428 87
Cash dividends actually paid stockholders		7,000 35
Paid for commissions or brokerage		65,358 50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		22,374 18
Paid for State and local taxes in this and other States		6,641 83
All other payments and Expenditures		10,643 93
Aggregate amount of actual Expenditures during the year in cash		\$ 369,250 36

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1889	\$ 29,343,699	\$ 214,229 02	\$ 553,463	\$ 22,263 16
Written or renewed in 1890	27,791,686	277,884 77	6,240,284	59,367 53
Totals	\$ 57,135,385	\$ 492,113 79	\$ 6,793,747	\$ 81,630 69
Deduct expirations and cancellations	25,884,312	257,606 48	5,590,614	76,460 96
In force at end of year	\$ 31,251,073	\$ 234,507 31	\$ 203,133	\$ 5,169 73
Deduct amount re-insured	1,131,591	7,722 61		
Net amount in force Dec. 31, 1890	\$ 30,119,482	\$ 226,784 70	\$ 203,133	\$ 5,169 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 18,400,997 00	\$ 146,410 70	1-2	\$ 73,205 35
1888	Three years	3,391,008 00	20,513 12	1-6	3,418 85
1889		3,357,879 00	22,126 38	1-2	11,063 19
1890		3,536,353 00	22,958 39	5-6	19,131 95
1886	Five years	263,849 00	1,631 75	1-10	163 17
1887		440,922 00	3,900 04	3-10	1,170 01
1888		647,008 00	6,325 38	1-2	3,162 69
1889		740,708 00	7,179 68	7-10	5,025 79
1890		472,349 00	3,461 87	9-10	3,115 68
Totals		\$ 31,251,073 00	\$ 234,507 31		\$ 119,456 68

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,203,478 00
Losses paid from organization to date	3,345,499 00
Total amount of cash dividends declared since the company commenced business	424,625 60
Total amount of the company's stock owned by the directors at par value	102,300 00
Amount loaned to officers and directors	18,800 00
Losses incurred during theyear: fire, \$199,626.03; marine, \$51,274.09; total	240,900 12

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

Risks written	\$ 340,275 00
Premiums received	4,123 67
Losses paid	2,748 59
Losses incurred	2,748 59

Farragut Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated January 29, 1872.

JOHN E. LEFFINGWELL, President.

SAMUEL DARBEE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 6,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	22,000 00
Interest due and accrued on all said mortgage loans	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.

	Par value.	Market value.
<i>Bonds.</i>		
United States, reg. 4 per cent	\$ 60,000 00	\$ 73,200 00
District of Columbia	60,000 00	73,500 00
New York, Ontario & Western R. R., 6 per cent	50,000 00	55,500 00
New York, Chicago & St. Louis R. R., 4 per cent	15,000 00	13,650 00
Central R. R. of New Jersey, 5 per cent	15,000 00	16,125 00
<i>Stock.</i>		
Fourth National Bank	10,000 00	17,250 00
New York Produce Exchange Bank	5,200 00	6,032 00
Long Island Loan and Trust Co	25,000 00	52,500 00
Brooklyn Gaslight Co	11,250 00	13,050 00
People's Gaslight Co	5,000 00	4,250 00
Citizen's Gaslight Co	4,000 00	3,000 00
Clinton Bank	6,000 00	7,200 00
Totals	<u>\$ 266,450 00</u>	<u>\$ 336,157 00</u>
Total market value of stocks and bonds		\$ 336,157 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Central National Bank stock	\$ 2,500 00	\$ 3,375 00	\$ 2,500 00
Toledo City bonds	5,000 00	5,000 00	4,500 00
Clinton Bank stock	7,000 00	8,400 00	5,000 00
Mahoning Coal R. R. Co. stock	15,000 00	9,000 00	6,000 00
Totals	<u>\$ 29,500 00</u>	<u>\$ 25,775 00</u>	<u>\$ 18,000 00</u>
Amount loaned on collaterals			\$ 18,000 00
Cash in the company's principal office			1,639 07
Cash deposited in bank			23,188 81
Interest due and accrued on collateral loans			123 50
Gross premiums in course of collection, not more than three months due			23,074 50
All other property belonging to the company			4,042 00
Amount of premiums unpaid on policies which have been issued more than three months			\$ 666 08
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 434,547 38</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 4,665 63
Losses resisted, including interest, costs and other expenses thereon	900 00
Total gross amount of claims for losses	<u>\$ 5,565 63</u>
Deduct re-insurance thereon	25 12
Net amount of unpaid losses	\$ 5,540 51
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$118,000.56; unearned premiums (fifty per cent.)	\$ 59,000 28
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$110,912.51; unearned premiums (<i>pro rata</i>)	58,771 72
Total unearned premiums	\$ 117,772 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,000 00
All other demands against the company, absolute and contingent	2,829 62
Total amount of all Liabilities, except capital stock and net surplus	<u>\$ 128,142 13</u>
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	106,405 25
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 434,547 38</u>

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	\$ 23,490 11	From fire risks.
Deduct amount of same not collected	886 69	
Net collected	\$ 22,603 42	
Gross premiums on risks written and renewed during the year	190,132 53	
Total	\$ 212,735 95	
Deduct premiums and bills in course of collection at this date	23,740 58	
Entire premiums collected during the year	\$ 188,995 37	
Deduct re-insurance, rebate, abatement and return premiums	22,361 57	
Net cash actually received for premiums	\$ 166,633 80	
Received for interest on mortgages	1,290 00	
Received for interest and dividends on stocks, bonds and collateral loans	13,943 08	
Income received from all other sources	484 60	
Aggregate amount of Income actually received during the year in cash.	\$ 182,351 48	

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$8,488 86, losses occurring in previous years	\$ 70,168 09	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	4,602 34	
Net amount paid during the year for losses	\$ 65,565 75	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	31,195 84	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	23,583 34	
Paid for State and local taxes in this and other States	6,109 01	
All other payments and Expenditures	18,345 59	
Aggregate amount of actual Expenditures during the year in cash.	\$ 164,799 53	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year.	\$ 29,209,399	Fire risks.	Premiums thereon.
Written or renewed during the year	22,994,825		230,531 92
Totals	\$ 52,204,224		420,664 45
Deduct those expired and marked off as terminated.	22,472,553		183,367 59
In force at the end of the year	\$ 29,731,671		\$ 237,296 86
Deduct amount re-insured	1,138,631		8,383 69
Net amount in force December 31, 1890.	\$ 28,593,040		\$ 228,913 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less.	\$ 14,796,912 00	\$ 118,000 56	1-2	\$ 59,000 28
1889		94,500 00	395 20	1-4	76 30
1890	Two years.	5,730 00	134 89	3-4	101 17
1888		3,737,070 00	26,817 14	1-6	4,469 52
1889	Three years.	3,847,033 00	28,867 22	1-2	14,433 61
1890		4,058,041 00	33,495 26	5-6	27,912 72
1887	Four years	20,000 00	138 24	1-8	17 28
1888		14,500 00	81 65	3-8	30 62
1889		86,400 00	453 14	5-8	283 21
1890		70,300 00	516 40	7-8	64 55
1885	Five years.	284,461 00	2,691 09	1-10	269 10
1887		343,743 00	3,426 94	3-10	1,028 08
1888		356,950 00	3,805 68	1-2	1,902 84
1889		463,350 00	4,895 35	7-10	3,426 75
1890		434,050 00	5,284 41	9-10	4,755 97
Totals		\$ 28,593,040 00	\$ 228,913 17		\$ 117,772 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,858,763 70
Losses paid from organization to date	1,277,618 38
Total amount of cash dividends declared since the company commenced business	434,000 00
Total amount of the company's stock owned by the directors at par value	60,100 00
Amount loaned to officers and directors	31,000 00
Losses incurred during the year: fire	61,717 40

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 353,708 00
Premiums received	4,792 12
Losses paid	130 35
Losses incurred	145 35

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 (unencumbered)	\$ 129,991 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,601,192 01
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$6,325.00 is in process of foreclosure)	11,025 00
Interest due and accrued on all said mortgage loans	30,332 54
Value of lands mortgaged, exclusive of buildings	\$2,134,825 00
Value of buildings mortgaged (insured for \$1,211,875.00 as collateral)	1,837,591 00
Total value of said mortgaged premises	\$3,972,416 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Philadelphia 6 per cent. loan	\$ 372,900 00	\$ 462,396 00
City of Philadelphia 3 per cent. loan	100,000 00	100,000 00
City of Camden 7 per cent. bonds	1,500 00	1,875 00
City of Clay Centre 6 per cent. bonds	3,000 00	3,000 00
City of Richmond 6 per cent. certificates	25,000 00	30,000 00
City of Millville 7 per cent. bonds	6,000 00	6,600 00
City of Cincinnati 7 3-10 per cent. bonds	125,000 00	161,250 00
State of Georgia 4½ per cent. bonds	25,000 00	26,000 00
Northern Central R. W. Co. 6 per cent. gen mtg. bonds	168,000 00	193,200 00
Catawissa R. R. 7 per cent. bonds	10,000 00	11,500 00
Lehigh Valley R. R. 7 per cent. bonds	32,000 00	43,040 00
Lehigh Valley R. R. 6 per cent. bonds	100,000 00	125,000 00
Shamokin and Pottsville 7 per cent. bonds	70,000 00	24,200 00
Philadelphia and Erie R. R. 5 per cent bonds	100,000 00	112,000 00
Belt R. R. and Stock Yards 6 per cent. bonds	50,000 00	56,500 00
Louisville and Nashville R. R. 6 per cent. bonds	95,000 00	107,350 00
Camden and Atlantic R. R. 5 per cent. bonds	39,000 00	31,200 00

	Par value.	Market value.
Texas and Pacific R. R. 6 per cent. 1st mtg. bds	13,000 00	13,650 00
Pennsylvania R. R. 6 per cent. gen. mtg. bonds	58,000 00	72,500 00
Pennsylvania R. R. 6 per cent. con. mtg. bonds	50,000 00	58,000 00
No. Pacific R. R. 6 per cent. 1st mtg. land grant bonds	25,000 00	28,750 00
No. Pacific R. R. 6 per cent. 1st mtg. bonds (Pend'or div.)	25,000 00	25,500 00
Philadelphia and Reading R. R. 4 per cent. gen. mtg. bonds	10,000 00	8,000 00
Pennsylvania County 6 per cent. bonds	34,000 00	36,040 00
Philadelphia and Reading R. R. 6 per cent. Car Trust certificates	25,000 00	25,000 00
Security Car Trust of Penna. 6 per cent. bonds, series A	20,000 00	20,000 00
Baltimore and Ohio Equipment Association 5 per cent. bonds, series B	25,000 00	25,000 00
Pennsylvania and New York Canal 7 per cent. bds	8,000 00	8,960 00
Lehigh Coal and Navigation Co. 7 per cent. con. mtg. bonds	100,000 00	124,000 00
Chamber of Commerce Ass'n 6 per cent. bonds	12,000 00	12,000 00
Masonic Temple 4 per cent. loan	20,000 00	20,000 00
Peoria Mercantile Library Ass'n 6 per cent. bonds	19,000 00	19,000 00
Mortgage Trust Co. of Pennsylvania 5 per cent. deb. bonds	50,000 00	50,000 00
Philadelphia City Pass. E. W. Co. 5 per cent. bds	50,000 00	53,500 00
2530 shares Pennsylvania R. R. stock	126,500 00	126,500 00
306 shares Fire Association of Philadelphia stk	15,300 00	104,040 00
331 shares Philadelphia, Germantown and Norristown R. R. stock	16,550 00	41,375 00
70 shares Chestnut Hill R. R. stock	3,500 00	8,750 00
Totals	\$1,969,250 00	\$2,375,676 00

Total market value of stocks and bonds \$ 2,375,676 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
2 shares Fire Ass'n of Philadelphia \$60,000 Shamokin, Sunbury and Lewiston 1st mtg. 5's	100 00	\$ 680 00	\$ 400 00
200 shares Finance Co. of Penna	60,000 00	60,000 00	117,000 00
200 shares Investment Co. of Penna	20,000 00	11,400 00	
200 shares Lehigh Valley R. R. Co	10,000 00	6,400 00	85,000 00
\$51,000 B. & O. Equipment Ass'n	10,000 00	9,800 00	
\$ 5,000 P. & R. 1st series stamped 5's	51,000 00	48,450 00	50,000 00
\$ 5,000 P. & R. 1st pref. 5's	5,000 00	4,950 00	
617 shares Lombard and South Streets Pass. R. W. Co	5,000 00	2,787 50	93,800 00
700 shares Peogles Pass. R. W. Co	15,425 00	40,105 00	
150 shares Finance Co. of Penna	17,500 00	28,000 00	85,000 00
225 shares Real Estate Title Co	15,000 00	8,550 00	
\$50,000 Savannah & W. 1st mtg. 5's	22,500 00	45,000 00	50,000 00
\$50,000 Newark P. R. W. Co. 1st mtg. 5's	50,000 00	44,000 00	
\$10,000 P. & R. 1st pref. 5's	50,000 00	45,000 00	5,575 00
\$10,000 P. & R. 2nd pref. 5's	10,000 00	5,575 00	
\$10,000 P. & R. 3d pref. 5's	10,000 00	3,500 00	2,800 00
100 shares Lehigh Coal & Nav. Co	10,000 00	2,800 00	
20 shares Fidelity Ins., T. & S. Dep. Co	5,000 00	4,800 00	6,200 00
40 shares Centennial National Bank	2,000 00	8,400 00	
350 shares Newark P. R. W. Co	4,000 00	6,200 00	5,500 00
166 shares Fidelity Ins., T. & S. Dep. Co	35,000 00	5,500 00	
Totals	16,600 00	69,720 00	50,000 00
Totals	\$ 424,125 00	\$ 459,617 50	\$ 346,200 00

Amount loaned on collaterals	\$ 346,200 00
Cash in the company's principal office	10,181 54
Cash deposited in bank	156,938 20
Interest due and accrued on bonds	13,193 00
Interest due and accrued on collateral loans	1,748 10
Gross premiums in course of collection, not more than three months due	169,869 07
All other property belonging to the company	73 00

Aggregate amount of all the Assets of the company, stated at their actual value \$ 4,846,419 46

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 76,088 75	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	69,001 00	
Losses resisted, including interest, costs and other expenses thereon	<u>16,426 34</u>	
Net amount of unpaid losses		\$ 161,516 09
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$; unearned premiums (fifty per cent.)	\$ 650,051 55	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$; unearned premiums (pro rata)	<u>639,709 09</u>	
Total unearned premiums		1,289,760 61
Amount reclaimable by the insured on perpetual fire insurance policies		<u>1,849,000 75</u>
Total amount of all Liabilities, except capital stock and net surplus		\$ 3,300,277 45
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other Liabilities		<u>1,046,142 01</u>
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 4,846,419 46</u>

IV. INCOME DURING THE YEAR.

Net premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 159,722 76	
Gross premiums on risks written and renewed during the year	1,979,410 52	
Total	\$2,139,133 28	
Deduct premiums and bills in course of collection at this date	169,869 07	
Entire premiums collected during the year	\$1,969,264 21	
Deduct re-insurance, rebate, abatement and return premiums	266,365 12	
Net cash actually received for premiums		\$ 1,702,899 09
Received for interest on mortgages		84,943 91
Received for interest and dividends on stocks, bonds and collateral loans		144,162 56
Income, received from all other sources		3,946 69
Deposit premiums received for perpetual fire risks	\$ 54,569 34	
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,935,952 25</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$130,469.00, losses occurring in previous years)	On fire risks. \$ 888,872 46	
Deduct all amounts received for salvages and re-insurance in other companies	26,191 69	
Net amount paid during the year for losses		\$ 862,680 77
Cash dividends actually paid stockholders		200,000 00
Paid for commissions or brokerage		338,993 73
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		140,896 28
Paid for State and local taxes in this and other States		55,288 89
All other payments and Expenditures		33,177 78
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 39,259 84	
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,631,037 45</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$276,653,386	\$ 4,315,650 56
Written or renewed during the year	163,912,254	1,979,410 52
Totals	\$440,565,640	\$ 6,295,061 08
Deduct those expired and marked off as terminated	144,063,923	1,741,926 13
In force at the end of the year	\$296,501,717	\$ 4,553,134 95
Deduct amount re-insured	4,003,979	54,953 56
Net amount in force December 31, 1890	<u>\$292,497,738</u>	<u>\$ 4,498,181 39</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less . . .	\$104,263,261 00	\$ 1,300,103 10	1-2	\$ 650,051 55
1889	Two years	312,571 00	3,020 72	1-4	755 18
1890		553,009 00	4,762 86	3-4	3,572 15
1888	Three years	17,653,840 00	195,222 11	1-6	32,537 02
1889		18,412,946 00	204,161 76	1-2	102,080 88
1890		21,849,671 00	242,536 08	5-6	202,113 40
1887	Four years	359,286 00	3,519 20	1-8	439 90
1888		323,505 00	3,132 86	3-8	1,174 81
1889		384,499 00	3,642 83	5-8	2,276 77
1890		730,145 00	6,397 32	7-8	5,597 66
1886		6,683,029 00	83,593 95	1-10	8,359 39
1887	Five years	8,541,190 00	104,595 50	3-10	31,378 66
1888		8,831,139 00	106,434 88	1-2	53,217 44
1889		8,696,004 00	108,472 65	7-10	75,930 85
1890		11,476,713 00	133,638 83	9-10	120,274 95
Perpetual risks . . .		83,426,930 00	1,994,946 68		1,849,000 75
Totals		\$292,497,738 00	\$ 4,498,181 39		\$ 3,138,761 36

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$26,774,675 00
Losses paid from organization to date	15,189,606 00
Total amount of cash dividends declared since the company commenced business	3,979,762 00
Total amount of the company's stock owned by the directors at par value	58,850 00
Amount loaned to stockholders not officers	400 00
Losses incurred during the year: fire	881,283 00

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

Risks written	\$ 667,818 00
Premiums received	58,850 00
Losses paid	5,302 49
Losses incurred	5,319 64

Fireman's Fund Insurance Company,

OF

SAN FRANCISCO CALIFORNIA.

Incorporated May 3, 1863.

DAVID J. STAPLES, President.

BERNARD FAYMONVILLE, 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 (unencumbered)	\$ 300,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	317,375 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$550.00 is in process of foreclosure)	7,550 00
Interest due and accrued on all said mortgage loans.	1,378 50
Value of lands mortgaged, exclusive of buildings	\$ 841,850 00
Value of buildings mortgaged (insured for \$144,350.00 as collateral)	274,100 00
Total value of said mortgaged premises	\$1,115,950 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Omnibus Cable Co.'s	\$ 200,000 00	\$ 235,000 00
Market Street Cable R. R. Co.'s	53,000 00	66,250 00
Powell Street Railway Co.'s	50,000 00	58,000 00
Sutter Street Railway	50,000 00	52,500 00
Northern Railway of California	50,000 00	56,250 00
Oakland City Gas, Light and Heat Co.'s	50,000 00	51,500 00
San Diego Gas and Electric Light Co.'s	70,000 00	20,600 00
Riverside Water Co.'s	70,000 00	72,800 00
California Dry Dock Co.'s	48,500 00	49,712 50
Pacific Rolling Mills	20,000 00	20,600 00
Union Iron Works	4,000 00	4,100 00
<i>Shares of Stock.</i>		
60 Bank of California	6,000 00	16,500 00
107 First National Bank, S. F.	10,700 00	18,190 00
100 Anglo-California Bank, (50 per ct. paid up)	5,000 00	7,750 00
300 Grangers' Bank of California	30,000 00	32,100 00
450 Oakland Bank of Savings (50 per ct. paid up)	22,500 00	31,500 00
90 Savings Bank of Santa Rosa	9,000 00	13,500 00
1000 California Street Cable R. R. Co.'s	100,000 00	109,000 00
550 Presidio and Ferries R. R. Co.'s (55 per ct. paid up)	30,250 00	13,750 00
300 North Beach & Mission R. R. Co.'s	30,000 00	16,500 00
440 Sutter Street R. R. Co.'s	44,000 00	39,600 00
550 Oakland Gas, Light and Heat Co.'s (20 per cent. paid up)	11,000 00	18,975 00
250 Stockton Gas, Light and Heat Co.'s (40 per cent. paid up)	10,000 00	10,000 00
200 Pacific Gas Improvement Co.'s (33 1/3 per ct. paid up)	6,666 66	13,700 00
656 California Dry-Dock Co.'s	65,600 00	20,992 00
500 Pacific Rolling Mills	50,000 00	50,000 00
Totals	\$1,046,216 66	\$1,099,369 50
Total market value of stocks and bonds		\$ 1,099,369 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Shares of Stock.</i>			
60 Bank of California	\$ 6,000 00	\$ 16,500 00	} 35,000 00
183 First Nat. Bank of San Francisco	18,800 00	31,960 00	
440 Masonic Hall Association	4,400 00	5,060 00	4,000 00
400 Bank of Sonoma County	40,000 00	46,000 00	35,000 00
15 Bank of Sonoma County	1,500 00	1,725 00	1,300 00
25 Savings Bank of Santa Rosa	6,100 00	7,915 00	4,300 00
5 Bank of Sonoma County	2,500 00	3,750 00	} 1,700 00
65 Bank of California	500 00	575 00	
25 California Street Cable R.R. Co.	6,500 00	17,875 00	6,500 00
50 Eagle Canning Company	2,500 00	2,725 00	1,500 00
100 Bank of California	5,000 00	2,500 00	750 00
2950 American Biscuit Company	10,000 00	27,500 00	13,000 00
25 Bank of Sonoma County	295,000 00	221,200 00	91,500 00
200 Loma Prieta Lumber Company	2,500 00	2,875 00	2,250 00
5000 Park & Ferries R.R.Co.'s bonds	20,000 00	20,000 00	7,500 00
331 Safe Deposit	50,000 00	52,500 00	} 50,000 00
75 Atlantic Dynamite	16,550 00	15,888 00	
66 Giant Powder Co.'s	7,500 00	3,187 50	} 6,500 00
6 San Francisco Savings Union	6,600 00	4,125 00	
400 Sonoma Water Co.'s	10,000 00	2,700 00	
<i>Bonds.</i>			
62000 Northern Railway of California	62,000 00	69,750 00	50,000 00
1500 Shares Inyo Marble Co.'s stock	1,500 00	1,500 00	1,000 00
8000 Northern Railway of California	8,000 00	9,000 00	
5000 Sacramento County	5,000 00	6,000 00	
17000 San Luis Obispo Co., Cal.	17,500 00	18,900 00	
2500 Fresno Co., Cal.	2,500 00	2,625 00	50,000 00
7000 Territory of Arizona	7,000 00	7,700 00	
250 Shares of Omnibus Cable Co.'s stock (55 per cent. paid up)	13,750 00	18,750 00	
Totals	\$ 619,200 00	\$ 629,885 50	\$ 368,800 00

Amount loaned on collaterals	\$ 368,800 00
Cash in the company's principal offices	14,942 00
Cash deposited in bank	175,285 45
Interest due and accrued on bonds	4,575 26
Interest due and accrued on collateral loans	3,023 38
Gross premiums in course of collection, not more than three months due	264,388 98
Bills receivable, not matured, taken for fire, marine and inland risks	60,256 65
All other property belonging to the company	13,445 20

Aggregate amount of all the Assets of the company, stated at their actual value \$ 2,630,389 92

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,007 76
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	78,262 27
Losses resisted, including interest, costs and other expenses thereon	9,458 33
Total gross amount of claims for losses	\$ 100,728 36
Deduct re-insurance thereon	18,615 03
Net amount of unpaid losses	\$ 82,113 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$864,300.16; unearned premiums (fifty per cent.)	\$ 432,150 08
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$734,763.93; unearned premiums (<i>pro rata</i>)	409,176 45
Gross premiums received and receivable upon all unexpired marine hull time risks, \$95,651.09; unearned premiums (fifty per cent.)	47,825 54
Gross premiums received and receivable upon all unexpired marine and inland navigation risks	17,327 43
Total unearned premiums	\$ 906,478 50
All other demands against the company, absolute and contingent	38,715 38
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,027,308 21
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	603,081 71
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 2,630,389 92</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Net premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 209,476 86	\$ 69,841 92
Gross premiums on risks written and renewed during the year	1,640,073 52	333,764 20
Totals	\$1,849,550 38	\$ 403,606 12
Deduct premiums and bills in course of collection at this date	242,158 94	82,486 69
Entire premiums collected during the year	\$1,607,391 44	\$ 321,119 43
Deduct re-insurance, rebate, abatement and return premiums	448,842 55	146,028 94
	\$1,158,548 89	\$ 175,090 49
Net cash actually received for premiums	\$ 1,333,639 38	
Received for interest on mortgages, collateral loans and other sources	38,016 60	
Received for interest and dividends on stocks and bonds	61,682 93	
Income received from all other sources	20,859 08	
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,434,197 99</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$39,982.78, losses occurring in previous years)	On fire risks.	Marine and inland risks.	
Deduct all amounts received for salvages, and re-insurance in other companies	\$ 630,887 34	\$ 149,907 38	
	75,856 51	65,119 38	
	<u>\$ 555,030 83</u>	<u>\$ 84,788 00</u>	
Net amount paid during the year for losses			\$ 639,818 83
Cash dividends actually paid stockholders			120,000 00
Paid for commissions or brokerage			182,392 55
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			112,654 77
Paid for State and local taxes in this and other States			25,688 64
All other payments and Expenditures			127,906 08
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 1,208,460 87</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 116,705,618 00	\$ 1,607,016 92	\$ 2,481,783 00	\$ 165,116 19
Written or renewed during the year	119,453,876 38	1,640,073 52	22,276,140 00	333,764 20
Totals	\$236,159,494 38	\$ 3,247,090 44	\$24,757,927 00	\$ 498,880 39
Deduct those expired and marked off as terminated	102,993,592 38	1,429,477 07	20,991,931 00	314,073 30
In force at end of year	\$133,165,902 00	\$ 1,817,613 37	\$ 3,765,996 00	\$ 184,807 09
Deduct amount re-insured	11,020,694 00	218,549 28	1,447,932 00	71,828 57
Net amount in force December 31, 1890	<u>\$122,144,208 00</u>	<u>\$ 1,599,064 09</u>	<u>\$ 2,318,064 00</u>	<u>\$ 112,978 52</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 64,758,069 00	\$ 864,300 16	1-2	\$ 432,150 08
1889		392,561 00	4,520 75	1-4	1,130 18
1890	Two years	439,252 00	5,868 25	3-4	4,401 20
1888		11,404,137 00	147,351 20	1-6	24,558 53
1889	Three years	13,287,572 00	162,922 66	1-2	81,461 33
1887		17,208,727 00	219,881 73	5-6	183,234 78
1888	Four years	131,917 00	1,294 59	1-8	161 81
1889		142,100 00	1,526 21	3-8	572 32
1890	Five years	160,200 00	1,523 17	5-8	951 97
1886		309,866 00	2,785 71	7-8	2,437 49
1887	Five years	1,554,648 00	21,189 70	1-10	2,118 97
1888		2,089,660 00	29,023 28	3-10	8,976 96
1888	Five years	2,821,728 00	36,683 66	1-2	18,341 83
1889		3,167,598 00	42,673 60	7-10	29,871 50
1890		4,275,273 00	56,619 51	9-10	50,957 58
Totals		<u>\$122,144,208 00</u>	<u>\$ 1,599,064 09</u>		<u>\$ 841,326 53</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$19,174,007 61
Losses paid from organization to date	9,692,887 41
Total amount of cash dividends declared since the company commenced business	1,936,060 00
Total amount of the company's stock owned by the directors, at par value	142,000 00
Amount loaned to officers and directors	34,000 00
Amount loaned to stockholders, not officers	53,000 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$525,768.42; marine and inland, \$93,157.50; total	618,925 92
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	\$ 1,484,203 00
Premiums received	29,792 27
Losses paid	17,989 07
Losses incurred	18,625 67

Firemen's Insurance Company,

OF

NEWARK . . . NEW JERSEY.

Incorporated December 3, 1855.

JOHN H. KASE, President.

CHARLES COLYER, 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 (unencumbered)	\$ 122,679 13
Loans on mortgage (first liens) upon which not more than one year's interest is due	926,096 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$6,200 is in process of foreclosure)	6,200 00
Interest due and accrued on all said mortgage loans	14,026 92
Value of premises mortgaged (insured for \$1,214,095 as collateral)	\$ 2,210,475 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. government bonds	\$ 30,000 00	\$ 34,750 00
M. & E. R. R. first guarantee mortgage bonds	50,000 00	67,000 00
Orange and Newark N. R. R. Co. Mtg. bonds	40,000 00	43,200 00
Essex Passenger Railway Mtg. bonds	24,000 00	25,920 00
East Orange Township bonds	4,033 82	4,033 82
Newark Electric Light Power Co., bonds	12,500 00	12,500 00
United N. J. R. R. & Canal Co., stock	13,900 00	31,553 00
Del., Lack. and Western R. R. Co., stock	50,000 00	65,000 00
Morris and Essex R. R. Co., stock	65,000 00	93,600 00
Newark City National Bank stock	20,000 00	30,000 00
Second National Bank stock	20,000 00	29,000 00
National Newark Banking Co. stock	20,000 00	31,000 00
National State Bank stock	30,000 00	44,100 00
Essex County National Bank stock	18,900 00	39,690 00
German National Bank stock	4,200 00	6,930 00
Manufacturer's National Bank stock	10,000 00	14,500 00
Newark Fire Insurance Co., stock	5,000 00	8,500 00
American Insurance Co., stock	20,000 00	40,000 00
Patterson Gas Light Co., stock	10,000 00	10,000 00
Newark Gas Light Co., stock	11,000 00	24,200 00
Citizens Gas Light Co., stock	11,850 00	20,145 00
Newark and Rosedale Cement stock	4,000 00	4,800 00
Totals	\$ 474,383 82	\$ 680,421 82

Total market value of stocks and bonds	\$ 680,421 82
Cash in the company's principal office	5,681 24
Cash deposited in bank	23,300 31
Interest due and accrued on bonds	5,150 00
Gross premiums in course of collection, not more than three months due	15,843 47
All other property belonging to the company	1,727 08

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,795,444 73

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	494	15
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		9,125	90
Losses resisted, including interest, costs and other expenses thereon.		4,787	40
Total gross amount of claims for losses.	\$	14,407	45
Deduct re-insurance thereon		25	23
Net amount of unpaid losses	\$	14,382	22
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$188,106.33; unearned premiums, (fifty per cent)	\$	94,053	17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$27,762.83; unearned premiums, (<i>pro rata</i>)		126,442	23
Total unearned premiums	\$	215,495	40
Principal unpaid on scrip or certificates of profit which have been ordered to be redeemed		1,963	00
Interest due and declared remaining uncalled for		518	23
All other demands against the company, absolute and contingent		3,802	45
Total amount of all Liabilities, except capital stock and net surplus	\$	236,161	30
Joint-stock capital actually paid up in cash		600,000	00
Surplus beyond capital and all other Liabilities		959,283	45
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	1,795,444	73

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at the close of last year, as shown by that year's statement	\$	9,068	91
Deduct amount of same not collected.		335	75
Net collected	\$	8,733	16
Gross premiums on risks written or renewed during the year		299,796	10
Total	\$	308,529	26
Deduct premiums and bills in course of collection at this date		16,961	09
Entire premiums collected during the year	\$	291,568	17
Deduct re-insurance, rebate, abatement and return premiums		31,111	04
Net cash actually received for premiums	\$	250,457	13
Received for interest on mortgages		48,668	63
Received for interest and dividends on stocks, bonds and collateral loans		40,024	22
Income received from all other sources		7,676	90
Aggregate amount of Income actually received during the year in cash	\$	356,826	88

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$11,678 47, losses occurring in previous years)	\$	125,569	88
Deduct all amounts received for salvages and re-insurance in other companies		2,401	66
Net amount paid during the year for losses	\$	123,168	22
Cash dividends actually paid stockholders		72,000	00
Scrip redeemed		29	84
Paid for commissions or brokerage		46,021	32
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		20,067	06
Paid for State and local taxes in this and other States		10,734	30
All other payments and Expenditures		18,762	13
Aggregate amount of actual Expenditures during the year in cash	\$	290,782	87

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year . . .	\$ 47,794,592	\$ 416,646 72
Written or renewed during the year	44,110,182	299,796 10
Totals	\$ 91,904,774	\$ 716,442 82
Deduct those expired and marked off as terminated	40,535,901	289,468 31
In force at the end of the year	\$ 51,368,873	\$ 426,974 51
Deduct amount re-insured	1,191,700	11,105 35
Net amount in force December 31, 1890	\$ 50,177,173	\$ 415,869 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 21,953,172 00	\$ 188,106 33	1-2	\$ 94,053 17
1889	Two years	134,674 00	647 62	1-4	161 91
1890		114,233 00	542 23	3-4	406 67
1888	Three years	5,538,636 00	42,977 55	1-6	7,162 93
1889		7,042,569 00	51,176 81	1-2	25,588 41
1890		8,072,129 00	53,582 78	5-6	44,652 32
1887	Four years	30,075 00	213 41	1-8	26 68
1888		28,190 00	208 36	3-8	78 14
1889		68,350 00	794 49	5-8	496 56
1890		111,367 00	841 29	7-8	736 13
1886	Five years	919,061 00	9,893 24	1-10	989 32
1887		1,310,829 00	14,761 69	3-10	4,428 51
1888		1,511,427 00	17,082 71	1-2	8,541 36
1889		1,514,139 00	16,816 45	7-10	11,771 51
1890		1,828,322 00	18,224 20	9-10	16,401 78
Totals		\$ 50,177,173 00	\$ 415,869 16		\$ 215,495 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,465,623 40
Total amount of losses paid from organization to date	2,325,082 68
Total amount of cash dividends declared since the company commenced business	1,182,500 00
Total amount of the company's stock owned by the directors at par value	231,840 00
Dividends declared payable in stock from organization	450,000 00
Fire losses incurred during the year	121,076 57

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 293,540 00
Premiums received	3,614 88
Losses paid	49 00
Losses incurred	67 00

The Fire Insurance Company

OF THE
COUNTY OF PHILADELPHIA,
OF
PHILADELPHIA . . . PENNSYLVANIA.

Incorporated May 3, 1832.

JAMES N. STONE, President.

CHARLES R. PECK, 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 (unencumbered) \$ 66,050 00
Loans on mortgage (first liens), upon which not more than one year's interest is due 270,200 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which all is in process of foreclosure) 6,000 00
Interest due and accrued on all said mortgage loans 4,404 21
Value of premises mortgaged (insured for \$212,400.00 as collateral) \$ 587,350 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
Lehigh Valley R. R., 4½ per cent., 1940	\$ 25,000 00	\$ 26,000 00
Jersey City, 7 per cent. loan, 1897	9,000 00	10,800 00
Lehigh Valley R. R., first mtge 6s, 1898	5,000 00	5,700 00
Lehigh Valley R. R., 2d mtge 7s registered, 1910	8,000 00	10,800 00
Lehigh Valley R. R., consol. mtge, 6s reg., 1923	2,000 00	2,660 00
Lehigh Valley R. R., consol. mtge, 6s coup., 1923	3,000 00	3,990 00
Delaware and Bound Brook R.R., first mtge 7s, 1905	24,000 00	31,680 00
North Penn. R. R. mtge, 7s, 1896	12,000 00	15,000 00
Catawissa R. R., 2d mtge, 1900, 7s	4,000 00	4,640 00
Pennsylvania Company, 6s reg, 1907	14,000 00	14,910 00
Penn. & N. Y. Canal & R. R., first mtge 7s, 1906	6,000 00	7,500 00
Penn. & N. Y. Canal & R. R., first mtge 7s, 1896	4,000 00	4,520 00
Elmira and Williamsport R. R. stock, 11 shares	550 00	495 00
Huntingdon and Broad Top R. R. and Coal Co., 2d mtge 7s, 1895	10,500 00	11,865 00
Pitts., Cinn. & St. L. R. R. Co., first mtge 7s, 1900	20,000 00	23,800 00
American Steamship Co., first mtge 6s, 1896	4,500 00	4,725 00
West Jersey R. R., first mtge 6s, 1896	7,000 00	7,560 00
N. Y. Car Trust No. 2, series D	5,000 00	5,000 00
United N. J. R. R. and Canal Co., con. mtge 6s, 1901	20,000 00	23,400 00
Phila. and Erie R. R., consol. mtge 5s, 1920	10,000 00	11,100 00
Pennsylvania R. R., gen. mtge 6s, reg, 1910	5,000 00	6,300 00
Pennsylvania R. R., gen. mtge 6s, coupons, 1910	6,000 00	7,560 00
Junction R. R. Co., 2d mtge 6s, 1900	7,000 00	8,260 00
Camden and Atlantic R. R., first mtge 6s, 1899	4,000 00	4,640 00
Belvidere and Delaware R R , first mtge 6s, 1902	1,000 00	1,160 00
Connecting R. R., series C, 6s, 1902	2,000 00	2,320 00
Connecting R. R., series D, 1902	1,000 00	1,160 00
West Chester and Philadelphia R. R , gen. mtge 7s, 1891	2,000 00	2,040 00
Philadelphia, Germantown and Norristown R. R. stock, 264 shares	13,200 20	34,320 00
City of Camden, 7s, 1906	1,000 00	1,180 00
Pennsylvania R. R., consol. mtge, 6s, 1905	6,000 00	6,960 00

THE FIRE INSURANCE COMPANY.

<i>Bonds.</i>	Par value.	Market value.
Philadelphia and Reading Car Trust, 6s, 1891 . . .	5,000 00	5,120 00
United Companies of New Jersey, 150 shares . . .	15,000 00	33,787 00
Germantown Passenger R. R., 205 shares	10,250 00	18,860 00
Schuylkill River East Side R. R., first mtge 5s, 1935	15,000 00	15,600 00
Pennsylvania Steel Co., 5s, 1917	15,000 00	16,050 00
B. & O. Equipment Ass'n, series A, 1891	12,000 00	12,120 00
Second and Third Streets Pass. R. W. Co., 100 shrs	5,000 00	17,500 00
Penn & N.-West. R. R. Co., gen. mtge 5s, 1930 . .	10,000 00	10,400 00
Pennsylvania R. R. Co., 216 shares	10,800 00	10,800 00
The Nat'l Bank of the North. Liberties, 69 shares	3,450 00	11,385 00
Totals	\$ 343,250 00	\$ 453,667 00
Total market value of stocks and bonds		\$ 453,667 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares Balto. and Ohio R. R. Co. \$ 10,000 00	\$ 10,000 00	\$ 9,300 00	} \$ 10,000 00
3 bonds, first mtge, of the Bethlehem Iron Co.	3,000 00	3,000 00	
31 shares Pennsylvania Steel Co.	3,100 00	5,270 00	4,000 00
400 shares Phila. & Reading R. R. Co.	55,000 00	17,050 00	} 20,000 00
100 shares Metropolitan Traction Co.	10,000 00	8,000 00	
Totals	\$ 81,100 00	\$ 42,620 00	\$ 34,000 00

Amount loaned on collaterals	\$ 34,000 00
Cash in the company's principal office	139 74
Cash deposited in bank	22,985 78
Interest due and accrued on bonds	605 62
Interest due and accrued on collateral loans	289 05
Gross premiums in course of collection, not more than three months due. .	39,664 36
All other property belonging to the company	3,247 98
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 901,253 74

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,186 91
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 12,410 01
Losses resisted, including interest, costs and other expenses thereon	715 13
Net amount of unpaid losses	\$ 24,312 05
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$170,686.29; unearned premiums (fifty per cent)	\$ 85,343 14
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$79,395.69; unearned premiums (<i>pro rata</i>)	43,966 42
Total unearned premiums	\$ 129,309 56
Amount reclaimable by the insured on perpetual fire insurance policies . .	170,253 99
Cash dividends to stockholders remaining unpaid	188 00
All other demands against the company, absolute and contingent	8,092 12
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 332,155 72
Joint-stock capital actually paid up in cash	400 000 00
Surplus beyond capital and all other Liabilities	169,098 02
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 901,253 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	\$ 34,490 17	From fire risks.
Gross premiums on risks written and renewed during the year	238,929 95	
Total	\$ 273,420 12	
Deduct premiums and bills in course of collection at this date.	39,664 36	
Entire premiums collected during the year	\$ 233,755 76	
Deduct re-insurance, rebate, abatement and return premiums	31,718 97	
Net cash actually received for premiums	\$ 202,036 79	
Received for interest on mortgages	12,494 29	
Received for interest and dividends on stocks, bonds and collateral loans	26,461 45	
Income received from all other sources	1,195 59	
Deposits premiums received for perpetual fire risks	\$ 26,655 52	
Aggregate amount of Income actually received during the year in cash.	\$ 242,188 12	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$29,349.55, losses occurring in previous years)	\$ 110,115 60	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	2,224 32	
Net amount paid during the year for losses.	\$ 107,891 28	
Cash dividends actually paid stockholders	27,812 00	
Paid for commissions or brokerage.	47,214 63	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,417 32	
Paid for State and local taxes in this and other States	6,449 80	
All other payments and expenditures	16,022 87	
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 6,176 86	
Aggregate amount of actual Expenditures during the year in cash	\$ 215,807 90	

VI. MISCELLANEOUS.

Risks and Premiums, excluding Perpetuals.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 17,835,386	\$ 218,436 75
Written or renewed during the year	21,071,039	238,929 95
Totals	\$ 38,906,425	\$ 457,366 70
Deduct those expired and marked off as terminated.	17,612,882	203,330 05
In force at the end of the year	\$ 21,293,543	\$ 254,036 65
Deduct amount re-insured	428,690	3,954 67
Net amount in force December 31, 1890.	\$ 20,864,853	\$ 250,081 98

Perpetual Risks.

In force December 31, 1889	\$ 6,176,272	\$ 164,193 82
Written during 1890	1,200,032	29,627 52
Totals	\$ 7,376,304	\$ 193,821 34
Deduct cancellations	206,150	6,333 63
In force December 31, 1890	\$ 7,170,154	\$ 187,487 71
Losses incurred on perpetual risks in 1890	\$ 2,701 06	
Losses paid on perpetual risks in 1890	2,119 17	

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$14,493,288 00	\$ 170,686 29	1-2	\$ 85,343 14
1889	Two years	96,050 00	935 35	1-4	233 84
1890		67,058 00	567 67	3-4	425 76
1888	Three years	807,434 00	9,824 17	1-6	1,637 36
1889		938,758 00	11,218 38	1-2	5,609 19
1890		1,395,895 00	16,647 01	5-6	13,872 51
1887	Four years	5,533 00	56 80	1-8	7 10
1884		25,200 00	380 46	3-8	142 68
1889		33,750 00	394 45	5-8	246 50
1890		51,925 00	486 41	7-8	425 60
1886	Five years	408,435 00	5,548 95	1-10	554 90
1887		395,742 00	5,827 76	3-10	1,748 31
1888		491,959 00	6,416 85	1-2	3,208 42
1889		670,360 00	8,347 27	7-10	5,843 04
1890		840,415 00	8,998 43	9-10	8,098 56
1886	Six years	500 00	23 25	3-12	1 94
1887		12,000 00	265 37	5-12	110 55
1888		5,810 00	49 05	7-12	28 63
1890		4,111 00	228 24	9-12	171 18
1884		5,000 00	175 00	1-14	12 50
1885		24,400 00	689 25	3-14	147 69
1886	Seven years	7,700 00	151 00	5-14	53 95
1887		900 00	148 53	7-14	74 27
1888		31,900 00	874 79	9-14	562 32
1889		16,000 00	445 00	11-14	349 69
1890	Ten years	9,800 00	80 00	13-14	74 23
1882		2,000 00	196 00	3-20	29 40
1886		4,000 00	160 00	11-20	88 00
1887	Ten years	5,000 00	75 00	13-20	48 75
1889		11,700 00	164 25	17-20	139 57
1890		1,200 00	21 00	19-20	19 95
Totals		\$20,864,853 00	\$ 250,081 98		\$ 129,309 56

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,787,233 50
Losses paid from organization to date	1,029,495 09
Total amount of cash dividends declared since the company commenced business	536,408 17
Total amount of the company's stock owned by the directors at par value	82,100 00
Losses incurred during the year: fire	100,274 10

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 85,400 00
Premiums received	1,299 34
Losses paid	None
Losses incurred	None

Franklin Fire Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 20, 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 (unencumbered)	\$ 308,150 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	489,241 37
Interest due and accrued on all said mortgage loans	9,024 61
Total value of said mortgaged premises (insured for \$589,183.34 as collateral)	\$ 1,388,095 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
\$45,000 Lehigh Valley R. R. cons. Mtge. sterling gold, 6's, 1897	\$ 45,000 00	\$ 45,900 00
12,000 Penn. R. R. Co., gen. mtge, reg., 6's, 1910	12,000 00	15,000 00
8,000 Penn. R. R. Co., gen. mtge., coupon, 6's, 1910	8,000 00	10,000 00
10,000 Penn. & N. Y. Canal and R. R., 5's, 1939	10,000 00	11,300 00
3,000 Philadelphia, Wilmington & Baltimore R. R., 6's, 1901	3,000 00	3,300 00
5,000 West Jersey & Atlantic R. R., 1910	5,000 00	5,250 00
1,000 Penn. Car Trust, 5's, 9 years, series B, 1891	1,000 00	1,000 00
10,000 Phila. & Erie R. R., 4's, 1920	10,000 00	9,800 00
10,000 Marion county (Ind.) court-house, 5's, 1891	10,000 00	10,000 00
50 shares First Nat. Bank of Philadelphia st'k	5,000 00	11,750 00
\$15,000 Philadelphia, Wilmington & Baltimore R. R. deb., 4's, 1922	15,000 00	15,000 00
26,000 Penn. Equipment Trust, 4's, series D, 1891	26,000 00	24,440 00
21,000 Belvidere Delaware R. R. con. mtge., 4's, 1927	21,000 00	21,000 00
10,000 Phila., Wilmington & Baltimore R. R., reg. 4's, 1917	10,000 00	10,000 00
15,000 City of Quincy, Ills., 4½ per cent. bonds, 1906	15,000 00	15,300 00
50 shares Southwark Nat. Bank stock	2,500 00	6,000 00
\$31,000 Gloucester county, N. J., 4's	31,000 00	31,000 00
6,000 Northern Pacific R. R., Missouri Div., 1st mtge., 6's, 1919	6,000 00	6,000 00
20,000 Iowa City & Western R.R., 1st mtge., 7's, 1909	20,000 00	20,000 00
25,000 National Water Works Co. of N. Y., cons. gold 6's, 1903	25,000 00	25,000 00
10,000 Delaware & Hudson Canal Co., 1st mtge., 7's, 1891	10,000 00	10,000 00

	Par value.	Market value.
8,000 Delaware & Bound Brook R. R., 6's, 1899	8,000 00	8,800 00
33,000 Lehigh Valley R. R., con. mtge., 6's, reg., 1923	33,000 00	41,250 00
2,000 Lehigh Valley R. R., con. mtge., 6's, coupon, 1923	2,000 00	2,500 00
15,000 Chicago & Western Indiana R. R., 1st mtge., 6's, 1919	15,000 00	16,500 00
30,000 Penn. R. R. Collateral Trust Loan, 4½'s, 1913	30,000 00	32,100 00
1,800 Infantry Battalion of State Fencibles, 6's, 1896	1,800 00	1,800 00
25,000 Columbus & Cincinnati Midland R. R., 1st mtge., ext. 4½'s, 1939	25,000 00	22,500 00
125 shares Phila., Wilmington & Baltimore R. R. stock	6,250 00	6,875 00
\$ 4,000 St. Paul, Minn. & Manitoba R. R., 1st mtge., gold, 7's, 1909	4,000 00	4,400 00
4,000 Stony Creek R. R., 7's, coupons, 1907	4,000 00	4,800 00
15,000 Baltimore & Potomac R. R., 1st mtge. sinking fd., gold, 6's, 1911	15,000 00	18,300 00
11,000 Baltimore & Potomac R. R., 1st mtge. Tunnel Road, gold, 6's, 1911	11,000 00	13,530 00
7,000 Penn. & New York Canal & R. R., 7's, series A, 1896	7,000 00	7,630 00
10,000 West Jersey R. R., 7's, 1899	10,000 00	12,000 00
24,000 Phila. & Reading R. R., 7's, 1893	24,000 00	25,680 00
10,000 Hestonville, Mantua & Fairmount Pass. R'y Co., 6's, 1895	10,000 00	10,300 00
20,000 Connecting R. R. Co., 6's, 1901	20,000 00	23,600 00
25,000 Easton & Amboy R. R., 1st mtge. 5's, 1920	25,000 00	27,500 00
5,000 Huntingdon & Broad Top R. R., 1st mtge. ext. 4's, 1920	5,000 00	5,000 00
39,000 Lehigh Valley R. R., 1st mtge, 6's, 1898	39,000 00	42,900 00
10,000 Elmira & Williamsport R. R., 5's, 2862	10,000 00	10,500 00
25,000 Phila., Wilmington & Baltimore Trust Certificate, 4's, 1921	25,000 00	24,750 00
25,000 New York, Lackawanna & Western R. R., 6's, 1921	25,000 00	30,750 00
22,000 West Jersey R. R., con. mtge., 6's, 1909	22,000 00	24,200 00
25,000 N. Y. Cen. R. R., ext. 5's, 1893	25,000 00	25,500 00
10,000 Jacksonville Southeastern R. R., gen. mtge., 6's, 1912	10,000 00	7,500 00
25,000 Harrisb'g, Portsmouth, Mt. Joy & Lancaster R. R. ext. 4's, 1913	25,000 00	26,000 00
3,300 Lehigh Coal & Navigation Co., loan, 6's, 1897	3,300 00	3,630 00
15,000 Northern Central R. R., 2d mtge., 5's, series B, 1926	15,000 00	15,750 00
16 shares Continental Hotel Co., pref. stock	1,600 00	2,000 00
\$25,000 Penn. Co., 6's, 1907	25,000 00	26,250 00
30,000 Steubenville & Indiana R. R., 1st mtge. ext. 5's, 1914	30,000 00	31,800 00
47,000 Penn. Salt Mfg. Co., 5's, 1900	47,000 00	49,350 00
14,000 Camden & Atlantic R. R. con. 6's, 1911	14,000 00	15,400 00
17,000 North. Cent. R. R., cons. gen. mtge., sterling gold, 6's, 1904	17,000 00	19,550 00
10,000 Phila. & Erie R. R., gold, 5's, 1920	10,000 00	11,100 00
500 shares Mine Hill & Schuylkill Haven R. R. stock	25,000 00	34,000 00
25 shares Penn. Co. for Ins. on Lives, &c., st'k \$20,000	2,500 00	11,250 00
Lehigh Valley Coal Co., reg. 5's, 1910	20,000 00	21,000 00
13,000 Penn. Car Trust, reg. 5's, 7 years, series H, 1891	13,000 00	13,000 00
24,500 B. & O. R. R., ext. 4's, 1935	24,500 00	24,500 00
10,000 Northern Cen. R. R., con. 4½'s, 1925	10,000 00	10,200 00
16,000 River Front R. R., 1st mtg. 4½'s, 1912	16,000 00	16,320 00
Totals	\$ 1,001,450 00	\$ 1,089,305 00
Total market value of stocks and bonds		\$ 1,089,305 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
\$32,000 Phila. & Reading R. R. Co. 2d pref. 5's.	\$32,000	\$11,520	
16,000 Phila. & Reading R. R. Co. 3d pref 5's	16,000	4,480	
1,000 Phila. & Reading R. R. Co., general mortgage, 4's			
3,000 Phila. & Reading R. R. Coal & Iron Co. 7's	1,000	800	
16,000 West'n N. Y. & Penn. R. R. 2d mtge	3,000	3,060	
10,000 Newark Pass. R'y Co. 1st mtge. 5's	16,000	4,480	
12,000 U. P., Denver & Gulf R. R. Co. 1st mtge. 5's	10,000	10,000	
5,000 North. Pac. R. R. Co. 3d mtge. 6's	12,000	9,240	
2,000 Wabash R. R. Co. debenture 6's	5,000	5,300	
1,000 North Penn. R. R. Co. 2d mtge. 7's	2,000	600	
1,000 Huntingdon & Broad Top R. R. Co. 7's	1,000	1,110	
1,000 Texas & Pac. R. R. Co. 1st mtge. 5's.	1,000	1,000	
900 shrs. Western Un. Tel. Co. stock	1,000	850	
300 shrs. Texas & Pac. R. R. Co. stock	90,000	67,500	
200 shrs. Richmond & West Point Terminal R'y Co. stock	30,000	4,200	
900 shrs. No. Pac. R. R. Co. common stock	20,000	3,200	
100 shrs. U. P., Denver & Gulf R. R. Co. st'k	90,000	19,350	
100 shrs. C., St. L. & Pittsb'h R. R. Co. stock	10,000	2,000	
225 shrs. Phila. Traction Co. stock (\$40 paid)	10,000	1,200	\$ 175,000
83 shrs. Frankford & Southwark Pass. R'y Co. stock	11,250	14,625	
50 shrs. Metropolitan Traction Co. stock (\$50 paid)	4,150	22,742	
250 shrs. Phila. & Reading R. R. Co. stock	5,000	3,000	
45 shrs. Elmira & Williamsport R. R. Co. preferred stock	12,500	4,600	
10 shrs. Huntingdon & Broad Top R. R. Co. preferred stock	2,250	3,105	
100 shrs. Huntingdon & Broad Top R. R. Co. common stock	500	445	
50 shrs. United Gas Improvement Co. stock	5,000	1,750	
50 shrs. Germantown Real Estate, Deposit & Trust Co. stock	2,500	2,750	
5 shrs. Guarantee Trust & Safe Deposit Co. stock	5,000	5,000	
7 shrs. Security Trust & Safe Deposit Co., Wilmington, Del., stock	500	1,000	
10 shrs. Nat. Bank of the Republic stock	700	700	
3 shrs. Finance Co. of Penn. stock	1,000	1,450	
\$50,000 Penn. Equipment Trust 4's	300	162	
6,000 Susquehanna Coal Co. 6's	50,000	47,000	
50 shrs. Lehigh Valley R. R. Co. stock	6,000	7,680	
\$2,000 Phila. & Reading R. R. gen. mtge. 4's	2,500	2,450	
1,000 shrs. Penn. R. R. Co. stock	2,000	1,600	
300 shrs. United Gas Improvement Co. st'k	50,000	50,000	130,000
400 shrs. Phila. & Reading R. R. Co. stock	15,000	16,500	
100 shrs. Northern Cen. R. R. Co. stock	20,000	6,400	
100 shrs. Central R. R. Co. of N. Jersey st'k	5,000	6,600	
\$30,000 Phila. & Reading R. R. Co. 1st pref. 5's	10,000	10,300	
20,000 Baltimore Traction Co. 1st mtge. 5's	30,000	16,500	
600 shrs. Huntingdon & Broad Top R. R. Co. preferred stock	20,000	19,400	
100 shrs. West Chicago St. R'y Co. stock	30,000	26,700	
90 shrs. 13th & 15th St. Pass. R'y Co. stock	10,000	10,900	
20 shrs. Continental Pass. R'y Co. stock	4,500	17,100	80,000
35 shrs. 4th St Nat. Bank stock	1,000	2,400	
25 shrs Northern Saving Fund, Safe Deposit Trust Co. stock	3,500	5,075	
\$15,000 C., B. & Q. R. R., Neb. Exten., 4's	1,250	2,250	
15,000 Phila. & Reading R. R. Co. gen. mtge. 4's	15,000	12,900	
15,000 N. Y., Chic. & St. Louis R. R. Co. 1st mtge. 4's	15,000	12,000	
5,000 Nashville, Florence & Sheffield R. R. Co. 1st mtge. 5's	15,000	13,500	
2,000 C., Rock Isl. & Pac. R. R. Co. 1st mtge., Ext. & Col., 5's	5,000	4,800	
2,000 C., Milwaukee & St. Paul R. R., C. & P. Div., 1st mtge., 6's	2,000	1,980	50,000
7,000 Dakota & Great Southern R. R. Co. 1st mtge. 5's	2,000	2,280	
1,000 Metropolitan Elevated R. R. Co. 1st mtge. 6's	7,000	7,000	
9	1,000	1,140	

FRANKLIN FIRE INSURANCE COMPANY.

	Par value.	Market value.	Loaned thereon.
20,000 Nash., Chat. & St. L. R. R., 1st mtge., 7s	20,000	25,400	
20,000 Metropolitan Elevated R. R. Co., 1st mtge., 6s	20,000	22,800	
5,000 Missouri, Kansas & Texas R. R. Co., 1st mtge., 4s	5,000	3,700	
1,000 Metropolitan Elevated R. R. Co., 2d mtge., 6s	1,000	1,030	50,000
100 shrs. New York & New England R. R. Co. stock	10,000	3,200	
35 shrs. N. Y. Central & Hudson River R. R. Co. stock	3,500	3,500	
1000 shrs. Philadelphia Traction Co. stock (\$40 paid)	50,000	65,000	50,000
\$ 5,000 Atlantic City R. R. Co., 1st mtge., 5s	5,000	5,100	
5,000 Duluth & Manitoba R. R. Co., 1st mtge., 6s	5,000	5,250	
2,000 Phila. & Read'g Coal & Iron Co., 7s	2,000	2,040	
3100 shrs. Phil. & Reading R. R. Co. stock	155,000	49,600	50,000
100 shrs. Texas & Pacific R. R. Co. stock	10,000	1,400	
100 shrs. A. T. & S. Fé R. R. Co. stock	10,000	2,800	
18 shrs. Philadelphia, Germantown & Norristown R. R. Co. stock	900	2,268	
\$ 4,000 Pennsylvania Equipment Trust, 4s	4,000	3,760	
1137 shrs. Pennsylvania R. R. Co. stock	56,850	56,850	50,000
350 shrs. Del. & Bound Br'k R. R. Co. stock	35,000	56,000	42,000
250 shrs. Del. & Bound Br'k R. R. Co. stock	25,000	40,000	30,000
720 shrs. Pennsylvania R. R. Co. stock	36,000	36,000	30,000
500 shrs. N. Pennsylvania R. R. Co. stock	25,000	40,000	30,000
500 shrs. N. Pennsylvania R. R. Co. stock	25,000	40,000	30,000
500 shrs. Philadelphia Traction Co. stock (\$40 paid)	25,000	32,500	25,000
2500 shrs. Phila. & Reading R. R. Co. stock	125,000	40,000	25,000
\$ 6,000 Lehigh Valley R. R. Co., annuity, 6s	6,000	7,500	
6,000 West Shore R. R. Co. 4s	6,000	6,120	
4,000 Phila. & Read'g Coal & Iron Co., 6s	4,000	4,000	
1,000 Penn. & N. Y. Canal Co., 7s	1,000	1,090	25,000
97 shrs. Lehigh Valley R. R. Co. stock	4,850	4,753	
38 shrs. Girard Life, Annuity & Trust Co. stock	3,800	12,160	
\$20,000 New York, Philadelphia & Norfolk R. R. Co., 1st mtge., 6s	20,000	20,600	
300 shrs. Huntingdon & Broad Top R. R. Co. preferred stock	15,000	13,350	25,000
\$27,000 Edge Moor Iron Co., coupon, 6s	27,000	27,000	25,000
10,000 State of Pennsylvania, 4s	10,000	11,000	22,000
11,000 State of Pennsylvania, 3½s	11,000	12,100	
500 shrs. Pennsylvania R. R. Co. stock	25,000	25,000	20,000
96 shrs. Thirteenth & Fifteenth Street Passenger R'y Co. stock	4,800	18,240	
37 shrs. Commercial National Bank stock	1,850	2,109	
10 shrs. Guar. Trust & Safe Dep. Co. stock	1,000	2,000	20,000
10 shrs. Real Estate Trust Co. stock	500	2,000	
3 shrs. Fire Ass'n of Philadelphia stock	150	1,050	
\$ 3,000 Philadelphia & Reading R. R., com. mtge., 7s, 1911	3,000	3,750	
400 shrs. C., M. & St. P. R. R. Co. com. st'k	40,000	20,000	20,000
100 shrs. A., T. & S. Fé R. R. Co. stock	10,000	2,800	
\$18,000 Colu'bus & Cin. Mid. R. R. Co., 4½s	18,000	16,200	16,000
4,000 N. Y., Phila. & Norfolk R. R. Co., 6s	4,000	4,120	
72 shrs. Thirteenth & Fifteenth Street Passenger R'y Co. stock	3,600	13,680	10,000
\$15,000 Record Pub. Co., reg. 6s, 1930	15,000	15,000	10,000
150 shrs. N. Pennsylvania R. R. Co. stock	7,500	12,000	8,500
\$ 2,000 Central R. R. Co. of New Jersey, 5s	2,000	2,180	
1,000 Omaha & St. L. R. R. Co., 1st mtg., 4s	1,000	500	4,000
100 shrs. Huntingdon & Broad Top R. R. Co. common stock	5,000	1,750	
5 shrs. Pennsylvania Salt Mfg. Co. stock	250	500	400
Totals	\$1,628,950	\$1,315,314	\$1,052,900
Amount loaned on collaterals			\$ 1,052,900 00
Cash in the company's principal office			14,943 20
Cash deposited in bank			180,465 89
Interest due and accrued on collateral loans			2,441 00
Gross premiums in course of collection, not more than three months due			66,759 36
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 3,213,230 40

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 29,482 03	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	12,273 66	
Losses resisted, including interest, costs and other expenses thereon	6,324 00	
Total gross amount of claims for losses	\$ 48,079 69	
Net amount of unpaid losses		\$ 48,079 69
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$479,186.67; unearned premiums (fifty per cent.)	\$ 239,593 33	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$399,497.09; unearned premiums (<i>pro rata</i>)	199,547 33	
Total unearned premiums		\$ 439,140 66
Amount claimable by the insured on perpetual fire insurance policies		1,331,091 74
Cash dividends to stockholders remaining unpaid		550 00
All other demands against the company, absolute and contingent		9,157 36
Total amount of all Liabilities, except capital stock and net surplus		\$ 1,828,019 45
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		985,210 95
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 3,213,230 40

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		From fire risks.
Gross premiums on risks written and renewed during the year	\$ 58,809 31	\$ 549,823 50
Total		\$ 608,632 81
Deduct premiums and bills in course of collection at this date		66,759 36
Entire premiums collected during the year	\$ 541,873 45	
Deduct re-insurance, rebate, abatement and return premiums		61,953 20
Net cash actually received for premiums		\$ 479,920 25
Received for interest on mortgages		85,957 52
Received for interest and dividends on stocks, bonds and collateral loans		54,389 60
Income received from all other sources		11,039 57
Deposit premiums received for perpetual fire risks	\$ 26,640 26	
Aggregate amount of Income actually received during the year in cash		\$ 631,326 94

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses on fire risks	\$ 227,547 49
Cash dividends actually paid stockholders	99,600 00
Paid for commissions or brokerage	85,583 28
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	52,824 90
Paid for State and local taxes in this and other States	22,998 42
All other payments and expenditures	67,663 84
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 34,525 79
Aggregate amount of actual Expenditures during the year in cash	\$ 556,217 93

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 76,122,994	\$ 854,906 61
Written or renewed during the year	50,892,824	549,823 50
Totals	\$ 127,015,818	\$ 1,404,730 41
Deduct those expired and marked off as terminated	47,956,224	526,046 65
In force at the end of the year	\$ 79,059,594	\$ 878,683 76
Deduct amount re-insured	1,608,632	16,298 07
Net amount in force December 31, 1890	\$ 77,450,962	\$ 862,385 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 29,379,725 00	\$ 331,060 82	1-2	\$ 165,530 41
1889	Two years	200,433 00	1,770 53	1-4	885 26
1800		104,542 00	953 93	3-4	715 45
1888	Three years	8,135,628 00	86,954 04	1-6	14,492 34
1889		9,153,791 00	95,159 00	1-2	47,579 50
1890		10,015,523 00	100,113 90	5-6	83,428 25
1887	Four years	204,611 00	2,177 69	1-8	272 21
1888		165,444 00	1,995 14	3-8	743 17
1889		118,094 00	1,217 99	5-8	761 25
1890		222,870 00	1,802 64	7-8	1,577 31
1886	Five years	4,049,803 00	56,445 04	1-10	5,044 50
1887		4,617,408 00	53,562 85	3-10	16,068 85
1888		4,574,098 00	51,196 32	1-2	25,598 16
1889		3,862,642 00	45,037 32	7-10	31,526 11
1889		4,254,982 00	49,236 55	9-10	44,312 89
1890	Perpetual risks	61,632,394 00	1,440,216 16	95-100	1,331,091 74
Totals		\$140,691,988 00	\$ 2,318,899 92		\$ 1,770,232 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 27,164,912 32
Losses paid from organization to date	14,664,713 43
Total amount of cash dividends declared since the company commenced business	4,934,000 00
Total amount of the company's stock owned by the directors at par value	30,700 00
Losses incurred during the year	244,872 75

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 563,662 63
Premiums received	8,540 85
Losses paid	809 20
Losses incurred	1,000 99

German Insurance Company,

OF

FREEMPORT ILLINOIS.

Incorporated February, 1865.

C. O. COLLMANN, President. WM. TREMBOR, 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 (unencumbered)	\$ 18,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	1,261,483 52
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$19,400.00 is in process of foreclosure)	190,017 24
Interest due and accrued on all said mortgage loans	65,113 71
Value of lands mortgaged, exclusive of buildings	\$ 3,944,700 00
Value of buildings mortgaged (insured for \$651,720.00 as collateral)	1,200,000 00
Total value of said mortgaged premises	\$ 5,144,700 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Freeport bonds, 5½ per cent., 1892	\$ 7,000 00	\$ 7,140 00
Town of Freeport, bonds, 5 per cent., 1889	2,100 00	2,100 00
Freeport Water Co. bonds, 6 per cent., 1912	16,000 00	16,480 00
Abilene Water and Electric Light bonds, 6 per cent., 1907	5,000 00	4,250 00
Atlantic, Iowa, Water bonds, 6 per cent., 1893	2,000 00	2,000 00
Monroe, Wis., Water Co. bonds, 6 per cent., 1910	75,000 00	75,000 00
Custer Co., Dak., bonds, 10 per cent., 1899	350 00	385 00
Custer Co., Dak., bonds, 8 per cent., 1891	300 00	300 00
Forest Lawn Cemetery bonds, 6 per cent., 1895	350 00	350 00
Minnehaha Co., Dak., school bonds, 7 per cent., 1900	2,800 00	2,800 00
Grand Island, Neb., school bonds, 7 per cent., 1892	1,000 00	1,000 00
Oregon, Ill., bonds, 6 per cent., 1892	2,500 00	2,500 00
Manning, Iowa, bonds, 8 per cent., 1894	5,000 00	5,150 00
Monroe Co., Ill., bonds, 6 per cent., 1890	250 00	250 00
Madison Co., Neb., school bonds, 7 per cent., 1890	100 00	100 00
Pennington Co., Dak., bonds, 10 per cent., 1899	100 00	110 00
Oregon, Ill., bridge bonds, 7 per cent., 1892	4,200 00	4,410 00
Mt. Morris, Ill., bonds, 10 per cent., 1885	26,500 00	26,500 00
Spencer, Iowa, bonds, 6 per cent., 1897	4,000 00	4,000 00
Town of Florence, Ill., school bonds, 7 per cent., 1892	400 00	400 00
Adams Co., Neb., school bonds, 7 per cent., 1894	350 00	350 00
United States Savings Bank, Topeka, Kan., stock	5,000 00	5,000 00
Upland Banking Co., Upland, Neb., stock	1,000 00	1,000 00
Central Nebraska National Bank, Broken Bow, Neb., stock	10,000 00	10,000 00
Etina Loan Co., Springfield, Mo., stock	600 00	600 00
First National Bank, Dighton, Kansas, stock	2,500 00	2,600 00
The National Bank of Commerce, Kansas City, Mo., stock	8,000 00	9,600 00
Minnehaha National Bank, Sioux Falls, Dakota, stock	27,000 00	27,000 00
German American Loan and Trust Co., Sioux Falls, Dakota, stock	25,000 00	25,000 00
Missouri Trust Co., Sedalia, Mo., stock	5,000 00	5,250 00
Ricker National Bank, Quincy, Ill., stock	5,000 00	8,000 00
State Bank, Duluth, Minn., stock	8,000 00	8,640 00
American National Bank, Kansas City, Mo., stock	5,000 00	5,750 00
Winton & Deming State Bank, Ashland, Kans., stock	5,000 00	5,500 00
Peoples National Bank, Burlington, Kans., stock	600 00	660 00
LeMars National Bank, LeMars, Iowa, stock	3,000 00	3,750 00
First National Bank, Blue Hill, Neb., stock	5,000 00	6,250 00
Western Investment Loan & Trust Co., Topeka, Kans., stock	2,500 00	2,500 00
Denning Investment Co., Oswego, Kans., stock	4,000 00	4,000 00
Union Loan and Building Association, Freeport, Ill., stock	930 00	1,361 40
Home Building and Loan Association, Rockford, Ill., stock	1,625 00	1,800 00
Belleville, Ill., Building and Loan Assoc'n stock	1,560 50	2,009 90
Atlantic, Iowa, Mutual Building and Loan Association stock	2,262 00	3,255 00
Sioux Falls, Dak., Mutual Aid Assoc'n stock	1,375 00	1,776 00
Totals	\$ 285,252 50	\$ 296,877 30

Total market value of stocks and bonds \$ 296,877 30

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
80 shares Bank of Syracuse, Syracuse, Neb.	\$ 8,000 00	\$ 10,000 00	\$ 4,000 00
50 shares Blue Valley Bank, Wilber, Neb.	5,000 00	7,500 00	3,000 00
50 shares First National Bank, Blue Hill, Neb.	5,000 00	6,250 00	5,000 00
25 shares Missouri Trust Co., Sedalia, Mo.	2,500 00	3,000 00	1,500 00

	Par value.	Market value.	Loaned thereon.
100 shares Warner Manfg. Co., Free- port, Ill.	10,000 00	10,000 00	5,000 00
70 shares First National Bank, Blue Hill, Neb.	7,000 00	8,750 00 }	5,000 00
10 shares Upland B'kg, Upland, Neb. 30 shares Blue Valley Bank, Wilber, Neb.	1,000 00	1,000 00 }	
40 shares Saline Co. Bank, De Witt, Neb.	3,000 00	4,500 00	3,000 00
50 shares First National Bank, Mad- ison, Neb.	4,000 00	5,000 00	2,000 00
10 shares Tilden State Bank, Tilden, Neb.	5,000 00	6,000 00 }	5,000 00
10 shares (20 per cent. paid) German Savings Bank, Omaha, Neb.	1,000 00	1,200 00 }	
150 shares Monticello Bank, Monti- cello, Iowa	200 00	200 00 }	
50 shares Henney Buggy Co., Free- port, Ill.	15,000 00	22,500 00	15,000 00
10 shares First National Bank, Free- port, Ill.	5,000 00	5,000 00	2,500 00
20 shares Union L. & B. Ass'n, Free- port, Ill.	1,000 00	1,400 00	1,000 00
20 shares Union L. & B. Assn, Free- port, Ill.	1,000 00	1,000 00	800 00
40 shares Walters Real Estate Invest- ment Co., Blfe Hill, Neb.	1,000 00	1,000 00	900 00
5 shares German American L. & T. Co, Sioux Falls, S. D.	1,000 00	1,250 00	1,000 00
Real estate mortgage bond	500 00	500 00	500 00
Real estate mortgage bond	3,000 00	3,000 00	2,000 00
Real estate mortgage bond	3,000 00	3,000 00	2,255 00
Real estate mortgage bond	8,000 00	8,000 00	5,000 00
Real estate mortgage bond	2,000 00	2,000 00	2,000 00
Real estate mortgage bond	4,000 00	4,000 00	2,600 00
Real estate mortgage bond	4,000 00	4,000 00	2,400 00
Real estate mortgage bond	1,000 00	1,000 00	300 00
Real estate mortgage bond	800 00	800 00	700 00
Real estate mortgage bond	500 00	500 00	305 75
Totals	\$ 102,500 00	\$ 122,350 00	\$ 72,760 75
Amount loaned on collaterals			\$ 72,760 75
Cash deposited in bank			191,910 73
Interest due and accrued on collateral loans and certificates of deposit . . .			3,839 66
Gross premiums in course of collection, not more than three months due. .			148,869 63
Bills receivable, not matured, taken for fire, marine and inland risks. . . .			294,624 37
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 2,543,996 91
III. LIABILITIES.			
Gross claims for adjusted and unpaid losses due and to become due		\$ 27,461 16	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		37,229 14	
Losses resisted, including interest, costs and other expenses thereon		8,500 00	
Net amount of unpaid losses			\$ 73,190 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less (from date of policy, \$551,297.51; unearned premiums (fifty per cent.)		\$ 275,648 75	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,664,217.70; unearned premiums (<i>pro rata</i>)		1,435,990 58	
Total unearned premiums			\$ 1,711,639 33
All other demands against the Company, absolute and contingent			22,452 87
Total amount of all Liabilities, except capital stock and net surplus . . .			\$ 1,807,282 50
Joint-stock capital actually paid up in cash			200,000 00
Surplus beyond all Liabilities			536,714 41
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus			\$ 2,543,996 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	From fire risks.	
Deduct amount of same not collected	\$ 450,817 79	
	7,323 79	
Net collected	\$ 443,494 00	
Gross premiums on risks written and renewed during the year	1,524,038 57	
Total	\$1,967,532 57	
Deduct premiums and bills in course of collection at this date	443,494 00	
Entire premiums collected during the year	\$1,524,038 57	
Deduct re-insurance, rebate, abatement and return premiums	279,970 53	
Net cash actually received for premiums	\$ 1,244,068 04	
Received for interest on mortgages	109,213 91	
Received for interest and dividends on stocks, bonds and collateral loans	31,168 58	
Income, received from all other sources	7,868 04	
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,392,318 57</u>	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$89,423.59, losses occurring in previous years)	On fire risks.	
Cash dividends actually paid stockholders	\$ 732,230 64	
Paid for commissions or brokerage	40,000 00	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	335,740 85	
Paid for State and local taxes in this and other States	150,121 71	
All other payments and expenditures	25,998 49	
	16,851 06	
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,300,942 75</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 171,547,349	\$ 3,235,129 37
Written or renewed during the year	92,041,013	1,524,038 57
Totals	\$ 263,588,362	\$ 4,759,167 94
Deduct those expired and marked off as terminated	85,364,164	1,463,495 02
In force at the end of the year	\$ 178,224,198	\$ 3,295,672 92
Deduct amount re-insured	5,638,725	80,157 71
Net amount in force December 31, 1890	<u>\$ 172,585,473</u>	<u>\$ 3,215,515 21</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less	\$ 36,187,145 00	\$ 551,297 51	1-2	\$ 275,648 75
1889		299,346 00	4,109 76	1-4	1,049 94
1890	Two years	519,167 00	8,373 34	3-4	6,279 99
1888		11,505,780 00	165,815 85	1-6	27,635 98
1889	Three years	14,921,879 00	219,646 15	1-2	109,823 07
1890		20,352,421 00	300,575 27	5-6	250,479 39
1887	Four years	305,896 00	7,608 58	1-8	951 07
1888		355,937 00	5,339 48	3-8	2,002 30
1889	Five years	238,116 00	4,961 09	5-8	3,100 68
1890		522,092 00	9,416 28	7-8	8,239 25
1886	Six years	14,483,383 00	360,025 53	1-10	36,002 55
1887		16,257,736 00	360,647 33	3-10	108,104 20
1888	Seven years	14,766,510 00	330,101 62	1-2	165,050 81
1889		18,415,542 00	407,876 67	7-10	285,513 67
1890	Eight years	23,454,523 00	479,630 75	9-10	431,667 68
Totals		<u>\$172,585,473 00</u>	<u>\$ 3,215,515 21</u>	<u> </u>	<u>\$ 1,711,639 33</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,687,081 19
Losses paid from organization to date	5,760,576 29
Total amount of cash dividends declared since the company commenced business	519,664 55
Total amount of company's stock owned by the directors at par value	87,275 00
Loaned to officers and directors	14,600 00
Amount loaned to stockholders, not officers	24,850 00
Losses incurred during the year: fire	712,385 67

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

Risks written	\$ 975,053 00
Premiums received	17,681 71
Losses paid	6,138 33
Losses incurred	10,173 73

German Fire Insurance Company,

OF

PEORIA ILLINOIS.

Incorporated May 10, 1876.

B. CREMER, President.

THEO. J. MÜLLER, 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 (unencumbered)	\$ 4,900 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	281,967 99
Interest due and accrued on all said mortgage loans	10,582 91
Value of lands mortgaged, exclusive of buildings	\$ 636,450 00
Value of buildings mortgaged (insured for \$ as collateral)	517,400 00
Total value of said mortgaged premises	\$1,153,850 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares German American National Bank stock	\$ 10,000 00	\$ 17,500 00	\$ 10,000 00
25 shares German American National Bank stock	2,500 00	4,375 00	3,325 00
35 shares Peoria National Bank stock	3,500 00	5,250 00	3,000 00
74 first mortgage bonds Peoria Opera House Co	7,400 00	9,620 00	7,400 00
Certificate of deposit	1,000 00	1,000 00	1,000 00
Totals	\$ 24,400 00	\$ 37,745 00	\$ 24,725 00

Amount loaned on collaterals	\$ 24,725 00
Cash deposited in bank	62,558 81
Interest due and accrued on collateral loans	1,115 33
Gross premiums in course of collection, not more than three months due.	43,126 46

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 428,976 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,870 13	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,436 11	
Net amount of unpaid losses		\$ 9,306 24
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$124,101.40; unearned premiums (fifty per cent.)	\$ 62,050 70	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$71,821.56; unearned premiums (<i>pro rata</i>)	38,011 83	
Total unearned premiums		100,062 53
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		653 37
Total amount of all Liabilities, except capital stock and net surplus	\$ 110,022 14	
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		18,954 36
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 428,976 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	\$ 37,547 34	From fire risks.
Gross premiums on risks written and renewed during the year	314,719 38	
Total	\$ 352,266 72	
Deduct premiums and bills in course of collection at this date	43,126 46	
Entire premiums collected during the year	\$ 309,140 26	
Deduct re-insurance, rebate, abatement and return premiums	91,099 42	
Net cash actually received for premiums	\$ 218,040 84	
Received for interest on mortgages	21,276 56	
Received for interest and dividends on stocks, bonds and collateral loans	1,345 33	
Income received from all other sources	75 95	
Aggregate amount of Income actually received during the year in cash	\$ 240,738 68	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$16,943.17, losses occurring in previous years)	\$ 133,882 51
Cash dividends actually paid stockholders	18,000 00
Paid for commissions or brokerage	42,691 01
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	35,229 04
Paid for State and local taxes in this and other States	4,637 58
Aggregate amount of actual Expenditures during the year in cash	\$ 234,440 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 12,353,995	\$ 171,705 27
Written or renewed during the year	21,716,153	314,719 38
Totals	\$ 34,070,149	\$ 486,424 65
Deduct those expired and marked off as terminated	20,335,730	290,501 69
Net amount in force December 31, 1890	\$ 13,734,419	\$ 195,922 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 8,782,590 00	\$ 124,101 40	1-2	\$ 62,050 70
1888		807,220 00	10,088 35	1-6	1,681 39
1889	Three years	905,508 00	11,476 16	1-2	5,738 08
1890		1,105,489 00	13,982 49	5-6	11,652 08
1886	Five years	358,390 00	6,564 54	1-10	656 45
1887		429,747 00	7,247 78	3-10	2,174 33
1888		419,443 00	7,063 52	1-2	3,531 76
1889		377,302 00	6,311 42	7-10	4,399 18
1890		548,730 00	9,087 30	9-10	8,178 56
Totals		\$ 13,734,419 00	\$ 195,922 96		\$ 100,062 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,151,292 32
Losses paid from organization to date	937,578 17
Total amount of cash dividends declared since the company commenced business	175,175 94
Total amount of the company's stock owned by the directors at par value	68,200 00
Amount loaned to officers and directors	25,600 00
Amount loaned to stockholders, not officers	125,288 00
Losses incurred during the year: fire	126,145 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 468,050 00
Premiums received	8,161 15
Losses paid	1,948 84
Losses incurred	1,717 46

German Fire Insurance Company,

OF

PITTSBURGH PENNSYLVANIA.

Incorporated March, 1862.

H. E. WHITE, 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 (unencumbered)	\$ 45,470 22
Loans on mortgage (first liens), upon which not more than one year's interest is due	242,702 05
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	5,000 00
Interest due and accrued on all said mortgage loans	3,511 58
Value of lands mortgaged, exclusive of buildings	\$ 417,100 00
Value of buildings mortgaged (insured for \$187,100.00 as collateral)	200,000 00
Total value of said mortgaged premises	\$ 617,100 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
First National Bank of Pittsburgh stock	\$ 10,000 00	\$ 17,500 00	
Second National Bank of Pittsburgh stock	10,000 00	24,000 00	
Third National Bank of Pittsburgh stock	10,000 00	18,000 00	
German National Bank of Pittsburgh stock	10,200 00	33,150 00	
Exchange National Bank of Pittsburgh stock	5,000 00	8,500 00	
Allegheny National Bank of Pittsburgh stock	5,000 00	7,300 00	
M. & M. National Bank of Pittsburgh stock	2,150 00	3,010 00	
Metropolitan National Bank of Pittsburgh stock	300 00	336 00	
Fifth Avenue National Bank of Pittsburgh stock	500 00	500 00	
First National Bank of Allegheny stock	10,000 00	16,500 00	
Second National Bank of Allegheny stock	4,500 00	9,000 00	
German National Bank of Allegheny stock	4,900 00	7,595 00	
Kilbuck Township school bonds	2,000 00	2,000 00	
Allepo Township school bonds	2,300 00	2,645 00	
P. P. P. R. R. Co	6,000 00	6,300 00	
Totals	<u>\$ 82,850 00</u>	<u>\$ 156,336 00</u>	
Total market value of stocks and bonds.			\$ 156,336 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
12 shares German National Bank of Pittsburgh stock	\$ 1,200 00	\$ 6,900 00	\$ 2,000 00	
Amount loaned on collaterals.				\$ 2,000 00
Cash deposited in bank				14,229 13
Interest due and accrued on bonds				727 00
Interest due and accrued on collateral loans				40 50
Gross premiums in course of collection, not more than three months due				31,749 44
All other property belonging to the company				25 00
Aggregate amount of all the Assets of the company, stated at their actual value.				<u>\$ 501,790 92</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	\$ 18,988 89		
Deduct re-insurance thereon	790 00		
Net amount of unpaid losses		\$ 18,198 89	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$155,648.56; unearned premiums (fifty per cent.)	\$ 77,824 28		
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$201,127.45; unearned premiums (<i>pro rata</i>)	107,438 41		
Total unearned premiums		185,262 69	
All other demands against the company, absolute and contingent		7,349 85	
Total amount of all Liabilities, except capital stock and net surplus		\$ 210,811 43	
Joint-stock capital actually paid up in cash		200,000 00	
Surplus beyond capital and all other Liabilities		90,979 49	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus			<u>\$ 501,790 92</u>

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	\$ 24,401 56	From fire risks.
Gross premiums on risks written and renewed during the year	267,563 42	
Total	\$ 291,964 98	
Deduct premiums and bills in course of collection at this date	31,749 44	
Entire premiums collected during the year	\$ 260,215 54	
Deduct re-insurance, rebate, abatement and return premiums	39,110 47	
Net cash actually received for premiums.		\$ 221,105 07
Received for interest on mortgages		12,739 70
Received for interest and dividends on stocks, bonds and collateral loans.		6,909 50
Income received from all other sources		2,843 97
Aggregate amount of Income actually received during the year in cash		<u>\$ 243,598 24</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$11,067.43, fire risks, losses occurring in previous years)	\$ 130,467 22
Deduct all amounts received for salvages and re-insurance in other companies	2,650 17
Net amount paid during the year for losses	\$ 127,817 05
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	50,112 91
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	22,352 17
Paid for State and local taxes in this and other States	6,368 08
Aggregate amount of actual Expenditures during the year in cash . . .	\$ 226,650 21

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 28,439,254	\$ 333,072 98
Written or renewed during the year	24,277,873	267,563 42
Totals	\$ 52,717,127	\$ 600,636 40
Deduct those expired and marked off as terminated	21,169,616	240,021 05
In force at the end of the year	\$ 31,547,511	\$ 360,615 35
Deduct amount re-insured	328,926	3,839 34
Net amount in force December 31, 1890.	\$ 31,218,585	\$ 356,776 01

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 14,197,196 00	\$ 155,648 56	1-2	\$ 77,824 28
1889		89,751 00	923 00	1-4	230 75
1890	Two years	117,964 00	1,222 26	3-4	916 69
1888		4,418,784 00	49,913 39	1-6	8,318 89
1889	Three years	4,775,440 00	56,022 41	1-2	28,011 20
1887		5,682,224 00	65,313 34	5-6	54,427 75
1885		43,700 00	576 43	1-8	72 05
1889	Four years	28,650 00	336 60	3-8	126 21
1889		19,100 00	223 56	5-8	139 70
1889	Five years	21,050 00	335 70	7-8	293 72
1886		317,271 00	4,284 17	1-10	428 41
1887	Five years	317,175 00	4,013 23	3-10	1,203 97
1885		250,815 00	4,126 25	1-2	2,063 12
1889		434,085 00	6,237 23	7-10	4,366 06
1890		505,380 00	7,599 88	9-10	6,839 89
Totals		\$ 31,218,585 00	\$ 356,776 01		\$ 185,262 69

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,313,807 31
Losses paid from organization to date	1,474,373 73
Total amount of cash dividends declared since the company commenced business	538,000 00
Total amount of the company's stock owned by the directors at par value	23,200 00
Amount loaned to officers and directors	2,000 00
Amount loaned to stockholders, not officers	3,000 00
Dividends declared payable in stock from organization	150,000 00
Losses incurred during the year: fire	134,948 51

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,012,668 00
Premiums received	12,614 47
Losses paid	7,901 37
Losses incurred	7,901 37

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.

Bonds.	Par value.	Market value.
United States, registered, 4 per cent	\$ 50,000 00	\$ 60,500 00
United States currency, 6 per cent	160,000 00	192,000 00
New York City Additional Water, 3 per cent.	512,500 00	538,125 00
New York City Dock, 3 per cent.	200,000 00	210,000 00
N. Y. City School-house, 3 per cent., due 1908	115,284 00	121,048 00
N. Y. City School-house, 3 per cent., due 1897	50,000 00	50,750 00
Brooklyn City reg., 3 per cent.	75,000 00	76,500 00
St. Louis, Mo., 4 per cent	100,000 00	105,000 00
Atlanta, Ga., 4 1-2 per cent	25,000 00	26,250 00
Nashville, Tenn., Water, 4 1-2 per cent	25,000 00	26,250 00
Albany & Susquehanna R. R., 1st Cons., 6 per ct.	75,000 00	87,375 00
Chicago, Rock Isl. & Pac. R. R., 1st mtge., 6 per ct.	50,000 00	61,000 00
Chicago, Rock Island & Pacific R. R., 5 per ct.	50,000 00	45,750 00
Chicago, Milwaukee & St. Paul R. R., 1st mtge., I. and D. division, 7 per cent.	30,000 00	35,550 00
Chi., Mil. & St. Paul R. R., La Crosse div., 5 per ct.	60,000 00	58,200 00
Chi., Mil. & St. Paul R. R., I. & M div., 7 per ct.	10,000 00	11,000 00
Chi., Mil. & St. Paul R. R., C. & P. W. div., 5 per ct.	30,000 00	31,500 00
Chi., & N'h W'rn R. R. Sinking Fund, 5 per ct.	70,000 00	74,200 00
Chi., & N'h W'rn R. R. Sinking Fund, 6 per ct.	40,000 00	45,200 00
Chi., & N'h W'rn R. R. Debenture, 5 per ct.	45,000 00	47,700 00
Chi., Burl. & Quincy R. R. Debenture, 5 per ct.	55,000 00	54,450 00
Central Pacific R. R., 1st mortgage, 6 per cent.	50,000 00	55,000 00
Cairo & Fulton R. R., 1st mortgage, 7 per cent.	50,000 00	50,000 00
Dakota & Great So. R. R., 1st mortgage, 5 per ct.	25,000 00	25,000 00
Erie R. R., 1st consolidated mtge., 7 per cent.	100,000 00	131,250 00
Fargo & Southern R. R., 1st mortgage, 6 per cent.	25,000 00	25,000 00
Kansas Pacific R. R., 1st mortgage, 1895, 6 per ct.	25,000 00	27,562 00
Kansas Pacific R. R., 1st mortgage, 1896, 6 per ct.	35,000 00	38,412 00
Kansas Pacific R. R., 1st mortgage, 1899, 6 per ct.	25,000 00	27,625 00
Little Miami R. R., 1st mortgage, 5 per cent.	25,000 00	27,500 00
Louisville & Nashville R. R., gen. mtg., 6 per ct.	25,000 00	28,437 00
Missouri Pacific R. R., 1st mortgage, 6 per cent.	50,000 00	52,563 00
New York, Lack. & W. R. R., 1st mtge., 6 per ct.	100,000 00	125,000 00
New York Cent. & H. R. R. R. debent., 5 per ct.	100,000 00	110,000 00
New York, Chicago & St. Louis R. R., 4 per ct.	45,000 00	40,837 00
Omaha & St. Louis R. R., 1st mtge., 4 per cent.	57,000 00	30,780 00
Pennsylvania Company, 4 1-2 per cent	55,000 00	59,125 00
St. L., K. C. & N. R. R., 1st mtg., real est., 7 per ct.	60,000 00	63,300 00
St. Paul, Minn. & Man. R. R., 1st con., 6 per ct.	30,000 00	34,050 00
Syracuse, Bing. & N. Y. R. R., 1st mtge., 7 per ct.	30,000 00	39,000 00
Union Pacific R. R., 1st mtge., 6 per cent.	50,000 00	55,000 00
<i>Stocks.</i>		
Albany & Susquehanna, 100 shares	10,000 00	15,500 00
Chicago, Rock Island & Pacific R. R., 850 shares.	85,000 00	59,712 00
Cleveland, Cin., C. & St. L. R. R. pref., 1,600 shares	160,000 00	147,200 00
Cayuga & Susquehanna R. R., 1,000 shares	30,000 00	57,000 00
Chicago & North West. R. R., pref., 500 shares	50,000 00	68,500 00

	Par value.	Market value.	
Delaware & Hudson Canal Co., 1,233 shares . . .	123,300 00	162,756 00	
Delaware, Lackawanna & W. R. R., 2,500 shares . . .	125,000 00	164,531 00	
Detroit, Hillsdale & South West. R. R., 200 shares . . .	20,000 00	18,200 00	
Lake Shore & Mich. South. R. R., 500 shares, . . .	50,000 00	53,187 00	
Morris & Essex R. R., 1,200 shares . . .	60,000 00	85,200 00	
Milwaukee, Lake Shore & W. R. R., pref., 500 sh. . .	50,000 00	51,500 00	
New York & Harlem R. R., 2,633 shares . . .	131,650 00	362,037 00	
New York, New Haven & Hart. R. R., 74 shares . . .	7,400 00	18,500 00	
New York, Lackawanna & W. R. R., 200 shares . . .	20,000 00	22,000 00	
New York, Providence & Boston R. R., 300 shares . . .	30,000 00	69,600 00	
Pennsylvania R. R., 1,000 shares . . .	50,000 00	50,250 00	
Rensselaer & Saratoga R. R., 500 shares . . .	50,000 00	86,000 00	
American Exchange National Bank, 100 shares . . .	10,000 00	15,000 00	
Bank of America, 175 shares . . .	17,500 00	37,625 00	
Bank of Commerce, 41 shares . . .	4,100 00	7,790 00	
Fourth National Bank, 200 shares . . .	20,000 00	34,000 00	
German American Bank, 221 shares . . .	16,575 00	19,890 00	
Consolidated Gas Co. of New York, 1,000 shares . . .	100,000 00	94,500 00	
New York Mutual Gas Light Co., 300 shares . . .	30,000 00	36,000 00	
Standard Oil Trust, 500 shares . . .	50,000 00	80,000 00	
Pullman Palace Car Company, 200 shares . . .	20,000 00	36,000 00	
Western Union Telegraph Company, 1,000 shares . . .	100,000 00	76,750 00	
Totals	\$4,210,399 00	\$4,936,017 00	
Total market value of stocks and bonds			\$ 4,936,017 00
Cash in the company's principal office			5,042 89
Cash deposited in bank			390,632 83
Gross premiums in course of collection not more than three months due			268,200 84
Aggregate amount of all the Assets of the company, stated at their actual value.			\$ 5,599,893 56
III. LIABILITIES.			
Gross claims for adjusted and unpaid losses due and to become due.		\$ 34,223 19	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		149,460 96	
Losses resisted, including interest, costs and other expenses thereon		20,623 56	
Total gross amount of claims for losses		\$ 204,307 71	
Deduct re-insurance thereon		7,015 45	
Net amount of unpaid losses			\$ 197,292 26
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,786,333.65; unearned premiums (fifty per cent)		\$ 893,166 82	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,206,885.86; unearned premiums (<i>pro rata</i>)		1,148,951 83	
Total unearned premiums			\$ 2,042,118 65
All other demands against the company, absolute and contingent.			63,923 90
Total amount of all Liabilities, except capital stock and net surplus			\$ 2,303,334 81
Joint-stock capital actually paid up in cash.			1,000,000 00
Surplus beyond capital and all other Liabilities			2,296,558 75
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus			\$ 5,599,893 56
IV. INCOME DURING THE YEAR.			
Net premiums and bills in course of collection at close of last year, as shown by that year's statement.		\$ 183,120 31	From fire risks.
Gross premiums on risks written and renewed during the year		2,988,389 24	
Total		\$3,171,509 55	
Deduct premiums and bills in course of collection at this date		216,782 14	
Entire premiums collected during the year		\$2,954,727 41	
Deduct re-insurance, rebate, abatement and return premiums		566,514 44	
Net cash actually received for premiums			\$ 2,388,212 97
Received for interest and dividends on stocks, bonds and collateral loans			231,128 36
Aggregate amount of Income actually received during the year in cash			\$ 2,619,341 33

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$184,709.64, losses occurring in previous years)	On fire risks.	\$1,448,731 18
Deduct all amounts received for salvages, and re-insurance in other companies		147,285 61
Net amount paid during the year for losses		\$ 1,301,445 57
Cash dividends actually paid stockholders		200,000 00
Paid for commissions or brokerage		401,036 59
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		189,806 17
Paid for State and local taxes in this and other States		62,103 26
All other payments and Expenditures		241,849 15
Aggregate amount of actual Expenditures during the year in cash		\$ 2,396,240 74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 504,469,656	\$ 4,040,866 93
Written or renewed during the year	309,002,242	2,988,389 24
Totals	\$ 813,471,898	\$ 7,029,256 17
Deduct those expired and marked off as terminated	330,188,092	2,913,224 02
In force at the end of the year	\$ 483,283,806	\$ 4,116,032 15
Deduct amount re-insured	13,240,056	122,812 64
Net amount in force December 31, 1890	\$ 470,043,750	3,993,219 51

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 193,888,790 00	\$ 1,786,333 65	1-2	\$ 893,166 82
1889		1,930,718 00	16,534 18	1-4	4,133 55
1890	Two years	1,708,535 00	14,832 25	3-4	11,124 18
1888		69,551,178 00	440,184 38	1-6	73,364 06
1889	Three years	58,421,047 00	452,708 79	1-2	226,354 39
1890		65,909,416 00	516,468 65	5-6	430,390 54
1887	Four years	1,303,077 00	7,558 73	1-8	944 84
1888		886,182 00	7,626 70	3-8	2,860 02
1889	Five years	823,639 00	8,684 95	5-8	5,428 10
1890		1,003,305 00	8,566 96	7-8	7,496 09
1886	Six years	15,880,333 00	126,150 80	1-10	12,615 08
1887		15,134,956 00	140,621 32	3-10	42,186 39
1888	Seven years	14,404,487 00	144,908 67	1-2	72,454 33
1889		13,856,137 00	151,176 16	7-10	105,823 27
1890		15,341,950 00	170,863 32	9-10	153,776 99
Totals		\$ 470,043,750 00	\$ 3,993,219 51		\$ 2,042,118 65

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$28,423,859 97
Losses paid from organization to date	14,535,619 25
Total amount of cash dividends declared since the company commenced business	2,340,000 00
Total amount of the company's stock owned by the directors at par value	315,200 00
Losses incurred during the year: fire	1,342,432 63

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,891,528 00
Premiums received	28,764 38
Losses paid	8,737 85
Losses incurred	9,307 50

Germania Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated March, 1859.

RUDOLPH GARRIGUE, President.

CHAS. RUYKHAVER, 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 (unencumbered)	\$	50,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		189,500 00
Interest due and accrued on all said mortgage loans		2,577 50
Value of lands mortgaged, exclusive of buildings	\$	114,500 00
Value of buildings mortgaged (insured for \$179,500.00 as collateral)		229,000 00
Total value of said mortgaged premises	\$	343,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States, registered, 4 per cent., 1907	\$ 250,000 00	\$ 308,750 00
United States, coupon, 4 per cent., 1907	864,000 00	1,067,040 00
Am'n Dock & Imp. Co., 1st mtge., 5 per ct., 1921	25,000 00	26,500 00
A., T. & S. Fé R. R., gen. mtge., 4 per cent., 1989	25,000 00	20,062 50
Central R. R. of N. J., gen. mtge., 5 per ct., 1987	25,000 00	27,312 50
Chi., Burl. & Quin. R. R., 1st mtge., 7 per ct., 1903	25,000 00	31,125 00
C., M. & St. P. R. R. (S. M. Div.), 1st mtge., 6 per cent., 1910	25,000 00	28,250 00
C., M. & St. P. R. R. (Chi. & Pac. W.), 1st mtge., 5 per cent., 1921	25,000 00	26,500 00
Chicago & N.-W. R'y, 1st mtge., 7 per cent., 1902	25,000 00	31,125 00
Chi., R. I. & Pac. R. R., 1st mtge., 6 per ct., 1917	25,000 00	31,250 00
Chi., St. L. & New OrL. R. R., gold loan mtge. 5 per cent., 1951	25,000 00	27,562 50
Chi., St. P., Minn. & O. R'y, cons. mtge., 6 per cent., 1930	25,000 00	28,937 50
Clev., Col., Cinn. & Indianapolis R'y, g. m., 6 per cent., 1934	25,000 00	29,250 00
Denver & Rio Grande R'y, 1st mtge., 7 per cent., 1900	25,000 00	28,875 00
Denver & Rio Grand R'y, 1st cons. mtge., 4 per cent., 1936	25,000 00	20,250 00
D. D., E. B'way & B. R. R., cons. mtge., 7 per cent., 1893	10,000 00	10,700 00
E. T., Va. & Ga. R. R., 1st mtge., 7 per cent., 1900	25,000 00	28,625 00
E. T., Va. & Ga. R. R., cons. mtge., 5 per ct., 1956	25,000 00	25,250 00
Evans & Terre Haute R. R., 1st cons. mtge., 6 per cent., 1921	25,000 00	28,625 00
Fargo & Southern R'y, 1st mtge., 6 per ct., 1924	20,000 00	22,900 00
Flint & Pere Marquette R. R., 1st cons. mtge., 5 per cent., 1939	25,000 00	25,000 00
Georgia, State, 3½ per cent., 1918	25,000 00	25,625 00
Hannibal & St. Joe R. R., cons. mtge., 6 per ct., 1911	25,000 00	28,687 50
Kentucky Central R'y, 1st mtge., 4 per ct., 1987	25,000 00	20,093 75
Lake Erie & West'n R. R., 1st mtge., 5 per ct., 1937	25,000 00	27,000 00
Lake Shore & Michigan Southern R'y, cons. mtge. skg. funds., reg., 7 per cent., 1900	25,000 00	30,812 50

	Par value.	Market value.
Long Island R. R., 1st mtge., 5 per cent., 1931 . . .	15,000 00	16,800 00
Metropolitan E. R. R., 1st mtge., 6 per ct., 1908 . . .	25,000 00	28,687 50
Mich. Cent'l R. R., 1st cons. mtge., 7 per ct., 1902 . . .	25,000 00	30,625 00
Mil. & No. R. R. (main line), 1st mtge., 5 per cent., 1931 . . .	20,000 00	22,700 00
1910 . . .		
Mil. & St. P. R'y (Chi. & Mil. Div.), 1st mtge., 7 per cent., 1903 . . .	25,000 00	26,500 00
Missouri, State, 4 per cent., 1910 . . .	15,000 00	19,337 50
National Park Bank stock (50 shares) . . .	20,000 00	20,000 00
N. Y., B'lyn & Man. B. R'y, 1st cons. gt., 5 per cent., 1935 . . .	5,000 00	16,600 00
N. Y. C. & H. R. R. R., 1st mtge., 7 per ct., 1903 . . .	25,000 00	24,750 00
N. Y. C. & H. R. R. R., debentures, 5 per ct., 1904 . . .	25,000 00	32,250 00
Pittsburgh & W. R'y, 1st mtge., 4 per cent., 1917 . . .	25,000 00	27,000 00
Richmond City, 4 per cent., 1923 . . .	25,000 00	18,812 50
Richmond City, 5 per cent., 1919 . . .	40,000 00	40,100 00
St. P., Minn. & Man. R'y, 1st mtge., 7 per ct., 1909 . . .	10,000 00	10,350 00
St. P., Minn. & Man. R'y, cons. mtge., 4½ per cent., 1933 . . .	14,000 00	16,240 00
St. P. & No. Pac. R. R., gen'l mtge., 6 per ct., 1923 . . .	25,000 00	25,000 00
Third Ave. R. R. Co., 1st mtge., 5 per cent., 1937 . . .	16,000 00	19,440 00
Toledo & Ohio Cent. R'y, 1st mtge., 5 per ct., 1935 . . .	25,000 00	28,750 00
Union E. R. R. B'lyn, 1st mtge., 6 per ct., 1937 . . .	25,000 00	26,250 00
Union Pacific R. R., 1st mtge., 6 per ct., 1898 . . .	15,000 00	15,900 00
Union Pacific R. R. (Kansas Pacific), 1st mtge., 6 per cent., 1896 . . .	25,000 00	28,687 50
Wabash R. R., 1st mtge., 5 per cent., 1939 . . .	25,000 00	28,062 50
	25,000 00	24,500 00
Totals	\$2,189,000 00	\$2,552,451 25

Total market value of stocks and bonds	\$ 2,552,451 25
Cash in the company's principal office	19,270 44
Cash deposited in bank	55,864 95
Gross premiums in course of collection, not more than three months due	190,586 41
All other property belonging to the company	6,364 88
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 3,066,615 43

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 68,472 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	37,735 05
Losses resisted, including interest, costs and other expenses thereon	10,174 67
Total gross amount of claims for losses	\$ 116,382 47
Deduct re-insurance thereon	17,822 45
Net amount of unpaid losses	\$ 98,560 02
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$725,251.10; unearned premiums (fifty per cent.)	\$ 362,625 55
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,294,463.16; unearned premiums (pro rata)	697,822 68
Total unearned premiums	\$ 1,060,448 23
All other demands against the company, absolute and contingent	28,392 98
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,187,491 23
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	879,214 20
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 3,066,615 43

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	\$ 167,931 41	From fire risks.
Gross premiums on risks written and renewed during the year	1,532,853 30	
Total	\$1,700,784 71	
Deduct premiums and bills in course of collection at this date	190,586 41	
Entire premiums collected during the year	\$1,510,198 30	
Deduct re-insurance, rebate, abatement and return premiums	366,864 37	
Net cash actually received for premiums		\$ 1,143,333 93
Received for interest on mortgages		7,061 97
Received for interest and dividends on stocks, bonds and collateral loans		111,125 26
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,261,521 16</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$155,213.10, losses occurring in previous years)	\$ 689,950 25	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	84,638 30	
Net amount paid during the year for losses		\$ 605,311 95
Cash dividends actually paid stockholders		100,000 00
Paid for commissions or brokerage		171,080 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		113,806 72
Paid for State and local taxes in this and other States		28,114 25
All other payments and Expenditures		111,240 81
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,129,553 73</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 245,504,078 63	\$ 2,095,881 48
Written or renewed during the year	179,392,171 14	1,532,853 30
Totals	\$ 424,896,249 77	\$ 3,628,734 78
Deduct those expired and marked off as terminated	165,747,251 97	1,435,031 70
In force at the end of the year	\$ 259,148,997 80	\$ 2,193,703 08
Deduct amount re-insured	18,180,776 75	173,988 82
Net amount in force December 31, 1890	\$ 240,968,221 05	<u>\$ 2,019,714 26</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 98,176,790 12	\$ 725,251 10	1-2	\$ 362,625 55
1889	Two years	321,166 00	2,551 69	1-4	637 92
1890		257,028 00	1,960 32	3-4	1,470 24
1888	Three years	32,525,238 66	278,145 51	1-6	46,357 58
1889		36,308,225 84	301,428 85	1-2	150,714 42
1890	Four years	41,801,585 43	354,360 13	5-6	295,300 11
1887		203,700 00	1,726 58	1-8	215 82
1888	Five years	306,542 00	2,578 76	3-8	967 04
1889		293,325 00	2,377 58	5-8	1,485 95
1880	Six years	448,884 00	3,728 14	7-8	3,262 12
1886		3,590,365 00	39,820 65	1-10	3,982 06
1887	Seven years	5,418,689 00	61,423 83	3-10	18,427 15
1888		6,152,215 00	68,683 87	1-2	34,341 94
1889	Eight years	7,585,515 00	87,246 12	7-10	61,072 28
1890		7,578,952 00	88,431 13	9-10	79,548 02
Totals		<u>\$240,968,221 05</u>	<u>\$ 2,019,714 26</u>		<u>\$ 1,060,443 23</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 23,960,534 52
Total amount of losses paid from organization to date	12,005,941 90
Total amount of cash dividends declared since the company commenced business	2,201,000 00
Total amount of the company's stock owned by the directors at par value . .	219,200 00
Total amount of losses incurred during the year	552,091 15
Amount deposited in different States and countries for the security of all the company's policy-holders	75,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 543,701 00
Premiums received	7,572 40
Losses paid	2,454 41
Losses incurred	1,942 16

German Insurance and Savings Institution,*

OF

QUINCY ILLINOIS.

Incorporated Feb. 21, 1859.

F. W. HECKENKAMP, President.

J. H. BASTERT, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash	\$ 223,800 00
--	---------------

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 41,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	171,627 30
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$1,200.00 is in process of foreclosure)	17,058 00
Interest due and accrued on all said mortgage loans	8,172 32
Value of lands mortgaged, exclusive of buildings	\$ 396,030 00
Value of buildings mortgaged (insured for \$70,625.00 as collateral)	76,625 00
Total value of said mortgaged premises	\$ 472,655 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
National German-American Bank, St. Paul	\$ 10,000 00	\$ 12,500 00	\$ 2,500 00
Quincy Metal Wheel Co, Quincy, Ill.	1,000 00	1,400 00	800 00
Collins Plow Co., Quincy, Ill.	2,000 00	1,000 00	700 00
Quincy Press Brick Co., Quincy, Ill.	4,000 00	5,000 00	2,500 00
Quincy Gas Light and Coke Co., 1st mtge, Quincy, Ill.	10,000 00	10,000 00	6,000 00
Totals	\$ 27,000 00	\$ 29,900 00	\$ 12,500 00

Amount loaned on collaterals	\$ 12,500 00
Cash deposited in bank	4,043 41
Interest due and accrued on collateral loans	532 09
Gross premiums in course of collection, not more than three months due . .	3,897 63
Loans secured by collateral mortgages, first liens worth double the amount loaned thereon	8,200 00
All other property belonging to the company	594 75
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 267,625 50

* The name of above Company was changed March 23, 1891, to "German Insurance Company of Quincy, Illinois."

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$11,292.54; unearned premiums (fifty per cent.)	\$ 5,646 27	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$18,674.15; unearned premiums (<i>pro rata</i>)	10,509 82	
Total unearned premiums	\$ 16,156 09	
All other demands against the company, absolute and contingent	3,623 60	
Total amount of all Liabilities, except capital stock and net surplus	\$ 19,779 69	
Joint-stock capital actually paid up in cash	223,800 00	
Surplus beyond capital and all other Liabilities	24,045 81	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 267,625 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	From fire risks. \$ 1,346 66	
Gross premiums on risks written and renewed during the year	21,021 26	
Total	\$ 22,367 92	
Deduct premiums and bills in course of collection at this date	3,897 63	
Entire premiums collected during the year	\$ 18,470 29	
Deduct re-insurance, rebate, abatement and return premiums	1,473 11	
Net cash actually received for premiums	\$ 17,057 18	
Received for interest on mortgages	11,172 93	
Received for interest and dividends on stocks, bonds and collateral loans	1,011 73	
Income received from all other sources	2,139 64	
Aggregate amount of Income actually received during the year in cash	\$ 31,381 48	

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 9,099 50
Cash dividends actually paid stockholders	17,904 00
Paid for commissions or brokerage	2,588 13
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	2,045 00
Paid for State and local taxes in this and other States	1,779 27
All other payments and Expenditures	1,537 01
Aggregate amount of actual Expenditures during the year in cash	\$ 34,952 91

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 2,317,833 00	Premiums thereon. \$ 25,827 26
Written or renewed during the year	2,123,460 00	21,021 26
Totals	\$ 4,441,293 00	\$ 46,848 52
Deduct those expired and marked off as terminated	1,709,735 00	16,665 63
In force at the end of the year	\$ 2,731,558 00	\$ 30,182 89
Deduct amount re-insured	18,515 00	216 20
Net amount in force December 31, 1890	\$ 2,713,043 00	\$ 29,966 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 1,039,158 00	\$ 11,292 54	1-2	\$ 5,646 27
1889	Two years	1,250 00	18 50	1-4	4 62
1890		250 00	2 50	3-4	1 87
1888	Three years	459,685 00	4,222 52	1-6	703 75
1889		516,670 00	6,128 36	1-2	3,064 16
1890	Five years	626,905 00	7,041 12	5-6	5,867 60
1886		16,725 00	317 50	1-10	31 75
1889	Five years	4,850 00	66 15	7-10	46 30
1890		47,550 00	877 50	9-10	789 75
Totals		\$ 2,713,043 00	\$ 29,966 69		\$ 16,156 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 494,418 99
Losses paid from organization to date	222,355 11
Total amount of cash dividends declared since the company commenced business	358,093 30
Total amount of the company's stock owned by the directors at par value	33,200 00
Amount loaned to stockholders, not officers	30,900 00
Losses incurred during the year: fire	9,099 50
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	\$ 3,800 00
Premiums received	69 80
Losses paid	None
Losses incurred	None

Girard Fire and Marine Insurance Co.

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated March, 1853.

ALFRED S. 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 (unencumbered)	\$ 298,800 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	715,800 00
Value of and accrued on all said mortgage loans	13,601 73
Value of premises mortgaged (insured for \$442,720.00 as collateral)	\$ 2,269,764 00

Account of Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States bonds	\$ 72,000 00	\$ 87,840 00
City of Louisville	10,000 00	12,400 00
County St. Louis	10,000 00	12,000 00
Union Pacific R. R.	5,000 00	5,800 00
Connecting R. R.	10,000 00	11,800 00
Pennsylvania R. R.	10,000 00	12,400 00
Phila., Wilm. & Baltimore R. R.	40,000 00	39,600 00
Lehigh Navigation Co.	11,000 00	11,880 00
Lancaster & Reading R. R.	10,000 00	10,700 00
North Pennsylvania R. R.	5,000 00	6,250 00
Philadelphia & Reading R. R. Car Trust	35,000 00	35,000 00
City of Topeka	3,000 00	3,000 00
Zanesville & Ohio R. R.	10,000 00	7,500 00
Lower Mercen Gas Co.	6,500 00	6,500 00
Philadelphia & Reading Preference bonds	2,000 00	700 00
State of Georgia	25,000 00	29,250 00
Hutchinson Water, Light and Power Co.	10,000 00	9,750 00
Holmesburg Water Co.	1,000 00	1,000 00
Philadelphia & Darby Pass. R. W. Co.	2,250 00	1,485 00
Girard Fire and Marine Insurance Co.	12,700 00	48,260 00
Totals	\$ 290,450 00	\$ 353,115 00

Total market value of stocks and bonds \$ 353,115 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Ætna Ins Co., 35 shares	\$ 3,500 00	\$ 9,100 00	\$ 500 00
Schraeder M. & M. Co., 100 shares	7,800 00	3,900 00	5,500 00
Bond and mortgage	10,000 00	10,000 00	
Allegheny Valley R. R., first mortgage bonds	1,000 00	1,000 00	600 00
Lehigh Valley R. R. mortg. bonds	5,000 00	6,250 00	5,000 00
Ohio & Miss. R.W. Co. consolidated mortgage bonds	1,000 00	1,150 00	900 00
Penn. Fire Ins. Co., 20 shares	2,000 00	6,000 00	2,000 00
Simburg, Hazleton & Wilksbarre 6 per cent. 2d mortgage bonds	9,500 00	9,310 00	8,000 00
Girard F. & M. Ins. Co., 32 shares	3,200 00	12,160 00	5,700 00
	<u>\$ 43,000 00</u>	<u>\$ 58,870 00</u>	<u>\$ 28,200 00</u>
Amount loaned on collaterals			\$ 28,200 00
Cash in the company's principal office			26,836 39
Cash deposited in bank			55,750 48
Interest due and accrued on bonds			1,432 50
Interest due and accrued on collateral loans			256 30
Gross premiums in course of collection, not more than three months due			81,014 54
Bills receivable, not matured, taken for fire, marine and inland risks			7,136 38
All other property belonging to the company			<u>3,661 20</u>
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 1,585,604 52</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 20,536 51	
Losses resisted, including interest, costs and other expenses thereon		2,441 00
Total gross amount of claims for losses	\$ 22,977 51	
Deduct re-insurance thereon		1,975 00
Net amount of unpaid losses		\$ 21,002 51
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$253,524.74; unearned premiums (fifty per cent.)	\$ 126,762 37	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$386,510.45; unearned premiums (<i>pro rata</i>)		212,477 17
Total unearned premiums		\$ 339,239 54
Amount reclaimable by the insured on perpetual fire insurance policies		316,782 51
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses		2,771 89
All other demands against the company, absolute and contingent		36,938 57
Total amount of all liabilities, except capital stock and net surplus		\$ 716,735 02
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		568,869 50
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 1,585,604 52</u>

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	\$ 75,346 37	From fire risks.
Deduct amount of same not collected		2,065 00
Net collected	\$ 73,281 37	
Gross premiums on risks written and renewed during the year	\$ 520,994 50	
Total	\$ 594,275 87	
Deduct premiums and bills in course of collection at this date		81,014 54
Entire premiums collected during the year	\$ 513,261 33	
Deduct re-insurance, rebate, abatement and return premiums		63,501 74
Net cash actually received for premiums		\$ 449,759 59
Received for interest on mortgages		40,859 46
Received for interest and dividends on stocks, bonds and collateral loans		17,275 56
Income received from all other sources		8,513 16
Deposit premiums received for perpetual fire risks	\$ 68,049 75	
Aggregate amount of Income actually received during the year in cash		<u>\$ 516,407 77</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,413 63, losses occurring in previous years	On fire risks. \$ 171,583 83	
Deduct all amounts received for salvages and re-insurance in other companies	10,136 39	
Net amount paid during the year for losses		\$ 161,447 44
Cash dividends actually paid stockholders		72,000 00
Paid for commissions or brokerage		87,830 13
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		55,360 00
Paid for State and local taxes in this and other States		14,647 00
All other payments and expenditures		20,230 89
Amount of deposit premiums returned during the year on perpetual fire risks	8,977 75	
Aggregate amount of actual Expenditures during the year in cash		\$ 411,515 46

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 70,317,013	\$ 890,143 60
Written or renewed during the year	49,148,590	520,994 50
Totals	\$ 119,465,609	\$ 1,411,138 10
Deduct those expired and marked off as terminated	40,270,742	390,900 23
In force at the end of the year	\$ 79,194,867	\$ 1,020,237 87
Deduct amount re-insured	2,318,919	28,222 12
Net amount in force December 31, 1890	\$ 76,875,948	\$ 992,015 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 26,308,986 00	\$ 253,524 74	1-2	\$ 126,762 37
1889		131,622 00	1,236 06	1-4	309 01
1890	Two years	110,440 00	835 84	3-4	626 88
1888		5,952,322 00	60,630 06	1-6	10,105 01
1889	Three years	7,219,155 00	75,879 26	1-2	37,789 63
1890		7,485,566 00	85,966 06	5-6	71,639 14
1887	Four years	127,725 00	1,111 28	1-8	138 91
1888		183,524 00	1,832 98	1-8	687 37
1890	Five years	282,512 00	2,478 01	3-8	1,548 76
1886		446,233 00	3,490 04	7-8	3,053 79
1887	Over five years	1,636,661 00	20,088 98	1-10	2,008 90
1888		2,128,726 00	25,005 01	3-10	7,501 50
1889	Perpetual risks	2,656,052 00	30,934 20	1-2	15,467 10
1890		2,967,385 00	34,224 25	7-10	23,956 97
		3,729,646 00	39,285 62	9-10	35,357 06
		255,900 00	3,811 90	6-10	2,287 14
		15,234,493 00	351,980 56	9-10	316,782 51
Totals		\$ 76,875,948 00	\$ 992,015 75		\$ 656,022 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,051,920 00
Losses paid from organization to date	3,786,160 00
Total amount of cash dividends declared since the company commenced business	1,413,196 00
Total amount of the company's stock owned by the directors at par value	82,000 00
Amount loaned to officers and directors	6,200 00
Amount loaned to stockholders, not officers	7,000 00
Losses incurred during the year: fire	167,420 00
Amount deposited in different States and countries for the security of all the company's policy-holders	25,000 00

COLOPADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 323,550 00
Premiums received	4,723 39
Losses paid	97 88
Losses incurred	97 88

Glens Falls Insurance Comany,

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 (unencumbered) . .	\$ 43,696 66
Loans on mortgage (first liens), upon which not more than one year's interest is due	697,358 38
Loans on mortgage (first liens) upon which more than one year's interest is due	1,987 50
Interest due and accrued on all said mortgage loans	3,897 77

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
N. Y. Central and Hudson River R. R. bonds, first mortgage	\$ 200,000 00	\$ 250,000 00
N. Y. & Harlem R. R. bonds, first mortgage	100,000 00	122,000 00
Lake Shore & Mich. Southern R. R. bonds, first mortgage	50,000 00	60,500 00
Syracuse, Bing. & N. Y. R. R. bonds, first Mtg.	53,000 00	68,900 00
West Shore R. R. bonds, Gtd. Reg.	50,000 00	50,000 00
Morris & Essex R. R. bonds, first mortgage	50,000 00	67,000 00
Hudson River Pulp & Paper Co. bonds, first Mtg.	106,000 00	106,000 00
Georgia State bonds	25,000 00	25,000 00
Richmond City bonds	10,000 00	10,000 00
First National Bank of Glens Falls stock	10,000 00	20,000 00
International Loan & Trust Co. debenture bonds with first mortgage collaterals	100,000 00	100,000 00
Jarvis-Conklin Mortgage Trust Co. Deben. bonds with first mortgage collaterals	53,500 00	53,500 00
Totals	\$ 807,500 00	\$ 932,900 00
Total market value of stocks and bonds		\$ 932,900 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Morris & Essex R. R. bond, first Mtg. \$	3,000 00	4,020 00	3,000 00
Amount loaned on collaterals			\$ 3,000 00
Cash in the Company's principal office			5,532 80
Cash deposited in bank			143,806 69
Interest due and accrued on bonds			2,022 50
Gross premiums in course of collection, not more than three months due			59,758 42
Bills receivable, not matured, taken for fire, marine and inland risks			580 97
Aggregate amount of all the assets of the company, stated at their actual value			\$ 1,894,541 69

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,492 55	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,619 00	
Losses resisted, including interest, costs and other expenses thereon	9,060 00	
Total gross amount of claims for losses	\$ 24,171 55	
Deduct re-insurance thereon	1,338 00	
Net amount of unpaid losses	\$ 22,833 55	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$269,900.28; unearned premiums, (fifty per cent.)	\$ 134,950 14	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$847,164.75; unearned premiums, (<i>pro rata</i>)	460,958 46	
Total unearned premiums	595,908 60	
Due and accrued for salaries	7,850 00	
All other demands against the company, absolute and contingent	9,189 86	
Total amount of all Liabilities, except capital stock and net surplus	\$ 635,782 01	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	1,058,759 68	
Aggregate amount of all Liabilities, including paid up capital stock, and net surplus	\$ 1,894,541 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	From fire risks. \$ 52,660 40	
Deduct amount of same not collected	575 55	
Net collected	\$ 52,084 85	
Gross premiums on risks written and renewed during the year	693,513 06	
Total	\$ 745,597 91	
Deduct premiums and bills in course of collection at this date	61,265 75	
Entire premiums collected during the year	\$ 684,332 16	
Deduct re-insurance, rebate, abatement and return premiums	127,828 97	
Net cash actually received for premiums	\$ 556,503 19	
Received for interest on mortgages	39,508 35	
Received for interest and dividends on stocks, bonds and collateral loans	53,544 51	
Income received from all other sources	258 00	
Aggregate amount of Income actually received during the year in cash	\$ 649,814 05	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$20,702.07, losses occurring in previous years)	On fire risks. \$ 300,731 04	
Deduct all amounts received for salvages and re-insurance in other companies	40,816 93	
Net amount paid during the year for losses	\$ 259,914 11	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	108,793 03	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	53,086 18	
Paid for State and local taxes in this and other States	14,647 98	
All other payments and Expenditures	41,673 93	
Aggregate amount of actual Expenditures during the year in cash	\$ 498,115 23	

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 109,677,348	\$ 1,089,627 65
Written or renewed during the year	70,305,528	693,513 06
<hr/> Totals	<hr/> \$ 179,982,876	<hr/> \$ 1,783,140 71
Deduct those expired and marked off as terminated	60,899,263	594,138 85
<hr/> In force at the end of the year	<hr/> \$ 119,083,613	<hr/> \$ 1,189,001 86
Deduct amount re-insured	5,991,579	71,936 83
<hr/> Net amount in force December 31, 1890	<hr/> \$ 113,092,034	<hr/> \$ 1,117,065 03

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 27,313,264 00	\$ 269,900 28	1-2	\$ 134,950 14
1889	Two years	306,404 00	2,686 09	1-4	671 52
1890		320,733 00	2,966 53	3-4	2,224 90
1888	Three years	18,444,620 00	166,399 43	1-6	27,733 24
1889		20,691,877 00	188,042 87	1-2	94,021 43
1890	Four years	23,929,650 00	223,432 21	5-6	186,193 51
1887		330,061 00	2,936 08	1-8	367 12
1888	Five years	485,054 00	4,326 91	3-8	1,622 59
1889		777,693 00	6,502 23	5-8	4,063 90
1890	Six years	845,498 00	6,916 06	7-8	6,051 55
1886		2,823,606 00	34,873 35	1-10	3,487 33
1887	Seven years	3,075 100 00	37,148 18	3-10	11,144 45
1888		3,820,106 00	48,539 91	1-2	24,269 95
1889	Eight years	4,330,328 00	55,238 15	7-10	38,666 70
1890		5,598,035 00	67,155 85	9-10	60,440 27
Totals		\$113,092,034 00	\$ 1,117,065 03		\$ 595,908 60

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,971,371 98
Losses paid from organization to date	5,121,829 74
Total amount of cash dividends declared since the company commenced business	480,000 00
Total amount of the company's stock owned by the directors at par value	78,420 95
Amount loaned to officers and directors	3,000 00
Losses incurred during the year: fire	299,779 91
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.

Risks written	\$ 606,552 00
Premiums received	7,337 95
Losses paid	2,166 78
Losses incurred	2,166 78

Grand Rapids Fire Insurance Co.,

OF

GRAND RAPIDS MICHIGAN.

Incorporated September, 1882.

JULIUS HOUSEMAN, President.

S. F. ASPINWALL, 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 (unencumbered)	\$	2,950 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		185,545 00-
Interest due and accrued on all said mortgage loans		2,570 82
Value of lands mortgaged, exclusive of buildings	\$	365,000 00
Value of buildings mortgaged (insured for \$164,120.00 as collateral)		325,000 00
Total value of said mortgaged premises	\$	690,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City School bonds, Grand Rapids, Mich	\$ 15,000 00	\$ 15,000 00
District No. 15, Township of Grand Rapids, School bonds	2,950 00	2,950 00
Totals.	\$ 17,950 00	\$ 17,950 00
Total market value of stocks and bonds		\$ 17,950 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Shares of Stock.</i>			
35 Fourth Nat. Bank, Grand Rapids	\$ 3,500 00	\$ 3,500 00	\$ 2,500 00
25 Nat. City Bank, Grand Rapids	2,500 00	3,375 00	2,500 00
20 Grand Rapids Savings Bank	1,000 00	1,250 00	900 00
50 Nat. City Bank, Grand Rapids	5,000 00	6,750 00	5,000 00
580 Widdicomb Furn. Co., Gr'd Rapids	14,500 00	15,800 00	9,000 00
400 Grand Rapids Chair Co.	10,000 00	10,000 00	5,000 00
10 Grand Rapids Savings Bank	500 00	625 00	} 1,000 00
10 Kent Co. Sav. Bank, Gr'd Rapids	500 00	625 00	
2 Fifth Nat. Bank, Grand Rapids	200 00	200 00	
90 Nat. City Bank, Grand Rapids	9,000 00	12,150 00	9,000 00
115 Hastings Nat. Bank, Hastings	11,500 00	16,100 00	} 20,000 00
125 Fourth Nat. Bank, Grand Rapids	12,500 00	12,500 00	
22 Old Nat. Bank, Grand Rapids	2,200 00	2,970 00	2,000 00
20 Grand Rapids Savings Bank	1,000 00	1,250 00	} 2,700 00
15 Grand Rapids Nat. Bank	1,500 00	2,100 00	
15 Old Nat. Bank, Grand Rapids	1,500 00	2,025 00	1,400 00
15 Old Nat. Bank, Grand Rapids	1,500 00	2,025 00	1,500 00
17 Fourth Nat. Bank, Grand Rapids	1,700 00	1,700 00	1,000 00
25 Fourth Nat. Bank, Grand Rapids	2,500 00	2,500 00	1,000 00
9 Old Nat. Bank, Grand Rapids	900 00	1,215 00	900 00
200 White & Friant Lumber Co., Chic.	20,000 00	28,000 00	10,000 00
8 Fourth Nat. Bank, Grand Rapids	800 00	800 00	600 00
40 Grand Rapids Nat. Bank	4,000 00	5,600 00	5,000 00
20 Nat. City Bank, Grand Rapids	2,000 00	2,700 00	} 2,600 00
6 Grand Rapids Nat. Bank	600 00	840 00	
20 Nat. City Bank, Grand Rapids	2,000 00	2,700 00	1,300 00
50 Nat. City Bank, Grand Rapids	5,000 00	6,750 00	4,000 00
Totals	\$117,900 00	\$ 146,050 00	\$ 88,900 00

Amount loaned on collaterals	\$	88,900 00
Cash in the company's principal office		43 04
Cash deposited in bank		17,678 46
Interest due and accrued on bonds		62 50
Interest due and accrued on collateral loans and deposits		1,576 45
Gross premiums in course of collection, not more than three months due		10,088 08
Aggregate amount of all the Assets of the company, stated at their actual value	\$	<u>327,364 35</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	664 37
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		3,510 28
Net amount of unpaid losses	\$	4,174 65
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$98,672.95; unearned premiums (fifty per cent.)	\$	49,336 47
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$36,232.84; unearned premiums (<i>pro rata</i>)		22,199 68
Total unearned premiums	\$	71,536 15
All other demands against the company, absolute and contingent.		1,077 38
Total amount of all Liabilities, except capital stock, and net surplus	\$	76,788 18
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		50,576 17
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	<u>327,364 35</u>

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	\$	8,582 85	From fire risks.
Gross premiums on risks written and renewed during the year		146,452 48	
Total	\$	155,035 03	
Deduct premiums and bills in course of collection at this date		10,088 08	
Entire premiums collected during the year	\$	144,946 95	
Deduct re-insurance, rebate, abatement and return premiums		23,847 03	
Net cash actually received for premiums	\$	121,099 92	
Received for interest on mortgages		11,586 14	
Received for interest and dividends on stocks, bonds and collateral loans		6,547 00	
Income received from all other sources		100 00	
Aggregate amount of Income actually received during the year in cash	\$	<u>139,333 06</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,167.18, losses occurring in previous years)	\$	73,173 94	On fire risks.
Deduct all amounts actually received for salvages and re-insurance in other companies		4,509 61	
Net amount paid during the year for losses	\$	68,664 13	
Cash dividends actually paid stockholders		12,000 00	
Paid for commissions or brokerage		26,479 98	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		4,460 26	
Paid for State and local taxes in this and other States		2,321 76	
All other payments and Expenditures		9,321 30	
Aggregate amount of actual Expenditures during the year in cash	\$	<u>123,247 63</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 9,339,122 00	\$ 122,233 99
Written or renewed during the year	11,340,695 00	146,452 18
Totals	\$20,679,817 00	\$ 268,686 17
Deduct those expired and marked off as terminated	9,847,748 00	128,380 50
In force at the end of the year	\$10,832,069 00	\$ 140,305 67
Deduct amount re-insured	317,773 00	5,399 88
Net amount in force December 31, 1890	<u>\$10,514,296 00</u>	<u>\$ 134,905 79</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 7,252,630 00	\$ 98,672 95	1-2	\$ 49,336 47
1889		26,000 00	303 05	1-4	75 76
1890	Two years	48,626 00	636 85	3-4	477 63
1888		558,696 00	5,668 76	1-6	944 79
1889	Three years	1,054,837 00	10,852 16	1-2	5,426 08
1890		1,338,105 00	15,201 05	5-6	12,667 54
1887	Four years	7,100 00	75 78	1-8	9 47
1888		2,185 00	21 83	3-8	8 19
1890	Five years	10,500 00	113 25	7-8	99 09
1886		15,300 00	204 25	1-10	20 42
1887	Five years	9,170 00	194 80	3-10	58 44
1888		4,850 00	57 95	1-2	28 97
1889	Five years	79,066 00	1,147 36	7-10	803 15
1890		107,231 00	1,755 76	9-10	1,580 18
Totals		<u>\$10,514,296 00</u>	<u>\$ 134,905 79</u>		<u>\$ 71,536 15</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 676,186 55
Losses paid from organization to date	312,798 00
Total amount of cash dividends declared since the company commenced business	34,000 00
Total amount of the company's stock owned by the directors at par value	84,250 00
Amount loaned to officers and directors	114,800 00
Amount loaned to stockholders, not officers	5,600 00
Losses incurred during the year: fire	68,181 81

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 125,461 00
Premiums received	1,773 32
Losses paid	23 00
Losses incurred	23 00

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		\$ 119,950 00
Interest due and accrued on all said mortgage loans		2,781 85
Value of lands mortgaged, exclusive of buildings	\$ 175,450 00	
Value of buildings mortgaged (insured for \$148,450.00 as collateral)	204,200 00	
Total value of said mortgaged premises	\$ 379,650 00	

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</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	15,600 00
City of Manchester, N. H., 4 per cent., 1907	100,000 00	107,000 00
Fort Plain, N. Y., Water Co., 6 per ct., 1905, 1st mtg	10,000 00	11,000 00
New Hampshire Trust Co., of Manchester, N. H., 6 per cent., 1906, deb.	10,000 00	10,000 00
New York and New England R. R., 7 per cent., 1905, first mtg	10,000 00	12,200 00
Xenia, Ohio, Water Co., 6 per cent., 1907	6,000 00	6,300 00
St. Cloud Gas and Electric Co., of St. Cloud, Minn., 7 per cent., 1908	10,000 00	10,500 00
Nashua Card and Glazed Paper Co., of Nashua, N. H., 6 per cent., 1904, Col. Trust	5,000 00	5,000 00
National Loan and Trust Co., of Kansas City, Mo., 6 per cent., 1892, deb.	2,500 00	2,500 00
National Loan and Trust Co., of Kansas City, Mo., 6 per cent., 1895, deb.	1,500 00	1,500 00
School District No. 1, County of Garfield, Colo., 8 per cent., 1902	1,000 00	1,055 00
Front Street Cable Railway Co., of Seattle, Wash., first mtg, 6 per cent., 1909	12,000 00	12,600 00
Palouse City, Wash., 7½ per cent., 1908, water	4,800 00	5,520 00
<i>Shares of Stock.</i>		
100 Dover Gas Light Co., of Dover, N. H.	2,500 00	2,700 00
1 Worcester, Nashua and Rochester R. R.	100 00	125 00
50 International Loan and Trust Co., of Kansas City, Mo.	5,000 00	5,250 00
50 Wolfborough Loan and Banking Co., of Wolfborough, N. H.,	5,000 00	5,000 00
77 Boston and Maine Railroad, preferred	7,700 00	11,395 00
Totals	\$ 208,300 00	\$ 225,446 00
Total market value of stocks and bonds		\$ 225,446 00

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
Chippewa Falls, Wis., Water Works Co., first mtg., 1915, 6 per ct. bnds	\$ 3,000 00	\$ 3,150 00	\$ 2,480 00
Indian Head Nat'l Bank of Nashua, N. H., stock	4,000 00	5,400 00	4,000 00
Penobscot Shore Line R. R. Co., first mtg., 1920, 4 per cent. bonds	17,000 00	17,850 00	15,000 00
Totals	\$ 24,000 00	\$ 26,400 00	\$ 21,480 00

Amount loaned on collaterals	\$ 21,480 00
Cash in the company's principal office	44 03
Cash deposited in bank	33,150 49
Interest due and accrued on bonds	3,762 50
Interest due and accrued on collateral loans	72 00
Gross premiums in course of collection not more than three months due	52,765 93
Amount of premiums unpaid on policies which have been issued more than three months	\$ 143 65
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 459,452 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 12,447 45
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,279 37
Losses resisted, including interest, costs and other expenses thereon	1,320 55
Total gross amount of claims for losses	\$ 29,047 37
Deduct re-insurance thereon	14,133 50
Net amount of unpaid losses	\$ 14,913 87
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$32,533.01; unearned premiums (fifty per cent.)	\$ 116,266 50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$165,438.44; unearned premiums (<i>pro rata</i>)	89,014 59
Total unearned premiums	\$ 205,281 09
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	768 82
All other demands against the company, absolute and contingent	13,169 71
Total amount of all Liabilities, except capital stock and net surplus	\$ 234,133 49
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	25,319 31
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 459,452 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	From fire risks. \$ 51,998 91
Gross premiums on risks written and renewed during the year	445,328 81
Total	\$ 497,327 72
Deduct premiums and bills in course of collection at this date	52,765 93
Entire premiums collected during the year	\$ 444,561 79
Deduct re-insurance, rebate, abatement and return premiums	146,513 68
Net cash actually received for premiums	\$ 298,048 11
Received for interest on mortgages	7,197 66
Received for interest and dividends on stocks, bonds and collateral loans	12,173 44
Aggregate amount of Income actually received during the year in cash	\$ 317,419 21

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$17,359.34, losses occurring in previous years)	\$ 249,747 13
Deduct all amounts received for salvages, and re-insurance in other companies	52,691 03
Net amount paid during the year for losses	\$ 197,056 10
Cash dividends actually paid stockholders	12,000 00
Paid for commissions or brokerage	67,910 59
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	10,980 00
Paid for State and local taxes in this and other States	6,216 40
All other payments and Expenditures	22,536 38
Aggregate amount of actual Expenditures during the year in cash.	\$ 316,699 47

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 38,810,739	\$ 441,176 21
Written or renewed during the year	34,432,774	445,328 81
Totals	\$ 73,243,513	\$ 886,505 02
Deduct those expired and marked off as terminated	33,716,260	372,025 41
In force at the end of the year	\$ 39,527,253	\$ 514,479 61
Deduct amount re-insured	7,166,619	116,508 16
Net amount in force December 31, 1890.	\$ 32,360,634	\$ 397,971 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$17,575,147 00	\$ 232,533 01	1-2	\$ 116,266 50
1889	Two years	69,010 00	558 94	1-4	139 74
1890		123,510 00	1,312 61	3-4	984 45
1888	Three years	1,728,652 00	21,395 54	1-6	3,565 92
1889		2,550,290 00	30,146 24	1-2	15,073 12
1890		2,797,124 00	32,527 82	5-6	27,106 52
1887	Four years	463,200 00	4,697 82	1-8	587 23
1888		475,941 00	4,824 12	3-8	1,809 03
1889		521,190 00	5,079 51	5-8	3,174 70
1890		639,589 00	6,475 14	7-8	5,665 74
1886	Five years	931,168 00	10,115 84	1-10	1,011 48
1887		1,084,065 00	11,102 76	3-10	3,330 82
1888		1,158,209 00	11,437 69	1-2	5,718 84
1889		979,212 00	11,705 29	7-10	8,193 70
1890		1,264,318 00	14,059 12	9-10	12,653 20
Totals		\$32,360,634 00	\$ 397,971 45		\$ 205,281 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,762,343 46
Losses paid from organization to date	732,789 16
Total amount of cash dividends declared since the company commenced business	12,000 00
Total amount of the company's stock owned by the directors at par value	113,600 00
Losses incurred during the year: fire	189,251 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 276,900 00
Premiums received	4,560 05
Losses paid	1,909 99
Losses incurred	1,089 46

The Greenwich Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated May, 1834.

SAMUEL C. HARRIOT, President.

MASON A. STONE, 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 (unencumbered) \$ 170,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due 11,100 00
 Interest due and accrued on all said mortgage loans 180 00
 Value of lands mortgaged, exclusive of buildings \$ 25,500 00
 Value of buildings mortgaged (insured for \$14,000.00 as collateral) 15,500 00
 Total value of said mortgaged premises \$ 41,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
District of Columbia, 365 reg	\$ 125,000 00	\$ 152,500 00
Harlem River & Port Chester R. R., reg	10,000 00	11,500 00
N. Y. C. & H. Riv. R. R., reg. 1st mtge, 7 per ct.	100,000 00	129,000 00
N. Y. C. & Hud. Riv. R. R., exten. 5 per cent	50,000 00	50,750 00
Albany & Susquehanna R.R., 6 per cent. coupon	80,000 00	93,600 00
West Shore R. R., guaranteed 1st mtge. 4 per ct.	50,000 00	50,000 00
Oswego & Syracuse R. R., 5 per cent	53,000 00	58,000 00
Buffalo & Erie R. R., 7 per cent	9,500 00	11,600 00
State of Georgia, 3 1-2 per cent	25,000 00	25,687 50
<i>Stocks.</i>		
Rensselaer & Saratoga R. R.	35,500 00	62,835 00
National Broadway Bank	17,500 00	49,875 00
Consolidated Gas Co	100,000 00	95,000 00
N. Y. Cent. & Hud. Riv. R. R.	50,000 00	50,750 00
Lake Shore & Mich. South R. R.	25,000 00	26,650 00
The Valley R R	35,000 00	40,250 00
Atlantic Mutual Ins. Co., scrip	31,685 91	33,000 00
Totals	\$ 797,185 91	\$ 940,997 50
Total market value of stocks and bonds		\$ 940,997 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares N. Y., Lack. & W. R. R. stk. \$	14,000 00	\$ 15,400 00	\$ 75,000 00
400 shares Canada South. R. R. stock	40,000 00	19,000 00	
300 shares Western U. Tel. Co. stock	30,000 00	22,312 50	
200 shares Adams Exp. Co. stock	20,000 00	29,000 00	
Atch., Top. & S. F. R. R., gen mtg. bonds	10,000 00	8,000 00	
20 shares Williams. City Fire Ins. Co.	1,000 00	3,000 00	1,400 00
12 shares Niagara Fire Ins. Co.	600 00	900 00	600 00
30 shares West Side Bank	3,000 00	7,500 00	13,000 00
50 shares Kings County Trust Co	5,000 00	10,000 00	
100 shares Morris & Essex R. R. Stock	5,000 00	7,300 00	

	Par value.	Market value.	Loaned thereon.
1st mtge 6 per cent gold bonds, Peoria, Decatur & Evansville R. R. Co., 1920	7,000 00	6,825 00	6,000 00
40 shares Bowery Nat. Bank	4,000 00	10,000 00	5,000 00
15 shares Ninth Nat. Bank	1,500 00	2,325 00	2,000 00
15 shares Hanover Nat. Bank	1,500 00	5,250 00	1,550 00
5 shares Peoples Fire Ins. Co.	250 00	200 00	150 00
17 shares U. S. Life Ins. Co.	850 00	935 00	500 00
10 shares U. S. Life Ins. Co.	500 00	550 00	350 00
10 shares Real Est & Auc. Rooms lim.	1,000 00	1,350 00	1,000 00
10 shares Hanover Nat. Bank	1,000 00	3,500 00	3,000 00
200 shares Uni. N. J. R. R. & Canal Co .	20,000 00	45,000 00	
100 shares Missouri Pacific R. R. stock	10,000 00	6,075 00	19,000 00
100 shares Chi., Rock Isl. & Pac. R. R. st.	10,000 00	7,050 00	
100 shares Con. Gas Co. stock	10,000 00	9,500 00	
100 shares Nat. Broadw. Bank stock . .	2,500 00	7,125 00	8,757 51
Totals	\$ 198,700 00	\$ 228,697 50	\$ 143,807 51

Amount loaned on collaterals	\$ 143,807 51
Cash in the company's principal office	13,916 93
Cash deposited in bank	94,876 02
Interest due and accrued on bonds	879 17
Interest due and accrued on collateral loans	394 57
Gross premiums in course of collection, not more than three months due	159,129 77
Bills receivable, not matured, taken for fire, marine and inland risks	13,468 49
All other property belonging to the company	2,285 47
Amount of premiums unpaid on policies which have been issued more than three months	\$ 7,192 80
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,551,035 43

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,732 17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	236,292 56
Losses resisted, including interest, costs and other expenses thereon	17,890 45
Total gross amount of claims for losses	\$ 258,915 18
Deduct re-insurance thereon	35,422 92
Net amount of unpaid losses	\$ 223,492 26
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$553,192.94; unearned premiums (fifty per cent.)	\$ 276,596 47
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$735,555.10; unearned premiums (<i>pro rata</i>)	385,442 62
Gross premiums received and receivable upon all unexpired inland navigation risks, \$71,350.81; unearned premiums (fifty per cent.)	35,675 41
Total unearned premiums	\$ 697,714 50
All other demands against the company, absolute and contingent	38,000 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 959,206 76
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	391,828 67
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,551,035 43

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 110,314 82	\$ 13,519 38
Deduct amount of same not collected	499 37	
Not collected	\$ 109,905 45	\$ 13,519 38
Gross premiums on risks written and renewed during the year	962,028 50	186,591 79
Total	\$ 1,071,933 95	\$ 200,111 17
Deduct premiums and bills in course of collection at this date	153,015 08	11,114 69
Entire premiums collected during the year	\$ 918,918 87	\$ 188,996 48
Deduct re-insurance, rebate, abatement and return premiums	106,105 07	18,258 67
	\$ 812,813 80	\$ 170,737 81

Net cash actually received for premiums	\$ 983,551 61
Received for interest on mortgages	876 00
Received for interest and dividends on stocks, bonds and collateral loans. . .	46,348 54
Income, received from all other sources	13,787 51
Aggregate amount of Income actually received during the year in cash.	\$ 1,044,563 66

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$105,190 63 losses occurring in previous years)	On fire risks.	Marine and inland risks.
	\$ 493,774 13	\$ 98,797 59
Deduct all amounts received for salvages and re-insurance in other companies	24,556 29	6,113 90
	<u>\$ 469,217 84</u>	<u>\$ 92,683 69</u>
Net amount paid during the year for losses	\$ 561,901 53	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	236,668 59	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	59,242 89	
Paid for State and local taxes in this and other States	10,291 95	
All other payments and expenditures	64,874 39	
Aggregate amount of actual Expenditures during the year in cash	\$ 952,979 55	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 249,591,456	\$ 1,199,267 58	\$ 40,049,158	\$ 70,502 58
	175,430,404	962,028 50	71,558,932	186,591 79
Totals	\$ 425,021,860	\$ 2,161,296 08	\$ 75,608,090	\$ 257,094 37
Deduct those expired and marked off as terminated	148,157,321	797,545 47	72,412,473	180,831 17
In force at end of the year	\$ 276,864,539	\$ 1,363,750 61	\$ 3,195,617	\$ 76,263 20
Deduct amount re-insured	11,383,710	75,002 57	437,500	4,912 39
Net amount in force December 31, 1890	<u>\$ 265,480,829</u>	<u>\$ 1,288,748 04</u>	<u>\$ 2,758,117</u>	<u>\$ 71,350 81</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 83,130,620 00	\$ 553,192 94	1-2	\$ 276,596 47
1890	Two years	1,173,647 00	4,560 27	1-4	1,140 07
1890		1,396,615 00	7,017 99	3-4	5,263 49
1888	Three years	46,250,482 00	174,128 64	1-6	29,021 44
1889		52,210,535 00	190,199 39	1-2	95,099 70
1887	Four years	54,526,431 00	203,007 93	5-6	169,173 27
1888		246,833 00	751 18	1-8	93 90
1890	Five years	316,694 00	1,981 09	3-8	742 91
1889		487,650 00	2,493 83	5-8	1,558 64
1886	Six years	564,890 00	2,625 77	7-8	2,297 55
1887		3,679,064 00	22,442 03	1-10	2,244 20
1885	Perpetual risks	3,624,502 00	24,555 21	3-10	7,366 56
1886		5,499,966 00	32,248 84	1-2	16,124 42
1880	Six years	6,153,223 00	35,541 12	7-10	24,878 78
1889		6,128,179 00	32,733 31	9-10	29,459 98
1885	Six years	50,000 00	1,035 00	9-10	931 50
1886		19,000 00	113 00	1-12	9 42
1887	Six years	10,000 00	80 50	1-4	20 12
1887		12,500 00	40 00	5-12	16 67
Totals		<u>\$265,480,829 00</u>	<u>\$ 1,288,748 04</u>		<u>\$ 662,039 09</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,475,571 00
Losses paid from organization to date	6,026,854 05
Total amount of cash dividends declared since the company commenced business	1,990,000 00
Total amount of the company's stock owned by the directors at par value	86,275 00
Losses incurred during the year: fire, \$554,440.06; marine, \$89,856.16; total	644,296 22

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

Risks written	\$ 79,185 00
Premiums received	1,189 37
Losses paid	None
Losses incurred.	None

UNITED STATES BRANCH
OF THE
Guardian Fire and Life Assurance Co.
OF
LONDON ENGLAND.

Incorporated, December 17, 1821.

HENRY E. BOWERS, Manager New York, N. Y.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 5,000,000 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 142,750 00
Interest due and accrued on all said mortgage loans	1,559 64
Value of lands mortgaged, exclusive of buildings	\$ 190,750 00
Value of buildings mortgaged (insured for \$93,000.00 as collateral)	93,000 00
Total value of said mortgaged premises	\$ 283,750 00

Account of Stocks and Bonds owned by the Company.

	Par Value.	Market Value
United States registered 4 per cent. 1907	\$ 200,000 00	\$ 238,000 00
United States registered 4 per cent., 1907	225,000 00	272,250 00
N. Y., Chicago & St. Louis R. R. Co. 1st mortg., 4 per cent., @ 93	50,000 00	46,250 00
Brooklyn & Montauk R. R. Co., 2d mortg., 5 per cent., @ 1.08	25,000 00	27,000 00
N. Y., Lackawanna & Western R. R., 1st mortg., 6 per cent., @ 1.33	50,000 00	65,000 00
Oswego & Syracuse R. R. Co., construction, 5 per cent., @ 1.09½	50,000 00	54,625 00
Buffalo & Erie R. R. Co., 1st mortg., 7 per cent., @ 1.18½	50,000 00	57,500 00
Long Island R. R. Co., 1st consolidated mortg., 5 per cent., @ 1.15½	50,000 00	56,000 00
Utica, Clinton & Binghamton R. R. Co., 1st mtg., 5 per cent. bonds	50,000 00	54,500 00
New York City consolidated stock, for re-paving streets and avenues, 1910	200,000 00	212,250 00
New York City additional water stock, 1907	75,000 00	78,937 50
Totals	\$ 1,025,000 00	\$ 1,162,312 50

Total market value of stocks and bonds	\$ 1,162,312 50
Cash deposited in bank	354,681 74
Interest due and accrued on bonds	9,583 34
Gross premiums in course of collection, not more than three months due	114,133 19
All other property belonging to the company	566 67
Amount of premiums unpaid on policies which have been issued more than three months	\$ 4,831 46
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 1,785,587 08</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	} \$ 99,025 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	8,100 00
Total gross amount of claims for losses	\$ 107,125 00
Deduct re-insurance thereon	3,469 00
Net amount of unpaid losses	\$ 103,656 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$763,521.14; unearned premiums (fifty per cent.)	\$ 381,760 57
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$918,740.60; unearned premiums (<i>pro rata</i>)	510,223 12
Total unearned premiums	\$ 891,983 69
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	3,728 63
All other demands against the company, absolute and contingent	12,628 02
Total amount of all Liabilities, except net surplus	\$ 1,011,996 34
Surplus beyond all other Liabilities	773,590 74
Aggregate amount of all Liabilities, including net surplus	<u>\$ 1,785,587 08</u>

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	\$ 61,908 68	From fire risks.
Deduct amount of same not collected	312 35	
Net collected	\$ 61,596 33	
Gross premiums on risks written and renewed during the year	1,354,801 86	
Total	\$1,416,398 19	
Deduct premiums and bills in course of collection at this date	118,964 65	
Entire premiums collected during the year	\$1,297,433 54	
Deduct re-insurance, rebate, abatement and return premiums	194,334 51	
Net cash actually received for premiums	\$ 1,103,099 03	
Received for interest on mortgages	3,487 50	
Received for interest and dividends on stocks, bonds and collateral loans	29,282 00	
Income received from all other sources	3,400 00	
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,139,268 53</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$54,238 52, losses occurring in previous years	\$ 479,980 11	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	21,155 53	
Net amount paid during the year for losses	\$ 458,824 58	
Paid for commissions or brokerage	258,805 58	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	95,549 05	
Paid for State and local taxes in this and other States	25,114 31	
All other payments and Expenditures	65,856 54	
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 904,149 96</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 148,618,203 41	\$ 1,269,974 59
Written or renewed during the year	170,496,920 59	1,354,801 86
Totals	\$ 319,115,124 00	\$ 2,624,776 45
Deduct those expired and marked off as terminated	106,760,933 88	942,514 71
In force at the end of the year	\$ 212,354,190 12	\$ 1,682,261 74
Deduct amount re-insured	5,173,399 00	36,043 81
Net amount in force December 31, 1890.	\$ 207,180,791 12	\$ 1,646,217 93

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 83,836,717 71	\$ 763,531 14	1-2	\$ 381,760 57
1889	Two years	596,634 23	4,588 01	1-4	1,147 03
1890		788,740 98	4,084 27	3-4	3,063 20
1888	Three years	23,123,388 10	151,252 49	1-6	25,208 75
1889		28,671,768 27	178,478 54	1-2	89,239 26
1890		33,429,866 71	222,256 99	5-6	185,214 16
1887	Four years	268,539 69	2,294 17	1-8	286 77
1888		633,275 03	3,879 57	3-8	1,454 96
1889		542,142 11	3,978 96	5-8	2,486 85
1890		1,026,190 91	6,160 80	7-8	5,086 35
1886	Five years	5,209,945 45	46,444 36	1-10	4,644 25
1887		5,747,839 04	51,315 81	3-10	15,395 12
1888		8,244,062 40	69,893 59	1-2	34,946 79
1889		8,451,265 00	73,264 77	7-10	51,286 18
1890		11,783,813 95	100,848 27	9-10	90,763 45
Totals		\$ 212,354,190 12	\$ 1,682,261 74		\$ 891,983 69

Answers to General Interrogatories.

Total amount of premiums received from commencement of business in the United States	\$ 8,838,573 40
Losses paid from commencement of business in the United States	4,217,734 09
Losses incurred during the year: fire	504,327 50
Amount deposited in different States and countries for the security of all the company's policy-holders	238,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 658,787 70
Premiums received	9,859 17
Losses paid	4,661 73
Losses incurred	6,395 33

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	\$	9,000 00
Interest due and accrued on all said mortgage loans		168 75
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>	Par value.	Market value.
United States, 1907, 4 per cent., reg.	\$ 150,000 00	\$ 181,500 00
State of Georgia, 1915, 4½ per cent., reg.	25,000 00	29,062 50
City of Richmond (Va.), 1922, 5 per cent., reg.	15,000 00	16,500 00
New York City School-House, 1908, 3 per ct., reg.	100,000 00	104,500 00
New York City, Additional Water Stock, 1904, 3 per cent., reg.	105,000 00	109,725 00
Chicago, Milwaukee & St. Paul R. R. (Prairie du Chien Div.), 1st mtge., 1898, 8 per cent., reg.	15,000 00	17,925 00
Chicago & Northwestern R. R., cons. Skg. Fund, 1st mtge., 1915, 7 per cent., reg.	25,000 00	34,500 00
Chicago, Burlington & Quincy R. R., cons, 1st mtge., 1903, 7 per cent., reg.	20,000 00	24,800 00
New York, Lake Erie & Western R. R., 1st mtge., 1920, 7 per cent., reg.	25,000 00	32,875 00
Central Pacific R. R., 1st mtge. gold, 1898, 6 per cent., c.	20,000 00	22,900 00
Kansas Pacific R. R. (Denver Div.), 1st mtge., gold, 1899, 6 per cent., c.	20,000 00	22,200 00
Union Pacific R. R., 1st mtge., gold, 1898, 6 per cent., c.	20,000 00	22,900 00
Oregon Railway & Navigation Co., 1st mtge., gold, 1909, 6 per cent., c.	10,000 00	11,100 00
Northern Pacific R. R., Land Grant Sinking Fund, 1st mtge., gold, 1921, 6 per cent., reg.	20,000 00	22,350 00
Chicago, Rock Island & Pacific R. R., 1st mtge., gold, 1917, 6 per cent., reg.	25,000 00	30,125 00
Louisville & Nashville R. R., 1st mtge., 50 years, gold, 1937, 5 per cent., c.	30,000 00	31,500 00
Illinois Central R. R., 1st mtge., gold, 1951, 3½ per cent., c.	50,000 00	46,250 00
St. Paul, Minneapolis & Manitoba R. R., cons. 1st mtge., gold, 1933, 4½ per cent., c.	15,000 00	15,000 00

168 HAMBURG-BREMEN FIRE INSURANCE COMPANY.

<i>Bonds.</i>	Par value.	Market value.
Wabash R. R., 1st mtge., 50 years, gold, 1939, 5 per cent., c.	25,000 00	24,250 00
Long Island R. R., cons. 1st mtge., gold, 1931, 5 per cent., c.	30,000 00	33,450 00
Atchison, Topeka & Santa Fé R. R., gen'l mtge., gold, 1989, 4 per cent., c.	25,000 00	19,968 75
Lake Erie & Western R. R., 1st mtge., 50 years, gold, 1937, 5 per cent., c.	25,000 00	26,625 00
New York, Chicago & St. Louis R. R., 1st mtge., gold, 1937, 4 per cent., c.	30,000 00	27,075 00
East Tennessee, Virginia & Georgia R. R., cons., 1st mtge., gold, 1956, 5 per cent., c.	25,000 00	25,250 00
Denver & Rio Grande R. R., cons. 1st mtge., gold, 1936, 4 per cent., c.	25,000 00	20,125 00
Pennsylvania R. R., cons. mtge., gold, 1919, 5 per cent., c.	10,000 00	11,075 00
Central Ohio R. R., cons. 1st mtge., gold, 1930, 4½ per cent., c.	25,000 00	25,000 00
Pennsylvania Co., guaranteed 1st mtge., gold, 1921, 4½ per cent., c.	30,000 00	31,800 00
Scioto Valley & New England R. R., guaranteed 1st mtge., gold, 1989, 4 per cent., c.	30,000 00	20,850 00
Totals	<u>\$ 970,000 00</u>	<u>\$1,041,181 25</u>
Total market value of stocks and bonds		\$ 1,041,181 25
Cash deposited in bank		31,281 25
Interest due and accrued on bonds		4,512 50
Gross premiums in course of collection, not more than three months due.		85,330 11
Bills receivable, not matured, taken for fire, marine and inland risks		6,739 21
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 1,178,213 07</u>
III. LIABILITIES.		
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 25,805 00	
Losses resisted, including interest, costs and other expenses thereon	25,250 00	
Total gross amount of claims for losses	<u>\$ 51,055 00</u>	
Deduct re-insurance thereon	725 00	
Net amount of unpaid losses		\$ 50,330 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$791,179.97; unearned premiums (fifty per cent.)	\$ 395,589 98	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$610,332.50; unearned premiums (<i>pro rata</i>)	334,651 95	
Total unearned premiums		\$ 730,241 93
All other demands against the company, absolute and contingent		17,430 06
Total amount of all Liabilities, except net surplus]		\$ 798,001 99
Surplus beyond all other Liabilities		380,211 08
Aggregate amount of all Liabilities, including net surplus		<u>\$ 1,178,213 07</u>
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	\$ 81,885 25	From fire risks.
Deduct amount of same not collected	359 77	
Net collected	\$ 81,524 48	
Gross premiums on risks written and renewed during the year	1,244,114 41	
Total	<u>\$1,325,648 89</u>	
Deduct premiums and bills in course of collection at this date.	92,069 32	
Entire premiums collected during the year	\$1,233,579 57	
Deduct re-insurance, rebate, abatement and return premiums	274,432 23	
Net cash actually received for premiums		\$ 959,147 34
Received for interest on mortgages		405 00
Received for interest and dividends on stocks, bonds and collateral loans		32,649 14
Aggregate amount of Income actually received during the year in cash.		<u>\$ 992,201 48</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including losses occurring in previous years)	\$ 37,941.80,	On fire risks.	\$ 569,862 46
Deduct all amounts received for salvages, and re-insurance in other companies			35,811 31
Net amount paid during the year for losses			\$ 534,051 15
Paid for commissions or brokerage			163,744 19
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			90,379 85
Paid for State and local taxes in this and other States			26,540 67
All other payments and expenditures			63,510 14
Aggregate amount of actual Expenditures during the year in cash			\$ 878,226 00

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 111,646,469	\$ 1,320,456 48
Written or renewed during the year	104,992,618	1,244,114 41
Totals	\$ 216,639,087	\$ 2,564,570 89
Deduct those expired and marked off as terminated	95,889,583	1,095,198 70
In force at the end of the year	\$ 120,749,504	\$ 1,469,372 19
Deduct amount re-insured	5,697,823	67,809 72
Net amount in force December 31, 1890	\$ 115,051,681	\$ 1,401,562 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 63,571,990 00	\$ 791,179 97	1-2	\$ 395,589 98
1889		718,845 00	6,158 06	1-4	1,539 52
1890	Two years	593,508 00	5,409 87	3-4	4,057 40
1888		10,331,172 00	108,549 41	1-6	18,091 57
1889	Three years	10,995,275 00	127,708 18	1-2	63,854 09
1890		12,689,145 00	152,437 92	5-6	127,031 60
1887	Four years	79,740 00	711 30	1-8	88 01
1884		145,705 00	1,292 48	3-8	484 68
1889	Five years	299,301 00	2,690 91	5-8	1,681 82
1890		517,968 00	4,619 99	7-8	4,042 49
1886	Five years	2,258,767 00	30,095 96	1-10	3,009 60
1887		2,473,314 00	30,023 24	3-10	9,006 97
1888	Five years	3,078,989 00	38,412 96	1-2	19,206 48
1889		3,364,820 00	47,440 89	7-10	33,208 62
1890		3,933,202 00	54,831 83	9-10	49,348 20
Totals		\$115,051,681 00	\$ 1,401,562 47		\$ 730,241 93

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States Branch to date	\$11,126,779 10
Losses paid from organization of the United States Branch	6,476,312 76
Losses incurred during the year: fire	521,126 15
Amount deposited in different States and countries for the security of all the company's policy-holders	823,118 75

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 534,745 00
Premiums received	9,533 61
Losses paid	2,807 84
Losses incurred	2,807 84

Hanover Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April, 1852.

I. REMSEN LANE, President.

CHARLES L. ROE, 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 (unencumbered)	\$ 250,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	58,000 00
Interest due and accrued on all said bond and mortgage loans	242 50
Value of lands mortgaged, exclusive of buildings	\$ 51,500 00
Value of buildings mortgaged (insured for \$51,000.00 as collateral)	73,000 00
Total value of said mortgaged premises	\$ 124,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. currency 6's	\$ 50,000 00	\$ 58,400 00
U. S. 4½ per cent. registered	25,000 00	25,812 50
U. S. 4 per cent. coupon	48,000 00	59,280 00
State of Georgia 4½ per cent. coupon	25,000 00	28,625 00
City of Richmond, Va., 5 per cent. registered	50,000 00	55,750 00
New York and Harlem R. R. Co. 1st mtg. 7 per ct.	25,000 00	30,500 00
Erie R'y Co. con. mtg	54,000 00	72,360 00
Union Pacific R. R. 1st mtg	50,000 00	56,000 00
Cairo and Fulton R. R. 7 per cent. 1st mtg	25,000 00	25,500 00
N. Y. Elevated R. R. Co. 1st mtg. 7 per cent	20,000 00	23,000 00
Kansas Pacific R'y Co. con. 1st mtg	50,000 00	54,500 00
Flint and Pere Marquette R. R. Co. 6 per cent. gold	30,000 00	34,875 00
Chicago, Milwaukee and St. Paul R'y Co. (C. & P. W. Div.) 1st mtg. gold	25,000 00	26,625 00
Chicago, Burlington and Quincy R. R. Co. 4 per cent. (Iowa Div.)	25,000 00	23,000 00
Norfolk and Western R. R. Co. 6 per cent. gold	5,000 00	5,900 00
Richmond and Danville R. R. Co. 6 per cent. con. mtg. gold	25,000 00	28,875 00
New York, Chicago and St. Louis R. R. Co. 1st mtg. 4 per cent. gold	30,000 00	27,300 00
Milwaukee and St. Paul R'y Co. 1st mtg. (Ia. & Minn. Div.) 7 per cent. conv	6,000 00	6,780 00
St. Louis and Iron Mountain R. R. Co. 1st mtg. 7 per cent	5,000 00	5,250 00
Chicago, Milwaukee and St. Paul R'y Co. (Wis. & Minn. Div.) 1st mtg. gold	10,000 00	10,150 00
Chicago, Milwaukee and St. Paul R'y Co (ter. mtg.) 30-year 5 per cent. gold	10,000 00	10,000 00
Louisville, New Albany and Chicago R'y Co. con. mtg. 6 per cent	15,000 00	13,725 00
Cincinnati, Indianapolis, St. Louis and Chicago R'y Co. 1st mtg. 4 per cent	30,000 00	28,800 00
West Shore R. R. Co 1st mtg. guar. 4 per cent	100,000 00	102,250 00
Pennsylvania Co. 4½ per cent. registered	36,000 00	37,800 00
Central R. R. of New Jersey, 100-year 5 per cent. gen. mtg. gold	100,000 00	109,250 00
Flint and Pere Marquette R. R. Co. con. 1st mtg. 5 per cent. gold	30,000 00	30,450 00

	Par value.	Market value.
Chesapeake and Ohio R'y Co. 1st con. mtg (R. & A. R'y Div.) 2 per cent. (and 4 per cent.)	25,000 00	17,000 00
Chicago, Burlington and Quincy R. R. Co. 5 per cent. conv	1,000 00	1,000 00
<i>Shares of Stock.</i>		
New York City Additional Water, 3 per cent . . .	160,000 00	168,800 00
100 con. capital Rensselaer and Saratoga R. R. Co., \$100 each . . .	10,000 00	18,000 00
200 capital Chicago, Burlington and Quincy R. R. Co., \$100 each . . .	20,000 00	18,000 00
210 con. capital Chicago, Rock Island and Pacific R'y Co., \$100 each . . .	21,000 00	14,805 00
200 con. capital Chicago and North-Western R'y Co., \$100 each . . .	20,000 00	21,000 00
500 con. capital Lake Shore and Mich. South'n R'y Co., \$100 each . . .	50,000 00	53,250 00
1000 capital New York Central and Hudson River R. R. Co., \$100 each . . .	100,000 00	101,500 00
611 capital Delaware and Hudson Canal Co., \$100 each . . .	61,100 00	80,652 00
1000 capital Delaware, Lackawanna and Western R. R. Co., \$50 each . . .	50,000 00	65,937 50
200 pref. capital Chicago and North-Western R'y Co., \$100 each . . .	20,000 00	27,200 00
191 capital Syracuse, Binghamton and New York R. R. Co., \$100 each . . .	19,100 00	27,122 00
50 pref. capital Cleveland, Cincinnati, Chicago and St. Louis R'y Co., \$100 each . . .	5,000 00	4,600 00
75 Metropolitan National Bank, \$100 each . . .	7,500 00	600 00
150 American Exchange Nat'l Bank, \$100 each . . .	15,000 00	23,250 00
60 capital The Western National Bank of the City of New York, \$100 each . . .	6,000 00	5,940 00
150 capital The Bank of America, \$100 each . . .	15,000 00	32,250 00
750 capital Consolidated Gas Co. of N. Y., \$100 ea	75,000 00	71,250 00
300 capital Western Union Tel. Co., \$100 each . . .	30,000 00	22,912 00
100 Central Trust Co., \$100 each . . .	10,000 00	120,000 00
Totals	\$1,624,700 00	\$1,885,826 50

Total market value of stocks and bonds \$ 1,885,826 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
5 shares Hanover National Bank capital stock, \$100 each . . . \$	500 00	\$ 1,750 00	\$ 350 00
61 Toledo, Ann Arbor and Cadillac Co. 30-year 6 per cent. 1st mtg. bonds, \$1,000 each . . .	61,000 00	51,850 00	50,000 00
24 Flint and Pere Marquette R.R.Co. con. 1st mtg. gold bonds, 5 per cent. \$1,000 each . . .	24,000 00	24,360 00	
9 Union Pacific R. R. Co. skg. fund bonds, 9 per cent., \$1,000 each . . .	9,000 00	9,720 00	
4 Chesapeake and Ohio R'y Co. 6 per cent. mtg. bonds, series A, \$1,000 ea	4,000 00	4,400 00	50,000 00
4 Missouri, Kansas and Texas R'y Co. 4 per cent. 1st mtg. bds \$1,000 ea	4,000 00	2,900 00	
2 Chicago and South-Western R'y Co. 1st mtg. 30-year 7 per cent. onds, \$1,000 each . . .	2,000 00	2,200 00	
200 shares The Manhattan R'y Co. capital stock, \$100 each . . .	20,000 00	19,000 00	
Totals	\$ 124,500 00	\$ 116,180 00	\$ 100,350 00

Amount loaned on collaterals \$ 100,350
 Cash in the company's principal office \$ 52,711 95
 Cash belonging to the company deposited in Bank of America 62,546 11
 Cash belonging to the company deposited in German American Bank 13,381 65
 Cash belonging to the company deposited in Martin's Bank, London, England 4,840 00
 Total cash items 133,479 71

Interest due and accrued on stocks and bonds		3,312 50
Interest due and accrued on collateral loans		643 42
Gross premiums in the hands of agents on policies issued within three months		132,366 32
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months		8,116 24
All other property belonging to the company		5,603 44
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 2,577,940 63</u>
Gross premiums in the hands of agents on policies issued over three months	\$ 13,777 78	
Unpaid premiums payable direct to home office, by assured, on policies issued therefrom over three months	259 83	
Total	<u>\$ 14,037 61</u>	

III. LIABILITIES.

Gross claims for adjusted and unpaid lossess due and to become due	\$ 27,347 67	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	41,384 29	
Losses resisted, including interest, costs and other expenses thereon	16,879 21	
Total gross amount of claims for losses	\$ 85,611 17	
Deduct re-insurance thereon	6,515 87	
Net amount of unpaid losses		\$ 79,095 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$873,687.99; unearned premiums (fifty per cent.)	\$ 436,843 99	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$937,029.00; unearned premiums (pro rata)	487,740 81	
Total unearned premiums		924,584 80
All other demands against the company, absolute and contingent		27,996 89
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,031,676 99	
Joint-stock capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and all other Liabilities	546,263 64	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 1,577,940 63</u>

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		From fire risks. \$ 138,758 20
Deduct amount of same not collected		9,892 26
Net collected	\$ 128,865 94	
Gross premiums on risks written and renewed during the year	1,420,755 32	
Total	\$ 1,549,621 26	
Deduct premiums and bills in course of collection at this date	154,520 17	
Entire premiums collected during the year	\$ 1,395,101 09	
Deduct re-insurance and return premiums	207,596 15	
Net cash actually received for premiums		\$ 1,187,504 94
Received for interest on bonds and mortgages		4,166 25
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		87,933 59
Income, received from all other sources		1,660 15
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,281,264 93</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$114,599.33 losses occurring in previous years)	\$ 691,754 45	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	55,384 87	
Net amount paid during the year for losses		\$ 636,369 58
Cash dividends actually paid stockholders		100,000 00
Paid for commissions or brokerage		236,523 59
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		131,731 94
Paid for State, National and local taxes in this and other States		31,433 93
All other payments and Expenditures		113,912 43
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,249,971 47</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$200,306,927 33	\$ 1,839,077 56
Written or renewed during the year	170,280,564 51	1,420,755 32
Totals	\$370,587,491 84	\$ 3,259,832 88
Deduct those expired and marked off as terminated	168,787,360 07	1,377,333 69
In force at the end of the year	\$201,800,131 77	\$ 1,882,499 19
Deduct amount re-insured	11,589,130 01	71,782 20
Net amount in force December 31, 1890	<u>\$190,511,001 76</u>	<u>\$ 1,810,716 99</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 93,805,538 22	\$ 873,687 99	1-2	\$ 436,843 99
1890	One year or less	31,750 00	129 52	all	129 52
1889	Two years	224,571 34	2,252 66	1-4	563 16
1890		199,385 00	2,145 54	3-4	1,609 16
1888	Three years	22,706,567 39	189,981 76	1-6	31,663 63
1889		21,341,993 05	198,175 86	1-2	99,087 93
1890		24,614,753 73	230,634 83	5-6	192,195 70
1890	Four years	32,750 00	124 50	all	124 50
1887		297,841 00	3,371 55	1-8	421 44
1888		333,780 00	3,440 51	3-8	1,290 19
1889		380,031 00	3,581 27	5-8	2,238 30
1890	Five years	530,808 00	4,562 68	7-8	3,992 34
1886		5,372,047 81	54,440 00	1-10	5,444 00
1887		5,251,382 66	59,641 00	3-10	17,892 30
1888	Over five years	4,741,723 40	54,181 50	1-2	27,000 75
1889		5,002,787 50	61,523 23	7-10	43,066 26
1890		5,579,338 66	66,915 60	9-10	60,224 04
		90,983 00	1,926 99	var. fr.	707 59
Totals		<u>\$190,511,001 76</u>	<u>\$ 1,810,716 99</u>		<u>\$ 924,584 80</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$22,750,866 47
Losses paid from organization to date	12,459,453 78
Total amount of cash dividends declared since the company commenced business	2,009,500 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	145,700 00
Losses incurred during the year: fire	<u>607,002 52</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 462,136 00
Premiums received	7,893 86
Losses paid	2,489 02
Losses incurred	1,601 17

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 (unencumbered)	\$ 624,675 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	1,312,618 07
Interest due and accrued on all said mortgage loans	19,373 23
Value of the lands mortgaged, exclusive of buildings and perishable improvements	\$ 1,400,000 00
Value of the buildings mortgaged (insured for \$877,923 as collateral)	2,038,325 00
Total value of said mortgaged premises	\$ 3,438,325 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
556 Hartford Nat. Bank \$	55,600 00	\$ 87,292 00
467 Phenix Nat. Bank, Hartford	46,700 00	60,710 00
100 Connecticut River Banking Co., Hartford	5,000 00	5,100 00
122 Farmers and Mechanics Nat. Bank, Hartford	12,200 00	13,420 00
166 City Bank, Hartford	16,600 00	17,430 00
300 American Nat. Bank, Hartford	15,000 00	21,000 00
200 Charter Oak Nat. Bank, Hartford	20,000 00	21,400 00
150 Mercantile Nat. Bank, Hartford	15,000 00	14,250 00
172 First Nat. Bank, Hartford	17,200 00	18,060 00
61 State Bank, Hartford	6,100 00	6,100 00
315 Aetna Nat. Bank, Hartford	31,500 00	34,650 00
40 Nat. Exchange Bank, Hartford	2,000 00	2,600 00
230 Connecticut Trust and Safe Deposit Co., Hartford	23,000 00	33,350 00
300 Bank of America, New York	30,000 00	64,800 00
100 Bank of North America, New York	7,000 00	9,800 00
100 Nat. Bank of Commerce, New York	10,000 00	19,300 00
200 American Exchange Nat. Bank, N. Y	20,000 00	30,400 00
300 Importers and Traders Nat. Bank, N. Y	30,000 00	172,500 00
200 Manhattan Co. Bank, New York	10,000 00	17,300 00
334 Merchants Nat. Bank, New York	16,700 00	26,386 00
225 Metropolitan Nat. Bank, New York	22,500 00	1,575 00
39 Atlantic Nat. Bank, Boston	3,900 00	5,421 00
106 Blackstone Nat. Bank, Boston	10,600 00	11,699 75
125 Boylston Nat. Bank, Boston	12,500 00	16,781 25
24 Hide and Leather Nat. Bank, Boston	2,400 00	3,120 00
32 Nat. Bank of Commerce, Boston	3,200 00	4,400 00
100 First Nat. Bank, Boston	10,000 00	25,312 50
109 Second Nat. Bank, Boston	10,900 00	21,037 00
50 First Nat. Bank, Albany	5,000 00	9,000 00

HARTFORD FIRE INSURANCE COMPANY.

175

	Par value.	Market value.
150 Bank of Montreal, Montreal	30,000 00	66,900 00
65 Ontario Bank, Bowmanville	6,500 00	7,280 00
100 Connecticut River Co	10,000 00	3,000 00
20 Connecticut River Railroad Co	2,000 00	4,365 00
955 N. Y., New Haven & Hartford R. R. Co	95,500 00	243,525 00
660 Chicago, Burlington & Quincy R. R. Co	66,000 00	58,740 00
220 Chicago, Rock Island & Pacific R. R. Co	22,000 00	15,620 00
200 Chicago & Northwestern R. R. Co., pref	20,000 00	27,000 00
500 Chicago & Northwestern R. R. Co	50,000 00	51,687 50
400 Chicago, Milwaukee & St. Paul R. R. Co	40,000 00	19,550 00
370 Chic., Milwaukee & St. Paul R. R. Co., pref	37,000 00	38,295 00
200 Union Pacific R. R. Co	20,000 00	8,275 00
1000 Connecticut & Passumpsic River R. R. Co., guaranteed	100,000 00	105,000 00
500 New York Cent. & Hudson River R. R. Co	50,000 00	51,000 00
500 Northwestern Telegraph Co	25,000 00	25,000 00
<i>Bonds.</i>		
United States, 4½ per cent	50,000 00	51,625 00
Alabama State, 4 per cent	10,000 00	10,500 00
Georgia State, 3½ per cent	25,000 00	26,250 00
South Carolina State, 6 per cent	14,500 00	14,790 00
Minnesota State, 4½ per cent	3,000 00	3,000 00
Toledo, Ohio, Water Works, 8 per cent	20,000 00	22,000 00
New Brunswick, N. J., City, 7 per cent	45,000 00	47,250 00
Pawtucket, R. I., Town, 7 per cent	75,000 00	81,000 00
Dubuque, Iowa, City, 6 per cent	25,000 00	26,500 00
Richmond, Va., City, 4 per cent	50,000 00	51,000 00
Harlem River & Port Chester R. R. (Guar. by N. Y., N. H. & Hartford R. R. Co.) 7 per cent	50,000 00	67,500 00
Chicago & Western Ind. R. R. Co., 6 per cent	81,000 00	90,720 00
Chicago & Western Ind. R. R. General Mtg.	93,000 00	109,740 00
Minn. Union Railway, guaranteed 6 per cent	50,000 00	57,000 00
Cleveland, Col., Cinn. & Ind. con. R'y, 7 per ct. funds, 7 per cent	8,000 00	10,080 00
Nashville and Decatur first mtg guar., 7 per ct.	50,000 00	58,500 00
Indianapolis and Vincennes R'y, guar., 7 per ct.	50,000 00	58,000 00
Chicago and Northwestern deb., 5 per cent.	32,000 00	37,120 00
Albany and Susquehanna 1st mtg guar, 6 per ct.	50,000 00	51,000 00
Northern Pacific first mtg, 6 per cent.	50,000 00	58,000 00
N. Y. Cent. & Hud. Riv. R. R. deb., 5 per cent	63,000 00	72,450 00
West Shore first mtg guar., 4 per cent.	50,000 00	54,000 00
Chicago, Burl. & Quincy R. R. deb., 5 per cent.	100,000 00	101,000 00
N. Y. and New England R. R., 7 per cent.	50,000 00	59,000 00
City of Indianapolis Belt R. R., 6 per cent.	50,000 00	62,500 00
Pittsburgh, Cinn. & St. Louis con. R. R., 7 per ct.	74,000 00	79,920 00
Louisville, Frankfort and Lexington R. R., 7 per cent.	100,000 00	117,000 00
Cincinnati, Indianapolis, St. Louis and Chicago R. R., 6 per cent.	56,000 00	61,600 00
Detroit, Lansing and Northern Consolidated R. R., 7 per cent.	51,000 00	58,995 00
Jefferson R. R. Co., guar. 5 per cent.	50,000 00	51,500 00
Dayton and Michigan R. R., 5 per cent.	50,000 00	51,000 00
St. Louis and San Francisco Ry & land, 6 per ct.	50,000 00	53,500 00
N. Y., Lake Erie & West. R. R. (1st lien), 6 per ct.	50,000 00	55,000 00
Milwaukee and St. Paul (Prairie Du Chien div.) 8 per cent.	50,000 00	50,500 00
Iowa Falls and Sioux City, 7 per cent.	63,000 00	76,230 00
Cinn., Hamilton and Dayton R. R., 7 per cent.	48,000 00	62,400 00
Canadian Pacific Ry, first mtg, 5 per cent.	49,000 00	59,780 00
Montreal Corporation, 4 per cent.	48,666 00	57,750 00
	62,500 00	65,625 00
Totals	\$2,991,266 00	\$3,671,667 00
Total market value of stocks and bonds		\$ 3,671,667 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Wabash, St. Louis and Pacific R. R. Co., 5 per cent. bonds	\$ 24,000 00	\$ 21,160 00	\$ 20,000 00
Peoria and Pekin Union R. R. Co., income bonds	24,000 00	24,000 00	
37 shares Etna Fire Ins. Co stock	3,700 00	9,509 00	6,000 00
60 shares Cleveland and Pittsburgh R. R. Co.	3,000 00	4,500 00	4,000 00
20 shares Wells, Fargo Exp. Co.	2,000 00	2,800 00	
Totals	\$ 56,700 00	\$ 61,969 00	\$ 30,000 00

Amount loaned on collaterals		\$	30,000	00
Cash in the company's principal office	\$	2,892	11	
Cash deposited in banks—				
Hartford Nat. Bank	111,202	88		
Connecticut Trust and Safe Deposit Co.	197,257	46		
American Nat. Bank	30,691	21		
Drexel, Morgan & New York City	13,851	63		
Total cash items		355,895	29	
Interest due and accrued on collateral loans and bank deposits		1,186	67	
Gross premiums in course of collection, not more than three months due		541,992	76	
All other property belonging to the company		19,207	51	
Aggregate amount of all the Assets of the company, stated at their actual value		\$	6,576,616	13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	53,519	37	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	184,100	58		
Losses resisted, including interest, costs and other expenses thereon	13,229	51		
Net amount of unpaid losses	\$	250,849	46	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,019,927.09; unearned premiums, (fifty per cent.)	\$	1,009,963	54	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,623,714.29; unearned premiums, (pro rata)	1,408,377	45		
Total unearned premiums	\$	2,418,340	99	
All other demands against the company, absolute and contingent	45,000	00		
Total amount of all Liabilities, except capital stock and net surplus	\$	2,714,190	45	
Joint-stock capital actually paid up in cash	1,250,000	00		
Surplus beyond capital and all other Liabilities	2,612,425	68		
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	6,576,616	13	

IV. INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction	\$	3,541,791	88	
Deduct re-insurance, rebate, abatement and return premiums	470,157	13		
Net cash actually received for premiums	\$	3,071,634	75	
Received for interest on bonds and mortgages	75,278	65		
Received for interest and dividends on stocks and bonds, collateral loans, and all other sources	172,124	62		
Income received from all other sources	20,149	29		
Aggregate amount of Income actually received during the year in cash	\$	3,339,178	31	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$184,659.42, losses occurring in previous years)	\$	1,695,037	16	
Deduct all amounts received for salvages and all amounts actually received for re-insurance in other companies	107,229	16		
Net amount paid during the year for losses	\$	1,587,808	00	
Cash dividends actually paid stockholders	300,000	00		
Paid for commissions or brokerage	506,901	85		
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	201,688	76		
Paid for State and local taxes in this and other States	59,812	60		
All other payments and Expenditures	242,850	00		
Aggregate amount of actual Expenditures during the year in cash	\$	2,899,061	21	

VI. MISCELLANEOUS.
Risks and Premiums.

In force on the 31st day of December of the preceding year . . .	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 345,574,745	\$ 4,230,410 08
Totals	289,397,532	3,543,614 50
Deduct those expired and marked off as terminated	\$ 634,972,277	\$ 7,774,024 58
In force at the end of the year	236,013,784	2,951,438 13
Deduct amount re-insured	\$ 398,958,493	\$ 4,822,586 45
Net amount in force December 31, 1890	10,557,788	178,945 07
	<u>\$ 388,400,705</u>	<u>\$ 4,643,641 38</u>

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$149,078,057 00	\$ 2,019,927 09	1-2	\$ 1,009,963 54
1889		591,513 00	4,832 69	1-4	1,208 17
1889	Two years	572,662 00	4,578 67	3-4	3,434 00
1888		39,064,285 00	434,285 98	1-6	72,381 00
1889	Three years	50,943,102 00	511,883 70	1-2	255,941 85
1890		59,929,829 00	589,136 51	5-6	490,947 11
1887	Four years	919,941 00	8,862 57	1-8	1,107 82
1888		1,041,948 00	10,056 54	3-8	3,771 20
1889	Five years	1,345,376 00	11,642 53	5-8	7,276 58
1886		1,329,716 00	11,710 25	7-8	10,246 47
1887	Five years	12,527,682 00	163,115 91	1-10	16,311 59
1888		14,883,465 00	190,781 04	3-10	57,234 31
1889	Five years	15,613,655 00	198,062 63	5-10	99,031 31
1887		19,433,927 00	234,013 48	7-10	163,809 43
1888	Five years	21,125,547 00	250,751 79	9-10	225,676 61
1889					
Totals		<u>\$388,400,705 00</u>	<u>\$ 4,643,641 38</u>		<u>\$ 2,418,340 99</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 61,326,309 98
Total amount of losses paid from organization to date	37,262,430 50
Total amount of cash dividends declared since the company commenced business	6,488,100 00
Dividends declared payable in stock from organization	950,000 00
Total amount of the company's stock owned by the directors at par value	208,400 00
Losses incurred during the year: fire and tornado	1,637,102 33
Amount deposited in different States and countries for the security of all the company's policy-holders	225,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,979,533 00
Premiums received	32,713 48
Losses paid	9,503 45
Losses incurred	11,345 25

Hekla Fire Insurance Company,

OF

ST. PAUL MINNESOTA.

Incorporated February 18, 1890.

GEO. W. SPRAGUE, President.

THOS. C. HODGSON, 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	\$	11,141 00
Interest due and accrued on all said mortgage loans		163 02
Value of lands mortgaged, exclusive of buildings	\$	27,470 00
Value of buildings mortgaged (insured for \$1,500.00 as collateral)		1,500 00
Total value of said mortgaged premises	\$	28,970 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
100 shares First National Bank, Stillwater, Minn	\$ 10,000 00	\$ 13,500 00
5 shares State National Bank, West Superior, Wis	500 00	500 00
1135 shares Commercial Bank, St. Paul, Minn	113,500 00	136,200 00
2 shares West Side Bank, St. Paul, Minn	200 00	200 00
25 Pioneer Press Building Co.	2,500 00	2,500 00
100 shares Bridenhagen & Trudoff Tobacco Co.	5,000 00	5,000 00
75 shares Manufacturers' Investment Co.	600 00	600 00
1 bond (mortgage debenture) American Mortgage Security Co	30,000 00	30,000 00
1 bond Board of Education, St. Paul, Minn.	6,000 00	6,000 00
Totals	\$ 168,300 00	\$ 194,500 00
Total market value of stocks and bonds		\$ 194,500 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
200 shares Fifth Ward Build'g Soc'y	\$ 8,000 00	\$ 8,000 00	\$ 10,000 00
37 shares Minn. & Mont. Stock Co.	3,700 00	4,625 00	
200 shares Bridenhagen & Trudoff Tobacco Co	10,000 00	10,000 00	1,300 00
30 shares Minn. & Mon. stock Co.	3,000 00	3,750 00	3,000 00
200 shares C. N. Nelson Lumber Co.	10,000 00	15,000 00	10,000 00
	\$ 34,700 00	\$ 41,375 00	\$ 24,300 00

Amount loaned on collaterals	\$	24,300 00
Cash deposited in bank		33,260 81
Interest due and accrued on bonds		3,063 06
Interest due and accrued on collateral loans		91 13
Gross premiums in course of collection, not more than three months due		27,876 45
Bills receivable, not matured, taken for fire, marine and inland risks		2,811 35
All other property belonging to the company		4,353 10

Aggregate amount of all the Assets of the company, stated at their actual value	\$	301,559 98
---	----	------------

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,111 91	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	7,008 37	
Total gross amount of claims for losses	\$ 15,120 28	
Deduct re-insurance thereon	3,370 34	
Net amount of unpaid losses	\$ 11,749 94	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$125,995.37; unearned premiums (fifty per cent.)	\$ 62,997 68	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$25,979.63; unearned premiums, (<i>pro rata</i>)	22,532 15	
Total unearned premiums	\$ 85,529 83	
All other demands against the company, absolute and contingent	2,831 48	
Total amount of all Liabilities, except capital stock and net surplus	\$ 100,111 25	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	1,448 73	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 301,559 98	

IV. INCOME DURING THE YEAR.

		From fire risks.
Gross premiums on risks written and renewed during the year	\$ 220,408 80	
Deduct premiums and bills in course of collection at this date	27,876 45	
Entire premiums collected during the year	\$ 192,532 35	
Deduct re-insurance, rebate, abatement and return premiums	52,020 69	
Net cash actually received for premiums	\$ 140,511 66	
Received for interest on mortgages	1,157 50	
Received for interest and dividends on stocks, bonds and collateral loans	11,728 23	
Aggregate amount of Income actually received during the year in cash	\$ 153,397 39	

V. EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses	\$ 57,194 40	
Deduct all amounts received for salvages and re-insurance in other companies	16,995 33	
Net amount paid during the year for losses	\$ 40,199 07	
Paid for commissions or brokerage	30,829 22	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	11,062 44	
Paid for State and local taxes in this and other States	454 61	
Aggregate amount of actual Expenditures during the year in cash	\$ 82,545 34	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 14,251,108	\$ 220,408 80
Deduct those expired and marked off as terminated	3,275,301	41,829 25
In force at the end of the year	\$ 10,975,807	\$ 178,579 55
Deduct amount re-insured	1,617,721	26,604 55
Net amount in force December 31, 1890	\$ 9,358,086	\$ 151,975 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned
1890	One year or less . . .	\$ 7,578,455 00	\$ 125,995 37	1-2	\$ 62,997 68
1890	Three years	993,616 00	12,742 88	5-6	10,619 07
1890	Five years	786,015 00	13,236 75	9-10	11,913 08
Totals		\$ 9,358,086 00	\$ 151,975 00		\$ 85,529 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 220,408 80
Losses paid from organization to date	40,199 07
Total amount of the company's stock owned by the directors at par value	51,200 00
Amount loaned to officers and directors	11,300 00
Losses incurred during the year: fire	51,945 01
Amount deposited in different States and countries for the security of all the company's policy-holders	30,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 96,895 00
Premiums received	1,357 84
Losses paid	None.
Losses incurred	None.

Helvetia Swiss Fire Insurance Co.,

OF

ST. GALL SWITZERLAND.

Incorporated November 7, 1861.

F. HALTMAYER, Vice-President.

M. F. GROSSMANN, 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 (unencumbered)	\$ 46,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	766,360 36
Interest due and accrued on all said mortgage loans.	17,629 72
Value of lands mortgaged, exclusive of buildings	\$ 316,120 00
Value of buildings mortgaged (insured for \$979,980.00 as collateral)	1,041,920 00
Total value of said mortgaged premises	\$1,358,040 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>		Par value.	Market value.
3½ per cent. of the Swiss Confederation, francs . . .	\$	50,000 00	\$ 9,800 00
4 per cent. of the State of St. Gall, francs . . .		30,000 00	6,000 00
4 per cent. of the Mge. Bank of St. Gall, francs . . .		50,000 00	10,000 00
4¾ per cent. of the Mge. Bank of Solothern, francs . . .		25,000 00	5,000 00
4 per cent. of the Jura Berner Railway, francs . . .		100,000 00	20,000 00
4 per cent. of the Swiss Central Railway, francs . . .		9,000 00	1,800 00
4 per cent. of the Swiss Union Railway, francs . . .		74,500 00	14,900 00
4 per cent. of the Galthard North East R'y, francs . . .		110,000 00	22,000 00
4 per cent. of the Lake Thun Railway, francs . . .		77,000 00	15,400 00
4¾ per cent. of the German Empire, marks . . .		13,000 00	2,600 00
3½ per cent. of the Allgemeine Oeslerreich Borden marks		50,000 00	12,152 00
4 per cent. of the Crown Prince Rudolph R'y. . .		31,000 00	7,380 48
4 per cent. of the Bavarial Mge. Bank Munich . . .		50,000 00	11,904 00
3½ per cent. of the Bavarial Mge. Bank Munich . . .		8,000 00	1,984 00
4 per cent. of the Grandidu Redom of Baden, florins		46,000 00	10,837 60
3 per cent. of the Southern Italian R'y, lire . . .		30,000 00	12,660 00
4 per cent. of the City of Rome, lire		150,000 00	17,400 00
4 per cent. of the Italian National Bank, lire. . .		100,000 00	16,000 00
4¾ per cent. of the State of Hungary, florins. . . .		95,000 00	17,100 00
4 per cent. of the State of Hungary, florins. . . .		20,000 00	10,000 00
Totals			\$ 224,918 08
Total market value of stocks and bonds			\$ 224,918 08
Cash in the company's principal office			331,130 27
Cash deposited in bank			55,841 63
Gross premiums in course of collection, not more than three months due. . .			149,934 77
All other property belonging to the company			6,013 33
Aggregate amount of all the Assets of the company, stated at their actual value.			\$ 1,597,828 16

III. LIABILITIES.

Total gross amount of claims for losses	\$	96,910 94
Deduct re-insurance thereon		22,967 69
Net amount of unpaid losses.	\$	73,943 25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$532,964.94; unearned premiums (fifty per cent.).	\$	266,482 47
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$132,870.75; unearned premiums (<i>pro rata</i>).		106,296 60
Total unearned premiums	\$	372,779 07
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		11,800 00
Due and to become due for borrowed money		4,200 00
All other demands against the company, absolute and contingent		110,663 48
Total amount of all Liabilities, except capital stock and net surplus	\$	573,385 40
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		624,442 36
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	1,597,828 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	From fire risks.	\$ 121,410 02
Gross premiums on risks written and renewed during the year		1,155,262 83
Total		\$1,276,672 85
Deduct premiums and bills in course of collection at this date		149,934 77
Entire premiums collected during the year		\$1,126,738 08
Deduct re-insurance, rebate, abatement and return premiums		523,898 26
Net cash actually received for premiums		\$ 602,839 82
Received for interest on mortgages		26,179 02
Received for interest and dividends on stocks, bonds and collateral loans . . .		21,586 45
Aggregate amount of Income actually received during the year in cash		\$ 650,605 29

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	
Deduct all amounts received for salvages and re-insurance in other companies	\$ 504,558 58	
	217,441 67	
Net amount paid during the year for losses	\$	287,116 91
Cash dividends actually paid stockholders		100,000 00
Paid for commissions or brokerage		92,359 94
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		43,089 11
Paid for State and local taxes in this and other States		17,200 66
All other payments and expenditures		40,211 80
Aggregate amount of actual Expenditures during the year in cash	\$	<u>579,978 42</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 323,919,046	\$ 599,939 94
Written or renewed during the year	649,187,443	1,155,262 83
Totals	\$ 973,106,489	\$ 1,755,193 77
Deduct those expired and marked off as terminated	459,980,135	632,644 63
In force at the end of the year	\$ 513,126,354	\$ 1,122,549 14
Deduct amount re-insured	160,838,447	456,713 45
Net amount in force December 31, 1890	<u>\$ 352,287,907</u>	<u>\$ 665,835 69</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 16,322,344 00
Losses paid from organization to date	8,451,809 00
Total amount of cash dividends declared since the company commenced business	1,286,000 00
Total amount of the company's stock owned by the directors at par value	98,000 00
Losses incurred during the year	<u>292,639 51</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 387,979 00
Premiums received	5,872 88
Losses paid	185 94
Losses incurred	<u>185 94</u>

Home Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April, 1853.

DANIEL A. HEALD, President.

WILLIAM L. BIGELOW, }
THOMAS B. GREENE, } Secretaries.

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 (unencumbered)	\$ 1,375,064 03
Loans on mortgage (first liens), upon which not more than one year's interest is due.	665,150 00
Interest due and accrued on all said mortgage loans.	15,419 22
Value of lands mortgaged, exclusive of buildings.	\$ 1,161,502 00
Value of buildings mortgaged (insured for \$433,725.00 as collateral)	654,045 00
Total value of said mortgaged premises.	\$1,815,547 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 6 per cent. currency	\$ 790,000 00	\$ 920,450 00
District of Columbia 3-65 of 1924	1,100,000 00	1,353,000 00
Mississippi, 4 per cent	20,000 00	20,000 00
State of Georgia, 3½ per cent., reg	25,000 00	25,625 00
New York City, 3 per cent	200,000 00	216,000 00
City of Richmond (Va.), 5 per cent	50,000 00	56,000 00
Topeka (Kan.) Int. Imp., 6 per cent	117,197 20	121,885 08
City of Council Bluffs (Ia.) Imp., 6 per cent	22,400 00	23,072 00
Nebraska City (Neb.) Imp., 7 per cent	25,000 00	26,250 00
Kansas City (Kan.) Imp., 7 per cent	12,500 00	13,125 00
City of Greeley (Colo.) Water, 6 per cent	25,000 00	25,750 00
New York, Lake Erie & Western R. R. Co., re-organization, 6 per cent	200,000 00	204,000 00
New York, Chicago & St. Louis R. R. Co., 1st mtge., 4 per cent	112,000 00	100,800 00
New York & Harlem R. R., 1st mtge., 7 per cent. reg., 1900	100,000 00	123,000 00
Valley Railway Co., of Ohio, con. mtge., 6 per cent., gold	100,000 00	104,000 00
Ohio & West Virginia R'y Co., 1st mtge., 7 per cent., 1914	100,000 00	113,000 00
Peoria, Decatur & Evansville R'y Co., 1st mtge., 6 per cent., 1920	100,000 00	95,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., 1st con. mtge., 7 per cent., 1914	100,000 00	127,000 00
Louisville, New Albany & Chicago R'y Co., 1st mtge., 6 per cent., 1910	100,000 00	108,000 00
West Shore R. R., 1st mtge., guar., 4 per ct., reg	100,000 00	100,000 00
Albemarle & Chesapeake Canal Co., 1st mtge., 7 per cent., 1909	100,000 00	110,000 00
Toledo, Ann Arbor & Grand Trunk R. R. Co., 1st mtge., 6 per cent., 1921	100,000 00	100,000 00
Jeffersonville, Madison & Indianapolis R. R. Co., 1st mtge., 7 per cent., 1906	100,000 00	117,000 00
Toledo, Ann Arbor & Cadellac R. R. Co., 1st mtg., guar., 6 per cent., 1917	100,000 00	84,000 00

<i>Bonds.</i>	Par value.	Market value.
Dunkirk, Warren & Pittsburgh R. R. Co., 1st mtge., guar., 7 per cent., 1900	75,000 00	88,500 00
Chicago, St. Paul, Minneapolis & Omaha R. R. Co., con. mtge., 6 per cent., 1930	50,000 00	58,000 00
Alabama Central R. R., 1st mtge., 6 per cent.	50,000 00	56,500 00
Louisville, St. Louis & Texas R'y Co., 1st mtge., 6 per cent., 1917	50,000 00	49,000 00
New York Central & Hudson River R. R., 1st mtge., 7 per cent., 1903	50,000 00	64,000 00
Savannah & Western R. R. Co., 1st con. mtge., guar., 5 per cent., 1929	50,000 00	42,000 00
Virginia Midland R'y Co., gen. mtge., 5 per ct., 1936	50,000 00	40,500 00
Iowa Central R. R. Co., fifty-year gold, 5 per ct., 1938	25,000 00	20,000 00
Des Moines Water Works Co. (of Iowa), 1st con. mtge., 6 per cent.	25,000 00	25,000 00
Denver Water Co., 1st mtge., 6 per cent.	25,000 00	25,000 00
Streator (Ill.) Aqueduct Co., 1st mtge., 6 per ct. 1000 shares Ft Wayne & Jackson R. R. Co., pref. stock	100,000 00	115,000 00
500 shares Chicago, St. Paul, Minneapolis & Omaha R. R. Co., pref. stock	50,000 00	40,000 00
1000 shares N. Y. Cent. & Hud. Riv. R., stock	100,000 00	101,500 00
500 shares Lake S. & Mich. S. R. R. Co., stk.	50,000 00	53,250 00
400 shares Iowa Central R'y Co., pref. stock	40,000 00	8,000 00
400 shares Nat. Broadway Bank stock	10,000 00	29,000 00
200 shares Am. Ex. Nat. Bank, N. Y., stock	20,000 00	30,000 00
200 shares Merch's. Nat. Bank, N. Y., stock	20,000 00	44,000 00
200 shares Bank of America, N. Y., stock	20,000 00	43,200 00
200 shares Nat. Bank of Commerce, N. Y., stk.	20,000 00	39,000 00
200 shares Manhattan Co., N. Y., stock	10,000 00	18,000 00
200 shares Merch. Ex. Nat. Bank, N. Y., stk.	10,000 00	12,500 00
200 shares Nassau Bank stock	10,000 00	16,500 00
200 shares Chatham Nat. Bank, N. Y., stock	5,000 00	20,000 00
200 shares National Butcher & Drivers Bank, N. Y., stock	5,000 00	8,750 00
100 shares Hanover Nat. Bank, N. Y., stock	10,000 00	35,400 00
100 shares Nat. Bank of the Republic stock	10,000 00	19,000 00
100 shares Fourth Nat. Bank, N. Y., stock	10,000 00	17,200 00
200 shares Holland Trust Co. stock	20,000 00	42,000 00
200 shares Franklin Trust Co., Brooklyn, stk	20,000 00	55,000 00
50 shares Metropolitan Trust Co. stock	5,000 00	13,000 00
45 shares Long Island Loan & Trust Co. stk	4,500 00	8,100 00
Totals	\$4,868,597 20	\$5,525,607 08

Total market value of stocks and bonds \$ 5,525,607 08

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
\$ 5,000 U. S. Gov. 4 per ct. c. bonds.	\$ 5,000 00	\$ 6,125 00	\$ 5,000 00
35,000 Lac. & Pitts. R. R. Co., rec. certif. and notes	35,000 00	35,000 00	31,000 00
64 shares Continental National Bank	6,400 00	8,640 00	6,000 00
\$ 2,000 Union Pac. R R bonds, 1898	2,000 00	2,290 00	2,000 00
25 shares American Ex. Co.	2,500 00	2,875 00	11,000 00
10 shares Wells, Fargo & Co. Express	1,000 00	1,350 00	
\$11,000 Seattle, Lake Shore & Eastern, 1st mtge. bonds	11,000 00	11,000 00	7,500 00
300 shares Safe Deposit Co., N. Y.	7,500 00	9,000 00	
100 shares Safe Deposit Co., N. Y.	2,500 00	3,000 00	2,500 00
100 shares Sec. Nat. Bank, N. Y.	10,000 00	32,500 00	15,000 00
100 shares Wells, Fargo & Co., Express	10,000 00	13,500 00	50,000 00
360 shares National Bank of the Republic	36,000 00	68,400 00	
\$11,500 Rochester, Hornellsville & Lac. R. R. 1st mt'g 6 p c. b'ds	11,500 00	8,625 00	12,500 00
12,000 Rochester, Hornellsville & Lac. R. R. div. & ter. bonds	12,000 00	7,200 00	

	Par value.	Market value.	Loaned thereon.
1,000 Union Pacific R. R. bonds, 1898	1,000 00	1,145 00	1,000 00
3,000 Albamarle & Chesapeake Canal Co. 7 per ct. bonds	3,000 00	3,300 00	2,500 00
\$11,000 Des Moines & Ft. Dodge, 1st mtg. 2½ per ct. bonds	11,000 00	6,160 00	5,000 00
2,000 Albamarle & Chesapeake Canal Co. 7 per ct. bonds	2,000 00	2,200 00	2,000 00
1,000 Seattle, Lake Shore & Eastern 1st mtg. bonds	1,000 00	1,000 00	
400 shares Chatham Nat. Bank, \$25.00	10,000 00	40,000 00	20,000 00
\$40,000 U. S. Gov. 4 per ct. bonds	40,000 00	49,000 00	40,000 00
1,000 Dakota & Great Southern 5 per cent. bonds	1,000 00	990 00	800 00
20 shares Nat. Park Bank, N. Y.	2,000 00	6,200 00	15,000 00
5 shares Market & Fulton	500 00	1,100 00	
10 shares Merchants' Nat. B'k	500 00	770 00	
10 shares Western Nat. Bank	1,000 00	980 00	
26 shares Irving Nat. Bank	1,300 00	2,340 00	
8 shares Central Nat. Bank	800 00	1,120 00	
9 shares Fourth Nat. Bank	900 00	1,548 00	
5 shares Am. Ex. Nat. Bank	500 00	750 00	
10 shares Nat. Bank of Com'ce	1,000 00	1,950 00	
5 shares Shoe & Leather Nat. Bank	500 00	910 00	
5 shares Manhattan Co	250 00	450 00	
\$55,000 Des Moines & Ft. Dodge R. R., 1st mtg. 2½ bonds	55,000 00	30,800 00	25,000 00
500 shares Chatham Nat. Bank	12,500 00	50,000 00	15,000 00
5,000 shares Union Pac., 1st mtg.	5,000 00	5,650 00	
47 shares Third Ave. R. R. Co.	4,700 00	14,100 00	
83 shares Pittsburgh, Ft. W. & Chicago	8,300 00	12,284 00	
100 shares N. Y. C. & H. R. R. Co.	10,000 00	10,150 00	
100 shares Cleveland, Cin., Chi. & St. Louis R. R.	10,000 00	5,900 00	
3 shares N. Y. New Haven & Hartford R. R.	300 00	750 00	50,000 00
1,000 shares N.Y. & Erie R. R. Co. 1st mtg. ext., 7 per cent.	1,000 00	1,170 00	
1,000 shares Delaware & Hudson Canal Co., 1st mtg. 1917	1,000 00	1,390 00	
\$1,000 Lehigh & Wilkesbarre Coal Co. 1st mtg. bonds	1,000 00	1,100 00	
5,000 shares Louisville & Nashv. 7 per cent., 1898	5,000 00	5,600 00	
31 shares Second Ave. R. R. Co.	3,100 00	3,534 00	
37 shares Con. Gas Co. of N.Y.	3,700 00	3,496 50	
40 shares Trenton, N. J. Banking Co.	2,000 00	3,000 00	8,000 00
80 shares Trenton Gas L. Co.	1,800 00	2,520 00	
7 shares Corn Exchange Nat. Bank, Philadelphia	350 00	525 00	
50 shares Delaware & Hudson Canal Co. stock	5,000 00	6,500 00	
50 shares New York National Exchange Bank stock	5,000 00	6,750 00	10,000 00
10 shares Fourteenth St. Bank stock	1,000 00	1,000 00	
3,000 St. Paul, Minn. & Manitoba R. R. 1st mtg., 6 per cent.	3,000 00	3,390 00	
3,000 St. Louis, Jacksonville & Chicago R. R., 7 per cent.	3,000 00	3,225 00	
3,000 North Pacific 3d mtg., 6 per cent.	3,000 00	3,195 00	25,000 00
300 shares Cleveland, Cin., Chi. & St. Louis R. R., com. stk.	30,000 00	17,700 00	
50 shares Chi., Milwaukee & St. Paul R. R.	5,000 00	2,550 00	
700 shares Chi., Milwaukee & St. Paul R. R., pref. stock	70,000 00	73,150 00	
500 shares Western Union Tel. Co.	50,000 00	38,000 00	100,000 00
46 shares N. Y. Central & Hudson River R. R.	4,600 00	4,669 00	
\$ 6,000 Cin., Richmond & Chicago R. R., 7 per cent.	6,000 00	6,600 00	

	Par value.	Market value.	Loaned thereon.
28,000 Wabash R. R. Co. 2d mtg., 5 per cent., 1939	28,000 00	20,440 00	
20,000 Mobile & Ohio R. R. Co. gen. mtg., 4 per cent	20,000 00	12,500 00	
11,000 Wabash R. R. Co., 1st mtg., 5 per cent., 1939	11,000 00	10,670 00	
5,000 Philadelphia & Reading R. R., 4 per cent., 1958	5,000 00	3,987 50	50,000 00
80 shares Pullman Palace Car Co.	8,000 00	14,480 00	
200 shares Western Union Tel. Co.	20,000 00	15,200 00	
100 shares Delaware & Hudson Canal Co.	10,000 00	13,000 00	
133 shares Morris & Essex R. R. Co.	6,650 00	9,842 00	50,000 00
66 shares N. Y., Providence & Boston R. R. Co.	6,600 00	14,850 00	
27 shares Union Trust Co.	2,700 00	21,195 00	
100 shares Western Union Tel. Co.	10,000 00	7,600 00	
40 shares N. Y., Providence & Boston R. R. Co.	4,000 00	9,000 00	
100 shares Louisville & Nashv. R. R. Co.	10,000 00	7,300 00	20,000 00
\$ 5,000 Texas & Pacific R. R. Co., 1st mtg., 5 per cent	5,000 00	4,250 00	
8 Morris & Essex R. R. Co.	400 00	592 00	300 00
\$ 5,000 Virginia Midla'd gen. mtg., gold bonds	5,000 00	4,050 00	
\$ 5,000 Toledo, Ann Arbor & Cadillac 1st mtg., 6 per ct. 52 shares Continental National Bank	5,000 00	4,200 00	4,000 00
50 shares Richmond Co. Gas Light Co.	5,200 00	7,020 00	
Totals	\$ 706,050 00	\$ 831,793 00	\$ 593,100 00
Amount loaned on collaterals			\$ 593,100 00
Cash deposited in bank			313,400 82
Interest due and accrued on bonds			25,396 45
Interest due and accrued on collateral loans			3,171 27
Gross premiums in course of collection, not more than three months due			558,367 32
Bills receivable, not matured, taken for fire, marine and inland risks			16,516 39
Amount of premiums unpaid on policies which have been issued more than three months			\$ 5,272 78
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 9,091,192 58

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 148,877 06
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	801,481 21
Losses resisted, including interest, costs and other expenses thereon	35,980 85
Total gross amount of claims for losses	\$ 986,339 12
Deduct re-insurance and salvage claims	416,242 40
Net amount of unpaid losses	\$ 570,096 72
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,503,044 00; unearned premiums (fifty per cent.)	\$1,251,522 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,699,269 00; unearned premiums (<i>pro rata</i>)	2,380,835 00
Gross premiums received and receivable upon all unexpired inland navigation risks, \$106,296.00; unearned premiums (fifty per cent.)	53,148 00
Gross premiums received and receivable upon all unexpired marine risks	23,807 00
Total unearned premiums	\$ 3,709,312 00

Amount reserved for sinking fund	44,706 27
All other demands against the company, absolute and contingent	272,482 37
Total amount of all Liabilities, except capital stock and net surplus	\$ 4,596,597 36
Joint-stock capital actually paid up in cash	3,000,000 00
Surplus beyond capital and all other Liabilities	1,494,595 22
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 9,091,192 58</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 555,586 91	\$ 47,396 88
Deduct amount of same not collected	2,563 83	
Net collected	\$ 553,023 08	\$ 47,396 88
Gross premiums on risks written and renewed during the year	5,161,664 44	192,322 33
Totals	\$5,714,687 52	\$ 239,719 21
Deduct premiums and bills in course of collection at this date	547,950 06	27,833 65
Entire premiums collected during the year	\$5,167,637 46	\$ 211,885 56
Deduct re-insurance, rebate, abatement and return premiums	1,221,984 39	48,617 70
	<u>\$3,945,653 07</u>	<u>\$ 163,267 86</u>
Net cash actually received for premiums		\$ 4,108,920 93
Received for interest on mortgages		43,777 80
Received for interest and dividends on stocks, bonds and collateral loans		241,608 41
Income received from all other sources		93,976 19
Aggregate amount of Income actually received during the year in cash		<u>\$ 4,488,283 33</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$518,545.12, losses occurring in previous years)	\$2,749,711 63	\$ 120,523 12
Deduct all amounts received for salvages, and re-insurance in other companies	464,416 26	18,947 73
	<u>\$2,285,295 37</u>	<u>\$ 101,575 39</u>
Net amount paid during the year for losses		\$ 2,386,870 76
Cash dividends actually paid stockholders		390,000 00
Paid for commissions or brokerage		742,441 78
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		412,646 48
Paid for State and local taxes in this and other States		84,396 71
All other payments and Expenditures		291,875 51
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 4,218,231 24</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 717,919,119 00	\$ 7,270,677 00	\$ 5,934,303 00	\$ 141,642 00
Written or renewed during the year	603,835,354 00	5,161,664 44	52,618,041 00	192,322 33
Totals	\$1,321,754,473 00	\$12,432,341 44	\$58,552,344 00	\$ 333,964 33
Deduct those expired and marked off as terminated	509,119,836 00	4,636,372 44	51,215,597 00	184,762 33
In force at end of year	\$812,634,637 00	\$ 7,795,969 00	\$ 7,336,747 00	\$ 149,202 00
Deduct amount re-insured	91,926,498 00	593,656 00	1,201,539 00	19,099 00
Net amount in force December 31, 1890	<u>\$720,708,139 00</u>	<u>\$ 7,202,313 00</u>	<u>\$ 6,135,208 00</u>	<u>\$ 130,103 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1890	One year or less	\$ 287,548.974 00	\$ 2,503,044 00	1-2	\$ 1,251,522 00
1889	Two years	5,600,872 00	51,178 00	1-4	12,795 00
1890		2,587,305 00	16,745 00	3-4	12,559 00
1888	Three years	78,764.984 00	761,225 00	1-6	126,871 00
1889		68,730,129 00	649,728 00	1-2	324,864 00
1890	Four years	74,546,098 00	710,246 00	5-6	591,872 00
1887		1,341,413 00	13,980 00	1-8	1,748 00
1888	Five years	1,317,571 00	12,956 00	3-8	4,859 00
1889		1,494,080 00	14,275 00	5-8	8,922 00
1890	Over five years	1,477,243 00	14,400 00	7-8	12,600 00
1886		30,716,862 00	417,116 00	1-10	41,712 00
1887	Six years	38,359,496 00	466,096 00	3-10	139,829 00
1888		40,808,392 00	497,894 00	1-2	245,947 00
1889	Seven years	43,642,095 00	540,105 00	7-10	378,074 00
1890		41,814,639 00	516,938 00	9-10	465,244 00
		1,958,076 00	16,387 00	pro rata.	9,939 00
Totals		\$720,708,139 00	\$ 7,202,313 00		\$ 3,632,357 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$86,295,001 89
Losses paid from organization to date	51,700,720 91
Total amount of cash dividends declared since the company commenced business	8,215,000 00
Total amount of the company's stock owned by the directors, at par value	202,800 00
Amount loaned to officers and directors	87,000 00
Amount loaned to stockholders, not officers	44,300 00
Dividends declared payable in stock from organization	1,000,000 00
Losses incurred during the year: fire, \$2,490,027.68; marine and inland, \$113,109.81; total	2,603,137 49

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,414,971 00
Premiums received	31,806 76
Losses paid	11,856 25
Losses incurred	12,097 87

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 (unencumbered)	\$ 143,075 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	393,265 00
Interest due and accrued on all said bond and mortgage loans	5,040 48
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 901,350 00
Value of buildings mortgaged (insured for \$171,175.00 as collateral)	261,850 00
Total value of said mortgaged premises	\$1,163,200 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
10 Riverside Water Co., \$1,000 each	\$ 10,000 00	\$ 10,800 00
4 Portland School District No. 1, Oregon, \$10,000 each		
25 Dalles City (Oregon) Water Co., \$500 each	40,000 00	41,800 00
10 Prospect School District, San Bernardino Co., \$1,000 each	12,500 00	13,625 00
5 Crafton School District, San Bernardino Co., \$1,300 each	10,000 00	11,400 00
4 San Pascual School District, Los Angeles Co., \$6,250 each	6,500 00	7,410 00
5 Pasadena School District, Los Angeles Co., \$1,000 each	25,000 00	27,575 00
2 Centralia School District, Los Angeles Co., \$1,000 each	5,000 00	5,488 00
	2,000 00	2,224 00
<i>Stock.</i>		
300 shares Pacific Gas Improvement Co., \$100 each	30,000 00	20,650 00
200 shares Sather Banking Co., \$100 each	20,000 00	23,300 00
Totals	\$ 161,000 00	\$ 164,272 00

Total market value of stocks and bonds	\$ 164,272 00
Cash in the company's four principal offices	1,953 33
Cash deposited in bank	60,361 21
Net premiums in course of collection, not more than three months due	99,545 17
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 867,512 19

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,804 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,650 00
Losses resisted, including interest, costs and other expenses thereon	1,950 00
Net amount of unpaid losses	\$ 11,404 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$249,805.90; unearned premiums (fifty per cent.)	\$ 124,902 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$266,666.56; unearned premiums (<i>pro rata</i>)	141,140 64
Total unearned premiums	266,043 59
Cash dividends to stockholders remaining unpaid	1,269 00
All other demands against the company, absolute and contingent	9,954 50
Total amount of all Liabilities, except capital stock and net surplus	\$ 288,611 09
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	278,901 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 867,512 19

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	From fire risks. \$ 87,118 29
Gross premiums on risks written and renewed during the year	456,467 80
Total	\$ 543,586 09
Deduct premiums and bills in course of collection at this date	99,545 17
Entire premiums collected during the year	\$ 444,040 92
Deduct re-insurance, rebate, abatement and return premiums	93,122 40
Net cash actually received for premiums	\$ 350,918 52
Received for interest on mortgages, collateral loans and from all other sources	30,127 46
Received for interest and dividends on stocks and bonds	9,070 00
Income received from all other sources	4,068 54
Aggregate amount of Income actually received during the year in cash.	\$ 394,184 52

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$7,763.96, losses occurring in previous years)	On fire risks. \$ 151,998 56
Deduct all amounts received for salvages and re-insurance in other companies	9,659 66
Net amount paid during the year for losses	\$ 142,338 90
Cash dividends actually paid stockholders	35,382 00
Paid for commissions or brokerage	95,165 25
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	39,792 50
Paid for State and local taxes in this and other States	7,769 55
All other payments and Expenditures	41,971 03
Aggregate amount of actual Expenditures during the year in cash	\$ 362,419 23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 26,779,113	\$ 492,706 19
Written or renewed during the year	25,391,583	456,467 80
Totals	\$ 52,170,696	\$ 949,173 99
Deduct those expired and marked off as terminated	21,570,978	399,885 52
In force at the end of the year	\$ 30,599,718	\$ 649,288 47
Deduct amount re-insured	1,613,383	32,816 01
Net amount in force December 31, 1890	\$ 28,986,335	\$ 516,472 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less	\$ 13,976,960 00	\$ 249,805 90	1-2	\$ 124,902 95
1889	Two years	127,211 00	1,337 93	1-4	334 48
1890		55,805 00	801 85	3-4	601 39
1888	Three years	4,234,031 00	74,732 97	1-6	12,455 49
1889		4,729,132 00	83,910 60	1-2	41,955 30
1890	Five years	5,627,336 00	97,992 04	5-6	81,660 03
1886		28,625 00	1,180 60	1-10	118 06
1887	Five years	54,060 00	1,868 65	3-10	560 59
1888		39,025 00	1,316 12	1-2	658 06
1889	Five years	56,890 00	1,879 92	7-10	1,315 94
1890		57,260 00	1,645 88	9-10	1,481 39
Totals		\$ 28,986,335 00	\$ 516,472 46		\$ 266,043 59

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,980,012 16
Losses paid from organization to date	3,175,759 21
Total amount of cash dividends declared since the company commenced business	726,500 00
Total amount of the company's stock owned by the directors at par value	55,700 00
Losses incurred during the year: fire	145,978 94

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 814,940 00
Premiums received	11,705 44
Losses paid	4,385 53
Losses incurred	4,110 53

UNITED STATES BRANCH
OF THE
Imperial Fire Insurance Company,

OF
LONDON ENGLAND.

Incorporated 1803.

JOHN C. PAIGE Resident Manager, Boston, Mass.

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 (unencumbered) \$ 451,634 70

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Deposits for the benefit and security of all policy-holders of the company in United States, viz:—		
Deposited with the Superintendent of Insurance Dept., State of New York, at Albany—		
United States 4 per ct. funded loan, 1907, reg.	\$ 136,000 00	\$ 162,520 00
New York City 3 per cent. bonds, due 1904 . .	100,000 00	105,000 00
New York City 3 per cent. bonds, due 1908 . .	50,000 00	53,000 00
Deposited with the Insurance Dept., State of Ohio, at Columbus—		
U. S. 4 per cent. funded loan, 1907, reg. . . .	120,000 00	147,000 00
Deposited with State of Virginia, at Richmond—		
U. S. 4 per cent. funded loan, 1907, reg. . . .	50,000 00	61,250 00
Deposited with the State of Oregon, at Salem—		
U. S. 4 per cent. funded loan, 1907, reg. . . .	50,000 00	61,250 00
Deposited with the State of Georgia, at Atlanta—		
U. S. 4 per cent. funded loan, 1907, reg. . . .	25,000 00	30,625 00
Held by the trustees, at New York—		
City of Boston 3½ per cent. bonds, due 1917 . .	50,000 00	51,750 00
City of Boston 3½ per cent. bonds, due 1919 . .	50,000 00	50,500 00
City of Providence 3½ per cent. bonds, due 1916	50,000 00	52,250 00
Lehigh Valley R. R. Co. 4 per ct. 1st mtge guar. bds	100,000 00	102,000 00
bonds, due 1904	40,000 00	41,600 00
West Virginia State deferred certificates	28,666 67	2,436 66
Totals	\$ 849,666 67	\$ 921,181 66
Total market value of stocks and bonds		\$ 921,181 66
Cash in hands of Drexel, Morgan & Co., \$2,006.51; in San Francisco, Cal., \$217.91; total		\$ 2,224 42
Cash deposited in banks:—		
National Bank of Republic, Boston, Mass.		70,875 70
National Bank of Illinois, Chicago, Ill.		20,718 89
Union Trust Company, New York		32,939 81
Bank of British Columbia, San Francisco, Cal.		10,061 66
Total cash items		\$ 136,820 48
Gross premiums in course of collection, not more than three months due		178,806 14
All other property belonging to the company		4,430 98
Amount of premiums unpaid on policies which have been issued more than three months		\$ 8,251 50
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 1,692,873 9

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,371 56	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	67,358 91	
Losses resisted, including interest, costs and other expenses thereon	10,100 00	
Total gross amount of claims for losses	\$ 84,830 47	
Deduct re-insurance thereon	2,081 00	
Net amount of unpaid losses		\$ 82,749 47
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$878,008.58; unearned premiums (fifty per cent.)	\$ 439,004 29	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$682,271.60; unearned premiums (<i>pro rata</i>)	371,859 28	
Total unearned premiums		810,863 57
All other demands against the company, absolute and contingent		31,912 54
Due for commissions on premiums in hands of agents on policies not issued within three months	\$ 1,622 46	
Total amount of all Liabilities, except net surplus		\$ 925,525 58
Surplus beyond all Liabilities		767,348 38
Aggregate amount of all Liabilities, including net surplus		\$ 1,692,873 96

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	From fire risks. \$ 165,820 72	
Gross premiums on risks written and renewed during the year	1,371,521 59	
Total	\$1,537,342 31	
Deduct premiums and bills in course of collection at this date	187,957 64	
Entire premiums collected during the year	\$1,350,284 67	
Deduct re-insurance, rebate, abatement and return premiums	246,470 74	
Net cash actually received for premiums		\$ 1,103,813 93
Received for interest and dividends on stocks, bonds and collateral loans		29,820 42
Income received from all other sources		14,152 50
Aggregate amount of Income actually received during the year in cash		\$ 1,147,786 91

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 591,540 34	
Deduct all amounts received for salvages and re-insurance in other companies	25,018 68	
Net amount paid during the year for losses		\$ 566,521 66
Paid for commissions or brokerage		212,518 03
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		117,241 91
Paid for State and local taxes in this and other States		44,711 24
All other payments and Expenditures		29,841 55
Cash transmitted to the home office of the company	\$ 91,816 93	
Aggregate amount of actual Expenditures during the year in cash		\$ 970,834 39

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$135,714,883 79	\$ 1,536,037 54
Written or renewed during the year	137,302,954 01	1,371,521 59
Totals	\$273,017,837 80	\$ 2,907,559 13
Deduct those expired and marked off as terminated	119,409,224 79	1,272,468 58
In force at the end of the year	\$153,608,613 01	\$ 1,635,090 55
Deduct amount re-insured	6,436,230 50	74,810 37
Net amount in force December 31, 1890	\$147,172,382 51	\$ 1,560,280 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 75,393,472 02	\$ 878,008 58	1-2	\$ 439,004 29
1889		297,960 10	2,993 42	1-4	748 35
1890	Two years	787,157 33	5,773 19	3-4	4,329 90
1889		10,481,557 32	107,338 35	1-6	17,889 72
1890	Three years	13,973,247 16	126,106 94	1-2	63,053 47
1889		19,988,719 04	162,484 02	5-6	135,403 32
1887	Four years	465,500 00	4,389 02	1-8	548 62
1888		603,953 00	5,238 80	3-8	1,964 55
1890	Five years	761,300 00	6,619 13	5-8	4,136 97
1889		897,504 00	5,944 57	7-8	5,201 47
1887	Five years	3,312,970 11	36,475 71	1-10	3,647 57
1888		4,588,733 08	50,111 97	3-10	15,033 58
1889	Five years	4,644,675 01	50,653 84	1-2	25,326 91
1890		5,430,158 34	58,797 52	7-10	41,137 25
1890		5,545,476 00	59,375 12	9-10	53,437 60
Totals		\$147,172,382 51	\$ 1,560,280 18		\$ 810,863 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$17,483,666 47
Losses paid from organization to date	11,385,231 62
Losses incurred during the year: fire	566,291 37

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,016,576 12
Premiums received	23,816 59
Losses paid	6,634 07
Losses incurred	6,309 07

Insurance Co. 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.

Market value of real estate owned by the company (unencumbered) \$ 316,650 82
 Loans on bond and mortgage (first liens), upon which not more than one year's interest is due 2,361,882 06
 Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$31,750 are in process of foreclosure 31,750 00
 Interest due and accrued on all said bonds and mortgage loans 31,584 71
 Value of premises mortgaged (insured for \$6,285,997 as collateral) \$2,164,082 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Boston City Loan, 6 per cent, reg., due 1893-94 . . . \$	200,000 00	\$ 214,000 00
Richmond, Va., City, 4 per cent	50,000 00	50,000 00
Georgia State loan, 4½ per cent.	25,000 00	29,250 00
Baltimore Water Stock, 5 per ct., reg., due 1894	200,000 00	208,000 00
Indianapolis City loan, 7 3-10 per ct., reg., due 1893	30,000 00	30,900 00
Hartford City loan, 6 per cent., reg., due 1893	44,000 00	45,320 00
Toledo City loan, 8 per ct., reg., due 1893 and 1894	21,000 00	22,470 00
Cincinnati City Loan, \$8,000, 6 per ct., 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	46,020 00
Belgian Government, 3 1-2 per ct.	37,000 00	49,000 00
Belgian Government, 3 per ct., fcs. 250,000	12,000 00	31,200 00
Fall River City loan, 5 per ct., gold, due 1894	30,000 00	15,600 00
Harrisburg City loan, 6 per cent., due 1893	15,000 00	27,750 00
Providence City loan, 5 per ct., gold, due 1900, reg.	25,000 00	20,400 00
Newark City loan, 7 per cent., due 1892	20,000 00	32,400 00
Cleveland City loan, 7 per cent., due 1894	30,000 00	13,920 00
Burlington City loan, 8 per cent., due 1896	12,000 00	10,000 00
East Lincoln (Illinois), 5 per cent. coupon bonds	10,000 00	112,110 00
City of Montreal, 4 per cent	111,000 00	363,000 00
Pennsylvania R. R. Co.'s con. 5 per cent., reg.	330,000 00	115,000 00
Penn. R. R. Co.'s con. mtg. reg. bonds, 6 per cent.	100,000 00	420,000 00
Phila. & R. R. Co.'s 1st mtg., 6 per ct., due 1910	350,000 00	5,350 00
Phila. & R. R. Co.'s 1st mtg., 7 per ct., due 1893	5,000 00	93,750 00
North Pennsylvania R. R. Co.'s bonds, general mtg., 7 per cent., due 1903	75,000 00	5,550 00
North Pennsylvania R. R. Co.'s coupon bonds, 7 per cent., due 1896	5,000 00	57,000 00
Belvidere & Delaware R. R. Co.'s 1st mtg., 6 per cent., due 1902	50,000 00	36,000 00
Pennsylvania & New York Canal and R. R. Co.'s bonds, 7 per cent., guaranteed by L. V. R. R. Co.	30,000 00	250,000 00
Lehigh V. R. R. Co.'s con. bonds, 6 per ct., reg.	200,000 00	39,390 00
Phila., Wilmington & Baltimore R. R. Co.'s bonds, 6 per cent., due 1892, reg.	39,000 00	15,000 00
Del. Div. Canal Co.'s bonds, 6 per ct., due 1898	15,000 00	6,200 00
Lehigh Coal & Nav. Co.'s con. mtg., 7 per ct., reg.	5,000 00	110,000 00
E. & A. R. R. Co., 1st mtg., guar., 5 per ct., reg.	100,000 00	166,500 00
P. & E. R. R., reg. 5 per cent., guar. by Penn. R. R. Co.	150,000 00	121,000 00
Chi. & W. I. R. R., con. bonds, 6 per ct., coupon	110,000 00	14,950 00
N. C. R. W. Co.'s con. 6 per ct. gen. mtg., due 1904	13,000 00	55,000 00
Pittsburgh, McK. & Y. R. R., 2d mtg., 6 per cent.	50,000 00	52,020 00
Lehigh Valley R. R., sterling 6 per cent. bonds	51,000 00	53,500 00
The Belt R. R. and Stock Yard Co., 6 per cent., due 1910, Indianapolis	50,000 00	55,000 00
Bergen County R. R. Co.'s 1st mtg. bonds, 6 per cent., coupon, due 1911	50,000 00	54,900 00
Car Trust of N. Y., No 2, series D, 6 per ct., reg.	61,000 00	160,500 00
New York & Long Branch R. R., 5 per cent	150,000 00	23,700 00
100 shares Philadelphia National Bank	10,000 00	500 00
228 shares Chesapeake & Delaware Canal Co.	11,400 00	500 00
2 shares Pilot Boat "Wm. W. Kerr,"	1,000 00	35,110 00
Mutual Ins. scrip (Atlantic Mutual), reg.	35,110 00	103,000 00
Phil. & B. C. R. R. 5 per cent. 1st con. reg., due 1911	100,000 00	95,000 00
Del. & Chesapeake R. R., 1st mtg., 4 per cent.	100,000 00	214,000 00
N. Y. Lake E. & W. R. R., 4½ per cent., 3d mtg.	200,000 00	208,000 00
Steub. & Indiana R. R., 5 per cent., 1st mtg., reg.	200,000 00	68,250 00
Corning, Cow. & A. R. R., 6 per cent., 1st mtg.	65,000 00	36,300 00
N. Y., L. E. & W. R. R., 6 per ct., col. trust bonds	33,000 00	50,000 00
Terre Haute & L. R. R., ext. mtg., 6 per cent.	50,000 00	14,560 00
Texas & Pac. Railway Co.'s 1st mtg., 6 per cent.	14,000 00	80,300 00
Louis. & N. R. R. (E. & H. div.) 1st mtg., 6 per ct.	73,000 00	50,000 00
Lehigh Coal and Nav. gen. mtg., 4½ per cent	50,000 00	25,250 00
N. Y., W. S. & Buf. R. R., 1st mtg., 4 per cent	25,000 00	11,000 00
San Antonio & A. P. Ry. Co.'s 1st mtg., 6 per cent.	20,000 00	53,000 00
Wrecking Boat "North America"	53,000 00	20,000 00
Canada & Atlantic R. R., 1st mtg., 5 per cent	20,000 00	30,600 00
Jefferson R. R., 1st mtg., 5 per cent., coupons	30,000 00	23,600 00
McKeesport & B. V. R. R., 1st mtg., 6 per cent.	20,000 00	50,000 00
Pen. & N. Y. Canal & R. R. Co.'s 4 per cent., reg.	50,000 00	22,440 00
Lehigh Valley Ry. Co., 1st mtg., 4½ per cent.	22,000 00	40,000 00
Elizabeth R. R. of Austria, 4 per cent	40,000 00	51,000 00
Lehigh Val. R. R. Co.'s con. bonds, 4½ per cent.	50,000 00	\$ 4,172,510 00
Totals	\$ 4,172,510 00	\$ 4,514,060 00
Total market value of stocks and bonds		\$ 4,514,060 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
365 shrs. Insurance Co. of North America	\$ 3,650	\$ 9,312	\$ 2,000
27 shrs. Pennsylvania Railroad Company	1,350	1,336	
2 shrs. Pennsylvania Co. for insurance on lives and granting annuities	200	1,000	2,000
1 shr. United companies of New Jersey	100	225	
25 shrs. Philadelphia Mort. & Trust Co.	2,500	2,500	2,000
25 shrs. North Pennsylvania Railroad Co.	1,250	2,000	1,600
22 shrs. Philadelphia Warehouse Co	2,200	2,500	
37 shrs. Mine Hill Railroad Company	1,800	2,479	
38 shrs. Real Estate Trust Company	1,900	3,420	10,000
125 shrs. Insurance Co. of North America	1,250	3,687	
18 shrs. Mine Hill Railroad Company	900	1,206	450
\$ 1,000 Hunt, & Broad Top R. Co. bond	1,000	1,000	900
5,000 Boston United Gas bond	5,000	3,750	
45,000 Cent. New Eng. & W. Ry. bonds	45,000	33,750	25,000
70 shrs. Philadelphia Mort. and Trust Co.	7,000	7,000	2,000
100 shrs. Pennsylvania Railroad Company	5,000	4,950	
50 shrs. Land Title and Trust Company	5,000	6,300	
9,000 Penn. & N. Y. C. & R. Co. bonds	9,000	10,080	30,000
15,000 Atlantic City Railway bonds	15,000	15,000	
600 shrs. Pennsylvania Railroad Company	30,000	29,700	
17 shrs. United Companies, New Jersey	1,700	3,825	40,000
10,000 Atlantic City Railway bonds	10,000	10,000	
5,000 Penn. & N. Y. C. and R. bonds	5,000	5,060	
100 shrs. Nesquehoning Valley Railroad Co.	5,000	5,250	3,300
125 shrs. North Pennsylvania Company	6,250	10,000	8,500
Totals	\$ 167,050	\$ 175,330	\$ 127,750
Amount loaned on collateral			\$ 127,750 00
Cash deposited in bank			720,092 53
Net premiums in course of collection			599,263 24
Bills receivable, not matured, taken for fire and marine risks			142,359 55
All other property belonging to the company			106,125 92
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 8,951,518 83
III. LIABILITIES.			
Gross claims for losses against the company adjusted and unpaid		\$ 80,917 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		243,770 00	
Losses resisted, including interest, costs and other expenses thereon		16,813 00	
Total gross amount of claims for losses		\$ 341,500 00	
Deduct re-insurance and salvage claims thereon		135,612 00	
Net amount of unpaid losses			\$ 205,888 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,316,019.35; unearned premiums (fifty per cent.)		\$ 1,158,009 67	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,460,102.42; unearned premiums (<i>pro rata</i>)		1,254,896 78	
Total		\$ 2,412,906 45	
Less amount re-insured		75,610 21	
Gross premiums received and receivable upon all unexpired marine inland navigation risks		\$ 2,337,296 24	
Total unearned premiums		210,393 91	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received			\$ 2,547,690 15
All other demands against the company, absolute and contingent			741,264 84
			4,714 80
Total amount of all Liabilities, except capital stock and net surplus			\$ 3,499,557 79
Joint-stock capital actually paid up in cash			3,000,000 00
Surplus beyond capital and all other Liabilities			2,451,961 04
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus			\$ 8,951,518 83

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 368,113 00	\$ 285,855 10	
Gross premiums on risks written and renewed during the year	3,446,612 61	1,883,281 88	
Totals	\$ 3,814,725 61	\$ 2,169,136 98	
Deduct premiums and bills in course of collection at this date	440,214 82	301,407 97	
Entire premiums collected during the year	\$ 3,374,510 79	\$ 1,867,729 01	
Deduct re-insurance, rebate, abatement and return premiums	405,991 53	453,981 79	
	\$ 2,968,519 26	\$ 1,413,747 22	
Net cash actually received for premiums			\$ 4,382,266 48
Received for interest on bonds and mortgages			139,290 79
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources			230,355 54
Income received from all other sources			29,894 43
Deposit premiums received for perpetual fire risks	\$ 50,464 03		
Aggregate amount of Income actually received during the year in cash			\$ 4,781,807 24

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses	\$ 1,692,527 70	\$ 1,477,715 64	
Deduct all amounts actually received for salvage, and all amounts actually received for re-insurance in other companies	74,684 62	446,887 61	
	\$ 1,617,843 08	\$ 1,030,828 03	
Net amount paid during the year for losses			\$ 2,648,671 11
Cash dividends actually paid stockholders			450,000 00
Paid for commissions or brokerage			747,887 70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			188,300 89
Paid for State and local taxes in this and other States			116,041 06
All other payments and Expenditures			300,917 88
Amount of deposit premiums returned during the year on perpetual fire risks		\$ 20,569 60	
Aggregate amount of actual Expenditures during the year in cash			\$ 4,451,818 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$422,833,739	\$4,276,298 00	\$ 16,178,779	\$ 160,436 72
Written or renewed during the year	428,186,067	3,446,612 61	320,643,842	1,883,281 88
Totals	\$851,019,806	\$7,722,911 06	\$336,822,621	\$ 2,043,718 60
Deduct those expired and marked off as terminated	342,364,133	2,946,789 29	319,786,771	1,833,324 69
In force at the end of the year	\$508,655,673	\$4,776,121 77	\$	\$
Deduct amount re-insured	17,251,816	149,663 92	\$	\$
Net amount in force Dec. 31, 1890	\$491,403,857	\$4,626,457 85	\$ 17,035,850	\$ 210,393 91

Perpetual Risks.

	Amount of risks.	Total Deposits.
Perpetual risks in force on the 31st of December of the preceding year	\$ 30,239,558 89	\$ 782,220 97
Perpetual risks written during the year	2,149,283 33	50,464 03
Totals	\$ 32,388,842 22	\$ 832,685 00
Deduct those marked off as cancelled	790,239 62	20,569 60
In force December 31, 1890	\$ 31,598,602 60	\$ 812,115 4

INSURANCE CO. OF THE STATE OF PENNSYLVANIA. 197

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 270,953,318 00	\$2,316,019 35	1-2	\$ 1,158,009 67
1889		1,791,346 00	14,861 05	1-4	3,715 26
1890	Two years	1,326,214 00	11,377 96	3-4	8,533 47
1888		41,595,639 00	391,648 69	1-6	65,274 78
1889	Three years	46,616,743 00	439,274 26	1-2	219,637 13
1890		47,642,883 00	436,539 69	5-6	363,793 07
1887	Four years	1,097,536 00	9,949 75	1-8	1,243 72
1888		758,934 00	6,867 95	3-8	2,575 48
1889	Five years	1,243,809 00	12,535 06	5-8	7,834 41
1890		1,147,473 00	12,142 13	7-8	10,624 36
1885	Over five years	17,608,542 00	212,070 17	1-10	21,207 01
1887		18,626,600 00	216,358 55	3-10	64,907 56
1888	Totals	18,617,817 00	212,546 81	1-2	106,273 40
1889		18,445,916 00	224,302 94	7-10	157,012 05
1890		19,440,154 00	231,028 71	9-10	207,925 83
		1,742,749 00	28,598 70	<i>Pro rata</i>	14,349 25
Deduct re-insurance		\$ 508,655,673 00	\$4,776,121 77	. . . .	\$ 2,412,906 75
		17,251,816 00	149,663 92	. . . .	65,610 21
Totals		\$ 491,403,857 00	\$4,626,457 85	. . . .	\$ 2,337,296 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 93,887,461 24
Losses paid from organization to date	66,589,036 65
Total amount of cash dividends declared since the company commenced business	11,403,934 25
Total amount of losses incurred during the year	{ Fire 943,028 03 Marine 121,900 00
Total amount of the company's stock owned by the directors at par value	2,000 00
Total amount loaned to officers and directors	99,750 00
Total amount loaned to stockholders, not officers	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,585,634 00
Premiums received	50,657 38
Losses paid	1,611,631 08
Losses incurred	121,900 00
	16,720 71

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 (unencumbered) \$ 305,968 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due 75,350 00
 Interest due and accrued on all said mortgage loans 1,393 42
 Total value of mortgaged premises (insured for \$54,400.00 as collateral) \$ 198,200 00

198 INSURANCE CO. OF THE STATE OF PENNSYLVANIA.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Philadelphia National Bank, 20 shares	\$ 2,000 00	\$ 4,800 00
Lehigh Valley R. R. Co., 200 shares	10,000 00	9,800 00
Philadelphia and Reading R. R. Co. pref. 5s	2,000 00	570 00
Phila. and Reading R. R. Co. gen. mtge. 4s	1,000 00	325 00
Phila. and Reading R. R. Co. stamp 4s, 1st liens	10,000 00	9,975 00
Har., Portsmouth, Mt. Joy and L. R. R. Co. 4s	15,000 00	16,200 00
Car Trust, New York, No. 2 C, 6s	8,000 00	8,000 00
Chicago and Western Indiana R. R. Co. 6s	12,000 00	13,440 00
Corn., Cowanesque and Antrim R. R. Co. 6s	12,000 00	12,600 00
Shamokin, Sunbury and Lan. R. R. Co. 5s	10,000 00	10,500 00
Terre Haute and Logansport R. R. Co. 6s	20,000 00	21,400 00
Staubenville and Indiana R. R. 5s	30,000 00	31,800 00
Long Dock Co. 6s	10,000 00	11,900 00
Pittsburg Junction R. R. 6s	10,000 00	11,500 00
St. Paul and Northern Pacific R. R. Co. 6s	10,000 00	12,000 00
Sunbury, Hazelton and Wilkesbarre R. R. Co. 5s	4,000 00	3,880 00
Northern Central R. R. Co. 4½s	10,000 00	10,600 00
City of Quincy 4½s	10,000 00	10,400 00
Wabash R. R. Co. 5s	14,000 00	10,439 00
Orient Mutual Ins. Co. scrip	8 19	8 19
Syracuse G. & C. R. R. Co. 7s	9,000 00	9,450 00
Totals	\$ 209,008 19	\$ 220,078 19

Total market value of stocks and bonds	\$ 220,078 19
Cash in the company's principal office	2,502 62
Cash deposited in bank	49,783 60
Interest due and accrued on bonds	258 00
Gross premiums in course of collection, not more than three months due	23,962 27
Bills receivable, not matured, taken for fire, marine and inland risks	1,962 25
All other property belonging to the company	22,919 95
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 704,179 30

III. LIABILITIES.

Net amount of unpaid losses	\$ 19,077 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$223,705 58; unearned premiums (fifty per cent.)	\$ 111,852 79
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$195,982.78; unearned premiums (<i>pro rata</i>)	110,281 37
Total unearned premiums	\$ 222,134 16
Amount reclaimable by the insured on perpetual fire insurance policies	180,930 27
Due and to become due for borrowed money	15,000 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 437,141 43
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	67,037 87
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 704,179 30

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	From fire risks. \$ 14,544 58
Gross premiums on risks written and renewed during the year	376,647 66
Total	\$ 391,192 24
Deduct premiums and bills in course of collection at this date	23,962 27
Entire premiums collected during the year	\$ 367,229 97
Deduct re-insurance, rebate, abatement and return premiums	71,535 73
Net cash actually received for premiums	\$ 295,694 24
Received for interest on mortgages	5,141 62
Received for interest and dividends on stocks, bonds and collateral loans	10,841 05
Income received from all other sources	27,867 77
Deposit premiums received for perpetual fire risks	\$ 23,523 47
Aggregate amount of Income actually received during the year in cash	\$ 339,544 68

INSURANCE CO. OF THE STATE OF PENNSYLVANIA. 199

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$56,777.01, losses occurring in previous years . . .	On fire risks.	Marine and inland risks	
Deduct all amounts received for salvages, and re-insurance in other companies	\$ 260,798 50	\$ 318 15	
	17,308 62	6 05	
	<u>\$ 243,489 88</u>	<u>\$ 312 10</u>	
Net amount paid during the year for losses			\$ 243,801 98
Cash dividends actually paid stockholders			20,000 00
Paid for commissions or brokerage			63,639 01
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			40,789 94
Paid for State and local taxes in this and other States			10,286 43
All other payments and Expenditures			13,181 94
Amount of deposit premiums returned during the year on perpetual fire risks		\$ 4,361 50	
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 391,699 30</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 39,773,678 00	\$ 431,968 34
Written or renewed during the year	43,398,497 00	375,647 66
Totals	\$ 83,172,175 00	\$ 808,616 00
Deduct those expired and marked off as terminated	39,391,503 00	358,141 48
In force at the end of the year	\$ 43,780,672 00	\$ 450,474 52
Deduct amount re-insured	2,785,457 00	30,786 16
Net amount in force December 31, 1890	<u>\$ 40,995,215 00</u>	<u>\$ 419,688 36</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1800	One year or less	\$ 20,366,261 00	\$ 223,705 58	1-2	\$ 111,852 79
1889		127,271 00	781 01	1-4	390 50
1800	Two years	251,403 00	1,337 55	3-4	1,003 14
1888		2,907,548 00	24,766 51	1-6	4,127 75
1880	Three years	3,795,334 00	31,872 33	1-2	15,936 16
1890		4,507,708 00	37,542 21	5-6	31,285 15
1887	Four years	81,550 00	857 67	1-8	107 20
1888		118,053 00	1,407 62	3-8	517 85
1880	Five years	146,660 00	1,393 76	5-8	871 10
1886		164,483 00	1,953 26	7-8	1,709 05
1887	Over five years	798,020 00	8,806 17	1-10	880 61
1888		1,403,628 00	16,979 80	3-10	4,993 94
1880		1,790,158 00	18,765 51	1-2	9,382 75
1888		2,142,282 00	22,715 15	7-10	15,900 57
1889		2,105,728 00	22,063 20	9-10	19,856 88
1890		319,128 00	4,741 03	Pro rata.	3,318 72
Totals		<u>\$ 40,995,215 00</u>	<u>\$ 419,688 36</u>		<u>\$ 222,134 16</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 19,187,115 87
Total amount of losses paid from organization to date	15,441,518 89
Total amount of cash dividends declared since the company commenced business	4,206,405 00
Total amount of the company's stock owned by the directors at par value	26,600 00
Total amount of losses incurred during the year	<u>196,777 06</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 374,673 ⁰⁰
Premiums received	5,187 ¹³
Losses paid	816 ⁵⁰
Losses Incurred	2,731 ⁴⁰

Jersey City Insurance Company,

OF

JERSEY CITY NEW JERSEY.

Incorporated February 10, 1847.

NATHANIEL FOOTE, President.

CHARLES F. PATTERSON, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 250,000⁰⁰

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 71,800 ⁰⁰
Loans on mortgage (first liens), upon which not more than one year's interest is due	164,361 ³²
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	6,000 ⁰⁰
Interest due and accrued on all said mortgage loans	2,024 ¹⁰
Value of lands mortgaged, exclusive of buildings	\$ 193,350 ⁰⁰
Value of buildings mortgaged (insured for \$185,400.00 as collateral)	256,250 ⁰⁰
Total value of said mortgaged premises	\$ 449,600 ⁰⁰

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. bonds, reg	\$ 4,000 ⁰⁰	\$ 4,900 ⁰⁰
8 shares First National Bank, Jersey City	800 ⁰⁰	2,400 ⁰⁰
30 shares Second National Bank, Jersey City	3,000 ⁰⁰	7,500 ⁰⁰
662 shares Jersey City Gas Light Co	13,240 ⁰⁰	25,156 ⁰⁰
17 shares People's Gas Co., Jersey City	850 ⁰⁰	850 ⁰⁰
67 shares New Jersey Ins. Co	9,700 ⁰⁰	9,409 ⁰⁰
Jersey City 7 per cent. bonds	40,000 ⁰⁰	42,980 ⁰⁰
Newark (N. J.) 4 per cent. bonds	30,000 ⁰⁰	31,500 ⁰⁰
Totals	\$ 101,590 ⁰⁰	\$ 124,695 ⁰⁰
Total market value of stocks and bonds		\$ 124,695 ⁰⁰

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
20 shares People's Fire Insurance, New York	\$ 1,000 ⁰⁰	\$ 820 ⁰⁰	\$ 10,500 ⁰⁰
10 shares Bowery Nat. Bank	1,000 ⁰⁰	2,500 ⁰⁰	
90 shares American Express Co	9,000 ⁰⁰	9,350 ⁰⁰	
3 shares Home Insurance Co	300 ⁰⁰	441 ⁰⁰	350 ⁰⁰
1 U. S. 4 per cent. bond	50 ⁰⁰	61 ⁰⁰	
100 shares Second National Bank, New Jersey	10,000 ⁰⁰	25,000 ⁰⁰	10,000 ⁰⁰
20 shares First National Bank, New Jersey	2,000 ⁰⁰	6,000 ⁰⁰	5,000 ⁰⁰
40 shares First National Bank, Hoboken, N. J	1,000 ⁰⁰	4,000 ⁰⁰	
30 shares American Exchange National Bank, Chicago, Ill	3,000 ⁰⁰	3,900 ⁰⁰	
Totals	\$ 27,350 ⁰⁰	\$ 52,072 ⁰⁰	\$ 27,850 ⁰⁰

Amount loaned on collaterals	\$	27,850 00
Cash in the company's principal office		6,336 57
Cash deposited in bank		27,145 81
Interest due and accrued on stocks and bonds		904 65
Interest due and accrued on collateral loans		54 84
Gross premiums in course of collection, not more than three months due		7,180 75
Amount of premiums unpaid on policies which have been issued more than three months	\$	193 48
Aggregate amount of all the Assets of the company, stated at their actual value	\$	<u>438,353 04</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	10,510 50
Deduct re-insurance thereon		1,200 00
Net amount of unpaid losses	\$	9,310 50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$84,135.67; unearned premiums (fifty per cent.)	\$	40,679 39
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$123,640.34; unearned premiums (<i>pro rata</i>)		68,574 33
Total unearned premiums	\$	109,253 72
Amount reclaimable by the insured on perpetual fire insurance policies		878 04
All other demands against the company, absolute and contingent		1,243 00
Total amount of all Liabilities, except capital stock and net surplus	\$	120,685 26
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		67,667 78
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	<u>438,353 04</u>

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	\$	4,082 21	From fire risks.
Deduct amount of same not collected		352 37	
Net collected	\$	3,728 84	
Gross premiums on risks written and renewed during the year		147,612 10	
Total	\$	151,341 94	
Deduct premiums and bills in course of collection at this date		5,937 75	
Entire premiums collected during the year	\$	145,404 19	
Deduct re-insurance, rebate, abatement and return premiums		14,141 73	
Net cash actually received for premiums	\$	131,262 46	
Received for interest on mortgages		11,692 27	
Received for interest and dividends on stocks, bonds and collateral loans		9,310 62	
Income received from all other sources		5,125 87	
Aggregate amount of Income actually received during the year in cash	\$	<u>157,391 22</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,955.25, losses occurring in previous years)	\$	91,052 93	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies		1,372 82	
Net amount paid during the year for losses	\$	89,680 11	
Cash dividends actually paid stockholders		17,500 00	
Paid for commissions or brokerage		34,376 98	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		11,504 16	
Paid for State and local taxes in this and other States		3,095 04	
All other payments and Expenditures		10,205 63	
Aggregate amount of actual Expenditures during the year in cash	\$	<u>166,361 92</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$18,511,818 00	\$ 169,405 52
Written or renewed during the year	11,432,627 00	147,612 10
Totals	\$29,944,445 00	\$ 317,017 62
Deduct those expired and marked off as terminated	8,940,098 00	109,241 61
In force at the end of the year	\$21,004,347 00	\$ 207,776 01
Deduct amount re-insured	333,270 00	2,983 45
Net amount in force December 31, 1890	\$20,671,077 00	\$ 204,792 56

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less	\$ 7,530,302 00	\$ 82,211 42	1-2	\$ 41,605 71
1888	Three years	3,112,235 00	25,386 94	1-6	4,231 16
1889		3,485,467 00	30,969 05	1-2	15,484 53
1890		4,095,362 00	36,528 12	5-6	30,440 10
1886	Five years	287,665 00	2,911 90	1-10	291 19
1887		342,552 00	3,698 10	3-10	1,109 43
1888		275,008 00	6,060 23	1-2	3,030 11
1889		748,643 00	8,620 90	7-10	6,934 63
1890		806,963 00	9,465 10	9-10	8,518 59
	Perpetual risks	20,150 00	924 25		878 04
		\$ 21,004,347 00	\$ 207,776 01		\$ 111,623 49
	Deduct re-insurance	343,270 00	2,983 45	1-2	1,491 73
Totals		\$20,671,077 00	\$ 204,792 56		\$ 110,131 76

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,195,577 00
Losses paid from organization to date	852,479 00
Total amount of cash dividends declared since the company commenced business	566,781 00
Total amount of the company's stock owned by the directors at par value	67,150 00
Amount loaned to officers and directors	11,600 00
Amount loaned to stockholders, not officers	15,850 00
Losses incurred during the year: fire	81,035 36

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 58,650 00
Premiums received	741 36
Losses paid	136 59
Losses incurred	136 59

Knoxville Fire Insurance Company,

OF

KNOXVILLE TENNESSEE.

Incorporated August, 1879.

D. A. CARPENTER, President.

GUY FRANCIS, 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 (unencumbered)	\$	35,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		12,490 00
Value of lands mortgaged, exclusive of buildings	\$	22,400 00
Value of buildings mortgaged (insured for \$2,000.00 as collateral)		10,000 00
Total value of said mortgaged premises	\$	32,400 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Knox County bonds	\$ 5,000 00	\$ 5,500 00
Total market value of stocks and bonds		\$ 5,500 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
70 Central Market Co	\$ 7,000 00	\$ 11,500 00	\$ 7,600 00
60 Knoxville Brick Co	6,000 00	9,000 00	5,250 00
1527 Knoxville Real Estate Co	152,700 00	76,350 00	48,265 33
15 Knoxville Sav'gs, Bank, & T. Co.	1,500 00	1,875 00	1,408 75
140 Knoxville Ice Co	14,000 00	14,000 00	10,800 00
15 Eldridge Imp. Co	1,500 00	1,875 00	1,000 00
2000 Hunter's Trace Coal Co	2,000 00	2,500 00	1,875 00
50 West End Land Co.	5,000 00	5,000 00	2,700 00
20 Beaumont R. E. Co.	1,500 00	1,500 00	1,500 00
80 East Tennessee National Bank	8,000 00	24,000 00	15,925 71
450 Coal Creek Mining & Mfg. Co.	45,000 00	22,500 00	10,500 00
100 East Tennessee Coal & Iron Co	10,000 00	3,000 00	2,500 00
30 Knoxville Woolen Mills	3,000 00	4,500 00	3,000 00
20 Senoires Land & Imp. Co	2,000 00	2,000 00	500 00
30 State National Bank	3,000 00	3,000 00	2,250 00
30 Sugles' Land & Imp. Co	3,000 00	2,500 00	1,750 00
20 West End Street Car Co	2,000 00	2,000 00	1,500 00
11 Jellico Coal & Mfg. Co	1,100 00	1,100 00	500 00
520 Knoxville Car Wheel Co	26,000 00	26,000 00	15,700 00
200 Knoxville Gas Light Co	10,000 00	12,500 00	6,500 00
25 Mechanics' B'ld'g & Loan Ass'n.	25,000 00	2,000 00	800 00
30 Knoxville Land & Imp. Co	2,000 00	2,000 00	300 00
5 Brookside Cotton Mills	500 00	500 00	400 00
30 East Tennessee Coal Co	3,000 00	6,000 00	5,000 00
20 East Tennessee V. & G. R. R. Co.	2,000 00	340 00	200 00
5 Knoxville B. K. Co	500 00	750 00	378 07
1 Real Estate note	1,718 75	1,718 75	1,200 00
1 Certificate of deposit, Bank of Lexington	275 00	275 00	225 00
20 Circle Park Land Co	2,000 00	2,166 66	1,500 00
360 Coal Creek Mining & Mfg. Co	36,000 00	18,000 00	13,100 00
Totals	\$ 377,293 75	\$ 260,450 41	\$ 163,627 86

Amount loaned on collaterals	\$	163,627	86
Cash in the company's principal office		1,583	15
Cash deposited in bank		31,795	51
Interest due and accrued on collateral loans		1,773	53
Gross premiums in course of collection, not more than three months due		56,247	19
Bills receivable, not matured, taken for fire, marine and inland risks		15,132	43
All other property belonging to the company		728	73
Aggregate amount of all the Assets of the company, stated at their actual value	\$	323,878	41

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	7,549	62
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		9,536	00
Losses resisted, including interest, costs and other expenses thereon		2,755	00
Net amount of unpaid losses	\$	19,840	62
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$114,166.35; unearned premiums (fifty per cent.)	\$	57,083	17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$46,323.47; unearned premiums (<i>pro rata</i>)		31,924	61
Total unearned premiums	\$	89,007	78
All other demands against the company, absolute and contingent		13,358	10
Total amount of all Liabilities, except capital stock and net surplus	\$	122,206	56
Joint-stock capital actually paid up in cash		200,000	00
Surplus beyond capital and all other Liabilities		1,671	85
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	323,878	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	\$	38,388	03
Deduct amount of same not collected		215	39
Net collected	\$	38,172	64
Gross premiums on risks written and renewed during the year		169,219	85
Total	\$	207,392	49
Deduct premiums and bills in course of collection at this date		56,247	19
Net cash actually received for premiums	\$	151,145	30
Received for interest on mortgages		1,040	00
Received for interest and dividends on stocks, bonds and collateral loans		15,192	36
Income received from all other sources		30,860	23
Received for calls on capital	\$	20,000	00
Aggregate amount of Income actually received during the year in cash	\$	198,237	89

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (including \$11,636.11, losses occurring in previous years)	\$	76,198	56
Cash dividends actually paid stockholders		12,075	00
Paid for commissions or brokerage		42,549	47
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		18,280	70
Paid for State and local taxes in this and other States		7,459	24
All other payments and expenditures		48,922	34
Aggregate amount of actual Expenditures during the year in cash	\$	205,485	31

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,681,831	\$ 65,323 69
Written or renewed during the year	9,475,264	169,219 85
Totals	\$ 14,157,095	\$ 234,543 54
Deduct those expired and marked off as terminated	4,977,011	74,953 72
Net amount in force December 31, 1890	\$ 9,180,084	\$ 160,489 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 6,095,770 00	\$ 114,166 35	1-2	\$ 57,083 17
1888		198,793 00	2,831 02	1-6	471 84
1889		790,024 00	10,222 19	1-2	5,111 09
1890	Three years	1,524,028 00	26,555 44	5-6	22,129 53
1886		28,066 00	414 68	1-10	41 47
1887	Five years	46,439 00	629 17	3-10	188 75
1888		121,311 00	1,672 56	1-2	836 28
1889		289,768 00	2,264 59	7-10	1,585 21
1890		85,975 00	1,733 82	9-10	1,560 44
Totals		\$ 9,180,084 00	\$ 160,480 82		\$ 89,007 78

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 614,999 60
Losses paid from organization to date	303,674 78
Total amount of cash dividends declared since the company commenced business	49,000 00
Total amount of the company's stock owned by the directors at par value	139,100 00
Losses incurred during the year: fire	84,403 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 48,274 00
Premiums received	832 35
Losses paid	944 49
Losses incurred	944 49

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.

Market value of real estate owned by the company (unencumbered) \$ 368,533⁰⁰

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
4 per cent. United States	\$ 55,000 00	\$ 67,925 00
4½ per cent. United States	749,500 00	773,858 75
6 per cent. United States currency bonds, 1898	100,000 00	119,000 00
Albany & Susquehanna R. R. Co. 6 per cent	15,000 00	17,550 00
Baltimore & Ohio 4 per cent.	10,000 00	9,900 00
Brooklyn & Montauk R. R. Co. 5 per cent	30,000 00	32,400 00
Chicago, Bur. & Quincy R. R. Co. 4 per cent.	21,000 00	19,320 00
Chi., Mil. & St. P. R. R. Co., Chi. & Pac., W. Div., 5 per cent.	20,000 00	21,200 00
Chicago & North-Western extension 4 per cent	35,000 00	33,775 00
Chicago, Rock Island & Pac. R. R. Co. 6 per cent. Chicago, St. Louis & New Orleans R. R. Co. 7 per cent.	20,000 00 15,000 00	24,600 00 17,475 00
Delaware & Hudson Canal Co. 7 per cent.	20,000 00	21,600 00
Detroit, Monroe & Toledo R. R. Co. 7 per cent	15,000 00	19,650 00
Illinois Central R. R. Co. 3½ per cent.	20,000 00	18,200 00
Illinois Central R. R., Springfield Div., 6 per ct. Michigan Central R. R. Co. 7 per cent	20,000 00 18,000 00	22,800 00 22,140 00
Michigan Cent. R. R. Co., Grand River Val. Div., 6 per cent.	15,000 00	17,700 00
Mil. & St. Paul R. R. Co., Iowa & Minn. Div., 7 per cent.	10,000 00	11,700 00
New York Cent. & Hud. Riv. R. R. Co. 7 per ct.	15,000 00	18,675 00
New York, Lack & West. R. R. Co. 6 per cent.	15,000 00	19,350 00
Ottumwa, Cedar Falls & St. Paul R. R. Co. 5 per cent.	20,000 00	20,800 00
St. Louis, Jacksonville & Chi. R. R. Co. 7 per ct. Syracuse, Binghamp. & N. Y. R. R. Co. 7 per ct. City of Portland, Oregon, water bonds	10,000 00 15,000 00 50,000 00	11,000 00 19,500 00 57,959 08
Totals	\$ 1,313,500 00	\$ 1,418,077 83

Total market value of stocks and bonds		\$ 1,418,077 83
Cash in the company's principal office		255 79
Cash deposited in bank		71,552 44
Gross premiums in course of collection, not more than three months due.		178,588 56

Aggregate amount of all the Assets of the Company, stated at their
actual value \$ 2,037,007 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 52,545 80
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	125,117 14
Losses resisted, including interest, costs and other expenses thereon	29,513 90
Net amount of unpaid losses	\$ 207,176 84
Gross premiums received and receivable upon all unexpired fire risks, running one year or less, from date of policy, \$1,325,010.95; unearned premiums (fifty per cent.)	\$ 662,505 47
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$781,095.23; unearned premiums (<i>pro rata</i>)	427,780 47
Total unearned premiums	\$ 1,090,285 94
All other demands against the company, absolute and contingent	44,788 23
Total amount of all Liabilities, except net surplus	\$ 1,342,251 01
Surplus beyond all Liabilities	694,756 55
Aggregate amount of all Liabilities, including net surplus	\$ 2,037,007 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	From fire risks. \$ 173,626 07
Gross premiums on risks written and renewed during the year	2,009,688 68
Total	\$2,183,314 75
Deduct premiums and bills in course of collection at this date	178,588 50
Entire premiums collected during the year	\$2,004,726 25
Deduct re-insurance, rebate, abatement and return premiums	355,165 71
Net cash actually received for premiums	\$ 1,649,560 54
Received for interest and dividends on stocks, bonds and collateral loans	78,288 85
Income received from all other sources	1,815 66
Aggregate amount of Income actually received during the year in cash	\$ 1,729,665 05

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 1,003,515 11
Paid for commissions or brokerage	355,722 44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	193,170 70
Paid for State and local taxes in this and other States	35,865 60
Aggregate amount of actual Expenditures during the year in cash	\$ 1,588,273 85

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$192,845,438 00	\$ 1,902,320 18
Written or renewed during the year	201,841,387 00	2,009,688 68
Totals	\$394,686,825 00	\$ 3,902,008 86
Deduct those expired and marked off as terminated	174,651,581 00	1,746,108 50
In force at the end of the year	\$220,035,244 00	\$ 2,165,900 36
Deduct amount re-insured	6,985,723 00	59,794 18
Net amount in force December 31, 1890	\$213,049,521 00	\$ 2,106,106 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$116,828,901 00	\$ 1,325,010 95	1-2	\$ 662,505 47
1889	Two years	1,442,922 00	9,566 09	1-4	2,391 52
1890		1,817,139 00	13,660 45	3-4	10,245 34
1888	Three years	20,665,007 00	142,883 18	1-6	23,814 20
1889		22,590,052 00	163,838 79	1-2	81,919 39
1890	Four years	26,629,100 00	204,044 71	5-6	170,037 26
1887		291,065 00	2,284 05	1-8	285 51
1888	Five years	510,277 00	3,509 05	3-8	1,315 89
1889		349,836 00	2,494 70	5-8	1,559 19
1890	Six years	736,751 00	4,690 84	7-8	4,104 48
1886		2,706,184 00	29,954 89	1-10	2,995 48
1887	Seven years	3,634,769 00	41,994 44	3-10	12,598 33
1888		4,344,680 00	46,223 49	1-2	23,111 79
1889	Eight years	4,893,885 00	54,758 00	7-10	38,330 60
1890		5,609,853 00	61,190 55	9-10	55,071 49
Totals		\$213,049,521 00	\$ 2,106,106 18		\$ 1,090,285 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$17,547,543 00
Losses paid from organization to date	10,986,112 00
Losses incurred during the year: fire	1,080,882 21

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 612,591 00
Premiums received	10,193 09
Losses paid	6,593 26
Losses incurred	9,907 89

Liberty Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 21, 1887.

GEORGE A. MORRISON, President.

PHILIP LATOURETTE, 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.

	Par value.	Market value.
N. Y. & Long Branch R. R. 1st Mtge 5 per cent. bonds	\$ 100,000 00	\$ 113,000 00
New York, Lake Erie & Western R. R. funded, 5 per cent. bonds	50,000 00	45,062 50
Lake Shore & Mich. Southern R'y. Co. stock	50,000 00	53,250 00
Chicago and N. W. R. R. Co., stock	100,000 00	78,000 00
Western Union Telegraph Co., stock	378,434 43	378,434 43
Mercantile Trust Co. N. Y., Certif. of deposit	102,564 12	102,564 12
Washington Trust Co. N. Y., Certif. of deposit	150,000 00	150,000 00
Western National Bank N. Y., Certif. of deposit	150,000 00	150,000 00
First National Bank N. Y., Certif. of deposit	100,000 00	100,000 00
State Trust Co., certificate of deposit		
Totals	\$1,230,998 55	\$1,223,561 05

Total market value of stocks and bonds	\$ 1,223,561 05
Cash in the company's principal office	11,210 50
Cash deposited in bank	33,831 72
Interest due and accrued on bonds	2,624 99
Gross premiums in course of collection, not more than three months due	172,647 27
All other property belonging to the company	3,203 10
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 1,447,078 63</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,303 09
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	49,827 90
Losses resisted, including interest, costs and other expenses thereon	3,700 00
Total gross amount of claims for losses	\$ 71,830 99
Deduct re-insurance thereon	21,267 14
Net amount of unpaid losses	\$ 50,563 85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$709,331.86; unearned premiums (fifty per cent.)	\$ 354,665 93
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$242,504.65; unearned premiums (<i>pro rata</i>)	131,151 80
Gross premiums received and receivable upon all unexpired inland navigation risks \$27,884.74; unearned premiums, (fifty per cent.)	13,942 37
Total unearned premiums	\$ 499,760 10
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	3,536 91
All other demands against the company, absolute and contingent	34,645 10
Total amount of all Liabilities, except capital stock and net surplus	\$ 588,505 96
Joint-stock capital actually paid up in cash	800,000 00
Surplus beyond capital and all other Liabilities	58,572 67
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 1,447,078 63</u>

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	From fire risks.	Marine and inland risks.
	\$ 137,010 72	\$ 16,164 61
Gross premiums on risks written and renewed during the year	1,049,159 38	47,878 00
Totals	\$ 1,177,170 10	\$ 64,042 61
Deduct premiums and bills in course of collection at this date	155,996 97	16,650 30
Entire premiums collected during the year	\$ 1,021,173 13	\$ 47,392 31
Deduct re-insurance, rebate, abatement and return premiums	204,609 54	13,160 45
	\$ 816,563 59	\$ 34,231 86
Net cash actually received for premiums		\$ 850,795 45
Received for interest and dividends on stocks, bonds and collateral loans		65,687 23
Aggregate amount of Income actually received during the year in cash		<u>\$ 916,842 68</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$103,301.79, losses occurring in previous years)	On fire risks.	Marine and inland risks.
	\$ 568,183 14	\$ 33,870 19
Deduct all amounts received for salvages and re-insurance in other companies	32,882 96	17,392 17
	\$ 535,300 18	\$ 16,478 02

Net amount paid during the year for losses	\$ 551,778 ²⁰
Paid for commissions or brokerage	182,369 ⁸⁶
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	45,006 ⁶²
Paid for State and local taxes in this and other States	14,834 ⁰³
All other payments and Expenditures	76,168 ⁶⁹
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 870,157⁴⁰</u>

VI. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 81,872,716	\$ 863,989 ⁰⁶	\$ 1,158,650	\$ 24,535 ³⁰
Written or renewed during the year	90,258,923	1,040,159 ³⁸	11,878,593	47,878 ⁰⁰
Totals	\$172,131,639	\$1,904,148 ⁴⁴	\$ 13,037,243	\$ 72,413 ³⁰
Deduct those expired and marked off as terminated	83,245,241	908,949 ³⁸	11,173,467	43,715 ¹⁸
In force at the end of the year	\$ 88,886,398	\$ 995,199 ⁰⁶	\$ 1,863,776	\$ 28,698 ¹²
Deduct amount re-insured	7,335,766	43,362 ⁵⁵	87,250	813 ³⁸
Net amount in force Dec. 31, 1890	<u>\$ 81,550,632</u>	<u>\$ 951,836⁵¹</u>	<u>\$ 1,776,526</u>	<u>\$ 27,884⁷⁴</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$52,526,173 ⁰⁰	\$ 709,331 ⁸⁶	1-2	\$ 354,665 ⁹³
1889	Two years	565,483 ⁰⁰	5,814 ⁷⁹	1-4	1,453 ⁷⁰
1890		217,029 ⁰⁰	2,846 ¹⁰	3-4	2,134 ⁵⁷
1888	Three years	8,834,371 ⁰⁰	59,013 ²⁷	1-6	9,835 ⁵⁵
1889		7,000,654 ⁰⁰	52,800 ⁶⁸	1-2	26,400 ³⁴
1890	Four years	7,095,552 ⁰⁰	64,304 ⁴⁰	5-6	53,587 ⁰⁰
1887		272,224 ⁰⁰	1,294 ⁷³	1-8	161 ⁸⁴
1888	Five years	337,586 ⁰⁰	2,376 ⁸⁴	3-8	801 ³¹
1889		120,438 ⁰⁰	1,006 ⁷¹	5-8	629 ²⁰
1890	Six years	359,476 ⁰⁰	1,992 ¹¹	7-8	1,743 ⁶⁰
1887		719,703 ⁰⁰	5,622 ⁰¹	3-10	1,686 ⁰⁵
1888	Seven years	1,280,404 ⁰⁰	13,767 ⁹⁰	1-2	6,883 ⁰⁵
1889		884,148 ⁰⁰	13,769 ⁷⁷	7-10	9,638 ⁸⁴
1890	1,337,391 ⁰⁰	17,895 ³⁴	9-10	16,105 ⁸⁰	
Totals		<u>\$ 81,550,632⁰⁰</u>	<u>\$ 951,836⁵¹</u>		<u>\$ 485,817⁷³</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,472,945 ⁰⁴
Losses paid from organization to date	1,401,650 ⁸⁸
Total amount of the company's stock owned by the directors at par value	388,000 ⁰⁰
Losses incurred during the year: fire, \$497,432.28; marine, \$13,973.02; total	<u>511,405³⁰</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 567,784 ⁰⁰
Premiums received	10,848 ⁹⁵
Losses paid	2,684 ³²
Losses incurred	<u>3,485⁹⁴</u>

UNITED STATES BRANCH
OF THE
Lion Fire Insurance Company,

LONDON ENGLAND.

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

Incorporated, 1879.

JAMES H. BREWSTER,
Assistant Manager.

I. CAPITAL.

Whole amount of Capital actually paid up in cash. \$ 560,069 00

II. ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	\$	192,100 00
Interest due and accrued on all said bond and mortgage loans		3,875 41
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$	146,232 00
Value of buildings mortgaged (insured for \$208,200.00 as collateral)		259,968 00
Total value of said mortgaged premises	\$	406,200 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States Government reg, 4 per cent. bonds	\$ 150,000 00	\$ 183,000 00
Brooklyn 3 per cent. School Improvement bonds	150,000 00	157,500 00
Brooklyn 3 per cent. Improvement Loan bonds .	50,000 00	52,500 00
City of Richmond bonds	15,000 00	15,150 00
Georgia State bonds	25,000 00	25,750 00
Totals	\$ 390,000 00	\$ 433,900 00

Total market value of stocks and bonds \$ 433,900 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
30 Hartford Fire Insurance Co	\$ 3,000 00	\$ 10,200 00	\$ 6,500 00
120 Pennsylvania Railway Company	6,000 00	6,030 00	4,500 00
100 N. Y., New Haven & Hart. R. Co	10,000 00	26,550 00	12,000 00
24 Hartford Fire Insurance Company	2,400 00	8,160 00	5,000 00
11 Etna Fire Insurance Company	1,100 00	2,860 00	3,200 00
14 Phoenix Fire Insurance Company	1,400 00	2,730 00	
Totals	\$ 23,900 00	\$ 56,530 00	\$ 31,200 00

Amount loaned on collaterals	\$	31,200 00
Cash in the company's principal office	\$	1,131 19
Cash belonging to the company deposited in National Exchange Bank		103,228 58
Cash belonging to the company deposited in Anglo-Californian Bank		8,061 54
Total cash items		112,421 31
Interest due and accrued on stocks and bonds		5,237 50
Interest due and accrued on collateral loans		275 00
Gross premiums in the hands of agents on policies issued within three months		56,018 58
All other property belonging to the company		2,023 24
Aggregate amount of all the Assets of the company, stated at their actual value	\$	837,051 04

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,927 81	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	39,251 25	
Losses resisted, including interest, costs, and other expenses thereon	3,947 00	
Net amount of unpaid losses		\$ 55,126 06
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$346,820.68; unearned premiums (fifty per cent.)	\$ 173,410 34	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$184,257.13; unearned premiums (<i>pro rata</i>)	96,163 87	
Total unearned premiums		\$ 269,574 21
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		8,912 07
All other demands against the company, absolute and contingent		11,671 63
Total amount of all Liabilities, except net surplus		\$ 345,283 97
Surplus beyond all Liabilities		491,767 07
Aggregate amount of all Liabilities, including net surplus		\$ 837,051 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	From fire risks. \$ 54,997 72	
Deduct amount of same not collected	1,544 63	
Net collected	\$ 53,453 08	
Gross premiums on risks written and renewed during the year	689,238 19	
Total	\$ 742,691 27	
Deduct premiums and bills in course of collection at this date	56,018 58	
Entire premiums collected during the year	\$ 686,672 69	
Deduct re-insurance, rebate, abatement and return premiums	250,486 62	
Net cash actually received for premiums		\$ 436,186 07
Received for interest on bonds and mortgages		9,278 53
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources		15,085 06
Aggregate amount of Income actually received during the year in cash		\$ 460,549 66

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$39,120.14; losses occurring in previous years)		\$ 222,418 75
Paid for commissions or brokerage		78,685 09
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		30,473 75
Paid for State and local taxes in this and other States		10,876 66
All other payments and Expenditures		21,264 76
Aggregate amount of actual Expenditures during the year in cash		\$ 363,719 01

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 53,478,576 00	\$ 682,816 96
Written or renewed during the year	61,383,650 00	689,238 19
Totals	\$114,862,226 00	\$ 1,372,055 15
Deduct those expired and marked off as terminated	57,737,356 00	668,596 55
In force at the end of the year	\$ 57,124,870 00	\$ 703,458 60
Deduct amount re-insured	15,263,739 00	172,380 79
Net amount in force December 31, 1890	\$ 41,861,140 00	\$ 531,077 81

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$27,134,875 00	\$ 346,820 68	1-2	\$ 173,410 34
1889		130,864 00	1,393 24	1-4	348 31
1890	Two years	106,790 00	969 93	3-4	727 45
1888		3,003,963 00	40,394 07	1-6	6,732 34
1889	Three years	3,550,972 00	42,347 71	1-2	21,173 85
1890		4,076,661 00	48,201 48	5-6	40,167 90
1887	Four years	95,725 00	714 44	1-8	89 30
1888		90,016 00	927 39	3-8	347 77
1889	Five years	123,602 00	977 07	5-8	610 67
1890		206,983 00	1,667 90	7-8	1,459 41
1886	Five years	479,886 00	7,273 69	1-10	727 37
1887		638,464 00	8,479 51	3-10	2,543 85
1888	Five years	807,697 00	11,705 99	1-2	5,852 99
1889		752,158 00	9,507 67	7-10	6,655 36
1890		662,484 00	9,697 04	9-10	8,727 30
Totals		\$41,861,140 00	\$ 531,077 81		\$ 269,574 21

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,052,805 44
Losses paid from organization to date	2,439,404 96
Losses incurred during the year: fire	230,100 96
Amount deposited in various States and countries for protection of all the company's policy-holders.	210,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 956,555 88
Premiums received	23,121 89
Losses paid	9,733 01
Losses incurred	10,185 07

UNITED STATES BRANCH

OF THE

Liverpool and London and Globe Insurance Co.,

OF

LIVERPOOL ENGLAND.

Incorporated, 1836.

CROOKE & WARREN, Resident Secretaries Chicago, Illinois.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 1,524,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	2,241,350 00
Interest due and accrued on all said mortgage loans	27,997 05
Value of the lands mortgaged, exclusive of buildings and perishable improvements	\$2,955,750 00
Value of buildings mortgaged	2,259,850 00
Total value of said mortgaged premises	\$4,315,600 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cents	\$ 1,575,000 00	\$ 1,894,400 00
New York State 6 per cent. bonds	45,000 00	47,025 00
City of Richmond 8 per cent. bonds	5,000 00	7,025 00
New York City gold 6's	50,000 00	57,375 00
City of Boston 5 per cent. bonds	180,000 00	211,950 00
Totals	\$ 1,855,000 00	\$ 2,217,775 00
Total market value of stocks and bonds		\$ 2,217,775 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Omaha and St. Louis R. R. Co. 2d mtg. 5 per cent. gold bonds	\$ 50,000 00	\$ 20,000 00	\$ 10,000 00
District of Columbia 3-65 bonds	30,000 00	34,800 00	29,000 00
Totals	\$ 80,000 00	\$ 54,800 00	\$ 39,000 00
Amount loaned on collaterals			\$ 39,000 00
Cash in the company's principal office			2,369 46
Cash deposited in bank			663,938 42
Interest due and accrued on collateral loans			615 98
Gross premiums in course of collection, not more than three months due.			705,109 44
All other property belonging to the company			37,339 79
Amount of premiums unpaid on policies which have been issued more than three months		\$ 35,670 91	
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 7,459,995 14

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 544,246 00
Losses resisted, including interest, costs and other expenses thereon	33,365 00
Total gross amount of claims for losses	\$ 577,611 00
Deduct re-insurance thereon	121,308 12
Net amount of unpaid losses	\$ 456,302 88
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,235,487.45; unearned premiums (fifty per cent)	\$1,618,243 73
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,431,935.48; unearned premiums (<i>pro rata</i>)	1,758,074 85
Total unearned premiums	\$ 3,376,318 58
Amount reclaimable by the insured on perpetual fire insurance policies being 95 per cent. of the premium on deposit received	335,137 23
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department	108,763 90
All other demands against the company, absolute and contingent	177,338 74
Total amount of all Liabilities, except net surplus, in the United States Surplus beyond all other Liabilities	\$ 4,453,861 33
Aggregate amount of all Liabilities in the United States, including net surplus	\$ 7,459,995 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	\$ 671,103 49	From fire risks.	
Deduct amount of same not collected	4,445 60		
Net collected	\$ 666,657 89		
Gross premiums on risks written and renewed during the year	5,742,334 91		
Total	\$6,408,992 80		
Deduct premiums and bills in course of collection at this date	736,334 75		
Entire premiums collected during the year	\$5,672,658 05		
Deduct re-insurance and return premiums	1,175,658 19		
Net cash actually received for premiums		\$ 4,496,999 86	
Received for interest on bonds and mortgages		76,898 95	
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources		118,953 95	
Received for rents		78,234 64	
Deposit premiums (less five per cent.) received for perpetual fire risks	\$ 6,304 89		
Life income	4,504 90		
Aggregate amount of Income actually received during the year in cash		\$ 4,771,087 40	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$372,931.18, losses occurring in previous years)	\$2,753,792 99	On fire risks.	
Deduct all amounts received for salvages, and re-insurance in other companies	286,181 23		
Net amount paid during the year for losses		\$ 2,467,611 76	
Paid for commissions or brokerage		817,605 82	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		228,352 82	
Paid for State and local taxes in this and other States		84,893 49	
All other payments and Expenditures		216,282 01	
Life Expenditures	\$ 7,150 31		
Amount of deposit premiums returned during the year on perpetual fire risks	8,959 47		
Aggregate amount of actual Expenditures during the year in cash in the United States		\$ 3,814,745 90	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 650,721,020	\$ 6,247,360 71
Written or renewed during the year	630,972,520	5,742,334 91
Totals	\$1,281,693,540	\$11,989,695 62
Deduct those expired and marked off as terminated	515,758,340	4,875,522 34
In force at the end of the year	\$ 765,935,200	\$ 7,114,173 28
Deduct amount re-insured	66,903,556	445,750 35
Net amount in force December 31, 1890	\$ 699,031,644	\$ 6,668,422 93
Perpetual insurance in force	10,289,530	352,776 03
Totals	\$ 709,321,174	\$ 7,021,198 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less . . .	\$307,472,419 00	\$ 3,236,487 45	1-2	\$ 1,618,243 73
1889	Two years	6,762,878 00	53,703 38	1-4	13,425 84
1890		2,973,088 00	25,690 83	3-4	18,107 22
1888	Three years	74,148,397 00	613,581 47	1-6	102,263 58
1889		82,985,208 00	659,450 24	3-6	329,725 12
1890		83,164,674 00	687,914 33	5-6	573,288 06
1887		1,184,176 00	11,373 55	1-8	1,421 70
1883	Four years	2,843,485 00	16,859 45	3-8	6,322 29
1889		1,418,086 00	7,103 87	5-8	4,439 90
1890		1,621,142 00	10,821 01	7-8	9,429 51
1886		22,808,580 00	228,036 01	1-10	22,803 60
1887	Five years	25,596,054 00	243,923 58	3-10	73,177 08
1888		30,110,144 00	297,383 80	5-10	148,691 90
1889		27,182,875 00	279,873 03	7-10	195,911 12
1890		26,554,743 00	278,403 75	9-10	250,514 94
	Over five years . . .	2,205,695 00	17,817 18	various	8,552 99
	Perpetual risks . . .	10,289,530 00	352,776 03	95-100	335,137 23
Totals		\$709,321,174 00	\$ 7,021,198 96		\$ 3,711,455 81

Answers to General Interrogatories.

Total amount of premiums received by the United States Branch to date	\$ 83,012,155 40
Losses paid from organization of this Branch to date	49,587,874 38
Losses incurred during the year: fire	2,532,359 74
Amount deposited in New York State for the security of policy-holders in the United States	300,000 00

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

Risks written	\$ 2,409,137 00
Premiums received	44,091 92
Losses paid	9,199 62
Losses incurred	8,895 62

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

Incorporated, 1720.

CHARLES LYMAN CASE, Manager Western Department 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.

	Par value.	Market value.
United States reg. 4 per cent. bonds \$	700,000 00	\$ 857,500 00
Atchison, Topeka & Santa Fé R. R., gen. mtg., 4 per cent. gold bonds	78,000 00	62,790 00
Central R. R. of New Jersey, gen. mtg., 5 per cent. gold bonds	40,000 00	43,700 00
Chicago, Milwaukee & St. Paul R. R. (Western Div.), 1st mtg. 5 per cent bonds	25,000 00	26,625 00
Chicago, Milwaukee & St. Paul R. R. (Western Div.), terminal 5 per cent. gold bonds	25,000 00	25,000 00
Chicago, Milwaukee & St Paul R. R. (River Div.), 1st mtg., 7 per cent. gold bonds	50,000 00	62,500 00
Chicago, St Louis & New Orleans R. R., 5 per cent. gold loan	8,000 00	9,200 00
Colorado Midland Railway Co., 1st mtg. 6 per cent. gold bonds	35,000 00	37,625 00
Denver & Rio Grande 1st cons. gen. mtg. 4 per cent. gold bonds	30,000 00	24,225 00
Erie Railway, cons. mtg. 7 per cent. gold b'ds Lehigh Valley Railway Co., cons. mtg. 4½ per cent. gold bonds	50,000 00	67,500 00
Long Island R. R., 1st cons. mtg. 5 per cent. gold bonds	30,000 00	30,825 00
Louisville & Nashville R. R. (N. O. & M. Div.), 1st mtg. 6 per cent. gold bonds	45,000 00	50,625 00
Milwaukee, Lake Shore & Western R. R. (Mich. Div.), 1st mtg. 6 per cent. gold bonds	25,000 00	29,500 00
Minneapolis & St. Louis R. R. (Iowa Ext.), 1st mtg. 7 per cent. gold bonds	25,000 00	22,500 00
Northern Pacific R. R., gen. mtg. and land grant 6 per cent. gold bonds	25,000 00	28,312 50
Philadelphia & Reading R. R., gen. mtg. 4 per cent. gold bonds	15,000 00	12,037 50
St. Paul, Minneapolis & Manitoba R. R., cons. 6 per cent gold loan	25,000 00	28,875 00
St. Paul, Minneapolis & Manitoba R. R., 2nd mtg. 6 per cent. gold bonds	30,000 00	34,800 00
West Shore R. R. (guar. N. Y. C.), 4 per cent., gold bonds	50,000 00	51,500 00
City of Richmond (Va.) 4 per cent. bonds	50,000 00	50,000 00
Totals	<u>\$ 1,386,000 00</u>	<u>\$ 1,584,890 00</u>

Total market value of stocks and bonds	\$ 1,584,890 00
Cash in the Company's principal office	985 66
Cash deposited in bank	62,267 31
Gross premiums in course of collection, not more than three months due	144,930 00

Aggregate amount of all the assets of the company, stated at their actual value \$ 1,793,073 03

III. LIABILITIES.

Net amount of unpaid losses	\$ 58,034 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$715,823.81; unearned premiums, (fifty per cent.)	\$ 357,911 90
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$759,763.00; unearned premiums, (<i>pro rata</i>)	420,787 79

Total unearned premiums 778,699 69
Amount reclaimable by the insured on perpetual fire insurance policies 1,590 32

Total amount of all Liabilities, except net surplus \$ 838,324 34
Surplus beyond all other Liabilities 954,748 69

Aggregate amount of all Liabilities, including net surplus \$ 1,793,073 03

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	From fire risks. \$ 120,082 95
Gross premiums on risks written and renewed during the year	1,225,557 83
Total	\$ 1,345,640 78
Deduct premiums and bills in course of collection at this date	144,930 06
Entire premiums collected during the year	\$ 1,200,710 72
Deduct re-insurance, rebate, abatement and return premiums	200,246 57
Net cash actually received for premiums	\$ 996,464 15
Received for interest and dividends on stocks, bonds and collateral loans	73,317 50
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,069,781 65</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses on fire risks	\$ 532,575 61
Paid for commissions or brokerage	216,261 02
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	68,011 03
Paid for State and local taxes in this and other States	25,219 58
All other payments and Expenditures	50,580 13
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 892,647 37</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 151,493,835	\$ 1,280,104 99
Written or renewed during the year	153,265,707	1,225,557 83
Totals	\$ 304,759,542	\$ 2,505,662 82
Deduct those expired and marked off as terminated	115,262,324	960,327 03
In force at the end of the year	\$ 189,497,218	\$ 1,545,335 79
Deduct amount re-insured	9,192,432	68,074 06
Net amount in force December 31, 1890	<u>\$ 180,304,786</u>	<u>\$ 1,477,260 83</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 83,840,382 00	\$ 715,823 81	1-2	\$ 357,911 90
1889		210,681 00	1,609 67	1-4	402 42
1890	Two years	739,347 00	4,731 51	3-4	3,548 63
1888		17,207,519 00	121,696 26	1-6	20,282 71
1890	Three years	20,883,684 00	143,779 98	1-2	71,889 99
1887		25,974,794 00	187,896 34	5-6	156,580 28
1888	Four years	328,813 00	2,855 17	1-8	356 89
1889		381,559 00	3,247 11	3-8	1,217 67
1890	Five years	414,280 00	3,674 08	5-8	2,296 30
1886		837,456 00	6,390 14	7-8	5,591 37
1887	Over five years	4,735,894 00	43,248 51	1-10	4,324 85
1888		5,466,873 00	50,183 75	3-10	15,055 11
1889	Perpetual	5,438,043 00	51,310 70	1-2	25,655 35
1890		5,804,956 00	56,191 37	7-10	39,333 91
		7,960,294 00	81,559 52	9-10	73,493 55
		107,911 00	1,388 89		848 76
		72,300 00	1,674 02	95-100	1,590 32
Totals		\$180,304,786 00	\$ 1,477,260 83		\$ 780,290 01

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,790,799 00
Losses paid from organization to date	6,816,423 00
Losses incurred during the year: fire	515,778 00
Amount deposited in different States and countries for the security of all the company' policy-holders	330,750 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 664,375 00
Premiums received	10,325 15
Losses paid	605 25
Losses incurred	1,089 25

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.

Market value of real estate owned by the company (less \$30,000, the amount of encumbrances thereon) \$ 222,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.	
United States reg., 1907	\$ 495,000 00	\$ 594,643 00	
Baltimore and Ohio R. R. Co., reg. gen. mtg, 5 per cent., 1988	100,000 00	110,000 00	
Chicago and North-Western R. R. Co., consoli- dated gold reg., 7 per cent., 1902	100,000 00	126,000 00	
Chicago, Burlington and Quincy R. R. Co., first reg. mtg (Iowa div.), 4 per cent., 1919	100,000 00	93,000 00	
Chicago, Rock Island and Pacific R. R. Co., first mtg reg., 6 per cent., 1917	90,000 00	113,400 00	
Central Railroad of New Jersey, gen. mtg reg., 5 per cent., 1987	70,000 00	76,650 00	
Cincinnati, Indianapolis, St. Louis and Chicago R. R. Co., gold con. mtg reg., 4 per cent., 1936	100,000 00	100,000 00	
Delaware and Hudson R. R. Co., first mtg reg., 7 per cent., 1917	25,000 00	35,250 00	
Lake Shore and Michigan Southern R. R. Co., first mtg reg., 7 per cent., 1900	92,000 00	113,160 00	
New York Central and Hudson River R. R. Co., first mtg reg., 7 per cent., 1903	75,000 00	96,750 00	
New York and Harlem R. R. Co., first mtg reg., 7 per cent., 1900	50,000 00	61,500 00	
West Shore R. R. Co., first mtg reg., 4 per ct., 2361	100,000 00	102,500 00	
Totals	<u>\$1,397,000 00</u>	<u>\$1,622,853 00</u>	
Total market value of stocks and bonds			\$ 1,622,853 00
Cash in the company's principal office			24,714 76
Cash deposited in bank			167,566 36
Gross premiums in course of collection, not more than three months due			76,863 72
Net premiums in hands of agents issued within three months			<u>157,586 29</u>
Aggregate amount of all the Assets of the company, stated at their actual value.			<u>\$ 2,272,084 13</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 34,299 79	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	110,785 38	
Losses resisted, including interest, costs and other expenses thereon	17,809 90	
Total gross amount of claims for losses	\$ 162,895 07	
Deduct re-insurance thereon	27,074 11	
Net amount of unpaid losses		\$ 135,820 96
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,377,653.62; unearned premiums (fifty per cent.)	\$ 688,826 81	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,216,150.30; unearned premiums (<i>pro rata</i>)	672,742 51	
Total unearned premiums		\$ 1,361,569 32
Amount reclaimable by the insured on perpetual fire insurance policies		1,247 87
Interest accrued		863 06
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		2,500 00
All other demands against the company, absolute and contingent		<u>63,761 62</u>
Total amount of all Liabilities in the United States		\$ 1,565,762 83
Net Surplus beyond all Liabilities in the United States		<u>706,321 30</u>
Aggregate amount of all Liabilities, including net surplus		<u>\$ 2,272,084 13</u>

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	From fire risks. \$ 150,462 11	
Gross premiums on risks written and renewed during the year	2,425,976 97	
Total	\$2,576,439 08	
Deduct premiums and bills in course of collection at this date	234,450 01	
Entire premiums collected during the year	\$2,341,989 07	
Deduct re-insurance, rebate, abatement and return premiums	601,691 71	
Net cash actually received for premiums		\$ 1,740,297 36
Received for interest and dividends on stocks, bonds and collateral loans		81,814 19
Income received from all other sources		540 25
Aggregate amount of Income actually received during the year in cash.		<u>\$ 1,822,651 80</u>

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$173,077.63, losses occurring in previous years)	On fire risks. \$1,103,946 09	
Deduct all amounts received for salvages, and re-insurance in other companies	149,794 31	
Net amount paid during the year for losses		\$ 954,151 78
Paid for commissions or brokerage		352,421 16
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		77,212 14
Paid for State and local taxes in this and other States		34,533 60
All other payments and Expenditures		97,819 81
Amount of deposit premium returned during the year on perpetual fire risks	\$ 400 00	
Aggregate amount of actual Expenditures during the year in cash.		<u>\$ 1,516,138 49</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 224,350,060	\$ 2,247,428 73
Written or renewed during the year	278,932,419	2,425,976 97
Totals	\$ 503,282,479	\$ 4,673,405 70
Deduct those expired and marked off as terminated	208,096,023	1,823,922 63
In force at the end of the year	\$ 295,186,456	\$ 2,849,483 07
Deduct amount re-insured	20,260,420	255,679 15
Net amount in force December 31, 1890.	<u>\$ 274,926,036</u>	<u>\$ 2,593,803 92</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$123,119,555 00	\$ 1,377,653 62	1-2	\$ 688,826 81
1889		2,075,107 00	12,713 18	1-4	3,178 29
1890	Two years	1,447,518 00	7,572 81	3-4	5,679 61
1889		26,445,983 00	226,131 48	1-6	37,688 58
1890	Three years	31,926,019 00	262,166 62	1-2	131,083 31
1889		54,061,879 00	324,968 87	5-6	270,807 38
1888	Four years	590,565 00	3,618 84	1-8	452 35
1889		1,062,689 00	5,607 38	3-8	2,102 77
1890	Five years	1,111,674 00	8,628 39	5-8	5,392 74
1886		919,380 00	7,954 78	7-8	6,960 43
1887	Five years	3,165,272 00	42,974 50	1-10	4,297 45
1888		4,730,309 00	57,155 48	3-10	17,146 64
1889	Five years	6,026,900 00	66,282 79	1-2	33,141 39
1890		6,873,755 00	73,679 12	7-10	51,575 37
		10,747,859 00	110,070 53	9-10	99,063 48

LUMBERMEN'S INSURANCE COMPANY.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'm'd.	Premiums unearned.
1885	Six years.	20,000 00	80 75	1-12	6 72
1887		52,465 00	329 50	5-12	137 29
1888		24,200 00	86 50	7-12	50 46
1889		46,749 00	230 02	9-12	172 51
1890		4,000 00	23 04	11-12	21 12
1884		16,500 00	431 51	1-14	30 82
1885	Seven years.	9,700 00	287 00	3-14	61 50
1887		30,535 00	705 52	7-14	352 76
1888		46,250 00	611 30	9-14	392 98
1889		58,750 00	1,175 58	11-14	923 67
1890		6,000 00	145 00	13-14	134 64
1883		2,000 00	140 00	5-18	38 88
1890	Nine years.	5,250 00	23 65	17-18	22 34
1882		1,500 00	22 50	3-20	3 30
1883		1,500 00	15 00	5-20	3 75
1885		20,000 00	405 00	9-20	182 25
1886		12,672 00	191 76	11-20	105 47
1887		1,300 00	17 00	13-20	11 05
1888	Ten years.	33,900 00	299 00	15-20	224 25
1889		41,500 00	387 00	17-20	328 95
1890		186,800 00	1,018 90	19-20	967 95
Totals			\$274,926,035 00	\$ 2,593,803 92		$ 1,361,569 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$13,042,326 39
Losses paid from organization to date	7,902,936 82
Losses incurred during the year: fire	928,698 81

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 772,813 00
Premiums received	15,430 59
Losses paid	1,872 35
Losses incurred	1,872 35

Lumbermen's Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated June 2, 1873.

LEWIS DAVIS, President.

OLIVER H. HILL, 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 (unencumbered)	\$ 59,535 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	320,300 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$3,500.00 is in process of foreclosure),	3,500 00
Interest due and accrued on all said mortgage loans	7,157 48
Value of lands mortgaged, exclusive of buildings	\$ 358,700 00
Value of buildings mortgaged (insured for \$262,150.00 as collateral)	400,000 00
Total value of said mortgaged premises	\$ 758,700 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Susquehanna Coal Co. 6s.	\$ 12,000 00	\$ 13,800 00
Shamokin Valley & Pottsville R. R. Co. 7s.	7,000 00	8,470 00
Pleasantville & Ocean City R. R. Co. 6s	10,000 00	10,700 00
Steubenville & Indiana R. R. Co. 5s.	15,000 00	15,900 00
Richmond & Danville R. R. Co. 6s	5,000 00	5,700 00
Huntingdon & Broad Top Car Trust 5s.	5,000 00	5,125 00
Philadelphia & Reading R. R. Co. 4s.	5,000 00	4,000 00
Summit Branch R. R. Co. 7s	10,000 00	10,700 00
Camden & Atlantic R. R. Co. 5s	7,000 00	7,350 00
Mortgage Trust Co. of Pa., series N, 5s.	5,000 00	5,125 00
Pennsylvania Company secured loan, 6s	6,000 00	6,420 00
Chicago, Rock Island & Pacific R. R. Co. 5s	10,000 00	9,800 00
Pittsburg, Cincinnati & St. Louis R. R. Co. 7s	21,000 00	24,780 00
Lehigh Valley R. R. Co. 7s	10,000 00	13,500 00
Car Trust of New York, series C, 6s	8,000 00	7,680 00
Northern Pacific R. R. Co. (P. D'O. Division) 6s	5,000 00	5,050 00
Grand Rapids & Indiana R. R. Co. 5s	10,000 00	9,200 00
West Jersey R. R. Co. 7s	3,000 00	3,600 00
Western Pennsylvania R. R. Co. 6s	5,000 00	5,150 00
Chicago, St. Louis & Pittsburgh R. R. Co. 5s	10,000 00	10,000 00
Mortgage Trust Co. of Pa., series H, 5s.	10,000 00	10,125 00
Master Builders' Exchange, 5s	6,000 00	6,075 00
Car Trust of N. Y., No. 2, series F, 5s.	14,000 00	11,900 00
West Jersey R. R. Co., consolidated 6s	26,000 00	31,200 00
Sunbury, Hazleton & Wilkesbarre R. R. Co. 5s.	8,500 00	8,500 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5s	10,000 00	10,000 00
Pennsylvania Steel Co. 5s.	10,000 00	10,600 00
Lehigh Valley R. R. Co., consolidated 6s	10,000 00	12,500 00
Texas & Pacific R. R. Co., first mortgage 5s	11,000 00	9,405 00
Ohio River R. R. Co. 5s	5,000 00	5,000 00
Lehigh Valley R. R. Co., sterling 6s	22,000 00	22,440 00
Cincinnati, Richmond & Ft. Wayne R. R. Co. 7s.	23,000 00	26,450 00
Totals	\$ 324,500 00	\$ 346,245 00
Total market value of stocks and bonds		\$ 346,245 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
10 shares Minnesota Title Insurance and Trust Co. stock	\$16,000 00	\$ 18,000 00	\$ 14,000 00
50 shares Minnesota Loan & Trust Co. stock			
45 shares 13th and 15th St. Passenger Railway Co. stock	2,250 00	8,775 00	5,000 00
97 shares Consolidation Nat. Bank stock	2,910 00	7,275 00	6,000 00
700 shares State Line & Sullivan R.R. Co. stock	35,000 00	14,000 00	8,000 00
200 shares Columbus & Xenia R. R. Co. stock	10,000 00	16,000 00	8,000 00
\$5,000 Den. & Rio Grande R. R. Co. 7s.			
\$3,000 Reading R. R. Co. first pref. 5s	41,750 00	17,752 00	15,000 00
675 shares Reading R. R. Co. stock			
City of Camden, N. J., 4 per cent. water bonds	10,000 00	10,000 00	9,500 00
100 shares Lombard & South Street Pass. R. W. Co. stock	2,500 00	7,000 00	6,000 00
250 shares Philadelphia & Erie R. R. Co. stock	12,500 00	6,500 00	5,000 00
Lehigh Valley R. R. Co. 6 per cent. bond	1,000 00	1,250 00	500 00
42 shares Pennsylv. R. R. Co. stock			
10 shares Produce Nat. Bank stock	3,100 00	3,000 00	2,000 00
Totals	\$ 137,010 00	\$ 109,552 00	\$ 79,000 00
Amount loaned on collaterals			\$ 79,000 00
Ground rent			1,000 00
Cash in the company's principal office			425 73
Cash deposited in bank			4,811 24
Interest due and accrued on collateral loans			1,300 00
Gross premiums in course of collection, not more than three months due			11,967 94
All other property belonging to the company			250 00
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 835,493 03

III. LIABILITIES.

Gross claims for adjusted and unpaid lossess due and to become due	\$ 3,597 33	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,197 50	
Total gross amount of claims for losses	\$ 8,794 83	
Deduct re-insurance thereon	1,345 15	
Net amount of unpaid losses		\$ 7,449 68
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$85,625.73; unearned premiums (fifty per cent.)	\$ 42,812 86	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$60,711.52; unearned premiums (pro rata)	33,233 97	
Total unearned premiums		76,046 83
Amount reclaimable by the insured on perpetual fire insurance policies		212,457 13
All other demands against the company, absolute and contingent		2,500 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 298,453 64	
Joint-stock capital actually paid up in cash	250,000 00	
Surplus beyond capital and all other Liabilities	287,039 39	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 835,493 03	

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	From fire risks. \$ 9,853 56	
Gross premiums on risks written and renewed during the year	122,705 56	
Total	\$ 132,559 12	
Deduct premiums and bills in course of collection at this date	11,967 94	
Entire premiums collected during the year	\$ 120,591 18	
Deduct re-insurance, rebate, abatement and return premiums	17,498 29	
Net cash actually received for premiums		\$ 103,092 89
Received for interest on mortgages		19,444 57
Received for interest and dividends on stocks, bonds and collateral loans		21,187 13
Income, received from all other sources		3,187 41
Deposit premiums received for perpetual fire risks	\$ 14,656 00	
Aggregate amount of Income actually received during the year in cash		\$ 146,912 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$10,605.88, losses occurring in previous years	On fire risks. \$ 57,200 52	
Deduct all amounts received for salvages and re-insurance in other companies	3,902 22	
Net amount paid during the year for losses		\$ 53,298 30
Cash dividends actually paid stockholders		20,000 00
Paid for commissions or brokerage		21,340 82
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		9,300 00
Paid for State and local taxes in this and other States		4,050 78
All other payments and Expenditures		7,649 73
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 4,166 25	
Aggregate amount of actual Expenditures during the year in cash		\$ 115,639 63

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 11,681,980	\$ 137,175 89
Totals	12,027,918	122,705 56
Deduct those expired and marked off as terminated	\$ 23,709,898	\$ 259,881 45
In force at the end of the year	10,475,810	105,682 87
Deduct amount re-insured	\$ 13,234,088	\$ 154,198 58
	661,648	7,861 33
Net amount in force December 31, 1890	\$ 12,572,440	\$ 146,337 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 8,939,542 00	\$ 85,625 73	1-2	\$ 42,812 86
1889	Two years	8,900 00	79 45	1-4	39 72
1888		16,550 00	132 86	3-4	99 65
1889	Three years	260,750 00	3,228 41	1-6	538 07
1887		331,192 00	4,261 82	1-2	2,130 91
1888		541,509 00	7,071 16	5-6	5,892 64
1889	Four years	10,800 00	86 15	1-8	10 77
1890		21,400 00	181 85	3-8	68 29
1886		9,800 00	186 74	5-8	116 70
1887	Five years	32,817 00	308 09	7-8	269 58
1888		403,475 00	6,621 73	1-10	662 17
1888		463,405 00	7,544 98	3-10	2,263 50
1889		556,682 00	6,403 23	1-2	3,201 61
1890		661,292 00	8,903 67	7-10	6,232 52
1884	Seven years	741,690 00	9,944 58	9-10	8,950 13
1885		29,300 00	846 25	1-14	60 45
1886		46,500 00	1,163 75	3-14	249 36
1887		26,325 00	396 50	5-14	141 60
1888		36,700 00	964 00	7-14	482 00
1888		43,325 00	906 72	9-14	582 84
1889		30,200 00	926 75	11-14	728 20
1890	21,933 00	552 83	13-14	513 35	
Deduct re-insurance	\$ 13,234,088 00	\$ 146,337 25		\$ 76,046 83	
	661,648 00				
Totals	\$ 12,572,440 00	\$ 146,237 25		\$ 76,046 83	

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,086,835 00
Losses paid from organization to date	551,387 08
Total amount of cash dividends declared since the company commenced business	208,000 00
Total amount of the company's stock owned by the directors at par value	79,600 00
Amount loaned to officers and directors	6,000 00
Amount loaned to stockholders, not officers	10,000 00
Losses incurred during the year	50,142 10

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 96,122 00
Premiums received	1,154 48
Losses paid	551 59
Losses incurred	551 59

Manchester Fire Assurance Company,

OF

MANCHESTER ENGLAND.

Incorporated, 1824.

JAMES BURNS MOFFAT Manager and 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 (unencumbered) \$ 192,172 12
 Loans on mortgage (first liens), upon which more than one year's interest
 is due (of which \$ is in process of foreclosure) 30,553 75
 Interest due and accrued on all said mortgage loans 70 82
 Value of the premises mortgaged (insured for \$41,250.00 as
 collateral) \$ 65,400 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Chicago, Milwaukee and St. Paul, Ch. & Pacific Div. 5 per cent. 1st mtg. bonds, 1921	\$ 25,000 00	\$ 25,700 00
Atlantic and Charlotte Air Line 7 per cent. gold bonds, 1907	14,000 00	17,955 00
South and North Alabama R. R. 6 per cent. ster- ling bonds, 1903	22,000 00	24,200 00
Atchison, Topeka and Santa Fé 4 per cent. gold bonds, 1989	16,500 00	13,365 00
Lake Erie and Western R. R. Co. 5 per cent. 1st mtg. bonds, 1937	13,000 00	14,040 00
Pennsylvania Co. 4½ per cent. bonds, 1921	55,000 00	59,950 00
Pennsylvania R. R. Co. 4 per cent. equipment bonds, 1914	20,000 00	20,800 00
Illinois Central R. R. 4 per cent. gold bonds, 1952	25,000 00	25,250 00
West Shore R. R. 4 per cent. 1st mtg. bonds, 2361 Chicago, St. Louis and New Orleans 5 per cent. bonds, 1951	25,000 00	29,750 00
Central R. R. of New Jersey 5 per cent. gold mtg. bonds, 1987	30,000 00	33,300 00
Baltimore and Ohio 5 per cent. gold bonds, 1925	40,000 00	44,400 00
Baltimore and Ohio 6 per cent. sterling bonds, 1910 Baltimore and Ohio con. 5 per cent. mtg. bds, 1988 Western R. R. of Buenos Ayres 6 per cent. deb. stock, 1902	20,000 00 20,000 00 13,000 00 12,500 00	23,800 00 14,690 00 13,625 00
Buenos Ayres Western R'y 4 per cent. deb. stock New York and Canada 6 per cent. st'l'g bds, 1904 New York Central and Hudson River 6 per cent. sterling bonds, 1903	12,500 00 25,000 00 35,000 00	11,500 00 28,750 00 42,000 00
Catalinas W. H. & Mole Co. 6 per cent. bonds, 1925 North-Eastern R'y 4 per cent. pref. stock	20,000 00 3,000 00	16,800 00 3,810 00
North British R'y 4½ per cent. irredeemable Metropolitan District R'y 4 per cent. guar	10,000 00 10,000 00	13,100 00 10,500 00
Lancashire and Yorkshire 4 per cent. pref., 1884	2,400 00	3,025 00
Lancashire and Yorkshire con. ordinary	12,500 00	14,500 00
Australian 4 per cent. gold rentes	50,000 00	47,000 00
United States 4 per cent. gov. bonds, 1907	20,500 00	30,625 00
United States 4 per cent. gov. bonds, 1907	100,000 00	121,000 00
Hungarian 4 per cent. rentes	12,500 00	11,500 00
Buenos Ayres Great Southern R'y 4 per cent. deb. New Zealand 4 per cent. inscribed stock	32,550 00 15,000 00	33,150 00 15,750 00
Canada Government 3½ per cent. inscribed stock South-Eastern R'y 4½ per cent. con. and guar. stk	105,000 00 1,000 00	108,150 00 1,370 00

	Par Value.	Market Value
South-Eastern R'y 5 per cent. con. pref. stock . .	11,380 00	17,400 00
Manchester, Sheffield and Lincolnshire R'y 5 per cent. conv. pref., 79	1,000 00	1,430 00
Manchester, Sheffield and Lincolnshire R'y 5 per cent. conv. pref., 76	5,000 00	7,300 00
40 shares Rochdale Canal	20,000 00	21,600 00
Galder & Hibble Navigation stock	4,500 00	5,400 00
Brecon and Merthyr Tydvil R'y A deb.	1,050 00	1,050 00
River Tyne Commission 4 per cent. bond	19,000 00	19,570 00
Corporation of Manchester 4 per cent. stock . . .	5,000 00	6,250 00
Great Eastern R'y 4 per cent. deb., 1886	45,000 00	54,900 00
Great Eastern R'y 4½ pref., 1884	10,700 00	13,055 00
Albion Court property, Glasgow, 29 shares of £25 at 4½ per cent	3,625 00	3,625 00
Buenos Ayres and Rosario 4 per cent deb	20,000 00	18,600 00
New York City 3 per cent bonds	200,000 00	208,000 00
Wheeling and Lake Erie R. R. 1st mtg. gold bonds, 1928	30,000 00	30,300 00
Lehigh Valley R. R. 4½ per cent. gold bonds, 1940	25,000 00	25,687 50
St. Paul, Minneapolis and Manitoba R. R. 4½ per cent. gold, 1923	25,000 00	25,000 00
Chesapeake and Ohio 5 per cent. R. R., 1939 . .	25,000 00	23,781 25
Chicago, Milwaukee and St. Paul R. R. (Pacific Div.) 5 per cent. gold, 1929	30,000 00	31,650 00
Chicago and Eastern Illinois R. R. 6 per cent. gold, 1934	10,000 00	11,400 00
Knoxville and Ohio R. R. 6 per cent. gold, 1925 .	15,000 00	15,450 00
Totals	\$1,333,705 00	\$1,440,353 75
Total market value of stocks and bonds		\$ 1,440,353 75

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
London and North-Western 4 per cent. guaranteed	\$ 1,745 00	\$ 2,240 00	} 5,000 00
20 shares Union Bank, Manchester	1,100 00	2,000 00	
Morecombe Gas Co. org stock	1,125 00	1,450 00	
Morecombe Gas Co. 15 old shares	375 00	1,575 00	
20 shares Manchester and Salford B'k	800 00	2,300 00	1,250 00
Totals	\$ 5,145 00	\$ 9,565 00	\$ 6,250 00

Amount loaned on collaterals	\$ 6,250 00
Cash deposited in bank	58,566 19
Interest due and accrued on stocks	10,388 76
Interest due and accrued on collateral loans	40 58
Gross premiums in course of collection, not more than three months due	336,280 15
All other property belonging to the company	62 50
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 2,074,738 62

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 207,745 00
Deduct re-insurance thereon	29,245 00
Net amount of unpaid losses	\$ 178,500 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$605,726.35; unearned premiums, (fifty per cent)	\$ 302,863 17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$125,385.62; unearned premiums, (pro rata)	54,032 80
Total unearned premiums	\$ 356,895 97
Cash dividends to stockholders remaining unpaid	603 75
All other demands against the company, absolute and contingent	42,287 95
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 578,287 67
Joint-stock capital actually paid up in cash	750,000 00
Surplus beyond capital and all other Liabilities	746,450 95
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,074,738 62

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums received during the year	\$ 980,168 00	
Deduct re-insurance, rebate, abatement and return premiums	78,709 60	
Net cash actually received for premiums		\$ 901,458 40
Received for interest on mortgages		7,518 44
Received for interest and dividends on stocks, bonds and collateral loans		31,199 91
Income received from all other sources		32,812 02
Received for premiums on new shares, \$500,000.00; for in- creased capital, \$250,000.00; total	\$ 750,000 00	
Aggregate amount of Income actually received during the year in cash		<u>\$ 972,988 77</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$141,850.00, losses occurring in previous years)	\$ 590,335 50	
Deduct all amounts received for salvages and re-insurance in other companies	71,191 20	
Net amount paid during the year for losses		\$ 519,144 30
Cash dividends actually paid stockholders		49,965 00
Paid for commissions or brokerage		201,703 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		70,426 64
Paid for State and local taxes in this and other States		9,110 50
All other payments and Expenditures		29,225 76
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 879,575 20</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 180,603,250	\$ 544,580 35
Written or renewed during the year	328,019,802	1,079,732 40
Totals	\$ 508,623,052	\$ 1,624,312 75
Deduct those expired and marked off as terminated	265,290,296	814,491 18
In force at the end of the year	\$ 243,332,756	\$ 809,821 57
Deduct amount re-insured	22,329,082	78,709 60
Net amount in force December 31, 1890	<u>\$ 221,003,674</u>	<u>\$ 731,111 97</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums uncarned.
1890	One year or less	\$213,802,277 57	\$ 605,726 35	1-2	\$ 302,863 17
1889	Two years	3,043,254 20	55,246 80	1-4	13,811 70
1890		261,162 50	3,467 38	3-4	2,600 53
1888	Three years	411,148 00	12,118 64	1-6	2,019 77
1889		1,059,287 25	17,830 27	1-2	8,915 14
1890		1,653,618 49	20,621 05	5-6	17,184 21
1887	Four years	146,272 50	5,234 63	1-8	654 33
1889		600 00	40 50	5-8	25 33
1890	Five years	107,116 66	913 74	7-8	799 52
1886		3,503 00	123 95	1-10	12 39
1887	Five years	7,412 50	493 15	3-10	120 95
1888		19,295 00	602 42	1-2	301 21
1889		54,565 00	1,585 35	7-10	1,109 75
1890		434,161 33	7,197 74	9-10	6,477 97
Totals		<u>\$221,003,674 00</u>	<u>\$ 731,111 97</u>		<u>\$ 356,895 97</u>

MANUFACTURERS' AND BUILDERS' FIRE INS. CO. 229

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 26,744,136 40
Total amount of losses paid from organization to date	18,307,328 00
Total amount of cash dividends declared since the company commenced business	2,225,852 00
Total amount of the company's stock owned by the directors at par value	25,600 00
Amount loaned to stockholders and officers	1,472 00
Losses incurred during the year: fire	555,794 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 878,406 45
Premiums received	17,886 34
Losses paid	7,860 50
Losses incurred	7,860 50

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	\$ 70,000 00
Interest due and accrued on all said mortgage loans	2,652 78
Value of lands mortgaged, exclusive of buildings	\$ 78,000 00
Value of buildings mortgaged (insured for \$ 36,000.00 as collateral)	63,000 00
Total value of said mortgaged premises	\$ 141,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
New York City 3 per cent. water bonds	\$ 30,000 00	\$ 32,100 00
Louisville, Evansville & St. Louis R. R., 1st mtg., bonds	25,000 00	22,500 00
Ohio Valley R. R., 1st mtg. bonds	13,000 00	11,700 00
City Railway Improvement Co. bonds	2,000 00	2,000 00
United States 4 per cent. bonds	2,200 00	2,640 00
Chicago, Rock Island & Pacific R. R. stock	70,000 00	49,350 00
N. Y. Central & Hudson River R. R. stock	40,000 00	40,600 00
Evansville & Terre Haute R. R. stock	20,000 00	21,200 00
Chicago, Burlington & Quincy R. R. stk., 24 shrs	2,400 00	2,160 00
Manhattan Trust Co. stock, 150 shares	4,500 00	6,075 00
Third National Bank stock, 50 shares	5,000 00	5,250 00
Richmond & West Point Terminal R. & W. Co., preferred stock, 200 shares	20,000 00	13,450 00
Charlot, Columbia & Augusta R. R. stk., 100 shrs	10,000 00	3,000 00
Illinois Central R. R., leased line, stk., 17 shares	1,700 00	1 700 00

230 MANUFACTURERS' AND BUILDERS' FIRE INS. CO.

	Par value.	Market value.
Chicago, Burlington & Quincy R. R. cons. bonds	200 00	164 00
Richmond & West Point Terminal R. R. & Warehouse Co., col. trust 5 per cent. bonds	5,000 00	3,425 00
Marshall Con. Coal Co., 1st mtg. bonds	10,050 00	10,050 00
Tradesmen's National Bank stock	4,880 00	5,124 00
New York, Lake Erie & Western Coal & R. R. Co., 1st mtg. bonds	25,000 00	27,500 00
Totals	\$ 290,930 00	\$ 259,988 00
Total market value of stocks and bonds		\$ 259,988 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Chicago, Rock Island & Pac. R.R. stk. \$	40,000 00	\$ 28,200 00	
Clev., Cinn., Chi. & St. L. R. R. stock	10,000 00	5,950 00	
Fitchburg R. R. stock	1,500 00	1,275 00	
Texas Pacific R. R. stock	5,000 00	693 75	\$ 35,000 00
Eagle Fire Co. stock	400 00	1,000 00	
Knickerbocker Trust Co. stock	400 00	740 00	
Commercial Union Life Ins. Co. stock	1,000 00	1,000 00	
Western Union Telegraph Co. stock	10,000 00	7,750 00	
Northern Pacific R. R. pref. stock	10,000 00	6,500 00	17,300 00
Chi., Mil. & St. P. R. R. stock	10,000 00	5,200 00	
Eleventh Ward Bank stock	2,750 00	6,875 00	
Knickerbocker Trust Co. stock	2,000 00	3,700 00	11,000 00
Iron Steamboat Co. stock	10,000 00	2,500 00	
Iron Steamboat Co. 1st mtg. bonds	1,500 00	1,500 00	
Con. Tel. & Elec. Subway Co. stock	16,700 00	33,400 00	5,000 00
Texas Pacific R. R. Co. stock	20,000 00	2,775 00	
Peoria, Decatur & Evansville R. R. stk.	30,000 00	4,575 00	
Louis., Evansville & St. L. R.R. pre. stk.	12,500 00	6,250 00	
Richmond, West Point Term. R. R. & Warehouse Co. stock	10,000 00	1,600 00	14,800 00
Virginia preferred certificates	10,000 00	800 00	
Eleventh Ward Bank stock	175 00	437 50	
Tradesmen's National Bank stock	4,840 00	5,082 00	
Richmond & West Point Term. Warehouse & R. R. Co. bonds	2,000 00	1,370 00	4,690 00
City Railway Imp. Co. 6 per ct., bonds	10,000 00	10,000 00	5,000 00
Iron Steamboat Co. stock	68,100 00	17,025 00	
Twenty-third St. R. R. Co. stock	2,600 00	6,240 00	12,000 00
Patterson Gaslight Co. stock	400 00	400 00	
Citizens' Gaslight Co. (Newark) stock	625 00	1,156 25	
Louisville, Evansville & St. Louis R. R. preferred stock	15,000 00	7,500 00	16,800 00
Evansville & Terre Haute R. R. stock	15,000 00	15,900 00	
Totals	\$ 322,490 00	\$ 187,394 50	\$ 121,590 00

Amount loaned on collaterals	\$ 121,590 00
Cash in the company's principal office	3,387 93
Cash deposited in bank	7,660 93
Interest due and accrued on bonds	1,500 00
Interest due and accrued on collateral loans	3,094 21
Gross premiums in course of collection not more than three months due	37,049 28
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 506,923 13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 23,420 96
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,706 34
Losses resisted, including interest, costs and other expenses thereon	3,004 62
Total gross amount of claims for losses	\$ 33,131 92
Deduct re-insurance thereon	2,080 42
Net amount of unpaid losses	\$ 31,051 50

MANUFACTURERS' AND BUILDERS' FIRE INS. CO. 231

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$148,349.05; unearned premiums (fifty per cent)	\$ 74,174 52
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$142,547.71; unearned premiums (<i>pro rata</i>)	74,844 32
Total unearned premiums	\$ 149,018 84
Cash dividends to stockholders remaining unpaid	195 00
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	1,708 34
Due and to become due for borrowed money	30,000 00
All other demands against the company, absolute and contingent.	11,414 29
Total amount of all Liabilities, except capital stock and net surplus	\$ 223,287 97
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	83,535 16
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 506,923 13

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	\$ 41,442 61	From fire risks.
Deduct amount of same not collected	10,348 24	
Net collected	\$ 31,094 37	
Gross premiums on risks written and renewed during the year	262,534 90	
Total	\$ 293,629 27	
Deduct premiums and bills in course of collection at this date	37,049 28	
Entire premiums collected during the year	\$ 256,579 99	
Deduct re-insurance, rebate, abatement and return premiums	37,818 05	
Net cash actually received for premiums	\$ 218,761 94	
Received for interest on mortgages	2,058 33	
Received for interest and dividends on stocks, bonds and collateral loans	13,975 60	
Income received from all other sources	7,248 69	
Aggregate amount of Income actually received during the year in cash	\$ 242,044 06	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$24,820.36, losses occurring in previous years)	\$ 133,225 29	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	12,984 50	
Net amount paid during the year for losses	\$ 120,240 79	
Cash dividends actually paid stockholders	11,820 00	
Paid for commissions or brokerage	55,937 39	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	21,789 84	
Paid for State and local taxes in this and other States	5,767 52	
All other payments and Expenditures	23,668 13	
Aggregate amount of actual Expenditures during the year in cash	\$ 239,223 67	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 39,809,040	\$ 296,045 35
Written or renewed during the year	32,533,694	262,534 90
Totals	\$ 72,342,734	\$ 558,580 25
Deduct those expired and marked off as terminated	30,129,755	244,340 84
In force at the end of the year	\$ 42,212,979	\$ 314,239 41
Deduct amount re-insured	4,233,893	23,342 65
Net amount in force December 31, 1890	\$ 37,979,086	\$ 290,895 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less . . .	\$17,720,067 00	\$ 148,349 05	1-2	\$ 74,174 52
1889	Two years	29,850 00	163 35	1-4	40 84
1890		17,550 00	174 00	3-4	130 50
1888	Three years	6,296,591 00	38,318 73	1-6	6,386 45
1889		5,468,856 00	38,830 15	1-2	19,415 07
1890	Four years	6,299,893 00	44,243 17	5-6	36,869 30
1887		56,800 00	417 50	1-8	52 18
1888	Five years	57,250 00	493 00	3-8	186 75
1889		82,100 00	858 75	5-8	536 71
1890	Six years	45,800 00	392 00	7-8	343 00
1886		24,106 00	1,294 85	1-10	129 48
1887	Seven years	280,001 00	2,531 82	3-10	759 54
1888		529,800 00	5,633 90	1-2	2,816 95
1889	Eight years	550,060 00	5,473 94	7-10	3,831 75
1890		310,362 00	3,717 55	9-10	3,345 80
Totals		\$37,979,086 00	\$ 290,896 76	. . .	\$ 149,018 84

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,865,546 23
Losses paid from organization to date	1,187,034 06
Total amount of cash dividends declared since the company commenced business	335,000 00
Total amount of the company's stock owned by the directors at par value	67,600 00
Amount loaned to officers and directors	86,000 00
Amount loaned to stockholders, not officers	14,800 00
Losses incurred during the year: fire	126,076 97

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 489,025 00
Premiums received	6,141 00
Losses paid	2,698 77
Losses incurred	2,698 77

Marine Insurance Company,

OF

ST. LOUIS MISSOURI.

Incorporated January 25, 1837.

JAMES A. BARTLETT, President.

SAM'L G. KENNEDY, 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	\$ 11,267 35
Interest due and accrued on all said mortgage loans	2,000 00
Value of lands mortgaged, exclusive of buildings	\$ 18,270 00
Value of buildings mortgaged (insured for \$11,000.00 as collateral)	14,000 00
Total value of said mortgaged premises	\$ 32,270 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
115 Kansas Pacific R. R. bonds, known as February and Augusts firsts, @ 1.10	\$ 115,000 00	\$ 126,500 00
5 Kansas Pacific R. R. bonds, known as June and December firsts, @ 1.10	5,000 00	5,500 00
33 St. Charles Water & Heating Co.'s bonds, of St. Charles, Mo	33,000 00	33,000 00
15 Palestine Water Co.'s bonds, of Palestine, Texas	15,000 00	12,750 00
Totals	\$ 168,000 00	\$ 177,750 00
Total market value of stocks and bonds		\$ 177,750 00

Loans on Collaterals.

	Par value	Market value.	Loaned thereon
200 shares National Bank of Commerce, @ 1.51	\$ 20,000 00	\$ 30,200 00	\$ 22,000 00
30 shares St. Louis and New Orleans Anchor Line Packet Co., @ 44	3,000 00	1,350 00	1,100 00
100 shares Diamond Match Co. stock, of Chicago	10,000 00	12,500 00	10,000 00
68 shares Diamond Match Co. stock, of Chicago	6,800 00	8,500 00	5,000 00
One collateral note of \$3,200.00, secured by deed of trust on a lot of ground and improvements in the town of Kirkwood, Mo.; building insured for \$1,500.00	3,500 00	3,500 00	2,784 91
Totals	\$ 43,300 00	\$ 68,200 00	\$ 40,884 91
Amount loaned on collaterals			\$ 40,884 91
Cash in the company's principal office			440 06
Cash deposited in bank			16,388 60
Interest due and accrued on bonds			4 50
Interest due and accrued on collateral loans			20 00
Gross premiums in course of collection, not more than three months due			5,554 22
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 254,735 14

III. LIABILITIES.

Net amount of unpaid losses	\$ 3,350 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$45,762.76; unearned premiums (fifty per cent.)	\$ 22,881 38
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$18,533.56; unearned premiums (<i>pro rata</i>)	9,598 37
Gross premiums received and receivable upon all unexpired inland navigation risks, \$100.00; unearned premiums (fifty per cent.)	50 00
Total unearned premiums	\$ 32,529 75
Cash dividends to stockholders remaining unpaid	6,000 00
All other demands against the company, absolute and contingent	1,224 01
Total amount of all Liabilities, except capital stock and net surplus	\$ 43,103 76
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	11,631 38
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 254,735 14

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 4,458 70	\$ 73 08
Gross premiums on risks written and renewed during the year	63,697 19	12,930 23
Totals	\$ 68,155 89	\$ 13,003 31
Deduct premiums and bills in course of collection at this date	5,513 09	41 13
Entire premiums collected during the year	\$ 62,642 80	\$ 12,962 18
Deduct re-insurance, rebate, abatement and return premiums	10,393 56	5,226 77
	\$ 52,249 24	\$ 7,735 41
Net cash actually received for premiums		\$ 59,984 65
Received for interest on mortgages		9,630 00
Received for interest and dividends on stocks, bonds and collateral loans.		2,911 64
Aggregate amount of Income actually received during the year in cash.		\$ 72,526 29

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$ losses occurring in previous years)	\$ 22,377 17	\$ 3,600 41
Deduct all amounts received for salvages and re-insurance in other companies	210 51	4,537 06
	\$ 22,166 65	\$ — 936 65
Net amount paid during the year for losses		\$ 21,230 00
Cash dividends actually paid stockholders		12,000 00
Paid for commissions or brokerage		11,892 74
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		7,250 00
Paid for State and local taxes in this and other States		5,252 92
All other payments and expenditures		4,733 60
Aggregate amount of actual Expenditures during the year in cash		\$ 62,359 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,703,180	\$ 55,194 33	\$ 7,350	\$ 60 50
Written or renewed during the year	6,098,647	63,697 19	1,810,604	12,930 23
Totals	\$ 10,801,827	\$ 118,891 52	\$ 1,817,954	\$ 12,990 73
Deduct those expired and marked off as terminated	5,082,596	53,529 60	1,805,454	12,890 73
In force at end of the year	\$ 5,719,231	\$ 65,361 92	\$ 12,500	\$ 100 00
Deduct amount re-insured	93,375	1,065 60		
Net amount in force December 31, 1890	\$ 5,625,856	\$ 64,296 32	\$ 12,500	\$ 100 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 3,953,171 00	\$ 45,762 76	1-2	\$ 22,881 38
1889	Two years	5,400 00	47 95	1-4	11 98
1888	Three years	207,025 00	2,611 59	1-6	435 24
1889		236,810 00	2,847 65	1-2	1,423 82
1890		256,400 00	3,220 05	5-6	2,683 38
1887	Four years	3,500 00	41 25	1-8	5 15
1888		2,500 00	30 00	3-8	10 25
1889		1,500 00	24 45	5-8	15 25
1886	Five years	2,500 00	58 75	7-8	51 41
1887		106,375 00	1,484 72	1-10	148 47
1888		179,150 00	1,810 85	3-10	543 26
1889		294,850 00	2,682 00	1-2	1,341 00
1888		185,450 00	1,839 00	7-10	1,287 30
1890		191,225 00	1,835 40	9-10	1,641 86
Totals		\$ 5,625,856 00	\$ 64,296 32		\$ 32,479 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	} Records burned in 1849.	
Losses paid from organization to date		
Total amount of cash dividends declared since the company commenced business		
Total amount of the company's stock owned by the directors at par value		\$ 48,800 00
Amount loaned to officers and directors		22,994 91
Losses incurred during the year: fire, \$26,867.06; marine, \$3,600.41; total	30,467 47	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 205,950 00
Premiums received	2,693 04
Losses paid	1,493 33
Losses incurred	1,493 33

Mechanics Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 13, 1854.

CHAS. J. GALLAGHER, President.

SIMON J. MARTIN, 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 (unencumbered)	\$ 83,500 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	286,300 00
Interest due and accrued on all said bond and mortgage loans	3,612 40
Value of premises mortgaged (insured for \$270,900.00 as collateral)	\$ 665,250 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.	
Philadelphia, Wilmington and Baltimore R. R., 6 per cent.	\$ 3,000 00	\$ 3,300 00	
Philadelphia, Wilmington and Baltimore R. R., 4 per cent.	2,000 00	1,950 00	
Union Passenger R. R., 5 per cent.	20,000 00	21,200 00	
Allegheny Car Trust, 5 per cent.	6,000 00	6,000 00	
Lombard and South Sts. Pass. R. R., 5 per cent. Steubenville and Indiana R. R., 5 per cent.	20,000 00 25,000 00	20,200 00 26,750 00	
Borough of Clifton Heights (Penn.), 5 per cent. Borough of Clifton Heights (Penn.), 5 per cent.	3,000 00 3,000 00	3,000 00 3,000 00	
Pennsylvania Car Trust, 5 per cent. Schuylkill River East Side R. R., 5 per cent.	5,000 00 30,000 00	5,000 00 31,200 00	
City of St. Louis, gold, 4 per cent.	10,000 00	10,000 00	
Northern Pacific Terminal, 6 per cent.	10,000 00	10,600 00	
City of Leavenworth, Kansas, 6 per cent.	10,000 00	10,000 00	
100 shares Union Passenger R. R. stock	5,000 00	17,000 00	
Columbus and Cinn. Mid'd R. R. ctf's., 4½ per cent. City of Harrisburg, 6 per cent.	10,000 00 5,000 00	9,000 00 5,400 00	
Philadelphia, Wilmington and Baltimore R. R. stock, trust ctf's., 4 per cent.	2,000 00 28,000 00	2,000 00 27,440 00	
Philadelphia and Erie gold, 4 per cent.	10,000 00	10,000 00	
Bells Gap Equipment Trust, 5 per cent.	11,000 00	12,265 00	
North Pennsylvania R. R. mtge, 7 per cent.	9,000 00	10,440 00	
Catawissa R. R., 7 per cent.	5,000 00	5,000 00	
Savannah and Western R. R. Co., first consoli- dated, 5 per cent.	5,000 00	5,000 00	
Totals	<u>\$ 232,000 00</u>	<u>\$ 250,745 00</u>	
Total market value of stocks and bonds			\$ 250,745 00

Loans on Collaterals.

	Par value	Market value.	Loaned thereon.
200 shares Pennsylvania R. R. stock	\$ 10,000 00	\$ 9,975 00	\$ 9,000 00
100 shares Pennsylvania R. R. stock	5,000 00	4,987 50	
200 shares Lehigh Valley R. R. stock	10,000 00	9,575 00	15,000 00
300 shares Lehigh Valley R. R. stock	15,000 00	14,362 50	12,000 00
Totals	<u>\$ 40,000 00</u>	<u>\$ 38,900 00</u>	<u>\$ 36,000 00</u>

Amount loaned on collaterals.	\$ 36,000 00
Cash in the company's four principal offices	2,857 92
Cash deposited in bank	27,507 07
Interest due and accrued on bonds	803 27
Interest due and accrued on collateral loans	341 83
Gross premiums in course of collection, not more than three months due	25,320 88
All other property belonging to the company	647 40
Aggregate amount of all the Assets of the company, stated at their actual value.	<u>\$ 717,635 77</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,505 89
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	11,294 11
Net amount of unpaid losses	\$ 19,800 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$153,532.82; unearned premiums (fifty per cent.)	\$ 76,766 41
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$38,233.56; unearned premiums (<i>pro rata</i>)	25,089 05
Total unearned premiums	\$ 101,855 46
Amount reclaimable by the insured on perpetual fire insurance policies	175,609 36
Cash dividends to stockholders remaining unpaid	250 00
All other demands against the company, absolute and contingent	9,312 85
Total amount of all Liabilities, except capital stock and net surplus	\$ 306,827 67
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	160,808 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 717,635 77</u>

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	From fire risks. \$ 15,048 94	
Gross premiums on risks written and renewed during the year	186,057 54	
Total	\$ 201,106 48	
Deduct premiums and bills in course of collection at this date	25,320 88	
Entire premiums collected during the year	\$ 175,785 60	
Deduct re-insurance, rebate, abatement and return premiums	20,860 36	
Net cash actually received for premiums	\$ 154,925 24	
Received for interest on mortgages	13,842 06	
Received for interest and dividends on stocks and bonds	14,364 48	
Income received from all other sources	5,409 04	
Deposit premiums received for perpetual fire risks	\$ 9,799 65	
Aggregate amount of Income actually received during the year in cash.	<u>\$ 188,540 82</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$13,590.01, losses occurring in previous years)	On fire risks. \$ 75,751 15	
Deduct all amounts received for salvages and re-insurance in other companies	2,753 67	
Net amount paid during the year for losses	\$ 72,997 48	
Cash dividends actually paid stockholders	19,953 00	
Paid for commissions or brokerage	37,410 18	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	7,441 64	
Paid for State and local taxes in this and other States	6,364 26	
All other payments and Expenditures	9,175 80	
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 3,945 50	
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 153,342 36</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 15,758,176	\$ 163,540 72
Written or renewed during the year	19,496,407	186,057 54
Totals	\$ 36,254,583	\$ 349,598 26
Deduct those expired and marked off as terminated	17,034,352	157,831 88
Net amount in force December 31, 1890	<u>\$ 19,220,231</u>	<u>\$ 191,766 38</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 17,151,271 00	\$ 153,532 82	1-2	\$ 76,766
1889	Two years	858,367 00	10,223 26	1-2	5,111 6
1890		12,200 00	232 50	3-4	174 37
1888	Three years	234,748 00	3,247 49	1-6	541 24
1889		39,100 00	765 30	1-2	382 65
1890		1,004,611 00	11,930 59	5-6	9,942 16
1887	Four years	7,500 00	230 00	1-8	28 75
1888		600 00	24 00	3-8	9 00
1889		372,084 00	4,955 69	5-8	3,097 31
1890		33,900 00	255 14	7-8	223 25
1886	Five years	3,300 00	65 25	1-10	6 52
1888		16,450 00	263 12	1-2	131 56
1889		1,000 00	50 00	7-10	35 00
1889		435,700 00	5,856 09	9-10	5,270 49
1890		10,500 00	135 10	Pro rata	135 10
	Miscellaneous	8,535,652 00	55,312 80	95-100	52,547 16
	Perpetual risks		136,735 77			123,062 20
Totals		\$28,716,983 00	\$ 383,814 95		\$ 277,464 82

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,460,788 74
Losses paid from organization to date	693,659 36
Total amount of cash dividends declared since the company commenced business	360,660 00
Total amount of the company's stock owned by the directors at par value	57,475 00
Amount loaned to officers and directors	24,000 00
Amount loaned to stockholders, not officers	16,500 00
Losses incurred during the year: fire	79,207 47

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 44,060 00
Premiums received	447 15
Losses paid	22 23
Losses incurred	622 33

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	\$ 24,500 00
Interest due and accrued on all said mortgage loans	141 82
Value of lands mortgaged, exclusive of buildings	\$ 25,500 00
Value of buildings mortgaged (insured for \$23,000.00 as collateral)	17,500 00
Total value of said mortgaged premises	\$ 43,000 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stocks.</i>	Par value.	Market value.
100 Atlantic National Bank	\$ 10,000 00	\$ 13,900 00
200 City National Bank	20,000 00	20,050 00
200 Columbian National Bank	20,000 00	22,400 00
214 Eagle National Bank	21,400 00	22,684 00
300 Globe National Bank	30,000 00	30,000 00
120 Hamilton National Bank	12,000 00	14,400 00
160 New England National Bank	16,000 00	27,240 00
200 North National Bank	20,000 00	27,500 00
18 Railroad National Bank	1,800 00	2,340 00
178 State National Bank	17,800 00	22,428 00
535 Suffolk National Bank	53,500 00	58,983 00
200 Tremont National Bank	20,000 00	22,850 00
200 Union National Bank	20,000 00	28,400 00
200 Boston & Providence Railroad	20,000 00	50,000 00
100 Chicago, Burlington & Quincy Railroad	10,000 00	8,900 00
100 Lyman Mills	10,000 00	7,000 00

MERCANTILE FIRE AND MARINE INSURANCE CO. 239

<i>Bonds.</i>	Par value.	Market value.	
Housatonic Railroad, 5s	25,000 00	26,375 00	
New Bedford Railroad, 7s, 1894	30,000 00	33,000 00	
Boston City, 6s, 1894	45,000 00	48,600 00	
Boston & Lowell Railroad, 6s, 1896	15,000 00	16,200 00	
Boston & Lowell Railroad, 7s, 1895	10,000 00	10,900 00	
Fitchburg Railroad, 7s, 1894	25,000 00	27,250 00	
Boston & Maine Railroad, 7s	10,000 00	10,200 00	
Union Pacific, Lincoln & Colorado R. R., 5s	25,000 00	21,250 00	
Kansas City, Fort Scott & Memphis R. R., 6s	5,000 00	5,550 00	
Oregon Ry. and Navigation Co., 5s	5,000 00	4,750 00	
Chicago, Burlington & Quincy R. R., 5s	1,000 00	1,020 00	
Totals	\$ 498,500 00	\$ 584,170 00	
Total market value of stocks and bonds			\$ 584,170 00
Cash in the company's principal office			181 05
Cash deposited in bank			4,473 28
Interest due and accrued on bonds			4,541 65
Gross premiums in course of collection, not more than three months due			15,693 84
Bills receivable, not matured, taken for fire, marine and inland risks			7,927 87
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 641,629 51

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 16,695 04	
Losses resisted, including interest, costs and other expenses thereon	2,000 00	
Net amount of unpaid losses		\$ 18,695 04
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$96,132.44. unearned premiums (fifty per cent.)	\$ 48,066 22	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$83,768.32; unearned premiums (<i>pro rata</i>)	43,871 88	
Gross premiums received and receivable upon all unexpired marine risks	3,815 12	
Total unearned premiums		95,753 22
Cash dividends to stockholders remaining unpaid		188 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		3,500 00
All other demands against the company, absolute and contingent		5,708 57
Total amount of all Liabilities, except capital stock and net surplus	\$ 123,844 83	
Joint-stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other Liabilities	117,784 68	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 641,629 51

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 11,998 58	\$ 14,770 76
Deduct amount of same not collected		67 91
Net collected	\$ 11,988 58	\$ 14,702 85
Gross premiums on risks written and renewed during the year	144,929 68	27,562 60
Totals	\$ 156,918 26	\$ 42,265 45
Deduct premiums and bills in course of collection at this date	15,693 84	7,927 87
Entire premiums collected during the year	\$ 141,224 42	\$ 34,337 58
Deduct re-insurance, rebate, abatement and return premiums	28,325 39	10,713 33
	\$ 112,899 03	\$ 23,624 25

240 MERCANTILE FIRE AND MARINE INSURANCE CO.

Net cash actually received for premiums	\$ 136,523 28
Received for interest on mortgages	733 75
Received for interest and dividends on stocks, bonds and collateral loans	28,140 71
Aggregate amount of Income actually received during the year in cash	\$ 165,397 74

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including fire risks, inland risks, and Marine and inland risks.)	\$ 14,907.79, losses occurring in previous years)	\$ 68,247 15	\$ 21,260 77
Net amount paid during the year for losses			\$ 89,507 92
Cash dividends actually paid stockholders			32,020 00
Paid for commissions or brokerage			30,333 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			12,730 00
Paid for State and local taxes in this and other States			4,751 54
All other payments and Expenditures			8,122 21
Aggregate amount of actual Expenditures during the year in cash			\$ 177,464 67

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year,	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
	\$ 17,297,466 00	\$ 189,835 91	\$ 673,395 00	\$ 11,038 82
Written or renewed during the year,	12,336,831 00	144,929 68	1,488,094 00	27,562 60
Totals,	\$ 29,634,297 00	\$ 334,765 59	\$ 2,161,489 00	\$ 38,601 42
Deduct those expired and marked off as terminated	12,506,946 00	144,197 51	1,628,794 00	33,908 80
In force at end of year,	\$ 17,127,351 00	\$ 190,568 08	\$ 532,695 00	\$ 4,692 62
Deduct amount re-insured	879,391 00	10,667 32	21,500 00	877 50
Net amount in force December 31, 1890	\$ 16,247,970 00	\$ 179,900 76	\$ 511,195 00	\$ 3,815 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1890	One year or less	\$ 8,699,302 00	\$ 96,132 44	1-2	\$ 48,066 22
1889		22,700 00	264 28	1-4	66 07
1890	Two years	30,158 00	242 44	3-4	181 83
1888		930,803 00	9,705 40	1-6	1,617 56
1889	Three years	1,234,742 00	12,741 55	1-2	6,370 77
1890		1,343,350 00	15,126 65	5-6	12,605 54
1888	Four years	43,000 00	479 79	3-8	179 91
1889		8,550 00	103 75	5-8	64 85
1890	Five years	76,900 00	654 23	7-8	572 45
1886		746,892 00	8,682 77	1-10	868 28
1887	Five years	672,985 00	7,464 99	3-10	2,239 49
1888		1,152,770 00	12,294 03	1-2	6,147 01
1889	Five years	620,979 00	7,247 25	7-10	5,073 04
1890		662,839 00	8,761 19	9-10	7,885 08
Totals		\$ 16,247,970 00	\$ 179,900 76		\$ 91,938 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,010,277 00
Losses paid from organization to date	5,113,116 00
Total amount of cash dividends declared since the company commenced business	2,090,500 00
Total amount of the company's stock owned by the directors, at par value	28,700 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$70,312.70; marine, \$18,388.16; total	88,700 86

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 538,094 00
Premiums received	6,027 27
Losses paid	1,016 70
Losses incurred	1,016 70

The Merchants' Insurance Company,

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 (unencumbered)	\$ 237,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	453,000 00
Interest due and accrued on all said mortgage loans	8,116 73
Value of lands mortgaged, exclusive of buildings	\$ 493,280 00
Value of buildings mortgaged (insured for \$544,075.00 as collateral)	648,600 00
Total value of said mortgaged premises	\$ 1,141,880 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Stock.</i>		
Morris & Essex R. R.	\$ 35,000 00	\$ 52,500 00
United New Jersey R. R. and Canal Co.	15,000 00	33,750 00
Newark Gas Light Co.	10,000 00	25,000 00
Citizens' Gas Light Co.	13,700 00	26,030 00
Warren Railroad of New Jersey	36,050 00	54,075 00
<i>Bonds.</i>		
United States 4 per cent. registered	25,000 00	30,500 00
Central R. R. of New Jersey, gen. mtg.	22,000 00	24,420 00
Central R. R. of New Jersey, debenture	10,000 00	11,500 00
New Jersey Southern R. R.	30,000 00	33,000 00
Long Branch and Sea Shore R. R.	5,000 00	5,950 00
United New Jersey R. R. and Canal Co.	20,000 00	25,000 00
Midland R. R. of New Jersey	100,000 00	113,000 00
Morris and Essex R. R., first mortgage	13,000 00	18,200 00
Morris and Essex R. R., consolidated	27,000 00	36,450 00
North Hudson R. R.	100,000 00	106,500 00
Newark and Bloomfield H. C. R. R. Co.	10,000 00	11,400 00
Orange and Newark H. C. R. R. Co.	50,000 00	57,500 00
Belleville and Newark H. C. R. R. Co.	1,000 00	1,150 00
Irvington and Newark R. R.	3,000 00	3,450 00
State of New Jersey	1,000 00	1,050 00
East Orange Street improvement	3,500 00	3,675 00
St. Louis, Arkansas and Texas R. R.	10,000 00	6,900 00
American Dock Improvement Co.	50,000 00	54,500 00
Long Branch Graded School	15,000 00	17,250 00
Totals	\$ 605,250 00	\$ 752,750 00

Total market value of stocks and bonds	\$ 752,750 ⁰⁰
Cash in the company's principal office	9,746 ⁶³
Cash deposited in bank	22,954 ⁷³
Interest due and accrued on bonds	2,301 ⁵⁹
Gross premiums in course of collection, not more than three months due	114,276 ²⁹
All other property belonging to the company	303 ²⁸
Amount of premiums unpaid on policies which have been issued more than three months	\$ 8,841 ⁶⁸
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,600,949 ²⁵

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 36,382 ⁷⁵
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	44,611 ³⁴
Losses resisted, including interest, costs and other expenses thereon	10,433 ⁶⁷
Total gross amount of claims for losses	\$ 91,427 ⁷⁶
Deduct re-insurance thereon	2,481 ⁹²
Net amount of unpaid losses	\$ 88,945 ⁸⁴
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$632,945.80; unearned premiums (fifty per cent.)	\$ 316,472 ⁹¹
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$544,996.92; unearned premiums, (<i>pro rata</i>)	293,633 ²⁰
Total unearned premiums	\$ 610,106 ¹¹
Amount reclaimable by the insured on perpetual fire insurance policies	418 ⁰⁰
Principal unpaid on scrip ordered to be reduced	4,363 ⁰⁰
Interest due and declared remaining unpaid	1,049 ⁷¹
All other demands against the company, absolute and contingent	38,848 ¹⁸
Total amount of all Liabilities, except capital stock and net surplus	\$ 743,730 ⁸⁴
Joint-stock capital actually paid up in cash	400,000 ⁰⁰
Surplus beyond capital and all other Liabilities	457,218 ⁴¹
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,600,949 ²⁵

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	\$ 98,404 ⁰¹	From fire risks.
Deduct amount of same not collected	3,048 ⁵⁹	
Net collected	\$ 95,355 ⁴²	
Gross premiums on risks written and renewed during the year	971,672 ⁵⁹	
Total	\$ 1,067,028 ⁰¹	
Deduct premiums and bills in course of collection at this date	120,069 ³⁸	
Entire premiums collected during the year	\$ 946,958 ⁶³	
Deduct re-insurance, rebate, abatement and return premiums	114,530 ⁴⁰	
Net cash actually received for premiums	\$ 832,428 ²³	
Received for interest on mortgages	22,733 ⁷¹	
Received for interest and dividends on stocks, bonds and collateral loans	43,434 ⁵⁵	
Income received from all other sources	2,521 ⁶⁷	
Aggregate amount of Income actually received during the year in cash	\$ 901,118 ¹⁶	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$66,708.54, losses occurring in previous years)	\$ 532,788 63	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies		15,545 07
Net amount paid during the year for losses		\$ 517,243 56
Cash dividends actually paid stockholders		40,835 00
Scrip redeemed in cash		143 00
Paid for commissions or brokerage		160,037 17
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		34,794 00
Paid for State and local taxes in this and other States		20,622 44
All other payments and expenditures		92,878 11
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 5 00	
Aggregate amount of actual Expenditures during the year in cash		\$ 866,553 28

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 97,172,215	\$ 1,098,852 95
Written or renewed during the year	86,011,240	971,672 59
Totals	\$ 183,183,455	\$ 2,070,525 54
Deduct those expired and marked off as terminated	75,952,702	870,501 12
In force at the end of the year	\$ 107,230,753	\$ 1,200,024 42
Deduct amount re-insured	1,857,447	22,081 68
Net amount in force December 31, 1890	\$ 105,373,306	\$ 1,177,942 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned
1890	One year or less	\$ 52,839,104 63	\$ 632,945 82	1-2	\$ 316,472 91
1889		107,155 00	881 35	1-4	220 34
1890	Two years	70,275 00	478 04	3-4	358 53
1888		9,843,343 60	98,342 54	1-6	16,390 42
1890	Three years	10,649,174 42	101,988 64	1-2	50,994 32
1887		13,779,966 49	133,176 22	5-6	110,980 19
1888	Four years	114,425 00	936 02	1-8	117 00
1890		152,507 96	1,452 26	3-8	544 59
1890	Five years	129,200 00	1,367 78	5-8	854 67
1886		113,950 00	1,107 55	7-8	969 10
1887	Over five years	2,671,637 57	31,834 98	1-10	3,183 50
1888		2,991,882 98	34,887 86	3-10	10,466 35
1889	Perpetual risks	3,394,254 32	38,826 32	1-2	19,413 16
1890		4,147,482 68	48,324 34	7-10	33,827 03
		185,850 00	48,743 57	9-10	43,869 21
		16,800 00	2,649 45	P. R.	1,444 79
Totals		\$ 105,373,306 53	\$ 1,177,942 74		\$

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,980,352 96
Losses paid from organization to date	5,168,563 00
Total amount of cash dividends declared since the company commenced business	764,219 00
Total amount of the company's stock owned by the directors at par value	75,000 00
Dividends declared payable in stock from organization	240,000 00
Losses incurred during the year: fire	531,529 11

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 657,036 ⁵⁸
Premiums received	10,345 ⁸⁵
Losses paid	2,605 ⁸⁹
Losses incurred	<u>2,636⁷⁹</u>

Merchants Insurance Company in Providence,

OF

PROVIDENCE RHODE ISLAND.

Incorporated May, 1851.

W. T. BARTON, President.

W. P. GOODWIN, 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	1,487 45
Value of lands mortgaged, exclusive of buildings	\$ 96,500 00
Value of buildings mortgaged (insured for \$102,500.00 as collateral)	150,000 00
Total value of said mortgaged premises	\$ 246,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
1600 shares National Bank of Commerce	\$ 80,000 00	\$ 89,600 00
1000 shares American National Bank	50,000 00	44,000 00
400 shares Merchants' National Bank	20,000 00	26,800 00
200 shares Globe National Bank	10,000 00	16,400 00
467 shares Providence Gas Co	23,350 00	34,091 00
200 shares Phenix National Bank	10,000 00	15,600 00
257 shares Mechanics' National Bank	12,850 00	14,392 00
102 shares Manufacturers' National Bank	10,200 00	13,872 00
100 shares St. Paul & Duluth R. R. pref. stock	10,000 00	8,700 00
10 \$1,000 5 per cent. bonds, Chicago, Burlington & Northern Railroad	10,000 00	9,900 00
10 \$1,000 5 per cent. bonds, Eastern Railroad of Minnesota	10,000 00	10,300 00
City of Providence (R. I.), note	20,000 00	20,000 00
Totals	\$ 266,400 00	\$ 303,655 00
Total market value of stocks and bonds		\$ 303,655 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
14 shares Phenix National Bank, Providence	\$ 700 00	\$ 1,092 00	} \$ 1,150 00
Bank book, Providence Institution for Savings	263 79	263 79	

	Par value.	Market value.	Loaned thereon.
4 \$1,000 7 per cent. bonds, New Haven & Derby R. R. Co	4,000 00	4,800 00	7,200 00
4 shares Boston & Albany R. R	400 00	776 00	
4 \$100 6 per cent. bonds, American Wood Paper Co	400 00	400 00	
10 shares Central Car Co. of Conn	1,000 00	1,100 00	
5 shares American Investment Co. of Iowa	500 00	500 00	1,600 00
22 shares National Warren Bank of Warren	1,100 00	1,210 00	
10 shares Mechanics' National Bank, Providence, R. I.	500 00	560 00	9,000 00
66 shares Union R. R. of Providence	6,600 00	13,088 00	
5 shares Central Car Co. of Conn	500 00	550 00	540 00
4 shares Nat. Eagle Bank, Providence	200 00	240 00	
20 shares N. Y. Central R. R.	2,000 00	2,020 00	1,922 50
20 shares Chi., Rock Is. & Pac. R. R.	2,000 00	1,460 00	
Bank book, Mechanics' Savings Bank, Providence	740 00	740 00	500 00
Totals	\$ 20,903 79	\$ 28,799 79	\$ 21,912 50

Amount loaned on collaterals	\$ 21,912 50
Cash in the company's principal office	3,373 55
Cash deposited in bank	31,884 07
Interest due and accrued on bonds	250 00
Interest due and accrued on collateral loans	417 64
Gross premiums in course of collection, not more than three months due	36,212 86
All other property belonging to the company	500 00
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 501,693 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,965 68
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,709 65
Losses resisted, including interest, costs and other expenses thereon	1,653 99
Total gross amount of claims for losses	\$ 29,329 32
Deduct re-insurance thereon	1,250 00
Net amount of unpaid losses	\$ 28,079 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$20,758.59; unearned premiums (fifty per cent.)	\$ 110,379 29
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$105,730.48; unearned premiums (pro rata)	58,097 67
Total unearned premiums	\$ 168,476 95
All other demands against the company, absolute and contingent	3,396 79
Total amount of all Liabilities, except capital stock and net surplus	\$ 199,953 06
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	101,740 01
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 501,693 07

IV. INCOME DURING THE YEAR.

	From fire risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 29,523 92
Deduct amount of same not collected	44 79
Net collected	\$ 29,479 13
Gross premiums on risks written and renewed during the year	304,375 41
Total	\$ 333,854 54
Deduct premiums and bills in course of collection at this date	36,212 86
Entire premiums collected during the year	\$ 297,641 68
Deduct re-insurance, rebate, abatement and return premiums	36,164 39
Net cash actually received for premiums	\$ 261,477 29
Received for interest on mortgages	5,205 09
Received for interest and dividends on stocks, bonds and collateral loans	15,325 80
Income received from all other sources	75 00
Aggregate amount of Income actually received during the year in cash	\$ 282,083 18

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$40,096.14, losses occurring in previous years)	\$ 150,952 84
Deduct all amounts received for salvages, and re-insurance in other companies	2,113 86
Net amount paid during the year for losses	\$ 148,838 98
Cash dividends actually paid stockholders	14,000 00
Paid for commissions or brokerage	50,569 34
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	38,063 46
Paid for State and local taxes in this and other States	7,439 85
Aggregate amount of actual Expenditures during the year in cash	\$ 258,911 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$26,643,583 00	\$ 296,517 24
Written or renewed during the year	27,779,232 00	304,375 41
Totals	\$54,422,815 00	\$ 600,892 65
Deduct those expired and marked off as terminated	25,284,779 00	269,274 08
In force at the end of the year	\$29,138,036 00	\$ 331,618 57
Deduct amount re-insured	584,106 00	5,129 50
Net amount in force December 31, 1890	\$28,553,930 00	\$ 326,489 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 18,849,495 00	\$ 220,758 57	1-2	\$ 110,379 28
1889	Two years	43,160 00	291 05	1-4	72 76
1890		35,998 00	368 95	3-4	276 71
1888	Three years	1,310,581 00	13,098 28	1-6	2,183 04
1889		1,736,338 00	19,463 80	1-2	9,731 90
1890	Four years	1,732,317 00	18,370 81	5-6	15,309 01
1887		76,012 00	808 29	1-8	101 04
1888	Five years	49,750 00	516 65	3-8	193 74
1889		42,700 00	371 57	5-8	232 40
1890	Six years	70,563 00	697 46	7-8	610 28
1886		548,581 00	6,803 70	1-10	650 37
1887	Seven years	780,191 00	8,880 96	3-10	2,664 27
1888		1,027,507 00	10,934 44	1-2	5,467 22
1889	Eight years	1,052,624 00	11,385 57	7-10	7,959 85
1890		1,198,113 00	14,038 97	9-10	12,635 08
Totals		\$28,553,930 00	\$ 326,489 07		\$ 168,476 95

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,387,760 47
Losses paid from organization to date	4,274,790 94
Total amount of cash dividends declared since the company commenced business	678,000 00
Total amount of the company's stock owned by the directors at par value	43,200 00
Amount loaned to officers and directors	9,122 50
Losses incurred during the year: fire	132,768 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 230,655 00
Premiums received	3,076 14
Losses paid	5 07
Losses incurred	5 07

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 (unencumbered)	\$	18,545 47
Loans on mortgage (first liens), upon which not more than one year's interest is due		672,343 33
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure		4,200 00
Value of lands mortgaged, exclusive of buildings	\$1,350,535 00	18,321 43
Value of buildings mortgaged (insured for \$384,000.00 as collateral)	598,550 00	
Total value of said mortgaged premises	\$1,949,485 00	

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Peoples Savings Bank stock	\$ 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

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
American Banking and Savings Association of Detroit	\$ 300 00	\$ 360 00	\$ 300 00
Amount loaned on collateral			\$ 300 00
Cash in the company's principal office			9,365 27
Cash deposited in bank			8,606 85
Interest due and accrued on bonds			754 92
Gross premiums in course of collection, not more than three months due			57,064 17
Bills receivable, not matured, taken for fire, marine and inland risks			2,864 98
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 822,891 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	4,063 62
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		5,141 04
Losses resisted, including interest, costs and other expenses thereon		3,900 00
Net amount of unpaid losses	\$	13,104 66

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$324,319.91; unearned premiums (fifty per cent.)	\$ 162,159 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$163,795.04; unearned premiums (<i>pro rata</i>)	96,723 72
Gross premiums received and receivable upon all unexpired inland navigation risks, \$7,973.22; unearned premiums (fifty per cent.)	3,986 61
Total unearned premiums	\$ 262,870 28
Total amount of all Liabilities, except capital stock and net surplus	\$ 275,974 94
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	146,916 48
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 822,891 42

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	From fire risks. \$ 42,587 01	Marine and inland risks. \$ 2,707 29
Gross premiums on risks written and renewed during the year	511,512 67	78,753 72
Totals	\$ 554,099 68	\$ 81,461 01
Deduct premiums and bills in course of collection at this date	57,064 17	2,864 98
Entire premiums collected during the year	\$ 497,035 51	\$ 78,596 03
Deduct re-insurance, rebate, abatement and return premiums	91,420 77	10,511 59
	\$ 405,614 74	\$ 68,084 44
Net cash actually received for premiums		\$ 473,699 18
Received for interest on mortgages		39,506 98
Received for interest and dividends on stocks, bonds, and collateral loans		2,545 65
Income received from all other sources		3,838 71
Aggregate amount of Income actually received during the year in cash		\$ 519,590 52

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$23,107.45, losses occurring in previous yrs)	On fire risks. \$ 223,306 87	Marine and inland risks. \$ 53,967 08
Deduct all amounts actually received for salvage, and all amounts actually received for re-insurance in other companies	28,098 79	4,972 65
	\$ 195,208 08	\$ 48,994 43
Net amount paid during the year for losses		\$ 244,202 51
Cash dividends actually paid stockholders		32,000 00
Paid for commissions or brokerage		98,140 30
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		12,270 00
Paid for State and local taxes in this and other States		11,536 74
All other payments and Expenditures		48,918 29
Aggregate amount of actual Expenditures during the year in cash		\$ 447,067 84

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 28,888,170	Premiums thereon. \$ 384,507 44	Marine and inland risks. \$ 103,000	Premiums thereon. \$ 4,268 59
Written or renewed during the year	38,621,327	511,512 67	4,360,498	78,753 72
Totals	\$ 67,509,497	\$ 896,020 11	\$ 4,463,498	\$ 83,022 31
Deduct those expired and marked off as terminated	30,008,800	392,140 54	4,268,926	75,049 09
In force at the end of the year	\$ 37,500,697	\$ 503,879 57	\$ 194,572	\$ 7,973 22
Deduct amount re-insured	1,196,915	15,764 62		
Net amount in force Dec. 31, 1890	\$ 36,303,782	\$ 488,114 95	\$ 194,572	\$ 7,973 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 23,026,860 00	\$ 324,319 91	1-2	\$ 162,159 95
1889		7,250 00	138 43	1-4	34 61
1890	Two years	15,500 00	99 38	3-4	74 53
1888		2,877,998 00	33,504 56	1-6	5,584 09
1889	Three years	3,385,297 00	41,165 21	1-2	20,582 60
1887		4,836,530 00	61,506 68	5-6	51,255 57
1888	Four years	1,000 00	7 50	1-8	93
1889		20,000 00	170 63	3-8	63 99
1890	Five years	15,200 00	119 10	5-8	74 44
1885		29,860 00	297 66	7-8	260 45
1887	Five years	105,507 00	1,641 63	1-10	164 16
1888		67,134 00	865 14	3-10	259 54
1888	Five years	344,881 00	4,465 00	1-2	2,232 50
1889		643,008 00	8,481 91	7-10	5,937 33
1890		927,757 00	11,332 21	9-10	10,198 98
Totals		\$ 36,303,782 00	\$ 488,114 95		\$ 258,883 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,310,438 29
Losses paid from organization to date	1,140,304 77
Total amount of cash dividends declared since the company commenced business	86,000 00
Total amount of the company's stock owned by the directors at par value	211,800 00
Losses incurred during the year: fire, \$198,458.73; marine, \$32,840.99; total.	231,299 72

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 270,717 50
Premiums received	13,468 26
Losses paid	435 74
Losses incurred	435 74

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 (unencumbered)	\$ 34,300 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	764,670 60
Interest due and accrued on all said mortgage loans.	13,362 00
Value of lands mortgaged, exclusive of buildings	\$ 1,290,000 00
Value of buildings mortgaged (insured for \$437,000.00 as collateral)	523,000 00
Total value of said mortgaged premises	\$ 1,813,000 00

250 MILWAUKEE MECHANICS' INSURANCE COMPANY.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Milwaukee City bonds, 4 per cent.	\$ 104,000 00	\$ 104,000 00	
Milwaukee City Bath bonds, 4 per cent.	23,000 00	23,000 00	
Milwaukee City Park bonds, 4 per cent.	100,000 00	101,750 00	
Brown County, Wis., bonds, 5 and 6 per cent.	83,000 00	86,500 00	
Oshkosh City, Wis., bonds, 7 per cent.	30,000 00	33,300 00	
Door County, Wis., bonds, 8 per cent.	3,000 00	3,090 00	
LaCrosse City Bridge bonds, 5 per cent.	35,000 00	37,100 00	
St. Paul, Minn., Water bonds, 5 per cent.	100,000 00	110,000 00	
Ramsey County, Minn., Bridge bonds, 4½ per cent.	75,000 00	81,000 00	
Ramsey County, Minn., Loan bonds, 4½ per cent.	25,000 00	27,000 00	
Central Map Survey & Pub. Co., Chicago stocks	500 00	500 00	
St. Paul, Minn., Board of Edu. bonds, 4½ per cent.	125,000 00	135,000 00	
Totals	\$ 703,500 00	\$ 742,240 00	
Total market value of stocks and bonds			\$ 742,240 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
Grafton Worsted Mills stock	\$ 15,000 00	\$ 15,000 00	\$ 10,000 00	
C. Preusser Jewelry Company	10,000 00	10,000 00	6,250 00	
Mtge. Note, Milwaukee City Prop'ty	1,600 00	3,200 00	1,600 00	
Totals	\$ 26,600 00	\$ 28,200 00	\$ 17,850 00	
Amount loaned on collaterals.				\$ 17,850 00
Cash in the company's principal office.				14,727 42
Cash deposited in bank.				86,340 68
Interest due and accrued on bonds.				7,483 00
Gross premiums in course of collection, not more than three months due.				56,219 34
Aggregate amount of all the Assets of the company, stated at their actual value.				\$ 1,737,193 04

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,858 47	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,403 00	
Losses resisted, including interest, costs and other expenses thereon	4,050 00	
Net amount of unpaid losses	\$ 23,311 47	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$412,759.21; unearned premiums (fifty per cent.).	\$ 206,379 60	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$539,815.35; unearned premiums (<i>pro rata</i>).	276,191 58	
Total unearned premiums	\$ 482,571 18	
Cash dividends to stockholders remaining unpaid	10 00	
All other demands against the company, absolute and contingent	10,960 63	
Total amount of all Liabilities, except capital stock and net surplus	\$ 516,853 28	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	1,020,339 76	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 1,737,193 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	\$ 38,821 91	From fire risks.
Gross premiums on risks written and renewed during the year	627,769 53	
Total	\$ 666,591 44	
Deduct premiums and bills in course of collection at this date.	45,258 71	
Entire premiums collected during the year.	\$ 621,332 73	
Deduct re-insurance, rebate, abatement and return premiums	68,937 41	
Net cash actually received for premiums.	\$ 552,395 32	

MILWAUKEE MECHANICS' INSURANCE COMPANY. 251

Received for interest on mortgages	50,754 98
Received for interest and dividends on stocks, bonds and collateral loans . .	33,811 15
Income received from all other sources	1,277 60
Aggregate amount of Income actually received during the year in cash . . .	\$ 638,239 05

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$32,365.37, fire risks. losses occurring in previous years)	\$ 274,064 24
Deduct all amounts actually received for salvages and re-insurance in other companies	14,618 41
Net amount paid during the year for losses	\$ 259,445 83
Cash dividends actually paid stockholders	50,120 50
Paid for commissions or brokerage	126,500 52
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	43,542 99
Paid for State and local taxes in this and other States	19,237 70
All other payments and expenditures	32,690 43
Aggregate amount of actual Expenditures during the year in cash	\$ 531,537 97

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 64,303,470	\$ 922,235 58
	48,413,702	627,769 53
Totals	\$ 112,717,172	\$ 1,550,005 11
Deduct those expired and marked off as terminated	43,248,787	597,430 55
Net amount in force December 31, 1890	\$ 69,468,386	\$ 952,574 56

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 30,047,020 00	\$ 412,759 21	1-2	\$ 206,379 60
1888			127,344 67	1-6	21,224 11
1889	Three years	31,784,052 00	139,097 00	1-2	69,548 50
1890			143,385 91	5-6	119,488 25
1886			27,263 17	1-10	2,726 31
1887	Five years	7,637,314 00	23,077 41	3-10	6,923 22
1888			25,189 47	1-2	12,594 74
1889			26,627 47	7-10	18,639 22
1890			27,830 25	9-10	25,047 23
Totals		\$ 69,468,386 00	\$ 952,574 56		\$ 482,571 18

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,190,815 91
Losses paid from organization to date	3,451,025 10
Total amount of cash dividends declared since the company commenced business	260,000 00
Total amount of the company's stock owned by the directors at par value . .	91,520 00
Amount loaned to stockholders, not officers	33,100 00
Losses incurred during the year: fire	250,391 93

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 712,410 00
Premiums received	10,497 60
Losses paid	3,841 79
Losses incurred	5,628 65

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 (unencumbered)	\$ 75,335 76
Loans on mortgage (first liens), upon which not more than one year's interest is due	604,955 52
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	5,800 00
Interest due and accrued on all said mortgage loans	10,164 94
Value of lands mortgaged, exclusive of buildings	\$1,015,350 00
Value of buildings mortgaged (insured for \$520,275.00 as collateral)	839,050 00
Total value of said mortgaged premises	\$1,854,400 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent	\$ 50,000 00	\$ 61,500 00
Hartford City (Capitol)	25,000 00	28,000 00
Hartford City (Water)	10,000 00	10,100 00
New Britain City	6,000 00	7,080 00
Cleveland City	10,000 00	11,000 00
Detroit City	10,000 00	12,800 00
Lincoln City	12,000 00	12,000 00
Meriden Town	10,000 00	10,400 00
Helena City	20,000 00	20,800 00
Richmond City	44,900 00	52,000 00
Georgia State	25,000 00	29,810 00
West Middle School District, Hartford	28,000 00	28,000 00
Danbury and Norwalk R. R	10,000 00	10,600 00
Harlem River and Port Chester R. R	25,000 00	32,500 00
Erie Railway	20,000 00	27,000 00
Sandusky, Mansfield and Newark R. R	20,000 00	24,200 00
Cincinnati, Hamilton and Dayton R. R	15,000 00	18,300 00
Knoxville and Ohio R. R	20,000 00	21,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R	35,000 00	44,800 00
Chicago and Western Indiana R. R	29,000 00	33,060 00
Chicago and North-Western R. R	20,000 00	23,000 00
Chicago, Milwaukee and St. Paul R. R., South Minn. Div	10,000 00	11,400 00
Chicago, Milwaukee and St. Paul R. R., Dub. Div	10,000 00	11,400 00
Chicago, Milwaukee and St. Paul R. R., Hastings & Dak. Div., 5 per cent	10,000 00	10,200 00
Chicago, Milwaukee and St. Paul R. R., Hastings & Dak. Div., 7 per cent	20,000 00	24,800 00
Chicago, Milwaukee and St. Paul R. R., Mineral Point Div	10,000 00	10,200 00
Chicago, Burlington and Quincy R. R	11,000 00	11,544 00
Louisville, New Albany and Chicago R. R	10,000 00	11,000 00
Louisville and Nashville R. R., N. O. & M. Div	10,000 00	11,700 00
East Tennessee, Virginia and Georgia R. R	30,000 00	30,300 00

	Par value.	Market value.
Hannibal and St. Joseph R. R	20,000 00	23,000 00
Nodaway Valley R. R	8,000 00	9,040 00
Atchison, Topeka and Santa Fé	10,000 00	8,000 00
Atchison, Topeka and Santa Fé income	4,000 00	2,000 00
Fremont, Elkhorn and Missouri Valley R. R	5,000 00	5,750 00
St. Paul and Northern Pacific R. R	10,000 00	11,400 00
Northern Pacific R. R. and Land Grant	25,000 00	30,250 00
Northern Pacific R. R., Pend. d'Oreille Div	29,000 00	33,640 00
Union Pacific R. R	35,000 00	36,050 00
Oregon Railway and Navigation	20,000 00	22,800 00
Columbus and Toledo first mortgage	20,000 00	22,000 00
Columbus and Toledo second mortgage	12,000 00	13,920 00
Memphis and Charleston	10,000 00	10,800 00
Norfolk and Western, Clinch Valley Div	20,000 00	24,000 00
Hartford and Connecticut Western	22,000 00	21,120 00
Hartford and Connecticut Western	10,000 00	10,000 00

Shares of Stock.

480 New York, New Haven and Hartford R. R	48,000 00	120,000 00
200 New York and Harlem R. R	10,000 00	25,500 00
500 New York Central and Hudson River R. R	50,000 00	50,000 00
742 Pennsylvania R. R	37,100 00	37,100 00
200 Pittsburgh, Fort Wayne and Chicago	20,000 00	30,000 00
200 Cleveland and Pittsburgh	10,000 00	15,200 00
300 Belt R. R., Indianapolis	15,000 00	12,500 00
167 Illinois Central	16,700 00	15,862 00
110 Chicago, Burlington and Quincy	11,000 00	9,900 00
330 Chicago, Rock Island and Pacific	33,000 00	23,100 00
100 Peoria and Bureau Valley	10,000 00	16,500 00
509 Hartford National Bank	50,900 00	77,368 00
450 Phoenix National Bank	45,000 00	57,150 00
250 Aetna National Bank	25,000 00	27,500 00
112 Charter Oak National Bank	11,200 00	11,760 00
100 Farmers and Mechanics National Bank	10,000 00	10,700 00
40 City Bank	4,000 00	4,080 00
50 Mercantile National Bank	5,000 00	4,250 00
300 National Exchange Bank	15,000 00	18,900 00
50 First National Bank, Meriden	5,000 00	5,600 00
50 Second National Bank, New Haven	5,000 00	6,850 00
100 Thames National Bank, Norwich	10,000 00	14,000 00
100 Metropolitan National Bank, New York	10,000 00	500 00
50 Central National Bank, New York	5,000 00	7,150 00
75 National Bank of the Republic, Boston	7,500 00	12,000 00
70 Boston National Bank, Boston	7,000 00	8,400 00
70 St. Paul National Bank	7,000 00	8,190 00
20 National Bank of Commerce, Kansas City	2,000 00	2,700 00
400 Willimantic Linen Company	10,000 00	14,400 00

Totals \$1,321,400 00 \$1,581,424 00

Total market value of stocks and bonds \$ 1,581,424 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
6 shares Travelers' stock	\$ 600 00	\$ 1,680 00	\$ 450 00

Amount loaned on collaterals	\$ 450 00
Cash in the company's principal office	621 00
Cash deposited in bank	166,679 57
Interest due and accrued on bonds	3,134 95
Interest due and accrued on collateral loans	13 50
Gross premiums in course of collection, not more than three months due.	171,633 95

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 2,620,213 19

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 38,620 51
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	45,007 20
Losses resisted, including interest, costs and other expenses thereon.	6,350 00
Net amount of unpaid losses	\$ 89,977 71

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$882,092.76; unearned premiums (fifty per cent.)	\$ 441,046 38
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$820,224.96; unearned premiums (<i>pro rata</i>)	442,119 09
Total unearned premiums	\$ 883,165 47
All other demands against the company, absolute and contingent.	34,222 82
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,007,366 00
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	612,847 19
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,620,213 19

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	From fire risks. \$ 137,285 94
Gross premiums on risks written and renewed during the year	1,406,963 88
Total	\$1,544,249 82
Deduct premiums and bills in course of collection at this date	171,633 95
Entire premiums collected during the year	\$1,372,615 87
Deduct re-insurance, rebate, abatement and return premiums	194,138 56
Net cash actually received for premiums	\$ 1,178,477 31
Received for interest on mortgages	36,597 98
Received for interest and dividends on stocks, bonds and collateral loans	88,255 66
Income received from all other sources	2,954 51
Aggregate amount of Income actually received during the year in cash	\$ 1,296,285 46

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$66,805.02, losses occurring in previous years	On fire risks. \$ 634,507 00
Deduct all amounts received for salvages and re-insurance in other companies	61,990 15
Net amount paid during the year for losses	\$ 572,516 85
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	203,495 67
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	103,796 03
Paid for State and local taxes in this and other States	30,302 55
All other payments and Expenditures	86,258 01
Aggregate amount of actual Expenditures during the year in cash	\$ 1,096,369 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 125,686,496	\$ 1,554,325 89
Written or renewed during the year	108,694,191	1,406,963 88
Totals	\$ 234,380,687	\$ 2,961,289 77
Deduct those expired and marked off as terminated	94,403,592	1,150,365 28
In force at the end of the year	\$ 139,977,095	\$ 1,810,924 49
Deduct amount re-insured	8,250,154	108,666 77
Net amount in force December 31, 1890	\$ 131,726,941	\$ 1,702,317 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 63,529,449 00	\$ 882,092 76	1-2	\$ 441,046 38
1889		353,221 00	3,241 08	1-4	810 27
1890	Two years	205,142 00	2,057 29	3-4	1,542 97
1888		9,191,879 00	107,394 14	1-6	17,899 02
1889	Three years	11,356,057 00	133,244 08	1-2	66,622 04
1890		15,046,436 00	179,742 08	5-6	149,785 07
1887	Four years	237,470 00	2,346 61	1-8	293 32
1888		341,721 00	3,354 60	3-8	1,257 97
1889	Five years	297,987 00	3,035 25	5-8	1,897 03
1890		349,486 00	3,194 05	7-8	2,794 79
1886	Five years	5,480,782 00	65,939 65	1-10	6,593 96
1887		6,571,724 00	80,142 20	3-10	24,042 66
1888	Five years	5,418,319 00	70,160 13	1-2	35,080 06
1889		6,394,299 00	81,182 48	7-10	56,827 74
1890		6,952,969 00	85,191 32	9-10	76,672 19
Totals		\$131,726,941 00	\$ 1,702,317 72		\$ 883,165 47

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,552,053 39
Losses paid from organization to date	4,863,554 66
Total amount of cash dividends declared since the company commenced business	1,577,000 00
Total amount of the company's stock owned by the directors at par value	93,400 00
Amount loaned to stockholders, not officers	450 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire	587,290 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,286,567 96
Premiums received	29,201 82
Losses paid	6,149 70
Losses incurred	6,177 95

National Assurance Company of Ireland,

OF

DUBLIN IRELAND.

Incorporated January 9, 1823.

HAROLD ENGELBACH 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 (unencumbered)	\$ 232,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	671,061 00
Loans on mortgage (first liens), upon which more than one year's interest is due	20,605 00
Interest due and accrued on all said mortgage loans	17,147 00
Total value of said mortgaged premises	\$1,920,165 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
British Government securities	\$ 103,136 00	\$ 93,664 00	
India & Colonial Government securities	201,373 00	204,782 00	
Municipal corporation stocks	15,000 00	15,312 00	
U. S. State & Municipal bonds	149,484 00	159,999 00	
Foreign government securities	30,000 00	31,551 00	
Railway & debenture stocks	345,146 00	364,583 00	
Railway stocks and shares	231,080 00	261,070 00	
Dublin port and docks bonds	30,000 00	30,060 00	
Bank of England stock	5,000 00	14,930 00	
Bank of Ireland stock	73,250 00	219,514 00	
A. Guinness Sons & Co.	15,000 00	22,679 00	
Glasgow Salvage Corps	1,750 00	1,750 00	
Totals	<u>\$1,200,219 00</u>	<u>\$1,420,310 00</u>	
Total market value of stocks and bonds			\$ 1,420,310 00

Loans on Collaterals.

	Loaned thereon.	
Loaned on company's life policies all within surrender value	\$ 124,597 00	
Advances on government stock	15,000 00	
Reversions purchased	10,961 00	
Advances on pensions and annuities	27,114 00	
Lodged in court to meet life claims not disputed	2,500 00	
Agents balances on life accounts	7,418 00	
Amount loaned on collaterals		\$ 187,590 00
Cash in the company's principal office		152 00
Cash deposited in bank		45,653 00
Interest due and accrued on bonds		16,215 00
Interest due and accrued on collateral loans		4,955 00
Gross premiums in course of collection, not more than three months due		180,456 00
Bills receivable, not matured, taken for fire, marine and inland risks		385 00
All other property belonging to the company		22,048 00
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 2,818,577 00</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 52,905 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$979,930.00; unearned premiums (fifty per cent.)	\$ 489,965 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$38,012.00; unearned premiums (<i>pro rata</i>)	34,211 00
Total unearned premiums	\$ 524,176 00
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department	1,335,718 00
Cash dividends to stockholders remaining unpaid	9,460 00
Due and to become due for borrowed money	25,911 00
All other demands against the company, absolute and contingent	11,126 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,959,296 00
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	359,281 00
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 2,818,577 00</u>

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	\$ 196,430 00	From fire risks.
Gross premiums on risks written and renewed during the year	1,111,583 00	
Total	\$1,305,013 00	
Deduct premiums and bills in course of collection at this date	180,455 00	
Entire premiums collected during the year	\$1,127,558 00	
Deduct re-insurance, rebate, abatement and return premiums	27,100 00	
Net cash actually received for premiums	\$ 1,100,458 00	
Received for interest and dividends on stocks, bonds and collateral loans	50,475 00	
Income received from all other sources	645 00	
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,151,578 00</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	
Deduct all amounts received for salvages and re-insurance in other companies	\$ 652,355 00	
	24,895 00	
Net amount paid during the year for losses		\$ 627,460 00
Cash dividends actually paid stockholders		55,000 00
Paid for commissions or brokerage		245,512 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		} 74,730 00
Paid for State and local taxes in this and other States		
All other payments and expenditures		
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,002,702 00</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of december os the preceding year		\$ 1,003,560 00
Written or renewed during the year		1,111,583 00
Total		\$ 2,115,143 00
Deduct those expired and marked off as terminated		1,070,100 00
In force at the end of the year		\$ 1,045,043 00
Deduct amount re-insured		27,100 00
Net amount in force December 31, 1890	\$ 226,000 00	<u>\$ 1,017,983 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less		\$ 979,930 00	1-2	\$ 489,965 00
1889	Four years		38,012 00	5-8	34,211 00
Totals.			<u>\$ 1,017,943 00</u>		<u>\$ 524,176 00</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,632,982 90
Losses paid from organization to date	7,564,947 00
Total amount of cash dividends declared since the company commenced business	2,568,662 00
Losses incurred during the year; fire	662,115 00
Amount deposited in different States and countries for the security of all the company's policy-holders	<u>302,905 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	
Premiums received	\$ 628,811 00
Losses paid	13,942 60
Losses incurred	2,305 62
	<u>2,305 62</u>

Newark Fire Insurance Company,

OF

NEWARK NEW JERSEY.

Incorporated May 14, 1810.

JOHN J. HENRY, President.

OSCAR O. BREWER, 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 (unencumbered)	\$	50,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		362,817 50
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$2,250.00 is in process of foreclosure)		3,050 00
Interest due and accrued on all said mortgage loans		5,737 64
Value of lands mortgaged, exclusive of buildings	\$	387,584 00
Value of buildings mortgaged (insured for \$473,900 00 as collateral)		569,216 00
Total value of said mortgaged premises	\$	956,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. Reg. 4 per cent. bonds	\$ 75,000 00	\$ 91,500 00
Orange & Newark Horse Car R. R. Co bonds	25,000 00	28,750 00
Essex Passenger R. R. Co. bonds	5,000 00	5,750 00
Morris & Essex R. R. Co. stock	20,000 00	29,200 00
National State Bank stock	15,900 00	23,850 00
National Newark Banking Co. stock	7,700 00	11,550 00
Newark City National Bank stock	13,250 00	19,875 00
West Shore R. R. Co. registered bonds	15,000 00	15,000 00
West Shore R. R. Co. coupon bonds	10,000 00	10,000 00
East Orange Improvement bonds	3,203 31	3,203 31
Totals	\$ 190,053 31	\$ 238,678 31
Total market value of stocks and bonds		\$ 238,678 31

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
Newark Lime & Cement Co.	\$ 500 00	\$ 4,000 00	\$ 3,000 00
Amount loaned on collaterals			\$ 3,000 00
Cash in company's principal office			3,035 06
Cash deposited in bank			28,752 19
Interest due and accrued on bonds			2,335 00
Interest due and accrued on collateral loans			18 75
Gross premiums in course of collection, not more than three months due			19,663 90
Bills receivable, not matured, taken for fire, marine and inland risks			607 90
All other property belonging to the company			440 00
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 718,136 25

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,741 26	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,526 67	
Losses resisted, including interest, costs and other expenses thereon	3,032 94	
Total gross amount of claims for losses	\$ 11,299 97	
Deduct re-insurance thereon	1,383 87	
Net amount of unpaid losses		\$ 9,916 10
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$154,878.78; unearned premiums (fifty per cent.)	\$ 77,439 39	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$131,464.76; unearned premiums (<i>pro rata</i>)	72,642 62	
Total unearned premiums		\$ 150,082 01
Cash dividends to stockholders remaining unpaid		6,408 85
All other demands against the company, absolute and contingent		5,467 60
Total amount of all Liabilities, except capital stock and net surplus		\$ 250,000 00
Joint-stock capital actually paid up in cash		296,261 69
Surplus beyond capital and all other Liabilities		
Aggregate amount of all Liabilities, including paid up capital stock and net surplus		\$ 718,136 25

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	From fire risks. \$ 17,975 43	
Deduct amount of same not collected	197 05	
Net collected	\$ 17,778 38	
Gross premiums on risks written and renewed during the year	247,514 39	
Total	\$ 265,292 77	
Deduct premiums and bills in course of collection at this date	20,271 80	
Entire premiums collected during the year	\$ 245,020 97	
Deduct re-insurance, rebate, abatement and return premiums	38,789 47	
Net cash actually received for premiums		\$ 206,231 50
Received for interest on mortgages		22,022 64
Received for interest and dividends on stocks, bonds and collateral loans		7,635 00
Income received from all other sources		868 50
Aggregate amount of Income actually received during the year in cash		\$ 236,757 64

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$36,481.21, losses occurring in previous years	On fire risks. \$ 146,805 21	
Deduct all amounts received for salvages and re-insurance in other companies	10,712 78	
Net amount paid during the year for losses		\$ 136,092 43
Cash dividends actually paid stockholders		25,303 99
Paid for commissions or brokerage		45,314 97
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		17,461 51
Paid for State and local taxes in this and other States		9,377 04
All other payments and Expenditures		13,806 46
Aggregate amount of actual Expenditures during the year in cash		\$ 247,356 40

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 31,114,423 00	\$ 288,485 43
Written or renewed during the year	28,205,704 00	247,514 39
Totals	\$ 59,320,127 00	\$ 535,999 82
Deduct those expired and marked off as terminated	27,094,041 00	236,180 54
In force at the end of the year	\$ 32,226,086 00	\$ 299,819 28
Deduct amount re-insured	1,510,969 00	13,471 74
Net amount in force December 31, 1890.	\$ 30,715,117 00	\$ 286,347 54

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 15,274,011 00	\$ 154,878 78	1-2	\$ 77,439 39
1889		9,150 00	99 98	1-4	25 00
1890	Two years	10,208 00	67 57	3-4	50 68
1888		3,412,574 00	27,353 19	1-6	4,558 87
1889	Three years	4,144,654 00	32,482 33	1-2	16,241 17
1890		5,126,700 00	40,422 78	5-6	33,685 65
1887	Four years	500 00	2 00	1-8	25
1888		6,700 00	45 00	3-8	16 88
1889		31,250 00	297 06	5-8	185 67
1890		6,750 00	57 51	7-8	50 33
1886		457,851 00	4,669 30	1-10	466 93
1887	Five years	404,275 00	4,175 69	3-10	1,252 71
1888		446,486 00	5,039 26	1-2	2,519 63
1889		635,106 00	7,462 69	7-10	5,223 89
1890		748,902 00	9,294 40	9-10	8,364 96
Totals		\$ 30,715,117 00	\$ 286,347 54		\$ 150,082 01

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,919,427 65
Losses paid from organization to date	1,739,257 31
Total amount of cash dividends declared since the company commenced business	628,280 40
Total amount of the company's stock owned by the directors at par value	32,885 00
Losses incurred during the year: fire	108,464 65

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 189,408 00
Premiums received	4,268 11
Losses paid	1,384 73
Losses incurred	2,435 45

New Hampshire Fire Insurance Co.

OF

MANCHESTER . . . NEW HAMPSHIRE.

Incorporated 1869.

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 509,146 86
Interest due and accrued on all said mortgage loans 14,914 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
U. S. Government, 4's	\$ 125,000 00	\$ 151,875 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
City of Topeka, Kansas, 6's	10,000 00	10,500 00
City of Omaha, Nebraska, 6's	10,000 00	10,500 00
City of Moorehead, Minn., 7's	6,000 00	6,000 00
City of Lincoln, Nebraska, 6's	36,000 00	36,860 00
Maine Central R. R., 6's	10,000 00	12,000 00
Burlington & Missouri River R. R., in Iowa, 7's	10,000 00	11,000 00
Chicago, Burlington & Quincy R. R., 7's	15,000 00	18,000 00
C., B. & O. R. R., Denver Extension, 4's	10,000 00	8,700 00
C., B. & O. R. R., Cou., 5's	4,400 00	4,488 00
Jackson, Lansing & Saginaw R. R., 8's	10,000 00	10,500 00
New York & New England R. R., 7's	10,000 00	12,000 00
New York & New England R. R., 6's	10,000 00	11,200 00
Union Pacific R. R., 8's	25,000 00	27,000 00
Union Pacific R. R., Trust, 5's	10,000 00	9,000 00
Oregon Short Line R. R., 6's	10,000 00	9,800 00
Boston, Concord & Montreal R. R., 6's	62,000 00	65,100 00
Hillsborough Co., N. H., 6's	5,000 00	5,200 00
Chicago & West Michigan R. R., 5's	25,000 00	22,500 00
Topeka, Kansas, Water Supply Co., 6's	20,000 00	21,000 00
Minneapolis Gas Light Co., 6's	20,000 00	21,000 00
Chicago, Burlington & Northern R. R., 5's	5,000 00	4,750 00
New Hampshire Trust Co., deb., 6's	30,000 00	30,000 00
Central Loan & Land Co., deb., 6's	20,000 00	20,000 00
Johnson Loan & Trust Co., deb., 6's	10,000 00	10,000 00
Nashua Card and Glazed Paper Co., 6's	10,000 00	10,200 00
National Loan & Trust Co., 6's	10,000 00	10,000 00
Grand Forks Gas and Electric Co., 6's	10,000 00	10,000 00
Sioux City, Iowa, Sewerage, 6's	2,161 96	2,161 96
Swift & Co., Chicago, 6's	25,000 00	25,000 00
<i>Stock</i>		
Suncook Valley R. R.	4,000 00	5,000 00
Merchants' Nat'l Bank, Manchester, N. H.	10,000 00	12,500 00
N. Y. Central & Hudson River R. R.	10,000 00	10,000 00
Norwich & Worcester R. R.	3,100 00	5,425 00
Pemigewasset Valley R. R.	26,000 00	31,200 00
Chicago, Burlington & Quincy R. R.	44,000 00	39,600 00
Illinois Central R. R.	30,000 00	29,400 00
Chicago, Rock Island & Pacific R. R.	10,000 00	7,000 00
Amoskeag Mfg. Co., Manchester, N. H.	5,000 00	10,000 00

262 NEW HAMPSHIRE FIRE INSURANCE COMPANY.

<i>Stocks.</i>	Par value.	Market value.
Pemigewasset Nat'l Bank, Plymouth, N. H.	6,000 00	7,200 00
Lake Shore & Michigan Southern R. R.	20,000 00	22,000 00
First Nat'l Bank, Peterborough, N. H.	5,000 00	7,000 00
Merchants' Nat'l Bank, Kansas City, Mo.	5,000 00	5,150 00
Manchester Mills, Manchester, N. H.	1,000 00	7,500 00
Quincy Bridge.	1,000 00	1,750 00
Chicago & Northwestern R. R.	20,000 00	21,000 00
Boston & Albany R. R.	1,500 00	2,850 00
Boston & Albany R. R., Rts.	5,043 12	4,560 00
Totals	\$ 797,905 08	\$ 860,369 96
Total market value of stocks and bonds.		\$ 860,369 96

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
8 Manchester & Lawrence R. R. . . . \$	800 00	\$ 1,760 00	\$ 2,700 00
2 Moline Plow Co.	2,000 00	1,800 00	
24 N. Y. Cent. & Hud. River R. R. . . .	2,400 00	2,376 00	2,050 00
3 C., B. & Q. R. R.	300 00	270 00	
86 C., B. & Q. R. R.	8,600 00	7,760 00	12,000 00
36 Pullman Palace Car Co.	3,600 00	6,600 00	
100 C., B. & Q. R. R.	10,000 00	9,000 00	7,200 00
<i>Bonds.</i>			
\$10,500 mtge. notes, guaranteed by Muscatine Mortgage Co.	10,050 00	10,000 00	8,000 00
\$500 C., B. & Q. R. R. 5 per cent coupon bonds	500 00	450 00	275 00
\$24,000 first mortgage notes.	24,000 00	24,000 00	30,000 00
\$12,000 N. Eng. L. & T. Co., deb. bonds	12,000 00	12,000 00	25,000 00
\$30,000 first mortgage notes	30,000 00	30,000 00	
50 shares Village Loan & Building As- sociation of Chicago, Ill.		1,300 00	1,000 00
\$10,000 City of St. Paul, Minn., 4 per cent. bonds	10,000 00	10,000 00	10,000 00
\$2,000 Maine Cen. R. R. 7 per ct. bonds.	2,000 00	2,500 00	
Totals	\$ 116,250 00	\$ 119,876 00	\$ 98,225 00
Amount loaned on collaterals			\$ 98,225 00
Cash in the Company's principal office			22,027 20
Cash deposited in bank			81,494 86
Interest due and accrued on bonds			5,628 00
Gross premiums in course of collection, not more than three months due			67,351 91

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 1,659,157 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 34,651 56
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	40,000 00
Losses not reported but estimated	10,000 00
Net amount of unpaid losses	\$ 84,651 56
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$490,277.59; unearned premiums (fifty per cent.)	\$ 245,138 79
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$628,808.52; unearned premiums (<i>pro rata</i>)	555,758 37
Total unearned premiums	600,897 16
All other demands against the company, absolute and contingent	13,470 38
Total amount of all Liabilities, except capital stock and net surplus.	\$ 699,019 10
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	360,138 69
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$ 1,659,157 79

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		From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 83,292 12		
		923,150 58	
Total		\$1,006,442 70	
Deduct premiums and bills in course of collection at this date		67,351 91	
Entire premiums collected during the year	\$ 939,090 79		
Deduct re-insurance, rebate, abatement and return premiums		175,513 44	
Net cash actually received for premiums			\$ 763,577 35
Received for interest on mortgages			32,034 81
Received for interest and dividends on stocks, bonds and collateral loans			45,278 42
Aggregate amount of Income actually received during the year in cash			\$ 840,890 58

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses on fire risks	\$ 421,970 14
Cash dividends actually paid stockholders	48,000 00
Paid for commissions or brokerage	165,057 59
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	40,936 06
Paid for State and local taxes in this and other States	22,395 02
All other payments and Expenditures	37,378 45
Aggregate amount of actual Expenditures during the year in cash	\$ 735,737 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 80,951,596	\$ 1,015,605 76
Written or renewed during the year	81,361,523	923,150 58
Totals	\$ 162,313,119	\$ 1,938,756 34
Deduct those expired and marked off as terminated	69,361,718	766,240 39
In force at the end of the year	\$ 92,951,401	\$ 1,172,515 95
Deduct amount re-insured	4,936,411	53,429 84
Net amount in force December 31, 1890	\$ 88,014,990	\$ 1,119,086 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 32,400,748 00	\$ 490,277 59	1-2	\$ 245,138 79
1889	Two years	500,414 00	5,100 18	1-4	1,275 04
1888		530,066 00	5,234 96	3-4	3,926 22
1889	Three years	7,134,265 00	89,019 56	1-6	14,836 59
1887		10,310,848 00	114,399 66	1-2	57,199 83
1888	Four years	13,202,968 00	151,714 96	5-6	126,429 14
1887		834,747 00	8,479 21	1-8	1,059 90
1889	Five years	944,208 00	9,094 09	3-8	3,410 28
1886		1,059,041 00	10,700 97	5-8	6,688 10
1887	Six years	987,605 00	9,891 30	7-10	8,654 89
1885		2,292,982 00	24,545 63	3-10	2,454 56
1888	Seven years	3,163,174 00	35,549 66	1-2	10,664 89
1889		3,885,662 00	43,448 62	7-10	21,724 31
1889	Eight years	5,264,577 00	60,160 61	9-10	42,112 42
1890		5,503,685 00	61,469 11		55,322 20
Totals		\$ 88,014,990 00	\$ 1,119,086 11		\$ 600,897 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,682,280 30
Losses paid from organization to date	3,884,096 41
Total amount of cash dividends declared since the company commenced business	540,000 00
Total amount of company's stock owned by the directors at par value	184,900 00
Losses incurred during the year: fire	399,586 00

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

Risks written	\$ 880,760 00
Premiums received	12,583 45
Losses paid	1,427 86
Losses incurred.	5,811 96

New York Bowery Fire Insurance Co.,

OF

NEW YORK NEW YORK.

Incorporated April, 1833.

HENRY SILBERHORN, President.

J. FRANK PATTERSON, 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 (unencumbered)	\$ 1,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 18,200 00
Interest due and accrued on all said mortgage loans	127 00
Value of lands mortgaged, exclusive of buildings	\$ 18,000 00
Value of buildings mortgaged (insured for \$24,500 00 as collateral)	38,500 00
Total value of said mortgaged premises	\$ 56,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Northern Pacific R. R., 1st mtge. 6 per cent. bonds	\$ 19,000 00	\$ 21,945 00
Northern Pacific Terminal R. R., 1st mtge. 6 per cent. bonds	5,000 00	5,400 00
Broadway & Seventh Ave. R. R., 2d mtge. 5 per cent. bonds	21,000 00	22,155 00
Central Pacific R. R. (C. & O. Div.), 1st mtge 6 per cent. bonds	25,000 00	25,875 00
Rome, Watertown & O. R. R., 1st mtge. 5 per cent. bonds	5,000 00	5,175 00
Midland R. R. of New Jersey, 1st mtge. 6 per cent. bonds	12,000 00	13,500 00
Denver & Rio Grande R. R., 1st mtge. 4 per cent. bonds	10,000 00	8,100 00
N. Y. O. & W. R. R., 1st mtge. 6 per cent. bonds Ches. & Ohio R. R., 1st mtge. 6 per cent. bonds	1,000 00	1,110 00
West N. Y. & Penn. R. R., 1st mtge. 6 per cent. bonds	10,000 00	11,500 00
Long Island R. R., 1st mtge. 5 per cent. bonds	13,000 00	9,950 00
N. Y. City (New Park Loan) con'd 2½ per cent. bonds, 1909	200,000 00	14,560 00
		200,000 00

	Par value.	Market value.
Rome, Watertown & Ogdensburg stock	20,000 00	20,200 00
N. Y., Lackawanna & Western stock	30,000 00	34,650 00
Chicago & Rock Island stock	22,000 00	15,565 00
Omaha preferred stock	20,000 00	16,500 00
N. Y. C. & H. R. R. R. stock	60,000 00	60,900 00
Long Island stock	20,000 00	17,200 00
Chicago & Northwestern R. R. stock	10,000 00	10,525 00
Western Union Telegraph Co. stock	20,000 00	15,250 00
Totals	<u>\$ 533,000 00</u>	<u>\$ 530,060 00</u>
Total market value of stocks and bonds		\$ 530,060 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Ches. & Ohio "A" 1st mtge. bonds . . . \$	1,000 00	\$ 1,150 00	700 00
Union Pacific R. R. 1st mtge. sinking fund bonds	1,000 00	1,080 00	1,000 00
Oriental Bank stock	1,250 00	2,500 00	2,000 00
Totals	<u>\$ 3,250 00</u>	<u>\$ 4,730 00</u>	<u>\$ 3,700 00</u>
Amount loaned on collaterals			\$ 3,700 00
Cash in the company's principal office			563 76
Cash deposited in bank			13,150 24
Interest due and accrued on bonds			3,003 33
Interest due and accrued on collateral loans			132 75
Gross premiums in course of collection, not more than three months due			81,376 81
All other property belonging to the company			864 47
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 652,178 36</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,727 32
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	31,445 09
Losses resisted, including interest, costs and other expenses thereon	9,176 88
Total gross amount of claims for losses	\$ 54,349 29
Deduct re-insurance thereon	12,207 02
Net amount of unpaid losses	\$ 42,142 27
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$280,634.98; unearned premiums (fifty per cent.)	\$ 140,317 49
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$163,376.78; unearned premiums (<i>pro rata</i>)	104,431 65
Total unearned premiums	\$ 244,749 14
Cash dividends to stockholders remaining unpaid	6,199 75
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	3,718 33
All other demands against the company, absolute and contingent	17,902 89
Total amount of all Liabilities, except capital stock and net surplus	\$ 314,712 38
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	37,465 98
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 652,178 36</u>

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	\$ 54,968 00	From fire risks.
Gross premiums on risks written and renewed during the year	505,737 31	
Total	\$ 560,705 31	
Deduct premiums and bills in course of collection at this date	81,376 81	
Entire premiums collected during the year	\$ 479,328 50	
Deduct re-insurance, rebate, abatement and return premiums	92,949 02	
Net cash actually received for premiums	\$ 386,379 48	
Received for interest on mortgages	5,495 41	}
Received for interest and dividends on stocks, bonds and collateral loans	23,597 41	
Aggregate amount of Income actually received during the year in cash	\$ 409,976 89	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$ 81,193.92, losses occurring in previous years)	\$ 308,565 40	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	39,315 91	
Net amount paid during the year for losses	\$ 296,249 49	
Cash dividends actually paid stockholders	18,000 00	
Paid for commissions or brokerage	86,308 92	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	31,025 60	
Paid for State and local taxes in this and other States	5,495 03	
All other payments and Expenditures	32,022 51	
Aggregate amount of actual Expenditures during the year in cash	\$ 442,100 55	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 67,928,743 00	\$ 533,681 77
Written or renewed during the year	46,156,285 00	505,737 31
Totals	\$114,085,028 00	\$ 1,039,419 08
Deduct those expired and marked off as terminated	44,930,852 00	469,291 06
In force at the end of the year	\$ 69,154,176 00	\$ 570,128 02
Deduct amount re-insured	11,066,401 00	76,116 26
Net amount in force December 31, 1890	\$ 58,087,775 00	\$ 494,011 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less.	\$ 27,145,296 00	\$ 280,634 98	1-2	\$ 140,317 49
1889		340,667 00	1,898 04	1-4	474 51
1890	Two years.	51,100 00	341 88	3-4	256 41
1888		9,600,633 00	60,835 54	1-6	10,139 26
1889	Three years.	8,208,839 00	56,528 28	1-2	28,264 14
1890		8,531,325 00	61,383 02	5-6	51,152 50
1887	Four years.	69,019 00	255 69	1-8	31 96
1888		55,780 00	415 87	3-8	155 95
1889	Five years.	30,084 00	476 59	5-8	297 87
1890		27,694 00	458 78	7-8	401 41
1886		817,755 00	6,578 02	1-10	657 80
1887		1,831,785 00	11,293 11	3-10	3,387 93
1888		575,335 00	6,022 15	1-2	3,011 07
1889		82,892 00	842 96	7-10	758 67
1890		719,571 00	6,046 85	9-10	5,442 17
Totals		\$ 58,087,775 00	\$ 494,011 76		\$ 244,749 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 8,635,359 17
Losses paid from organization to date	4,275,599 49
Total amount of cash dividends declared since the company commenced business	2,891,500 00
Total amount of the company's stock owned by the directors at par value	45,700 00
Amount loaned to officers and directors	1,700 00
Losses incurred during the year: fire	218,095 40

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 323,725 00
Premiums received	4,250 25
Losses paid	1,662 85
Losses incurred	4,497 85

New Zealand Insurance Company,

OF

AUCKLAND NEW ZEALAND.

Incorporated May 1, 1859.

JOHN LOGAN CAMPBELL,
Chairman.

GEORGE PATRICK PIERCE,
General Manager.

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 (unencumbered) \$ 1,590,534 00
 Loans on mortgage (first liens), upon which more than one year's interest is due 2,932 05

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Auckland Fibre Manufacturing Co	\$ 1,250 00	1,250 00
Auckland Building Society	7,475 00	7,475 00
Auckland Gas Co	19,975 00	19,975 00
Bay of Islands Coal Co	860 00	860 00
Bank of New Zealand	4,550 00	4,550 00
Industrial Building Society	5,525 00	5,525 00
Colonial Sugar Refining Co	27,720 00	27,720 00
N. Z. & R. P. Land Mortgage Co	105,095 00	105,095 00
N. Z. Loan & Mercantile Agency Co	74,887 00	74,887 00
Union Oil & Soap Co	2,688 00	2,688 00
Union Insurance Society of Canton	1,031 00	1,031 00
Brisbane Building Society	530 00	530 00
City & Suburban Building Society, Brisbane	751 00	751 00
South Brisbane Building Society	299 00	299 00
Townsville Building Society	2,506 00	2,506 00
Commercial Building Society, Dunedin	1,687 00	1,687 00
Home Mutual Building Society, San Francisco	2,875 00	2,875 00
Wellington Building Society	2,500 00	2,500 00
Marine Salvage Association, Melbourn	600 00	600 00
Marine Salvage Association, Wellington	182 00	182 00
United States bonds	62,622 00	62,622 00
Cape of Good Hope Gov. securities	50,238 00	50,238 00
Onchunga Borough debentures	25,000 00	25,000 00
Totals	\$ 400,846 00	\$ 400,846 00
Total market value of stocks and bonds		\$ 400,846 00

Loans on Collaterals.

	Market value.	Loaned thereon.
N. Z. Loan & Mercantile Agency Co	\$ 65,000 00	\$ 65,000 00
D. Craig	1,750 00	1,750 00
London Chartered Bank, Brisbane	10,000 00	10,000 00
London Chartered Bank, Townsville	1,250 00	1,250 00
Australian Joint-Stock Bank, Brisbane.	10,000 00	10,000 00
Brisbane Building Society	2,500 00	2,500 00
Federal Building Society, Brisbane	2,500 00	2,500 00
Bank of North Queensland	5,000 00	5,000 00
Sydney Building Society	20,000 00	20,000 00
Wellington Building Society	10,000 00	10,000 00
Totals	\$ 128,000 00	\$ 128,000 00
Amount loaned on collaterals		\$ 128,000 00
Cash in the company's principal office		2,738 00
Cash deposited in bank		44,074 00
Cash due by branches and agencies		203,738 00
Interest due and accrued on bonds and collateral loans		7,392 00
Bills receivable, not matured, taken for fire, marine and inland risks		1,759 00
All other property belonging to the company		3,009 00
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 2,675,295 00

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses		\$ 179,295 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$869,172.00; unearned premiums (fifty per cent.)	434,586 00	
Gross premiums received and receivable upon all unexpired inland navigation and marine risks, \$78,776.00; unearned premiums (one hundred per cent.)	78,776 00	
Gross premiums received and receivable upon all unexpired marine risks (fifty per cent.)	54,765 00	
Total unearned premiums		\$ 568,127 00
Interest remaining unpaid		5,213 00
All other demands against the company, absolute and contingent		130,163 00
Total amount of all Liabilities, except capital stock and net surplus		\$ 882,798 00
Joint-stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other Liabilities		792,497 00
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 2,675,295 00

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums on risks written and renewed during the year	\$ 1,091,378 00	\$ 727,099 00
Deduct re-insurance, rebate, abatement and return premiums	235,637 00	206,623 00
	\$ 855,741 00	\$ 520,476 00
Net cash actually received for premiums		\$ 1,376,217 00
Received for interest and dividends on stocks, bonds and collateral loans		31,496 00
Income received from all other sources		46,733 00
Aggregate amount of Income actually received during the year in cash		\$ 1,454,446 00

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses, (including appropriation for unpaid losses)	\$ 485,834 00	\$ 546,964 00
Deduct all amounts received for salvages, and re-insurance in other companies	84,914 00	116,751 00
	\$ 400,920 00	\$ 430,213 00

Net amount paid during the year for losses	\$ 831,133 00
Cash dividend actually paid stockholders	125,000 00
Paid for commissions or brokerage	56,141 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	211,695 00
Paid for State and local taxes in this and other States	11,176 00
All other payments and Expenditures	126,534 00
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,361,679 00</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 30th day of November of the preced'g year	\$ 156,984,220	\$ 974,715 00	\$ 21,257,625	\$ 147,502 00
Writted or renewed during the year	171,316,075	1,091,378 00	92,796,510	727,099 00
Totals	\$ 328,300,295	\$ 2,066,093 00	\$ 114,054,135	\$ 874,601 00
Deduct those expired and marked off as terminated	169,990,195	1,057,658 00	93,329,975	725,780 00
In force at end of year	\$ 158,310,100	\$ 1,008,435 00	\$ 24,724,160	\$ 148,821 00
Deduct amount re-insured	21,862,405	139,263 00	2,174,900	15,280 00
Net amount in force November 30, 1890	<u>\$ 136,447,695</u>	<u>\$ 869,172 00</u>	<u>\$ 18,549,260</u>	<u>\$ 133,541 00</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 20,252,448 00
Losses paid from organization to date	12,587,457 00
Total amount of cash dividends declared since the company commenced business	2,697,730 00
Total amount of the company's stock owned by the directors at par value	76,590 00
Amount loaned to officers and directors	2,625 00
Amount loaned to stockholders, not officers	16,338 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year: fire, \$400,921.00; marine, \$430,212.00; total	831,133 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	\$ 164,370 00
Premiums received	1,375 00
Losses paid	32 60
Losses incurred	32 60

Niagara Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated July, 1850.

PETER NOTMAN, President.

GEO. C. HOWE, 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 (unencumbered)	\$ 577,566 63
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	1,356 50
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 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.
<i>Bonds.</i>		
United States 6 per cent. cur'cy, reg., '98 and '99.	\$ 30,000 00	\$ 35,750 00
United States 4 per cent., reg., 1907	565,000 00	684,300 00
Jersey City 7 per cent., 1913	8,000 00	9,760 00
Jersey City 6 per cent., 1891 (water)	6,000 00	6,000 00
Jersey City 6 per cent., 1904 (tax)	28,000 00	30,240 00
Jersey City 7 per cent., 1905 (improvement)	3,000 00	3,340 00
Jersey City 7 per cent., 1902 (water)	5,000 00	5,750 00
Albany and Susquehanna R'y, first mtge, consol. 7 per cent., 1906	30,000 00	39,000 00
Lake Erie and Western R'y, 5 per cent.	50,000 00	53,250 00
Chicago, Milwaukee and St. Paul R'y, 6 per cent., 1910, first mtge, So. Minn. div.	50,000 00	56,500 00
Fremont, Elkhorn and Missouri Valley R'y, 6 per cent., 1933	40,000 00	48,800 00
James River R'y, 6 per cent., 1936 (guaranteed by Northern Pacific Railway)	25,000 00	25,750 00
N. Y. Elevated R'y Co.'s first mtge, 1906, 7 per ct. Kings County Elevated R'y Co.'s first mtge, 1925, 5 per cent.	20,000 00	23,000 00
Morris and Essex R'y Co.'s 7 per cent., consol, first mtge, 1915	20,000 00	20,000 00
Chateaugay Ore and Iron Co.'s 6 per cent.	21,000 00	27,930 00
Kansas City Water, 1907, 6 per cent.	25,000 00	25,000 00
St. Paul (Minn.) Gas Light Co.'s, 1915, 6 per cent.	10,000 00	10,000 00
Town of Lake (Ill.) Gas Co.'s 6 per cent.	15,000 00	16,200 00
Town of Lake (Ill.) Gas Co.'s 6 per cent.	20,000 00	20,600 00
<i>Shares of Stock</i>		
1000 Long Island R'y Co.'s, par, \$50	50,000 00	42,500 00
100 National R'y Co. of Chicago, par, \$100	10,000 00	11,000 00
351 American Exchange Nat'l Bank, par, \$100	35,100 00	52,650 00
Western National Bank	10,000 00	9,800 00
110 Delaware and Hudson Canal Co.'s, par, \$100	11,000 00	14,410 00
200 American Loan and Trust Co.'s, par, \$100.	20,000 00	20,000 00
New York, Chicago and St. Louis R'y, 4 per cent.	56,000 00	50,960 00
Equitable Gas Light Co. of Chicago, 6 per cent.	25,000 00	25,000 00
Totals	\$ 1,188,000 00	\$ 1,367,690 00

Total market value of stocks and bonds \$ 1,367,690 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares stock Pullman Palace Car Company, par, \$100	\$ 10,000 00	\$ 18,500 00	
25 shares stock Chicago, Burlington and Quincy R'y, par, \$100	2,500 00	2,200 00	
Toledo and Ohio Cen. R. R., 5 per ct.	1,000 00	1,040 00	
City of Cinn., Ohio, 7 3-10 per cent.	5,000 00	6,400 00	\$ 35,000 00
Atchison, Topeka and Santa Fé R. R., 4 per cent.	2,000 00	1,600 00	
Northern Pac. R. R. con., 5 per cent.	3,000 00	2,460 00	
Columbus and Indianapolis Central R. R., 7 per cent.	10,000 00	12,000 00	
Toledo, Ann Arbor and Northern Mich. R. R., Cadillac div., 6 per ct.	78,000 00	66,300 00	38,600 00
Chicago and N.-W. deb., 5 per cent.	10,000 00	10,300 00	
Morgan's Louisiana and Texas R.R. 7 per cent.	10,000 00	12,000 00	
Toledo, Ann Arbor and Nor. Mich. R. R., Cadillac div., 6 per cent.	3,000 00	2,550 00	
100 shares stock Chicago, Milwaukee and St. Paul R. R., par \$100	10,000 00	5,000 00	27,362 50
300 shares stock Hocking Coal and Iron, par, \$100	30,000 00	5,100 00	
300 shares stock Toledo, Ann Arbor and Nor. Mich. R. R. Co., par, \$100	30,000 00	4,500 00	
4 City of Elizabeth, N. J., adjust'm't bonds, par, \$500, 4 per cent.	2,000 00	1,740 00	1,500 00
25 shares stock American Trust and S'v'gs Bnk of Chicago, par, \$100	2,500 00	3,500 00	2,750 00
Indianapolis Gas Co.'s bonds	5,000 00	4,500 00	
Indianapolis Gas Co.'s stock	1,250 00	750 00	
Alliance Ins. Ass'n stock	1,500 00	1,000 00	5,700 00
Eliot Ins. Co. of Boston stock	500 00	400 00	
Totals	\$ 217,250 00	\$ 161,840 00	\$ 110,912 50

Amount loaned on collaterals	\$ 110,912 50
Cash in the company's principal office	50,508 71
Cash deposited in bank	165,025 86
Interest due and accrued on stocks and bonds	7,405 00
Interest due and accrued on collateral loans	1,942 57
Gross premiums in course of collection, not more than three months due,	255,745 12
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months	20,498 93
All other property belonging to the company	17,779 03
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 2,622,480 85

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 179,762 70
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	26,483 06
Net amount of unpaid losses	\$ 206,245 76
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,326,688.02; unearned premiums (fifty per cent.)	\$ 663,344 01
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,398,966.00; unearned premiums (<i>pro rata</i>)	749,586 58
Gross premiums received and receivable upon all unexpired inland navigation risks, \$15,695.92; unearned premiums (50 per cent.)	7,847 96
Total unearned premiums	\$ 1,420,778 55
Cash dividends to stockholders remaining unpaid	205 00
All other demands against the company, absolute and contingent	59,740 11
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 1,686,969 42
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital stock and all Liabilities	435,511 43
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,622,480 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	\$ 252,998 18	From fire risks. 18	\$ 912 74	Marine and inland risks.
Gross premiums on risks written and renewed during the year	2,408,381 09	29,603 43		
Totals	\$2,661,379 27	\$ 30,516 17		
Deduct premiums and bills in course of collection at this date	274,699 63	1,544 42		
Entire premiums collected during the year	\$2,386,679 64	\$ 28,971 75		
Deduct re-insurance, rebate, abatement and return premiums	546,893 57	11,125 75		
	\$1,839,786 07	\$ 17,846 00		
Net cash actually received for premiums			\$ 1,857,632 07	
Received for interest on mortgages			2,713 00	
Received for interest and dividends on stocks, bonds and collateral loans			74,759 04	
Income received from all other sources			15,465 92	
Aggregate amount of Income actually received during the year in cash			\$ 1,950,570 03	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$1,183,195 55	On fire risks. 55	\$ 10,471 64	Marine and inland risks.
Deduct all amounts actually received for salvages and re-insurance in other companies	157,274 00	2,464 73		
	\$1,025,921 55	\$ 8,006 91		
Net amount paid during the year for losses			\$ 1,033,928 46	
Cash dividends actually paid stockholders			50,357 50	
Paid for commissions or brokerage			324,568 78	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			130,360 00	
Paid for State, National and local taxes in this and other States			40,096 47	
All other payments and expenditures			194,955 01	
Aggregate amount of actual Expenditures during the year in cash			\$ 1,774,266 22	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1889	\$ 333,153,225	\$ 2,870,442 82	\$ 577,615	\$ 16,925 87
Written or renewed in 1890	269,144,146	2,408,381 09	887,566	29,603 43
Totals	\$ 602,297,371	\$ 5,278,823 91	\$ 1,465,181	\$ 46,529 30
Deduct expirations and cancellations	248,803,550	2,224,225 25	714,297	22,917 33
In force at end of year	\$ 353,493,821	\$ 3,054,598 66	\$ 750,884	\$ 23,611 97
Deduct amount re-insured	38,240,558	328,944 64	266,227	7,916 05
Net amount in force Dec. 31, 1890	\$ 315,253,263	\$ 2,725,654 02	\$ 484,857	\$ 15,695 92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un/rn'd.	Premiums unearned.
1890	One year or less	\$127,809,792 00	\$ 1,326,688 02	1-2	\$ 663,344 01
1889	Two years	683,323 00	5,636 42	1-4	1,409 10
1890		1,327,740 00	10,841 69	3-4	8,131 27
1888	Three years	37,874,750 00	249,879 74	1-6	41,646 62
1889		44,134,550 00	286,270 35	1-2	143,135 17
1890	Four years	57,456,250 00	374,799 41	5-6	312,332 84
1887		836 921 00	7,348 79	1-8	189 60
1885	Five years	712,161 00	5,033 16	3-8	1,887 43
1889		684,803 00	6,382 54	5-8	3,986 09
1890	Six years	350,609 00	4,205 12	7-8	3,679 48
1886		10,798,347 00	87,378 89	1-10	8,737 89
1887	Seven years	9,025,472 00	90,475 11	3-10	27,142 53
1885		6,462,414 00	76,413 67	1-2	38,266 83
1880	Eight years	7,098,160 00	82,506 33	7-10	57,754 43
1890		9,997,970 00	111,794 78	9-10	100,615 30
Totals		\$315,253,263 00	\$ 2,725,654 02		\$ 1,412,930 59

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$29,059,532 59
Losses paid from organization to date	14,969,621 82
Total amount of cash dividends declared since the company commenced business	2,134,000 00
Total amount of the company's stock owned by the directors at par value	196,400 00
Amount loaned to stockholders, not officers	99,750 00
Losses incurred during the year: fire, \$962,894.78; marine, \$9,067.39; total	972,062 47
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	\$ 1,179,112 00
Premiums received	23,321 49
Losses paid	8,105 05
Losses incurred	7,698 11

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	\$ 401,800 00
Interest due and accrued on all said mortgage loans	3,813 82
Value of lands mortgaged, exclusive of buildings	\$ 843,575 00
Value of buildings mortgaged (insured for \$ as collateral)	539,500 00
Total value of said mortgaged premises	\$1,383,075 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. reg. bonds, gold, 4 per cent.	\$ 200,000 00	\$ 245,500 00
U. S. reg. bonds, currency, 6 per cent.	100,000 00	120,410 00
Chicago, Milwaukee & St. Paul R'y 1st mtge. bonds (Chicago Div.), 7 per cent	150,000 00	186,000 00
Chicago, Milwaukee & St. Paul R'y 1st mtge. bonds (Prairie Du Chen. Div.), 8 per cent	15,000 00	18,000 00
Milwaukee, Lake Shore & Western R'y 1st mtge. bonds, gold, 6 per cent	50,000 00	60,000 00
Milwaukee & Northern R'y 1st mtge. bonds, 6 per cent	50,000 00	53,500 00
Chicago & Northwestern R'y 1st mtge. bonds, 7 per cent	50,000 00	62,500 00
Milwaukee (county) bonds, 4 per cent	60,000 00	61,200 00
Milwaukee (county) bonds, 8 per cent	7,000 00	7,350 00
Milwaukee (city) bonds, 4 per cent	115,000 00	117,300 00
Milwaukee (city) bonds, 7 per cent	5,000 00	5,500 00
Waukesha (sewerage) bonds, 5 per cent	30,000 00	31,800 00
Totals	\$ 832,000 00	\$ 969,060 00

Total market value of stocks and bonds	\$ 969,060 00
Cash in the company's principal office	5,673 13
Cash deposited in bank	122,466 52
Interest accrued on bonds	3,266 67
Gross premiums in course of collection, not more than three months due	66,538 03
Bills receivable, not matured, taken for fire, marine and inland risks	6,799 00
All other property belonging to the company	500 00
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 1,579,917 17</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses to become due	\$ 15,041 03
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	17,445 00
Losses resisted, including interest, costs and other expenses thereon	850 00
Total gross amount of claims for losses	\$ 33,336 03
Deduct re-insurance thereon	1,562 50
Net amount of unpaid losses	\$ 31,773 53
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$298,751.07; unearned premiums (fifty per cent.)	\$ 149,375 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$707,534.97; unearned premiums (<i>pro rata</i>)	373,836 93
Gross premiums received and receivable upon all unexpired inland navigation risks \$12,478.31; unearned premiums, (fifty per cent.)	6,239 15
Total unearned premiums	\$ 529,451 61
All other demands against the company, absolute and contingent	18,392 72
Total amount of all Liabilities, except capital stock and net surplus	\$ 579,617 86
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	400,299 31
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 1,579,917 17</u>

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	From fire risks \$ 44,075 88	Marine and inland risks. \$ 6,625 66
Gross premiums on risks written and renewed during the year	632,682 67	14,396 88
Totals	\$ 676,758 55	\$ 21,022 54
Deduct premiums and bills in course of collection at this date	65,103 03	8,234 00
Entire premiums collected during the year	\$ 611,655 52	\$ 12,788 54
Deduct re-insurance, rebate, abatement and return premiums	64,017 76	931 00
	\$ 547,637 76	\$ 11,857 54
Net cash actually received for premiums		\$ 559,495 30
Received for interest on mortgages		22,662 52
Received for interest and dividends on stocks, bonds and collateral loans		43,052 30
Aggregate amount of Income actually received during the year in cash		<u>\$ 625,210 12</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$39,809.18, losses occurring in previous years)	On fire risks. \$ 267,649 05	Marine and inland risks. \$ 7,471 45
Deduct all amounts received for salvages and re-insurance in other companies	4,151 84	598 54
	\$ 263,497 21	\$ 6,872 91

Net amount paid during the year for losses	\$	270,370	12
Cash dividends actually paid stockholders		60,000	00
Paid for commissions or brokerage		95,579	89
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		58,631	85
Paid for State and local taxes in this and other States		15,872	06
All other payments and Expenditures		48,915	13
Aggregate amount of actual Expenditures during the year in cash	\$	549,369	05

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 81,051,689	\$ 982,438 00	\$ 64,250	\$ 7,448 68
Totals	57,696,356	632,682 70	151,887	14,396 88
Deduct those expired and marked off as terminated	\$138,748,045	\$1,615,120 70	\$ 216,137	\$ 21,845 56
In force at the end of the year	51,081,216	594,892 78	70,249	9,367 25
Deduct amount re-insured	\$ 87,666,829	\$1,020,227 92	\$ 145,888	\$ 12,478 31
Net amount in force Dec. 31, 1890	1,053,492	13,941 88		
	\$ 86,613,337	\$1,006,286 04	\$ 145,888	\$ 12,478 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$26,939,292 00	\$ 298,751 07	1-2	\$ 149,375 53
1888		11,049,714 00	125,119 53	1-6	20,852 24
1889		13,052,468 00	142,568 90	1-2	71,284 45
1890	Five years	14,853,645 00	161,928 29	5-6	126,440 22
1886		3,374,137 00	47,954 44	1-10	4,795 44
1887		3,884,195 00	54,556 18	3-10	16,366 85
1888		3,901,397 00	53,123 57	1-2	26,561 78
1889		4,756,323 00	62,698 47	7-10	43,888 92
1890		4,802,166 00	59,585 59	9-10	53,647 03
Totals		\$ 86,613,337 00	\$ 1,006,286 04		\$ 523,212 46

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 8,844,691 21
Losses paid from organization to date	4,717,843 96
Total amount of cash dividends declared since the company commenced business	921,000 00
Total amount of the company's stock owned by the directors at par value	293,900 00
Dividends declared payable in stock from organization	174,000 00
Losses incurred during the year: fire, \$256,033.15; marine, \$6,872.91; total	262,906 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 866,169 00
Premiums received	11,285 59
Losses paid	1,573 51
Losses incurred	1,573 51

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

Organized or Incorporated, 1836.

WM. D. CROOKE, Manager Chicago, Illinois

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 1,500,000⁰⁰

II. ASSETS.

Market value of real estate owned by the company (unencumbered) \$ 114,544 44

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Deposited with the State of New York, at Albany—		
U. S. 4 per cent. funded loan, 1907, reg	\$ 200,000 00	\$ 238,000 00
Deposited with the State of Ohio, at Columbus—		
U. S. 4 per cent. funded loan, 1907, reg	100,000 00	121,000 00
Deposited with the State of Va., at Richmond—		
U. S. 4 per cent. funded loan, 1907, reg	50,000 00	60,500 00
Deposited with the State of Georgia, at Atlanta—		
U. S. 4 per cent. funded loan, 1907, reg	25,000 00	30,250 00
Deposited with the State of Oregon—		
U. S. 4 per cent. funded loan, 1907, reg	50,000 00	60,500 00
Deposited with Trustees, at New York—		
U. S. 4 per cent. funded loan, 1907, reg	170,150 00	202,478 50
City of Boston, 1893, bonds	52,500 00	53,025 00
City of Boston, 1899, bonds	77,000 00	79,310 00
City of St. Louis, 1893, bonds	40,000 00	41,400 00
Massachusetts State, 1891 and 1900, bonds (\$10,000.00, '91; \$25,000.00, 1900)	35,000 00	38,300 00
City of Providence, 1895, bonds	52,500 00	53,025 00
City of St. Paul, 1919, bonds	50,000 00	53,000 00
City of Minneapolis, 1919, bonds	100,000 00	101,500 00
Totals	\$1,002,150 00	\$1,132,288 50

Total market value of stocks and bonds	\$ 1,132,288 50
Cash in the company's principal offices	3,472 33
Cash deposited in bank	86,728 95
Interest due and accrued on stocks	3,740 89
Gross premiums in the hands of agents on policies issued within three months	161,380 65
All other property belonging to the company	808 50

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,502,973 32

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 25,011 07	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	87,336 92	
Losses resisted, including interest, costs, and other expenses thereon	21,391 00	
Total gross amount of claims for losses	\$ 133,738 99	
Deduct re-insurance thereon	15,649 67	
Net amount of unpaid losses		\$ 118,089 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$848,725.92; unearned premiums (fifty per cent.)	\$ 424,362 96	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$723,344.42; unearned premiums (<i>pro rata</i>)	396,118 78	
Total unearned premiums		\$ 820,481 74
Due and accrued for salaries, rent, advertising, and other miscellaneous expenses		927 51
All other demands against the company, absolute and contingent.		33,836 72
Total amount of all Liabilities, except net surplus	\$ 973,335 29	
Surplus beyond all Liabilities		529,638 03
Aggregate amount of all Liabilities, including net surplus	\$ 1,502,973 32	

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	\$ 126,129 35	From fire risks.
Deduct amount of same not collected		2 55
Net collected	\$ 126,126 80	
Gross premiums on risks written and renewed during the year	1,322,686 76	
Total	\$1,448,813 56	
Deduct premiums and bills in course of collection at this date	161,479 50	
Entire premiums collected during the year	\$1,287,334 06	
Deduct re-insurance, rebate, abatement and return premiums	216,567 79	
Net cash actually received for premiums		\$ 1,070,766 27
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources		60,325 50
Income received from all other sources		42 57
Aggregate amount of Income actually received during the year in cash	\$ 1,131,134 34	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$77,976.46, losses occurring in previous years	\$ 613,914 59	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies		34,113 08
Net amount paid during the year for losses	\$ 579,801 51	
Paid for commissions or brokerage		182,795 71
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		66,201 04
Paid for State and local taxes in this and other States		29,095 94
All other payments and Expenditures		101,661 95
Aggregate amount of actual Expenditures during the year in cash	\$ 959,556 15	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 136,961,547	\$ 1,456,945 03
Written or renewed during the year	128,048,439	1,322,686 76
Totals	\$ 265,009,986	\$ 2,779,631 79
Deduct those expired and marked off as terminated	114,651,617	1,143,783 18
In force at the end of the year	\$ 150,358,369	\$ 1,635,848 61
Deduct amount re-insured	5,797,803	63,778 23
Net amount in force December 31, 1890	<u>\$ 144,560,566</u>	<u>\$ 1,572,070 38</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 74,499,244 00	\$ 848,725 92	1-2	\$ 424,362 96
1889		36,487 00	355 57	1-4	88 88
1890	Two years	79,143 00	651 12	3-4	488 34
1888		13,177,656 00	118,704 98	1-6	19,784 16
1889	Three years	11,890,189 00	123,939 13	1-2	61,969 57
1890		16,536,485 00	162,223 35	5-6	135,186 13
1887		138,421 00	1,512 29	1-8	189 04
1888	Four years	98,410 00	1,076 40	3-8	403 65
1889		118,700 00	1,251 23	5-8	782 02
1890		212,075 00	2,144 53	7-8	1,876 46
1886		3,261,313 00	38,395 36	1-10	3,839 53
1887	Five years	5,460,692 00	57,172 07	3-10	17,151 62
1888		5,761,847 00	66,360 61	1-2	33,180 30
1889		6,045,575 00	67,114 73	7-10	46,980 30
1890		7,244,329 00	82,443 09	9-10	74,198 78
Totals		<u>\$144,560,566 00</u>	<u>\$ 1,572,070 38</u>		<u>\$ 820,481 74</u>

Answers to General Interrogatories.

Total amount of premiums received in the United States from the organization of the company to date	\$ 10,137,249 70
Losses paid from organization to date	6,093,124 10
Losses incurred during the year	594,836 96
Amount deposited in various States and countries for protection of all the company's policy-holders	<u>860,038 50</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 837,465 65
Premiums received	15,267 67
Losses paid	5,606 37
Losses incurred	<u>5,399 30</u>

The North American Insurance Co.,

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 (unencumbered)	\$	44,100 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		74,400 00
Interest due and accrued on all said mortgage loans		1,309 08
Value of lands mortgaged, exclusive of buildings	\$	43,000 00
Value of buildings mortgaged (insured for \$86,300.00 as collateral)		101,800 00
Total value of said mortgaged premises	\$	144,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
U. S. 4 per cent. reg	\$ 25,000 00	\$ 30,625 00
Chicago, Milw. & St. Paul R. R. Co., 7 per cent	5,000 00	6,125 00
Chicago, Bur. & Quincy R. R. Co., 4 per cent.	5,000 00	4,150 00
Chicago, Bur. & Quincy R. R. Co., 7 per cent.	4,000 00	4,280 00
Northern Pacific R. R. Co., 6 per cent	5,000 00	5,800 00
Union Pacific R. R. Co., 5 per cent	6,000 00	5,700 00
Oregon Railway & Nav. Co., 6 per cent.	12,000 00	13,260 00
Kansas City, Mem. & Bir. R. R. Co., 5 per cent.	5,000 00	4,737 50
Consolidated R. R. Co. of Vermont, 5 per cent	5,000 00	4,225 00
<i>Boston National Bank Stocks.</i>		
138 shares Boston	13,800 00	16,560 00
50 shares City	5,000 00	5,000 00
100 shares Eliot	10,000 00	13,400 00
17 shares Exchange	1,700 00	2,244 00
95 shares Globe	9,500 00	9,500 00
29 shares Hide & Leather	2,900 00	3,770 00
150 shares Merchants	15,000 00	22,500 00
143 shares Old Boston	14,300 00	17,195 75
50 shares Shoe & Leather	5,000 00	4,875 00
100 shares State	10,000 00	12,600 00
100 shares Suffolk	10,000 00	11,025 00
Totals	\$ 169,200 00	\$ 197,572 25

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Bonds.</i>			
Union Pacific R. R. Co., 6 per cent	\$ 1,000 00	\$ 1,120 00	\$ 1,000 00
Eastern R. R. Co., 6 per cent.	1,000 00	1,230 00	800 00
Vermont & Mass. R. R. Co., 5 per cent.	1,000 00	1,070 00	500 00
	\$ 3,000 00	\$ 3,420 00	\$ 2,300 00

280 THE NORTH AMERICAN INSURANCE COMPANY.

Amount loaned on collaterals	\$	2,300 00
Cash in the company's principal office		9,347 49
Cash deposited in bank		5,157 94
Interest due and accrued on bonds		1,641 67
Interest due and accrued on collateral loans		43 33
Gross premiums in course of collection, not more than three months due		21,745 79
All other property belonging to the company		746 87
Amount of premiums unpaid on policies which have been issued more than three months	\$	303 37
Aggregate amount of all the Assets of the company, stated at their actual value	\$	<u>35^S,364 42</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	4,327 82
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		5,385 60
Net amount of unpaid losses	\$	9,713 42
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$132,319.68; unearned premiums (fifty per cent)	\$	66,159 84
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$109,927.45; unearned premiums (<i>pro rata</i>)		61,324 90
Total unearned premiums	\$	127,484 74
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		437 50
All other demands against the company, absolute and contingent		3,963 71
Total amount of all Liabilities, except capital stock and net surplus	\$	141,599 37
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		16,765 05
Aggregate amount of all Liabilities including paid-up capital stock and net surplus	\$	<u>35^S,364 42</u>

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	\$	21,549 75	From fire risks.
Deduct amount of same not collected		19 50	
Net collected	\$	21,530 25	
Gross premiums on risks written and renewed during the year		207,013 51	
Total	\$	228,543 76	
Deduct premiums and bills in course of collection at this date		22,049 16	
Entire premiums collected during the year	\$	206,494 60	
Deduct re-insurance, rebate, abatement and return premiums		51,679 41	
Net cash actually received for premiums	\$	154,815 19	
Received for interest on mortgages		3,747 05	
Received for interest and dividends on stocks, bonds and collateral loans		9,332 88	
Income received from all other sources		2,818 97	
Aggregate amount of Income actually received during the year in cash	\$	<u>170,714 09</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$27,633.96 losses occurring in previous years)	\$	110,169 74	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies		12,751 02	
Net amount paid during the year for losses	\$	97,418 72	
Cash dividends actually paid stockholders		6,000 00	
Paid for commissions or brokerage		30,645 65	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		13,690 73	
Paid for State and local taxes in this and other States		5,639 36	
All other payments and Expenditures		13,975 87	
Aggregate amount of actual Expenditures during the year in cash	\$	<u>167,370 33</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 24,643,318	\$ 260,138 94
Written or renewed during the year	21,294,614	207,013 51
Totals	<u>45,933,932</u>	<u>467,200 45</u>
Deduct those expired and marked off as terminated.	19,766,130	196,395 87
In force at the end of the year	\$ 26,167,802	\$ 270,804 58
Deduct amount re-insured	2,606,899	28,557 43
Net amount in force December 31, 1890.	<u>\$ 23,560,903</u>	<u>\$ 242,247 15</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 11,853,295 00	\$ 132,319 68	1-2	\$ 66,159 84
1889	Two years	138,310 00	1,215 66	1-4	303 91
1888		141,887 00	1,283 16	3-4	962 37
1889	Three years	1,128,485 00	10,448 33	1-6	1,741 39
1890		1,221,608 00	11,265 73	1-2	5,632 86
1887		1,273,421 00	12,577 92	5-6	10,481 60
1888	Four years	20,112 00	134 48	1-8	16 81
1889		18,512 00	763 46	3-8	286 29
1890		109,125 00	1,213 69	5-8	758 55
1886		125,235 00	1,177 83	7-8	1,030 60
1887	Five years	678,033 00	6,144 18	1-10	614 41
1888		1,203,554 00	10,545 16	3-10	3,163 54
1889		2,253,385 00	20,076 18	1-2	10,038 09
1890		1,857,242 00	17,395 04	7-10	12,176 52
1890		1,538,701 00	15,686 63	9-10	14,117 96
Totals		<u>\$ 23,560,903 00</u>	<u>\$ 242,247 13</u>		<u>\$ 127,484 74</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization to date	\$ 1,792,478 39
Losses paid from organization to date	866,442 76
Total amount of cash dividends declared since the company commenced business	290,000 00
Total amount of the company's stock owned by the directors at par value	15,100 00
Amount loaned to stockholders, not officers	1,300 00
Total losses incurred during the year: fire	<u>79,645 68</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 102,435 00
Premiums received.	1,119 80
Losses paid	11 85
Losses incurred.	<u>50</u>

UNITED STATES BRANCH
OF THE
North British and 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>Bonds.</i>	Par value.	Market value.
United States 4's, 1907, registered	\$ 500,000 00	\$ 607,500 00
United States Currency, 6's, 1899, registered . . .	100,000 00	122,000 00
United States Currency, 6's, 1898, registered . . .	137,000 00	163,030 00
United States Currency, 6's, 1897, registered . . .	35,000 00	40,600 00
United States Currency, 6's, 1896, registered . . .	30,000 00	33,900 00
United States Currency, 6's, 1895, registered . . .	18,000 00	19,800 00
N. Y. Cent. & H. R. R. Co., first mtge., 7 per cent. bonds, 1903, registered	500,000 00	655,000 00
West Shore R. R. Co., first mtge., gtd. 4's, 2361, reg. N. Y., Lackawanna & W. R. R. Co., first mtge., 6's, 1921, registered	400,000 00	408,000 00
Del. & Hudson Canal Co., Penn. div., first mtge., 7's, 1917, registered	100,000 00	132,000 00
St. Paul & Northern Pacific R. R. Co., gen. mtge., gold, 6's, 1923, registered	61,000 00	87,230 00
Chicago & N. W. R. R. Co., Consolidated Sinking Fund Mtge., 7's, 1915, registered	50,000 00	61,500 00
Chicago & N. W. R. R. Co., Consolidated Sinking Fund Mtge., 7's, 1915, Coupons	130,000 00	180,700 00
Baltimore & Ohio R. R. Co., Gold, 5's, 1925, reg. Baltimore & Ohio R. R. Co., Gold, 5's, 1925, Coup. City of Boston, Stony Brook Imp. Scrip, 4's, 1917, registered	26,000 00	36,140 00
N. Y. County 7 per ct. Assessment Fund Stock, 1903, registered	158,000 00	167,480 00
N. Y. City 7 per ct. City Parks Imp. Fund Stock, 1902, registered	42,000 00	44,520 00
N. Y. City 7 per ct. Croton Water Main Stock, 1900, registered	80,000 00	88,000 00
N. Y. County 7 per ct. Soldiers' Bounty Fund Bond No. 3, 1896, registered	22,000 00	29,480 00
N. Y. City 7 per ct. Consolidated Stock, 1894, reg. S. C. Consol., 6's, Brown Bonds, 1893, Coupons . .	9,000 00	10,340 00
Alabama Class "A" Coupon Bonds, 1906	3,000 00	3,270 00
Tenn. Settlement 6's, Coupon Bonds, 1913	12,500 00	12,500 00
Virginia Reg. 10's, (40 bonds) 1919	10,000 00	10,300 00
Virginia Deferred Certificates	1,100 00	1,155 00
	46,300 00	18,520 00
	18,666 67	1,493 00
Totals	\$2,504,566 67	\$2,953,183 00

Total market value of stocks and bonds	\$ 2,953,183 00
Cash in the company's principal office	4,448 72
Cash deposited in bank	134,429 91
Interest due and accrued on bonds	47,586 00
Gross premiums in course of collection, not more than three months due	284,604 36
Bills receivable, not matured, taken for fire, marine and inland risks.	100 00
All other property belonging to the company	9,233 63
Aggregate amount of all the Assets of the company, stated at their actual value.	<u>\$ 3,433,585 62</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 66,077 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	104,361 62
Losses resisted, including interest, costs and other expenses thereon	25,118 07
Total gross amount of claims for losses	\$ 195,556 99
Deduct re-insurance thereon	23,097 75
Net amount of unpaid losses	\$ 172,459 24
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,516,898.96; unearned premiums (fifty per cent.)	\$ 758,449 49
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,578,823.49; unearned premiums (<i>pro rata</i>)	866,145 94
Total unearned premiums	\$ 1,624,595 42
Balance to the credit of special agents, etc.	5,756 82
Total amount of all Liabilities except net surplus.	\$ 1,802,811 48
Surplus beyond all Liabilities	1,630,774 14
Total amount of all Liabilities including next surplus.	<u>\$ 3,433,585 62</u>

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	From fire risks. \$ 254,254 48
Gross premiums on risks written and renewed during the year	2,602,467 26
Total	\$2,856,721 74
Deduct premiums and bills in course of collection at this date	305,638 53
Entire premiums collected during the year	\$2,551,083 21
Deduct re-insurance, rebate, abatement and return premiums	458,328 84
Net cash actually received for premiums.	\$ 2,092,754 37
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	141,458 46
Aggregate amount of Income actually received during the year in cash.	<u>\$2,234,212 83</u>

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$160,932.96, fire risks. losses occurring in previous years)	On fire risks. \$1,342,640 78
Deduct all amounts received for salvages, and re-insurance in other companies	123,421 26
Net amount paid during the year for losses	\$ 1,219,219 52
Paid for commissions or brokerage.	352,782 69
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	265,557 72
Paid for State and local taxes in this and other States	54,153 89
All other payments and Expenditures	70,968 09
Aggregate amount of actual Expenditures during the year in cash.	<u>\$ 1,962,681 91</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 276,783,191	\$ 2,968,373 46
Written or renewed during the year	263,220,617	2,602,467 26
Totals	\$ 540,003,808	\$ 5,570,840 72
Deduct those expired and marked off as terminated	227,882,198	2,255,699 06
In force at the end of the year	\$ 312,121,610	\$ 3,315,141 66
Deduct amount re-insured	26,435,007	219,419 21
Net amount in force December 31, 1890.	\$ 285,686,603	\$ 3,095,722 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$125,391,408 00	\$ 1,516,898 96	1-2	\$ 758,449 48
1889		955,027 00	7,285 57	1-4	1,821 38
1890	Two years	1,144,213 00	8,582 83	3-4	6,437 10
1888		28,745,984 00	251,133 39	1-6	41,855 56
1889	Three years	32,107,975 00	291,536 41	1-2	145,768 20
1890		38,960,891 00	365,684 38	5-6	304,736 95
1887	Four years	365,942 00	3,246 38	1-8	405 78
1888		631,530 00	5,384 31	3-8	2,010 12
1889	Five years	1,290,571 00	10,896 13	5-8	6,810 05
1890		1,023,536 00	8,927 65	7-8	7,811 65
1886	Six years	7,703,749 00	87,222 00	1-10	8,722 20
1887		10,544,805 00	115,574 12	3-10	34,672 23
1888	Seven years	11,089,065 00	120,600 08	1-2	60,300 04
1889		11,539,534 00	138,447 47	7-10	96,913 18
1890	Eight years	14,192,373 00	164,302 77	9-10	147,872 50
Totals		\$285,686,603 00	\$ 3,095,722 45		\$ 1,624,595 42

Answers to General Interrogatories.

Total amount of premiums received at the U. S. Branch to date	\$ 35,122,307 90
Losses paid from organization to date	22,015,770 17
Losses incurred during the year: fire	1,208,864 94
Amount deposited in different States and countries for the security of all the company's policy-holders	240,200 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,147,886 00
Premiums received	21,190 11
Losses paid	9,754 56
Losses incurred	12,155 86

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	40,000 00
Interest due and accrued on all said mortgage loans	150 00
Value of premises mortgaged (insured for \$40,000.00 as collateral)	\$ 80,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States Registered bonds	\$ 508,000 00	\$ 617,220 00
New York Central and Hudson R. R. bonds	75,000 00	94,875 00
Chicago, Burlington and Quincy R. R. bonds	100,000 00	88,000 00
Chicago, Rock Island and Pacific R. R. bonds	90,000 00	87,750 00
Pennsylvania Co. bonds	150,000 00	157,500 00
New York, Chicago and St. Louis R. R. bonds	100,000 00	91,000 00
West Shore R. R. bonds	40,000 00	40,100 00
Richmond City, Va., reg. bonds	50,000 00	54,250 00
Pennsylvania Equipment Trust certificates, reg.	52,000 00	50,482 05
Lake Shore and Michigan Southern R.R. reg. bds	118,000 00	143,960 00
Lehigh and Wilkesbarre Coal Co. reg. bonds	8,000 00	8,880 00
Water loan stock of City of New York, reg	100,000 00	106,034 16
Totals	\$1,391,000 00	\$1,540,051 21
Total market value of stocks and bonds		\$ 1,540,051 21
Cash in the company's principal office		1,449 50
Cash deposited in bank		102,442 63
Interest due and accrued on bonds		11,515 47
Gross premiums in course of collection, not more than three months due		95,228 11
All other property belonging to the company		1,747 14
Amount of premiums unpaid on policies which have been issued more than three months	\$ 15,949 35	
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 1,792,584 06

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 94,674 46	
Deduct re-insurance thereon	1,600 72	
Net amount of unpaid losses		\$ 93,073 74
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$970,843.65; unearned premiums (fifty per cent.)	\$ 485,421 82	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$720,088.83; unearned premiums (pro rata)	398,605 57	
Total unearned premiums		884,027 39
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		1,166 66
All other demands against the company, absolute and contingent		19,837 87
Total amount of all Liabilities, except net surplus		\$ 998,105 66
Surplus beyond all other Liabilities		794,478 40
Aggregate amount of all Liabilities, including net surplus		\$ 1,792,584 06

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	From fire risks. \$ 86,564 63	
Deduct amount of same not collected	110 34	
Net collected	\$ 86,454 29	
Gross premiums on risks written and renewed during the year	1,526,044 27	
Total	\$1,612,498 56	
Deduct premiums and bills in course of collection at this date	111,177 46	
Entire premiums collected during the year	\$1,501,321 10	
Deduct re-insurance, rebate, abatement and return premiums	278,292 02	
Net cash actually received for premiums		\$ 1,223,029 08
Received for interest and dividends on stocks, bonds and collateral loans		64,231 09
Aggregate amount of Income actually received during the year in cash		\$ 1,287,260 17

V. EXPENDITURES DURING THE YEAR

Gross amount actually paid for losses	On fire risks. \$ 667,136 20	
Deduct all amounts received for salvages and re-insurance in other companies	36,610 47	
Net amount paid during the year for losses		\$ 630,525 73
Paid for commissions or brokerage		217,580 40
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		83,312 42
Paid for State and local taxes in this and other States		14,343 42
All other payments and Expenditures		93,226 28
Aggregate amount of actual Expenditures during the year in cash		\$ 1,038,988 25

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 142,383,452	\$ 1,432,430 25
Written or renewed during the year	150,944,100	1,526,044 27
Totals	\$ 293,327,552	\$ 2,958,474 52
Deduct those expired and marked off as terminated	123,141,417	1,185,095 23
In force at the end of the year	\$ 170,186,135	\$ 1,773,379 29
Deduct amount re-insured	7,821,775	82,446 81
Net amount in force December 31, 1890	\$ 162,364,360	\$ 1,690,932 48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'm'd.	Premiums unearned.
1890	One year or less	\$ 84,132,942 00	\$ 970,843 65	1-2	\$ 485,421 82
1889	Two years	882,947 00	7,876 50	1-4	1,969 13
1888		891,760 00	5,680 04	3-4	4,260 00
1886	Three years	15,520,830 00	123,182 74	1-6	20,539 47
1890		16,199,059 00	141,078 42	1-2	70,539 21
1887	Four years	21,672,825 00	189,843 10	5-6	158,202 55
1885		223,942 00	1,720 89	1-8	215 11
1889	Five years	306,900 00	2,804 52	3-8	1,051 68
1890		309,242 00	2,720 21	5-8	1,700 10
1886	Six years	662,746 00	5,698 34	7-8	4,986 03
1887		2,713,927 00	29,384 95	1-10	2,938 49
1888	Seven years	4,527,656 00	46,595 26	3-10	13,978 58
1889		4,252,833 00	46,610 10	1-2	23,305 04
1890	Eight years	4,460,545 00	51,376 05	7-10	35,963 23
1890		5,606,206 00	65,517 71	9-10	58,965 95
Totals		\$162,364,360 00	\$ 1,690,932 48		\$ 884,027 39

Answers to General Interrogatories.

Total amount of premiums received from the organization of the society in the United States	\$ 7,782,694 67
Losses paid from organization to date in the United States	4,188,613 72
Losses incurred during the year: fire	608,522 96
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	
Premiums received	\$ 1,095,268 00
Losses paid	19,197 91
Losses incurred	1,838 33
	2,210 17

Oakland Home Insurance Company,

OF

OAKLAND CALIFORNIA.

Incorporated January 16, 1880.

WILLIAM P. JONES, President.

WILLIAM F. BLOOD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 94,119 67
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	131,989 20
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure)	3,500 00
Interest due and accrued on all said mortgage loans	2,307 55
Value of lands mortgaged, exclusive of buildings	\$ 238,927 00
Value of the buildings mortgaged (insured for \$118,588.00 as collateral)	157,700 00
Total value of said mortgaged premises	\$ 396,627 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Baker county (Ore.) bonds, School District No. 5, 6 per cent	\$ 20,000 00	\$ 20,500 00
Baker city (Ore.) water bonds, 6 per cent	17,000 00	17,425 00
City of Independence (Ore.) bonds, 6 per cent	3,000 00	3,075 00
Totals	\$ 40,000 00	\$ 41,000 00
Total market value of stocks and bonds		\$ 41,000 00
Cash in the company's principal offices		4,603 34
Cash deposited in bank		65,408 07
Interest due and accrued on bonds		815 00
Gross premiums in course of collection, not more than three months due		136,090 43
All other property belonging to the company		20,359 33
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 500,192 59

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,416 31	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	14,356 36	
Losses resisted, including interest, costs and other expenses thereon	4,111 86	
Total gross amount of claims for losses	\$ 38,884 53	
Deduct re-insurance thereon	6,383 87	
Net amount of unpaid losses		\$ 32,500 66
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$257,533.20; unearned premiums, (fifty per cent.)	\$ 128,766 60	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$92,796.20; unearned premiums, (<i>pro rata</i>)	54,131 62	
Total unearned premiums	\$ 182,898 22	
Cash dividends to stockholders remaining unpaid	701 25	
All other demands against the company, absolute and contingent	11,540 00	
Total amount of all Liabilities, except capital stock and net surplus	\$ 227,640 13	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	72,552 46	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 500,192 59

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	\$ 111,363 76	From fire risks.
Gross premiums on risks written and renewed during the year	590,771 77	
Total	\$ 702,135 53	
Deduct premiums and bills in course of collection at this date	136,090 43	
Entire premiums collected during the year	\$ 566,045 10	
Deduct re-insurance, rebate, abatement and return premiums	190,691 28	
Net cash actually received for premiums		\$ 375,353 82
Received for interest on mortgages		11,235 42
Received for interest and dividends on stocks, bonds and collateral loans		2,310 00
Income received from all other sources		4,418 87
Aggregate amount of Income actually received during the year in cash		\$ 393,316 11

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$29,246.90, losses occurring in previous years)	\$ 258,915 43	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	61,109 40	
Net amount paid during the year for losses		\$ 197,806 03

Cash dividends actually paid stockholders	\$	18,000 00
Paid for commissions or brokerage		70,095 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		39,340 50
Paid for State and local taxes in this and other States		6,728 07
All other payments and Expenditures		49,583 17
Aggregate amount of actual Expenditures during the year in cash	\$	<u>381,553 54</u>

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon,
In force on the 31st day of December of the preceding year	\$19,783,850 50	\$ 322,735 10
Written or renewed during the year	34,833,964 40	590,771 77
Totals		
Deduct those expired and marked off as terminated	\$54,617,814 90	\$ 913,506 87
	28,101,203 50	467,833 97
In force at the end of the year	\$26,516,611 40	\$ 445,672 90
Deduct amount re-insured	5,027,730 40	95,343 50
Net amount in force December 31, 1890	<u>\$21,488,881 00</u>	<u>\$ 350,329 40</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 15,893,961 00	\$ 257,533 20	1-2	\$ 128,766 60
1890	Two years	12,530 00	221 30	3-4	165 97
1888	Three years	1,094,326 00	19,491 32	1-6	3,248 55
1889		1,821,412 00	28,309 36	1-2	14,154 68
1889		2,011,643 00	33,471 60	5-6	27,893 00
1890	Four years	11,416 00	173 12	7-8	108 20
1886		2,200 00	47 60	7-8	41 65
1887	Five years	17,423 00	295 00	1-10	29 50
1888		53,297 00	869 70	3-10	260 91
1889		99,361 00	1,593 20	1-2	796 60
1889		119,491 00	2,361 70	7-10	2,066 49
1890		351,821 00	5,962 30	9-10	5,366 07
Totals		<u>\$21,488,881 00</u>	<u>\$ 350,329 40</u>		<u>\$ 182,898 22</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,200,053 98
Losses paid from organization to date	1,037,710 44
Total amount of cash dividends declared since the company commenced business	131,500 00
Total amount of the company's stock owned by the directors at par value	54,500 00
Losses incurred during the year: fire	<u>199,210 89</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 457,645 16
Premiums received	10,811 95
Losses paid	4,192 09
Losses incurred	<u>5,924 33</u>

Ohio Farmers Insurance Company,

OF

LE ROY OHIO.

Incorporated February 8, 1848.

JAMES C. JOHNSON, President.

O. S. WELLS, Secretary.

I. CAPITAL

Mutual.

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$	22,089 37
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due		842,002 16
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$39,400.00 is in process of foreclosure)		86,000 00
Interest due and accrued on all said bond and mortgage loans		54,052 65
Value of lands mortgaged, exclusive of buildings	\$2,283,200 00	

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Ashland Village	\$ 11,300 00	\$ 11,300 00
Ashland College	2,000 00	2,000 00
Chardon Village	250 00	250 00
David City Village	22,000 00	22,000 00
Des Moines	8,116 05	8,116 05
Fostoria	3,000 00	3,000 00
Leavenworth City	200 00	200 00
McComb School	11,000 00	11,000 00
Plattsmouth City	39,500 00	39,500 00
Summit County Agricultural Society	6,000 00	6,000 00
Westfield Turnpike	1,000 00	1,000 00
Totals	\$ 104,366 05	\$ 104,366 05
Total market value of stocks and bonds		\$ 104,366 05

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Custer Milling Co.	\$ 26,000 00	\$ 26,000 00	\$ 12,000 00
The National Bank of Wooster	2,000 00	3,000 00	920 00
Excelsior Iron Works	5,000 00	6,750 00	4,000 00
Totals	\$ 33,000 00	\$ 35,750 00	\$ 16,920 00

Amount loaned on collaterals	\$ 16,920 00
Cash in the company's principal office	15,462 69
Cash deposited in bank	276,297 11
Interest due and accrued on bonds	1,925 95
Interest due and accrued on collateral loans	839 00
Bills receivable, not matured, taken for fire, marine and inland risks	234,275 66
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,654,230 64

III. LIABILITIES.

Net amount of unpaid losses	\$ 20,681 90
Total unearned premiums	1,213,188 24
Total amount of all Liabilities, except net surplus	\$ 1,233,870 14
Surplus beyond all other Liabilities	420,360 50
Aggregate amount of all Liabilities, including surplus	\$ 1,654,230 64

IV. INCOME DURING THE YEAR.

Gross premiums on risks written and renewed during the year	From fire risks.	
Deduct re-insurance, rebate, abatement and return premiums	\$ 856,684 54	
	62,821 69	
Net cash actually received for premiums		\$ 793,862 85
Received for interest on mortgages		\$ 65,871 98
Received for interest and dividends on stocks, bonds and collateral loans		
Aggregate amount of Income actually received during the year in cash.		\$ 859,734 83

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for fire losses	\$ 515,777 56
Paid for commissions or brokerage	148,370 91
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	32,750 00
Paid for State and local taxes in this and other States	25,500 00
All other payments and Expenditures	43,554 70
Aggregate amount of actual Expenditures during the year in cash	\$ 765,953 17

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$248,625,025	\$ 2,207,165 11
	94,111,307	856,684 54
Totals	\$342,736,332	\$ 3,063,849 65
Deduct those expired and marked off as terminated	79,059,320	672,060 28
Net amount in force December 31, 1890	\$263,677,012	\$ 2,391,789 37

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 18,822,262 00	\$ 58,466 78	1-2	\$ 29,233 39
1889	Two years	2,754,810 00	9,264 00	1-4	2,316 00
1889		3,100,290 00	12,400 36	3-4	9,300 27
1888	Three years	19,571,580 00	121,768 00	1-6	20,294 65
1889		23,202,040 00	139,212 00	1-2	69,606 00
1887		29,370,435 00	182,222 60	5-6	151,851 65
1888	Four years	2,565,105 00	16,912 30	1-8	2,114 04
1889		2,126,324 00	14,884 26	3-8	5,581 59
1890		1,800,670 00	16,932 96	5-8	10,583 10
1886	Five years	2,346,920 00	18,772 00	7-8	16,425 50
1887		34,382,867 00	378,211 15	1-10	37,821 15
1888		28,636,545 00	355,638 20	3-10	106,691 46
1889		32,976,698 00	362,740 25	1-2	181,370 12
1889		29,960,400 00	319,643 60	7-10	223,750 52
1890		32,060,076 00	384,720 91	9-10	346,248 80
Totals		\$263,677,022 00	\$ 2,391,789 37		\$ 1,213,188 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 8,187,451 58
Losses paid from organization to date	5,372,458 41
Losses incurred during the year: fire	510,169 00

COLORADO BUSINESS.

No business during the year in this State.

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 (unencumbered)	\$ 22,745 78
Loans on mortgage (first liens), upon which not more than one year's interest is due	237,560 00
Interest due and accrued on all said mortgage loans	12,402 15
Value of lands mortgaged, exclusive of buildings	} No separate valuation made.
Value of buildings mortgaged (insured for \$141,355.00 as collateral)	
Total value of said mortgaged premises	\$ 823,927 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
504 American National Bank, Hartford	\$ 25,200 00	\$ 36,288 00
122 Aetna National Bank, Hartford	12,200 00	13,664 00
130 Charter Oak National Bank, Hartford	13,000 00	14,170 00
100 Farmers' & Mechanics' Nat. Bank, Hartford	10,000 00	11,200 00
152 Mercantile National Bank, Hartford	15,200 00	13,680 00
62 Phoenix National Bank, Hartford	6,200 00	8,184 00
186 Exchange National Bank, Hartford	9,300 00	13,020 00
113 City National Bank, Hartford	11,300 00	12,430 00
71 First National Bank, Hartford	7,100 00	7,810 00
1000 Hartford National Bank, Hartford	100,000 00	157,000 00
100 Conn. Trust & Safe Deposit Co., Hartford	10,000 00	15,500 00
200 Thames National Bank, Norwich	20,000 00	29,200 00
80 First National Bank, Norwich	8,000 00	8,400 00
6 Rockville National Bank, Rockville	600 00	690 00
75 Metropolitan National Bank, New York	7,500 00	675 00
302 Mechanics' National Bank, New York	7,550 00	16,610 00
50 Holland Trust Co., New York	5,000 00	11,000 00
50 Nat. German-American Bank, St. Paul, Minn.	5,000 00	6,600 00
400 N. Y., N. H. & Hartford R. R. Co	40,000 00	103,200 00
130 Naugatuck R. R. Co.	13,000 00	33,540 00
100 Housatonic R. R. Co., preferred	10,000 00	5,600 00
200 N. Y. C. & H. R. R. R.	20,000 00	20,400 00

ORIENT INSURANCE COMPANY.

293

<i>Stocks.</i>	Par value.	Market value.
50 Union Pacific R. R	\$ 5,000 00	\$ 2,200 00
100 Central Pacific	10,000 00	3,000 00
400 Cleveland & Pittsburgh R. R. Co.	20,000 00	31,400 00
200 C., B. & Q. R. R. Co.	20,000 00	18,000 00
<i>Bonds.</i>		
Georgia State, 4½ per cent	25,000 00	29,750 00
County of Coffey (Kan.), 6 per cent	10,000 00	11,200 00
County of Wapello (Iowa), 6 per cent	4,000 00	4,280 00
County of Lyon (Iowa), 6 per cent	1,000 00	1,000 00
County of Dickinson (Kan.), 6 per cent	10,000 00	10,800 00
County of Finney (Kan.), 6 per cent	10,000 00	11,000 00
County of Kidder (Dak.), 7 per cent	5,000 00	5,600 00
County of Washington (Ind.), 6 per cent	4,000 00	4,200 00
County of Wichita (Kan.), 6 per cent	5,000 00	5,250 00
City of Indianapolis (Ind.), 6 per cent	20,000 00	22,600 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	10,700 00
City of Council Bluffs (Iowa), 6 per cent	5,000 00	5,700 00
City of Richmond (Va.), 8 per cent	24,000 00	33,600 00
City of Norfolk (Va.), 5 per cent	20,000 00	21,800 00
City of Sioux Falls (Dak.), 7 per cent	13,000 00	14,300 00
Town of Thomaston (Conn.), 4 per cent	15,000 00	15,900 00
Town of Pawtucket (R. I.), 7 per cent	25,000 00	30,000 00
Town of Merrill (Wis.), 7 per cent	2,500 00	2,700 00
Medicine Lodge Tp., Barber Co. (Kan.) 6 per ct	5,000 00	5,500 00
Bethany Tp., Osborne Co. (Kan.), 6 per cent	4,000 00	4,400 00
Buckeye Tp., Ottawa Co. (Kan.), 8 per cent	2,955 00	3,398 25
Oswego Tp., Labette Co. (Kan.), 6 per cent	5,000 00	5,100 00
Precinct of Stanton (Neb.), 6 per cent	8,000 00	8,800 00
Precinct of Beaver (Neb.), 6 per cent	5,000 00	5,500 00
Vermont Valley R. R. Co., 5 per cent	25,000 00	28,750 00
Pittsburgh, Cleveland & Toledo R. R. Co., 6 p. ct.	10,000 00	11,400 00
Kansas Pacific (1st cons.) R. R. Co., 6 per cent	10,000 00	11,050 00
C., C., Cincinnati & Indianapolis R. R. Co., 7 p. c.	25,000 00	33,250 00
C., C., Cincinnati & Indianapolis R. R. Co., 6 p. c.	10,000 00	12,200 00
Morris & Essex (1st cons.) R. R. Co., 7 per cent	10,000 00	13,800 00
Chi., Mil. & St. P. (I. & D. Ext.) R. R. Co., 7 p. c.	20,000 00	25,000 00
Terre Haute & Michigan R. R. Co., 5 per cent	25,000 00	27,250 00
Terre Haute & Logansport R. R. Co., 6 per cent	10,000 00	11,000 00
Chicago, Burlington & Northern R. R. Co., 5 per ct.	1,500 00	1,500 00
Ohio & West Virginia R. R. Co., 7 per cent	3,000 00	3,450 00
Columbus & Toledo R. R. Co., 7 per cent	11,000 00	12,870 00
Cinn., Van Wert & Mich. R. R. Co., 6 per cent	10,000 00	9,500 00
E. Tenn., Virginia & Georgia R. R. Co., 5 per ct.	15,000 00	15,300 00
Oxford & Clarksville R. R. Co., 6 per cent	10,000 00	10,900 00
Detroit, Lansing & N' thrn R. R. Co., 7 per cent	10,000 00	10,600 00
Louisv'le, Cin. & Lexing. R. R. Co., 7 per cent	10,000 00	11,300 00
Indiana & Lake Mich. R. R. Co., 6 per cent	10,000 00	10,900 00
Clarkville & N. Carolina R. R. Co., 6 per cent	10,000 00	11,300 00
A., T. & S. Fé R. R. Co., guar., 5 p. c., G	20,000 00	20,400 00
A., T. & S. Fé R. R. Co., incomes, 5 per cent., G	10,000 00	8,100 00
C., B. & O. R. R. Co., 5 per cent	10,000 00	5,000 00
Norfolk & Western R. R. Co., 5 per cent., G	1,100 00	1,100 00
New York & New England R. R. Co., 6 per ct	10,000 00	10,000 00
Valley R. R. Co., 6 per cent., G	10,000 00	10,400 00
Atlantic Dock Company, 5 per cent	12,000 00	12,480 00
Mason and Tazewell District (Ill.), 7 per cent	9,000 00	9,900 00
Rutland and Grafton District (Ill.), 6 per cent	25,000 00	28,250 00
First Baptist Church (Nashville, Tenn.) 6 per ct	8,000 00	8,400 00
School Dist. No. 4 (Salamanca, N. Y.) 6 per ct	18,500 00	19,980 00
Kansas, school, 6 per cent	8,000 00	8,560 00
Kansas, school, 7 per cent	14,297 00	15,011 85
Nebraska, school, 7 per cent	12,000 00	13,200 00
Nebraska, school, 6 per cent	19,682 00	21,650 00
Dakota, school, 8 per cent	300 00	324 00
Dakota, school, 7 per cent	3,500 00	4,200 00
Minnesota, school, 6 per cent	8,500 00	9,520 00
Wyoming Territory, school, 8 per cent	8,500 00	9,180 00
Colorado, school, 7 per cent	3,000 00	3,450 00
Texas, school, 6 per cent	800,000 00	8,960 00
South-Western Irrigation Co., 7 per cent	10,000 00	10,400 00
Arizona Improvement Co., 6 per cent	5,000 00	5,000 00
Totals	\$1,129,484 00	\$1,388,525 30

Total market value of stocks and bonds \$ 1,388,525 30

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
25 shrs. Nat. Fire Ins. Co., Hartford	\$ 2,500 00	\$ 3,275 00	\$ 600 00
4 shrs. Etna Fire Ins. Co., Hartf'd	400 00	1,000 00	700 00
2 shrs. Etna Fire Ins. Co., Hartf'd	200 00	500 00	
15 shrs. Am. Nat. Bank, Hartford	750 00	975 00	
5 shrs. Charter Oak National Bank, Hartford	500 00	525 00	1,880 00
3 shrs. First Nat. Bank, Hartford	300 00	300 00	
5 shrs. Security Co., Hartford	500 00	675 00	
25 shrs. Hartford Trust Co., Hartford	2,500 00	3,125 00	
100 shrs. Collins Co., Collinsville	1,000 00	775 00	4,050 00
6 shrs. American Screw Company, Providence, R. I.	600 00	1,410 00	
35 shrs. Connecticut General Life Insurance Co., Hartford	3,500 00	4,725 00	3,000 00
7 shrs. Middlesex County National Bank, Middletown	700 00	735 00	360 00
24 shrs. Adams Express Co.	2,400 00	3,480 00	1,350 00
Totals	\$ 15,850 00	\$ 21,500 00	\$ 11,940 00

Amount loaned on collaterals	\$ 11,940 00
Cash in the company's principal office	7,719 64
Cash deposited in bank	72,851 88
Interest due and accrued on bonds	16,256 76
Interest due and accrued on collateral loans	333 80
Gross premiums in course of collection, not more than three months due.	206,445 25
All other property belonging to the company	681 30
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 1,977,461 86

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	} \$ 85,839 05
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	6,750 00
Net amount of unpaid losses	\$ 92,589 05
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$739,660.01; unearned premiums (fifty per cent.)	\$ 369,830 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$531,320.31; unearned premiums (<i>pro rata</i>)	288,422 39
Gross premiums received and receivable upon all unexpired inland navigation risks, \$11,688.50; unearned premiums (fifty per cent.)	5,844 25
Total unearned premiums	\$ 664,096 64
All other demands against the company, absolute and contingent	38,238 65
Total amount of all Liabilities, except capital stock and net surplus	\$ 794,924 34
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	182,537 52
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,977,461 86

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 151,746 84	\$ 3,949 08
Deduct amount of same not collected	139 98	
Net collected	\$ 151,606 86	\$ 3,949 08
Gross premiums on risks written and renewed during the year	1,298,016 90	16,578 34
Totals	\$ 1,449,623 76	\$ 20,527 43
Deduct premiums and bills in course of collection at this date	203,721 53	2,723 72
Entire premiums collected during the year	\$ 1,245,902 23	\$ 17,803 70
Deduct re-insurance, rebate, abatement and return premiums	241,775 83	3,858 45
	\$ 1,004,126 40	\$ 13,945 25

Net cash actually received for premiums	\$ 1,018,071 65
Received for interest on mortgages	\$ 15,489 87
Received for interest and dividends on stocks, bonds and collateral loans . .	67,270 51
Income received from all other sources	539 85
Aggregate amount of Income actually received during the year in cash.	<u>\$ 1,101,371 88</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$71,022.49, losses occurring in previous years)	On fire risks. \$604,312 96	Marine and inland risks. \$ 11,051 49	
Deduct all amounts received for salvages and re-insurance in other companies	47,173 53	4,195 57	
	<u>\$557,139 43</u>	<u>\$ 6,855 92</u>	
Net amount paid during the year for losses			\$ 563,995 35
Cash dividends actually paid stockholders			60,000 00
Paid for commissions or brokerage			206,574 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			53,206 94
Paid for State and local taxes in this and other States			23,325 48
All other payments and expenditures			79,205 53
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 986,307 30</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 87,776,558	\$ 1,080,350 87	\$ 440,192	\$ 5,929 09
Written or renewed during the year	98,320,557	1,298,016 90	8,894,912	16,578 34
Totals	\$ 186,097,115	\$ 2,378,367 77	\$ 9,335,104	\$ 22,507 43
Deduct those expired and marked off as terminated . .	77,344,672	1,033,372 92	8,852,906	10,268 10
In force at end of the year . .	\$ 108,752,443	\$ 1,344,994 85	\$ 482,198	\$ 12,239 33
Deduct amount re-insured . .	6,465,836	74,014 53	55,083	550 83
Net amount in force December 31, 1890	<u>\$ 102,286,607</u>	<u>\$ 1,270,980 32</u>	<u>\$ 427,115</u>	<u>\$ 11,688 50</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 54,967,730 00	\$ 739,660 01	1-2	\$ 369,830 00
1889	Two years	110,796 00	609 08	1-4	152 27
1890		72,617 00	490 51	3-4	367 88
1888	Three years	8,730,163 00	93,870 14	1-6	15,645 02
1889		9,962,759 00	108,334 61	1-2	54,167 30
1887	Four years	12,111,979 00	131,807 99	5-6	109,839 99
1888		214,886 00	1,816 54	1-8	227 07
1889	Five years	206,719 00	1,748 68	3-8	655 76
1890		194,156 00	1,567 74	5-8	979 84
1886	Six years	232,104 00	2,039 15	7-8	1,784 26
1887		2,232,992 00	27,561 33	1-10	2,756 13
1888	Seven years	2,825,017 00	33,540 57	3-10	10,062 17
1889		3,152,217 00	37,759 93	1-2	18,879 96
1889	Eight years	3,269,909 00	41,259 46	7-10	28,881 62
1890		4,002,653 00	48,914 58	9-10	44,023 12
Totals		<u>\$102,286,607 00</u>	<u>\$ 1,270,980 32</u>		<u>\$ 658,252 39</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 8,754,063 51
Losses paid from organization to date	5,249,432 38
Total amount of cash dividends declared since the company commenced business	865,000 00
Total amount of the company's stock owned by the directors at par value	104,000 00
Amount loaned to officers and directors	26,380 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, \$570,187.95; marine, \$10,084.45; total.	580,272 40

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

Risks written	\$ 962,058 00
Premiums received	13,103 47
Losses paid	5,309 63
Losses incurred	4,354 61

Pacific Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 26, 1851.

FRANK F. STINSON, President.

GEORGE JEREMIAH, 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 (unencumbered)	\$ 65,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	141,200 00
Interest due and accrued on all said mortgage loans	1,420 13
Value of lands mortgaged, exclusive of buildings	\$ 150,900 00
Value of buildings mortgaged (insured for \$148,700.00 as collateral)	206,600 00
Total value of said mortgaged loans	\$ 357,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. Reg. 6 per cent. bonds, 1896	\$ 17,000 00	\$ 19,295 00
U. S. Reg. 4 per cent. bonds, 1907	121,000 00	147,620 00
N. Y. City 3 per cent. school bonds, 1894	112,000 00	112,140 00
N. Y. City 3 per cent. water bonds, 1905	110,000 00	114,400 00
N. Y. City 3 per cent. water bonds, 1907	25,000 00	26,000 00
Broadway & 7th Ave. R. R. Co. first Mtge. 5 per cent. bonds	10,000 00	10,500 00
Syracuse, Binghamton & N. Y. R. R. Co. first mortgage 7 per cent. bonds	5,000 00	6,575 00
N. Y. Central & H. R. R. R. Co. stock	10,000 00	10,100 00
Totals	\$ 410,000 00	\$ 446,630 00

Total market value of stocks and bonds	\$ 446,630 00
Cash in the Company's principal office	5,117 54
Cash deposited in bank	20,649 13
Interest due and accrued on bonds	3,484 16
Gross premiums in course of collection, not more than three months due	35,470 59
All other property belonging to the company	104,17
Aggregate amount of all the assets of the company, stated at their actual value	<u>\$ 719,075,72</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,958 74
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	17,150 14
Losses resisted, including interest, costs and other expenses thereon	1,850 00
Total gross amount of claims for losses	\$ 28,958 88
Deduct re-insurance thereon	3,574 69
Net amount of unpaid losses	\$ 25,384 19
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$192,128.24; unearned premiums, (fifty per cent.)	\$ 96,064 12
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$167,118.55; unearned premiums, (<i>pro rata</i>)	88,008 92
Total unearned premiums	184,073 04
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	3,013 79
All other demands against the company, absolute and contingent	11,504 77
Total amount of all Liabilities, except capital stock and net surplus	\$ 223,975 79
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	295,099 93
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	<u>\$ 719,075 72</u>

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	From fire risks. \$ 31,950 34
Deduct amount of same not collected	479 25
Net collected	\$ 31,471 09
Gross premiums on risks written and renewed during the year	317,708 92
Total	\$ 349,180 01
Deduct premiums and bills in course of collection at this date	36,879 73
Entire premiums collected during the year	\$ 312,300 28
Deduct re-insurance, rebate, abatement and return premiums	61,730 24
Net cash actually received for premiums	\$ 250,570 04
Received for interest on mortgages	6,619 62
Received for interest and dividends on stocks, bonds and collateral loans	14,426 00
Income received from all other sources	2,350 04
Aggregate amount of Income actually received during the year in cash	<u>\$ 273,965 70</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$24,026.93, losses occurring in previous years)	On fire risks. \$ 151,775 93
Deduct all amounts received for salvages and re-insurance in other companies	11,957 85
Net amount paid during the year for losses	\$ 139,818 08
Cash dividends actually paid stockholders	24,000 00
Paid for commissions or brokerage	54,256 45
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	17,626 31
Paid for State and local taxes in this and other States	6,440 16
All other payments and Expenditures	18,197 14
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 260,338 14</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 40,854,808	\$ 329,466 29
Written or renewed during the year	37,240,816	317,708 92
Totals	\$ 78,095,624	\$ 647,175 21
Deduct those expired and marked off as terminated	50,038,298	256,201 96
In force at the end of the year	\$ 48,057,326	\$ 390,973 25
Deduct amount re-insured	3,374,355	31,726 46
Net amount in force December 31, 1890	\$ 44,682,971	\$ 359,246 79

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1890	One year or less	\$ 22,192,607 00	\$ 192,128 24	1-2	\$ 96,064 12
1889	Two years	236,584 00	1,029 57	1-4	257 39
1890		70,875 00	565 01	3-4	423 75
1888	Three years	4,985,165 00	34,984 05	1-6	5,830 67
1889		6,170,815 00	37,503 15	1-2	18,751 58
1890		6,532,110 00	44,329 59	5-6	36,941 32
1887	Four years	5,615 00	613 56	1-8	76 70
1888		57,250 00	548 50	3-8	205 69
1889		102,350 00	913 18	5-8	570 74
1890		24,213 00	1,009 08	7-8	882 04
1886	Five years	670,628 00	7,103 61	1-10	710 36
1887		819,937 00	7,768 95	3-10	2,330 68
1888		1,106,759 00	11,794 58	1-2	5,897 29
1889		896,446 00	9,651 69	7-10	6,756 18
1890		811,627 00	9,394 03	9-10	8,373 63
Totals		\$44,682,971 00	\$ 359,246 79		\$ 184,073 04

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,819,097 84
Losses paid from organization to date	2,935,927 23
Total amount of cash dividends declared since the company commenced business	1,296,000 00
Total amount of the company's stock owned by the directors at par value	48,525 00
Losses incurred during the year: fire	138,614 33

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 120,146 00
Premiums received	1,205 36
Losses paid	None.
Losses incurred	20 00

Packers and Provision Dealers' Insurance Co.

OF

CHICAGO ILLINOIS.

Incorporated December 19, 1885.

A. N. YOUNG, President.

R. J. SMITH, 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 \$ 195,512 50
 Interest due and accrued on all said mortgage loans 3,249 73
 Value of premises mortgaged (insured for \$ 62,700.00 as collateral) \$ 540,200 00

Account of Stocks and Bonds owned by the Company.

<i>Stock.</i>	Par value.	Market value.
American Exchange National Bank	\$ 5,000 00	\$ 7,000 00
Davenport & Rock Island R. R.	5,000 00	4,500 00
National Railway of Illinois	5,000 00	5,600 00
Chicago West Division R. R.	2,400 00	14,640 00
West Chicago Street R. R.	20,000 00	21,800 00
Chicago Consol. Brewing and Malting Co.	5,000 00	5,000 00
<i>Bonds.</i>		
Chicago Consol. Brewing and Malting Co.	8,000 00	8,320 00
Chicago Packing and Provision Co.	10,000 00	10,000 00
Santa Fé Elevator & Dock Co.	10,000 00	10,000 00
Chamber of Commerce Safety Valve Co.	10,000 00	10,000 00
Totals	\$ 80,400 00	\$ 96,860 00

Total market value of stocks and bonds \$ 96,860 00
 Cash in the company's principal office 13,264 59
 Cash deposited in bank 918 81
 Interest due and accrued on bonds 755 00
 Gross premiums in course of collection not more than three months due 7,028 97

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 317,589 60

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due. \$ 5,485 60
 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses 1,348 32
 Net amount of unpaid losses \$ 6,833 92
 Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$63,635.29; unearned premiums (fifty per cent) \$ 31,817 65
 Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$21,029.86; unearned premiums (*pro rata*) 12,260 82
 Total unearned premiums \$ 44,078 47
 All other demands against the company, absolute and contingent. 837 88
 Total amount of all Liabilities, except capital stock and net surplus \$ 51,750 27
 Joint-stock capital actually paid up in cash 250,000 00
 Surplus beyond capital and all other Liabilities 15,839 33
 Aggregate amount of all Liabilities, including paid-up capital stock and net surplus \$ 317,589 60

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	From fire risks. \$ 5,888 49
Gross premiums on risks written and renewed during the year	97,775 58
Total	\$ 103,664 07
Deduct premiums and bills in course of collection at this date	7,028 97
Entire premiums collected during the year	\$ 96,635 10
Deduct re-insurance, rebate, abatement and return premiums	14,588 80
Net cash actually received for premiums	\$ 82,046 30
Received for interest on mortgages	14,234 62
Received for interest and dividends on stocks, bonds and collateral loans	2,998 66
Aggregate amount of Income actually received during the year in cash	<u>\$ 99,279 58</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$5,062.07, losses occurring in previous years)	On fire risks. \$ 37,428 68
Deduct all amounts received for salvages, and re-insurance in other companies	1,102 80
Net amount paid during the year for losses	\$ 36,325 88
Cash dividends actually paid stockholders	15,000 00
Paid for commissions or brokerage	23,964 26
Paid for State and local taxes in this and other States	4,331 22
All other payments and Expenditures	3,174 91
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 82,796 27</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 5,785,736	\$ 55,604 42
Written or renewed during the year	7,222,972	84,686 59
Totals	\$ 13,008,708	\$ 140,291 01
Deduct those expired and marked off as terminated	5,310,284	53,320 60
In force at the end of the year	\$ 7,698,424	\$ 86,970 41
Deduct amount re-insured	1,673 50	2,305 26
Net amount in force December 31, 1890	<u>\$ 7,531,074</u>	<u>\$ 84,665 15</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 5,640,948 00	\$ 63,635 29	1-2	\$ 31,817 65
1889		77,686 00	481 80	1-4	120 40
1890	Two years	21,700 00	134 99	3-4	101 25
1888		189,900 00	2,714 88	1-6	452 48
1889	Three years	636,827 00	5,348 90	1-2	2,674 45
1890		416,503 00	5,543 96	5-6	4,619 97
1887	Four years	16,400 00	149 55	1-8	18 70
1888		25,466 00	249 97	3-8	93 74
1889	Five years	52,075 00	427 31	5-8	267 07
1890		61,000 00	443 44	7-8	387 66
1886	Five years	54,200 00	765 23	1-10	76 52
1887		46,194 00	615 03	3-10	184 50
1888	Five years	66,325 00	879 60	1-2	439 80
1889		37,000 00	617 05	7-10	431 94
1890		186,350 00	2,658 15	9-10	2,392 34
Totals		\$ 7,531,074 00	\$ 84,665 15		\$ 44,078 47

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 278,756 13
Losses paid from organization to date	134,656 63
Total amount of cash dividends declared since the company commenced business.	45,000 00
Total amount of the company's stock owned by the directors at par value	36,000 00
Losses incurred during the year: fire.	38,097 73

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 141,116 00
Premiums received	2,300 92
Losses paid	None.
Losses incurred	None.

Pennsylvania Fire Insurance Co.,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated March, 1825.

R. DALE BENSON, President.

W. GARDNER CROWELL, 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 (unencumbered)	\$ 152,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	463,220 00
Interest due and accrued on all said bond and mortgage loans	5,851 92
Value of premises mortgaged (insured for \$269,675.00 as collateral)	\$1,689,050 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent loan	\$ 45,000 00	\$ 54,450 00
Philadelphia City loans	50,000 00	55,520 00
Philadelphia, Wilmington and Baltimore R. R. stock trust certificates, 4 per cent loan	100,000 00	99,000 00
Philadelphia, Wilmington and Baltimore R. R. 6 per cent. loan	10,000 00	10,300 00
Philadelphia, Wilmington and Baltimore R. R. 4 per cent. loan	15,000 00	15,000 00
Philadelphia and Erie R. R. gen. mtg. 5 per cent. loan	75,000 00	83,250 00
Pennsylvania R. R. con. 5 per cent. loan	71,000 00	78,100 00
Pennsylvania R. R. con. mtg. 6 per cent. loan	28,000 00	32,760 00
United Companies of N. J. con. mtg. 6 per cent. loan	60,000 00	63,000 00
Easton and Amboy R. R. Co. con. 5 per ct. loan	50,000 00	55,000 00
Philadelphia and Reading R. R. Co. con. 7 per cent. loan	20,000 00	25,000 00
Philadelphia and Reading R. R. Co. 1st mtg. 6 per cent. loan	17,500 00	21,350 00
Philadelphia and Reading R. R. Co. gen. mtg. 4 per cent. loan	50,000 00	39,500 00
Philadelphia and Reading R. R. Co. 3d pref. 5 per cent. loan	6,000 00	1,710 00

	Par value.	Market value.
Philadelphia and Reading R. R. Car trust G. & W. 5's loan	\$ 50,000 00	\$ 47,500 00
Philadelphia and Reading Coal and Iron Co. 7 per cent. loan	20,000 00	20,400 00
Lehigh Valley R. R. Co. 1st mtg. 6 per cent. loan	33,000 00	36,300 00
Lehigh Valley R. R. Co. con mtg. 6 per cent. loan	22,000 00	27,500 00
Lehigh Valley R. R. Co. 1st mtg. 4½ per cent. loan	22,000 00	22,660 00
Elmira and Williamsport R. R. Co. 1st mtg. 6 per cent. loan	25,000 00	30,000 00
West Jersey R. R. Co. 1st mtg. 7 per cent. loan	10,000 00	12,000 00
Pennsylvania and New York Canal and R. R. Co. 7 per cent. loan	24,000 00	28,800 00
Pennsylvania and New York Canal and R. R. Co. con. mtg. 4's loan	25,000 00	25,000 00
Pennsylvania and New York Canal and R. R. Co. con. mtg. 5's loan	25,000 00	28,000 00
Western Pennsylvania R. R. Co. 1st mtg. 6 per cent. loan	4,000 00	4,120 00
Chicago and Western Indiana R. R. Co. 6 per cent. loan	26,000 00	28,600 00
Chicago and Western Indiana R. R. Co. gen. mtg. 6 per cent. loan	20,000 00	22,000 00
Jacksonville South-eastern R'y Co. gen. mtg. 6 per cent. loan	30,000 00	25,500 00
Shamokim, Sunbury and Lewisburg R. R. Co. 5 per cent. loan	20,000 00	20,000 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. ex. mtg. 6 per cent. loan	50,000 00	50,000 00
New York and Long Branch R. R. 5 per cent. loan	25,000 00	26,750 00
Northern Pacific R. R. Co. gen. mtg. 6 per cent. loan	40,000 00	45,600 00
St. Paul and Northern Pacific R. R. Co. 6 per cent. loan	30,000 00	36,000 00
Lehigh Valley Coal Co. 5 per cent. loan	25,000 00	25,000 00
Pittsburgh, McKeesport and Youghiogheny R. R. Co. 6 per cent. loan	20,000 00	22,600 00
Pittsburgh, Youngstown and Ashtabula 1st mtg. con. 5's loan	25,000 00	26,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R. Co. gen. mtg. 6 per cent. loan	30,000 00	35,400 00
Buffalo Run, Bellefonte and Bald Eagle R. R. Co. 1st mtg. 6 per cent. loan	20,000 00	20,000 00
Grand Rapids and Indiana R. R. Co. con. mtg. 7 per cent. loan	21,000 00	17,850 00
New York, Lake Erie and Western R. R. Co. col. trust 6 per cent. loan	25,000 00	27,500 00
Railroad Aid bonds, Kiowa county, Kansas, loan	25,000 00	25,000 00
Oregon and Pacific R. R. Co. 6 per cent. loan	20,000 00	10,000 00
Dixon Water Co. 6 per cent. loan	7,000 00	5,600 00
Knoxville Water Co. 6 per cent. loan	15,000 00	15,000 00
American Steamship Co. of Phila. 6 per cent. loan	15,000 00	15,750 00
Lehigh Coal and Navigation Co. 6 per cent. gold loan	20,000 00	22,000 00
Chesapeake and Delaware Canal Co. 1st mtg. 6 per cent. loan	10,000 00	9,500 00
Delaware Division Canal Co. 6 per cent. loan	20,000 00	20,000 00
The Pennsylvania Co. 6 per cent. loan	4,000 00	4,200 00
Car Trust of N. Y., No. 2, 6 per cent. loan	17,000 00	15,300 00
Huntingdon and Broad Top Car Trust fund loan	30,000 00	30,000 00
Huntingdon and Broad Top Car Trust 5 per cent. loan	10,000 00	10,000 00
Huntingdon County, Ind., gravel road bonds, 6 per cent. loan	34,000 00	35,700 00
Harrisburg City 6 per cent. loan	18,000 00	18,920 00
St. Louis City 6 per cent. loan	25,000 00	30,250 00
Cincinnati City 7-10 per cent. loan	38,000 00	49,590 00
Cincinnati City 7 per cent. loan	10,000 00	12,600 00
Cincinnati City 6 per cent. loan	5,000 00	5,400 00
City of Springfield, Ill., funding bonds 5 per cent.	35,000 00	35,700 00
City of Springfield, Ill., 8 per cent. loan	10,000 00	10,800 00
City of Topeka, Kan., int. imp. bonds 6 per cent. loan	22,600 00	23,278 00
Kansas City, Kan. int. imp. bonds 6 per cent. loan	24,000 00	24,720 00
Newark City 7 per cent. loan	20,000 00	21,300 00
Wabash R. R. Co. 2d mtg. 5 per cent. loan	32,000 00	22,400 00
Pittsburgh Junction Terminal Co. 1st mtg. 5 per cent. loan	25,000 00	25,000 00

	Par value.	Market value.
Newburgh and New York R. R. Co. 1st mtg. 5 per cent loan	15,000 00	15,000 00
Northern Central R. R. Co. con. mtg. 6 per cent. loan	33,000 00	39,600 00
Baltimore and Ohio Equip. Ass'n 5 per cent. loan	50,000 00	50,000 00
Baltimore and Ohio R. R. Co. con. mtg. 5's loan	50,000 00	52,000 00
West Knoxville Gen. Imp. Co. 6 per cent. loan	20,000 00	22,000 00
Atlantic City R. R. Co. mtg. 5 per cent. loan	20,000 00	20,600 00
Camden Horse R. R. Co. 1st mtg. 5 per cent. loan	25,000 00	25,000 00
Philadelphia National bank, 200 shares stock	20,000 00	47,400 00
Totals	\$2,019,100 00	\$2,146,128 00
Total market value of stocks and bonds		\$ 2,146,128 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
130 shrs. United Firemen's Ins. Co. stock	\$ 1,350 00	\$ 2,080 00	\$ 1,350 00
411 shrs. Lake Superior Elevator Co. stock	20,550 00	24,660 00	15,000 00
250 shrs. Delaware and Bound Brook R. R. Co. stock	25,000 00	42,500 00	30,000 00
200 shrs. Delaware and Bound Brook R. R. Co. stock	20,900 00	34,000 00	25,000 00
409 shrs. Delaware and Bound Brook R. R. Co. stock	40,900 00	69,530 00	50,000 00
13 shrs. Manayunk Nat Bank stock	1,300 00	2,340 00	1,625 00
625 shrs. Lehigh Valley R. R. Co. st'k	31,250 00	30,525 00	25,000 00
625 shrs. Lehigh Valley R. R. Co. st'k	31,250 00	30,525 00	25,000 00
625 shrs. Lehigh Valley R. R. Co. st'k	31,250 00	30,525 00	25,000 00
625 shrs. Lehigh Valley R. R. Co. st'k	31,250 00	30,525 00	25,000 00
10 shrs. Ninth Nat. Bank stock	1,000 00	1,400 00	
5 shrs. Moorestown Nat. Bank st'k	500 00	1,000 00	
5 shrs. Fire Ins. Co. of County of Philadelphia stock	500 00	625 00	2,100 00
600 shrs. Phila. Traction Co. stock	60,000 00	37,800 00	33,000 00
95 shrs. Calumet & Heckla Mining Co. stock	2,375 00	23,275 00	10,000 00
100 shrs. Northern Cent. R. R. Co. st'k	5,000 00	6,700 00	
25 shrs. Western Nat. Bank stock	2,500 00	2,625 00	7,500 00
50 shrs. Keystone Watch Case Co. stk	2,500 00	2,750 00	
\$ 5,000 Boston United Gas bonds, 5's	5,000 00	4,350 00	5,000 00
73,000 Phila. and Reading R. R. Co. gen. mtge., 4's	73,000 00	58,582 50	
6,000 Phila. and Reading R. R. Co. 1st pref., 5's	6,000 00	3,345 00	50,000 00
36,000 Phila. and Reading R. R. Co. gen mtge., 4's	36,000 00	28,890 00	
4,000 Phila. and Reading R. R. Co. 1st pref., 5's	4,000 00	2,230 00	25,000 00
105 shrs. Lehigh Valley and Navigation Co. stock	5,250 00	5,040 00	
10 shrs Commonwealth Title Ins. and Trust Co. stock	500 00	650 00	5,000 00
\$1,000 Pittsburgh, Cincinnati and St. Louis R'y Co., 7's	1,000 00	1,170 00	
100 shrs. Metropolitan Traction Co. stk	10,000 00	8,000 00	
50 shrs. Phila Traction Co. stock	5,000 00	3,150 00	9,250 00
300 shrs. Metropolitan Traction Co. stk	30,000 00	24,000 00	20,000 00
300 shrs. Westinghouse Air-Brake Co. stock	15,000 00	32,400 00	25,000 00
\$25,000 Boston United Gas bonds, 5 per cent	25,000 00	21,750 00	
40 shrs. Penn. R. R. Co. stock	2,000 00	2,000 00	25,000 00
60 shrs. North Penn. R. R. Co. stock	3,000 00	4,800 00	
760 shrs. Huntingdon and Broad Top R'y Co. stock	38,000 00	13,110 00	
\$22,000 Richmond and West Point Terminal R'y Co. 5's	22,000 00	15,015 00	20,000 00
100 shrs. Illinois Central R. R. Co. st'k	10,000 00	9,600 00	
100 shrs. N. Y. Central R. R. Co. stock	10,000 00	10,000 00	
50 shrs. Chicago, Milwaukee and St. Paul R. R. Co. stock	5,000 00	1,125 00	25,000 00
50 shrs. Lehigh Valley R. R. Co. st'k	2,500 00	2,450 00	
500 shrs. Brooklyn City R. R. Co. st'k	5,000 00	80,000 00	
Totals	\$ 652,975 00	\$ 735,567 50	\$ 509,825 00

Amount loaned on collaterals		\$ 509,825 07
Cash in the company's principal office	\$ 2,567 60	
Cash belonging to the company deposited in Philadelphia National Bank	20,751 93	
Cash belonging to the company deposited in Western National Bank	41,719 27	
Total cash items		65,038 80
Interest due and accrued on collateral loans		886 30
Net premiums in course of collection, not more than three months due		140,990 27
All other property belonging to the company		864 16
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 3,485,310 45</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 31,293 03	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	52,372 37	
Losses resisted, including interest, costs and other expenses thereon	6,605 06	
Net amount of unpaid losses		\$ 90,270 46
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$975,999.38; unearned premiums (fifty per cent.)	\$ 487,999 69	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$766,350.86; unearned premiums, (<i>pro rata</i>)	422,319 91	
Total unearned premiums		\$ 910,319 60
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	640,912 67	
All other demands against the company, absolute and contingent	3,500 00	
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,645,002 73	
Joint-stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other Liabilities	1,440,307 72	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 3,485,310 45</u>

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	\$ 148,167 47	From fire risks.
Gross premiums on risks written and renewed during the year	1,379,354 59	
Total	\$1,527,522 06	
Deduct premiums and bills in course of collection at this date	140,996 27	
Entire premiums collected during the year	\$1,386,525 79	
Deduct re-insurance, rebate, abatement and return premiums	196,964 66	
Net cash actually received for premiums		\$ 1,189,561 13
Received for interest on bonds and mortgages		24,712 97
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources		134,925 44
Income received from all other sources		2,783 17
Deposit premiums received for perpetual fire risks	\$ 56,879 99	
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,351,982 71</u>

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$88,058.08; losses occurring in previous years)	\$ 667,687 66
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	288,590 05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	42,957 87
Paid for State and local taxes in this and other States	28,357 91
All other payments and expenditures	60,767 91
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 14,018 50
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,148,161 40</u>

VI. MISCELLANEOUS.

Perpetual Risks.

Perpetual risks in force on the 31st of December of the preceding year	Amount of risks.	Total Deposits.
Perpetual risks written during the year	\$ 25,833,795	\$ 653,356 73
	2,415,670	56,879 99
Totals	\$ 28,249,465	\$ 710,236 72
Deduct those marked off as cancelled	524,500	14,018 50
In force December 31, 1890	\$ 27,724,965	\$ 696,218 22
Losses incurred on perpetual risks during the year	\$ 4,629 13	
Losses paid on perpetual risks during the year	4,558 10	

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 131,433,174	\$ 1,645,326 29
	111,151,618	1,379,354 59
Totals	\$ 242,584,792	\$ 3,024,680 88
Deduct those expired and marked off as terminated	96,122,013	1,222,902 92
In force at the end of the year	\$ 146,462,779	\$ 1,801,779 96
Deduct amount re-insured	4,903,253	59,427 72
Net amount in force December 31, 1890	\$ 141,469,526	\$ 1,742,350 24

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 76,863,033 00	\$ 975,999 38	1-2	\$ 487,999 69
1889	Two years	208,761 00	3,486 54	1-4	1,743 27
1890		528,836 00	5,850 55	3-4	4,387 91
1888	Three years	8,374,122 00	103,596 01	1-6	17,266 01
1889		10,142,566 00	115,617 75	1-2	57,808 87
1890		12,759,228 00	147,979 03	5-6	123,315 86
1887	Four years	343,629 00	3,777 08	1-8	472 13
1888		390,427 00	4,168 89	3-8	1,563 33
1889		474,870 00	4,397 98	5-8	2,748 74
1890		616,938 00	5,729 91	7-8	5,013 67
1886	Five years	4,011,551 00	51,533 34	1-10	5,153 33
1887		4,499,140 00	64,575 64	3-10	19,372 69
1888		5,768,161 00	65,012 53	1-2	32,506 27
1889		6,764,240 00	76,781 63	7-10	83,747 14
1890		8,201,299 00	92,493 10	9-10	83,243 79
1884-1890	Seven years	555,675 00	10,650 14		5,750 81
1886-1890	Ten years	877,050 00	10,700 74		8,226 09
Totals		\$141,469,526 00	\$ 1,742,350 24		\$ 910,319 60

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 19,019,140 00
Losses paid from organization to date	11,383,988 00
Total amount of cash dividends declared since the company commenced business	2,469,000 00
Total amount of the company's stock owned by the directors at par value	52,500 00
Losses incurred during the year	665,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,454,360 00
Premiums received	30,904 41
Losses paid	16,074 31
Losses incurred	<u>20,921 35</u>

People's Fire Insurance Company,

OF

MANCHESTER . . . NEW HAMPSHIRE.

Incorporated August, 1885.

J. C. MOORE, President.

S. B. STEARNS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 242,281 66
Interest due and accrued on all said mortgage loans	3,415 06
Value of lands mortgaged, exclusive of buildings	\$ 366,800 00
Value of buildings mortgaged (insured for \$184,900.00 as collateral)	219,810 00
Total value of said mortgaged premises	<u>\$ 586,610 00</u>

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. Government, 4s	\$ 70,000 00	\$ 86,450 00
Hillsborough County, N. H., 6s	2,500 00	2,750 00
City of Manchester, N. H., 6s	500 00	564 25
City of Portsmouth, N. H., 6s	5,000 00	5,625 00
City of Portsmouth, N. H., 4s	10,000 00	10,300 00
Chichester, N. H., 4s	1,500 00	1,590 00
Waubunsee, County, Kansas, 7s	5,000 00	6,000 00
State of Illinois (drainage), 7s	7,000 00	8,000 00
James River Valley R. R., 6s	10,000 00	11,500 00
New Hampshire Trust Co., Manchester, N. H., debenture, 6s	25,000 00	25,000 00
Security Mfge. and Trust Co., Cassellton, Dak., debentures, 6s	5,000 00	5,000 00
Kansas Investment Co., Topeka, Kans., deb., 6s	12,900 00	12,900 00
Dakota Investment Co., Grand Forks, Dakota, debenture, 6½s	18,000 00	18,000 00
St. Cloud, Minn., Gas and Electric Co., 7s	3,000 00	3,300 00
New England Loan and Trust Co., Boston, Mass., debenture, 6s	5,000 00	5,000 00
Nashua Trust Co., Nashua, N. H., 6s	5,000 00	5,000 00
Manchester, N. H., Electric Light Co., 6s	10,000 00	10,000 00
City of Rapid City, Dakota, 7s	1,000 00	1,100 00
Cleveland, Chagrin Falls and North'n R. R. Car Trust, guar. by Cleveland and Canton R. R., 6s	10,000 00	10,000 00
<i>Shares of Stock.</i>		
50 Granite State Trust Co., Manchester, N. H., 6s	5,000 00	5,500 00
20 Security Trust Co., Nashua, N. H., 8s	2,000 00	2,500 00
88 First Nat. Bank of Marion, Kansas, 10s	8,800 00	10,120 00
10 Winchester, N. H., National Bank, 8s	1,000 00	1,200 00
10 Woodsville, N. H., Guarantee Sav'gs Bank, 6s	1,000 00	1,000 00
25 Woodsville, N. H., Guarantee Sav'gs Bank, 6s	2,500 00	3,000 00
25 Kimball Champ. Inv. Co., C'ncl Bl'ffs, Ia., 10s	6,000 00	6,900 00
60 Union Trust Co., Sioux City, Iowa, 8s	2,000 00	2,100 00
40 Lake Village and Laconia, N. H., Water Wks, 6s	2,000 00	2,100 00
Totals	<u>\$ 234,700 00</u>	<u>\$ 260,399 25</u>
Total market value of stocks and bonds		\$ 260,399 25

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
25 shrs Security Trust Co., Nashua, N. H.	\$ 2,500 00	\$ 3,000 00	\$ 2,500 00
10 shrs Amoskeag Fire Insurance Co., Manchester, N. H.	1,000 00	1,200 00	1,000 00
1221 shares Francestown Soapstone Co., Francestown, N. H.	12,200 00	12,200 00	5,000 00
Bonds St. Louis and San Francisco Railway	3,600 00	3,600 00	3,000 00
24 shares Guaranty Savings Bank	3,400 00	4,512 00	3,200 00
50 shrs Union Publishing Co., Manchester, N. H.	5,000 00	5,000 00	2,150 00
50 shares Lake Village and Laconia Horse R. R., Laconia, N. H.	4,000 00	4,900 00	3,900 00
Mortgage note, J. E. Clifford	5,750 00	5,750 00	5,000 00
132 shares Union Trust Co., Sioux City, Iowa	13,200 00	13,200 00	10,000 00
Totals	\$ 50,650 00	\$ 53,362 00	\$ 35,750 00

Amount loaned on collaterals	\$ 35,750 00
Cash in the company's principal office	6,323 80
Cash deposited in bank	57,988 33
Deposited with trust companies	56,500 00
Interest due and accrued on bonds	7,096 99
Interest due and accrued on collateral loans	2,447 49
Gross premiums in course of collection, not more than three months due	89,670 84
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 761,873 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,384 11
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	16,350 00
Losses resisted, including interest, costs and other expenses thereon	2,000 00
Total gross amount of claims for losses	\$ 36,734 11
Deduct re-insurance and salvage claims thereon	1,000 00
Net amount of unpaid losses	\$ 35,734 11
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$334,917.18; unearned premiums (fifty per cent.)	\$ 167,458 59
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$207,395.95; unearned premiums (<i>pro rata</i>)	117,673 18
Gross premiums received and receivable upon all unexpired inland navigation risks, \$24,091.73; unearned premiums (fifty per cent.)	12,045 86
Total unearned premiums	\$ 297,177 63
All other demands against the company, absolute and contingent	17,934 16
Total amount of all Liabilities, except capital stock and net surplus	\$ 350,845 99
Joint-stock capital actually paid up in cash	350,000 00
Surplus beyond capital and all other Liabilities	61,027 52
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 761,873 42

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 74,788 43	\$ 4,183 00
Gross premiums on risks written and renewed during the year	587,630 51	28,654 68
Totals	\$ 662,418 94	\$ 32,837 68
Deduct premiums and bills in course of collection at this date	82,734 37	6,936 47
Entire premiums collected during the year	\$ 579,684 57	\$ 25,901 21
Deduct re-insurance, rebate, abatement and return premiums	109,571 05	4,982 45
	\$ 470,113 52	\$ 20,918 76

Net cash actually received for premiums	\$	491,032 28
Received for interest on mortgages		12,536 00
Received for interest and dividends on stocks, bonds, and collateral loans .		20,641 00
Received for increased capital	\$	100,000 00
Aggregate amount of Income actually received during the year in cash	\$	<u>524,209 28</u>

V. EXPENDITURES DURING THE YEAR.

	On	Marine and	
	fire risks.	inland risks.	
Gross amount actually paid for losses (including \$35,342.55, losses occurring in previous yrs)	\$ 309,834 51	\$ 9,927 80	
Deduct all amounts actually received for salvage, and all amounts actually received for re-insurance in other companies	19,823 85		
	\$ 290,010 66	\$ 9,927 80	
Net amount paid during the year for losses			\$ 299,938 46
Cash dividends actually paid stockholders			18,000 00
Paid for commissions or brokerage			111,852 46
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			20,084 30
Paid for State and local taxes in this and other States			11,486 06
All other payments and Expenditures			32,298 38
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 493,659 66</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 35,869,922	\$ 552,718 68	\$ 389,712	\$ 10,242 82
Written or renewed during the year	45,375,595	587,630 51	1,054,440	28,654 68
Totals	\$ 81,245,517	\$ 1,140,349 19	\$ 1,444,152	\$ 38,897 50
Deduct those expired and marked off as terminated	37,714,383	567,594 53	629,802	14,805 77
In force at the end of the year	\$ 43,531,134	\$ 572,754 66	\$ 814,350	\$ 24,091 73
Deduct amount re-insured	2,160,977	30,441 53		
Net amount in force Dec. 31, 1890	\$ 41,370,157	\$ 542,313 13	\$ 814,350	\$ 24,091 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less.	\$ 22,002,581 00	\$ 334,917 18	1-2	\$ 167,458 59
1889		178,536 00	1,671 32	1-4	417 83
1890	Two years.	171,284 00	1,458 42	3-4	1,093 81
1888		2,830,661 00	33,396 61	1-6	5,566 10
1889	Three years.	3,450,681 00	38,154 60	1-2	19,077 30
1890		5,281,732 00	52,609 32	5-6	43,916 10
1887	Four years.	358,961 00	3,086 70	1-8	498 33
1888		356,872 00	3,761 31	3-8	1,410 79
1889	Five years.	370,861 00	4,016 17	5-8	2,510 10
1890		588,091 00	5,634 04	7-8	4,929 79
1885	Six years.	307,690 00	4,896 71	1-10	489 67
1887		1,262,878 00	10,561 92	3-10	3,168 58
1888	Seven years.	1,089,673 00	12,671 50	1-2	6,335 75
1889		1,037,871 00	13,896 30	7-10	9,727 41
1890	Eight years.	2,081,976 00	20,591 03	9-10	18,531 92
Totals			\$ 41,370,157 00	\$ 542,313 13		$ 285,131 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,053,812 80
Losses paid from organization to date	1,037,456 00
Total amount of cash dividends declared since the company commenced business	40,500 00
Total amount of the company's stock owned by the directors at par value	113,500 00
Losses incurred during the year: fire, \$283,558.36; marine, \$14,988.56; total.	<u>298,546 92</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 219,925 25
Premiums received	5,134 55
Losses paid	34 58
Losses incurred	<u>39 78</u>

People's Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated 1851.

F. V. PRICE, President.

A. C. MILNE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent	\$ 105,000 00	\$ 129,150 00
United States 6 per cent	15,000 00	18,150 00
Union Pacific R. R. Co. sinking fund.	10,000 00	11,200 00
Northern Pacific & Montana R. R., 1st mtge.	10,000 00	10,500 00
International & Great Nor. R. R. Co. mtge	10,000 00	7,500 00
Canada Southern R. R. Co., 1st mtge	15,000 00	15,900 00
Chicago, Rock Island & Pacific R. R. Co	15,000 00	15,000 00
West Shore R. R. Co., 1st mtge.	15,000 00	15,300 00
<i>Shares of Stock.</i>		
150 Union Pacific Railway Co.	15,000 00	6,900 00
100 National Bank Commerce	10,000 00	20,000 00
100 Peoples Bank	2,500 00	7,500 00
200 Consolidated Gas Co	20,000 00	20,000 00
7 Second Avenue R. R. Co	700 00	840 00
Totals	<u>\$ 243,200 00</u>	<u>\$ 277,940 00</u>

Total market value of stocks and bonds \$ 277,940 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
100 Pennsylvania R. R. Co	\$ 5,000 00	\$ 5,100 00	\$ 3,500 00
75 Nash., Chat. & St. Louis R.R. Co.	7,500 00	6,975 00	5,000 00
30 National Express Co	3,000 00	3,750 00	
12 City of Newark, N. J., bonds	12,000 00	12,000 00	8,000 00
Totals	<u>\$ 27,500 00</u>	<u>\$ 27,825 00</u>	<u>\$ 16,500 00</u>

Amount loaned on collaterals	\$	16,500 00
Cash in the company's principal office		1,510 52
Cash deposited in bank		3,213 17
Interest due and accrued on bonds		3,082 00
Interest due and accrued on collateral loans		177 50
Gross premiums in course of collection, not more than three months due		20,381 77
Amount of premiums unpaid on policies which have been issued more than three months	\$	30 77
Aggregate amount of all the Assets of the company, stated at their actual value	\$	<u>322,804 96</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	6,624 57
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		11,200 00
Losses resisted, including interest, costs and other expenses thereon		936 91
Total gross amount of claims for losses	\$	18,761 48
Deduct re-insurance thereon		900 00
Net amount of unpaid losses	\$	17,861 48
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$100,794.59; unearned premiums (fifty per cent.)	\$	50,397 29
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$56,537.17; unearned premiums (<i>pro rata</i>)		28,305 81
Gross premiums received and receivable upon all unexpired inland navigation risks, \$9,307.84; unearned premiums (fifty per cent.)		4,653 92
Total unearned premiums	\$	83,357 02
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		626 34
All other demands against the company, absolute and contingent		8,077 35
Total amount of all Liabilities, except capital stock and net surplus	\$	109,922 19
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		12,882 79
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	<u>322,804 96</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 13,189 52	\$ 2,859 35
Deduct amount of same not collected	286 05	
Net collected	\$ 12,912 47	\$ 2,859 35
Gross premiums on risks written and renewed during the year	142,572 53	10,728 50
Totals	\$ 155,485 00	\$ 13,587 85
Deduct premiums and bills in course of collection at this date	17,685 42	2,696 35
Entire premiums collected during the year	\$ 137,799 58	\$ 10,891 50
Deduct re-insurance, rebate, abatement and return premiums	16,318 22	825 12
	\$ 121,481 36	\$ 10,066 38
Net cash actually received for premiums	\$	131,547 74
Received for interest and dividends on stocks, bonds and collateral loans		10,736 04
Aggregate amount of Income actually received during the year in cash	\$	<u>142,283 78</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$27,403.75; losses occurring in previous years)	On fire risks.	Marine and inland risks.	
	\$ 98,847 65	\$ 6,635 24	
Deduct all amounts received for salvages, and re-insurance in other companies	5,234 19		
	<u>\$ 93,613 46</u>	<u>\$ 6,635 24</u>	
Net amount paid during the year for losses			\$ 100,248 70
Cash dividends actually paid stockholders			12,000 00
Paid for commissions or brokerage			30,517 06
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			11,735 00
Paid for State and local taxes in this and other States			1,729 08
All other payments and Expenditures			<u>9,776 63</u>
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 166,006 47</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1889	\$ 19,193,942	\$ 163,311 81	\$ 440,491	\$ 10,222 91
Written or renewed during the year	18,835,605	142,572 53	694,597	10,728 50
Totals	\$ 38,029,547	\$ 305,884 34	\$ 1,135,088	\$ 20,951 41
Deduct those expired and marked off as terminated	18,117,483	140,704 99	763,908	11,643 57
In force at the end of the year	\$ 19,912,064	\$ 165,179 35	\$ 371,180	\$ 9,307 84
Deduct amount re-insured	880,058	7,847 59		
Net amount in force December 31, 1890	\$ 19,032,006	\$ 157,331 76	\$ 371,180	\$ 9,307 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 12,215,281 00	\$ 100,794 59	1-2	\$ 50,397 29
1889		48,637 00	382 28	1-4	95 57
1890	Two years	63,250 00	484 23	3-4	363 18
1888		1,782,494 00	13,559 52	1-6	2,259 92
1889	Three years	2,075,971 00	17,617 38	1-2	8,808 69
1890		2,189,500 00	17,446 94	5-6	14,539 12
1887	Four years	33,570 00	194 43	1-8	24 30
1888		46,000 00	247 50	3-8	92 81
1889	Five years	21,100 00	243 25	7-8	152 03
1890		10,500 00	79 75	1-10	69 79
1886	Five years	203,287 00	2,160 63	3-10	216 06
1887		188,050 00	1,954 02	1-2	586 47
1888	Five years	147,366 00	2,092 84	1-2	1,046 42
1889		7,000 00	73 50	7-10	51 45
Totals		\$ 19,032,006 00	\$ 157,331 76		\$ 78,703 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,443,618 57
Losses paid from organization to date	1,790,909 36
Total amount of cash dividends declared since the company commenced business	598,000 00
Total amount of the company's stock owned by the directors at par value	63,900 00
Amount loaned to officers and directors	5,000 00
Amount loaned to stockholders, not officers	3,500 00
Losses incurred during the year: fire, \$79,058.27; inland, \$9,601.10; total	<u>88,659 37</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 101,245 00
Premiums received	1,086 80
Losses paid	None
Losses incurred	None

Phenix Insurance Company,

OF

BROOKLYN NEW YORK.

Incorporated September 10, 1853.

GEORGE P. SHELDON, President.

CHARLES C. LITTLE, 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 (unencumbered)	\$ 1,725,751 95
Loans on mortgage (first liens), upon which not more than one year's interest is due.	174,000 00
Interest due and accrued on all said mortgage loans.	2,577 46
Value of lands mortgaged, exclusive of buildings	\$ 178,500 00
Value of buildings mortgaged (insured for \$193,300.00 as collateral)	239,500 00
Total value of said mortgaged premises	\$ 418,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S., 4 per cent., registered	\$ 175,000 00	\$ 213,500 00
U. S., Currency, 6 per cent	40,000 00	48,680 00
N. Y. City Consol. Stock, 3 per cent. Dock.	200,000 00	220,000 00
N. Y. City Consol. Stock, 3 per ct., School House.	113,700 00	121,659 00
N. Y. City Con. Stk., 3 per ct., Harlem R. Bridge	148,300 00	158,681 00
Nassau Gas Light Co., Brooklyn Ctfs., 5 per ct.	17,000 00	17,170 00
People's Gas Light Co., Brooklyn, 6 per cent.	10,000 00	10,100 00
Equit. Gas Light Co., N. Y., 6 per cent.	10,000 00	11,000 00
Equit. Gas Light Co., N. Y., Certifs., 6 per cent.	39,000 00	39,975 00
Ohio Southern R. R. Co., 6 per cent.	25,000 00	26,250 00
New York Elevated R. R. Co., 7 per cent.	25,000 00	29,000 00
Smithtown & Port Jefferson R. R. Co., 7 per ct.	10,000 00	11,200 00
Broadway & Seventh Ave. R. R. Co., 5 per cent.	15,000 00	15,750 00
N. Y., Br'klyn & Manhat'n Beach R.R.Co., 5 per ct.	30,000 00	30,900 00
Phila. & Reading R. R. Co., 4 per cent.	50,000 00	40,000 00
Kings County Elevated Railway Co., 5 per cent.	50,000 00	52,000 00
Pacific R. R. Co. of Missouri, 4 per cent.	100,000 00	98,500 00
Knoxville & Ohio R. R. Co., 6 per cent.	25,000 00	27,500 00
Toledo & Ohio Central R. R. Co., 5 per cent.	25,000 00	26,250 00
Chesapeake & Ohio Railway Co., 5 per cent.	25,000 00	25,000 00
Michigan Central R. R. Co., 4 per cent.	25,000 00	24,625 00
Atchison, Topeka & S. F. R. R. Co., 4 per cent.	50,000 00	40,000 00
Louisville, St. Louis & Tex. R. R. Co., 6 per cent.	25,000 00	20,000 00
Louisville & Nashville R. R. Co., 5 per cent.	25,000 00	27,000 00
Wabash R. R. Co., 5 per cent.	25,000 00	24,625 00
Missouri, Kans. & Tex. R. R. Co., 4 per cent.	25,000 00	19,000 00
C. M. & St. P. R. R. Co., 5 per cent.	13,000 00	13,000 00
Canada South'n R. R. Co., (H. & D. Div.) 5 per ct.	25,000 00	23,875 00

<i>Bonds.</i>	Par value.	Market value.
Milwaukee & Northern R. R. Co., 6 per cent.	\$ 25,000 00	\$ 26,750 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co., 6 per cent.	37,000 00	41,255 00
Missoula County, M. T., 7 per cent.	12,000 00	13,200 00
U. S. Illuminating Co., 6 per cent.	25,000 00	25,500 00
Lake Gas Co. of Chicago, 6 per cent.	50,000 00	51,000 00
Lehigh and Wilkesbarre Coal Co., 7 per cent.	25,000 00	28,750 00
Board of Trade, Chicago, Certificate	2,700 00	2,700 00
<i>Shares of Stock.</i>		
1875 Brooklyn City R. R. Co., Brooklyn.	18,750 00	30,000 00
200 Central Park, N. & E. R. R. Co., N. Y.	20,000 00	23,000 00
50 Dry Dock, E. Broadway & Battery R. R.	5,000 00	6,750 00
500 N. Y. Cent. & Hud. R. R. Co., N. Y.	50,000 00	50,750 00
500 Lake Shore and Mich. Southern Ry. Co.	50,000 00	53,750 00
500 Chicago and Northwestern Ry. Co.	50,000 00	52,750 00
500 Metropolitan National Bank, N. Y.	20,000 00	1,600 00
500 American Exchange Bank, N. Y.	50,000 00	77,500 00
50 National Shoe and Leather Bank, N. Y.	5,000 00	8,000 00
300 St. Nicholas Bank, N. Y.	30,000 00	38,700 00
286 National Bank of the Republic, N. Y.	28,600 00	54,340 00
87 National Bank of Commerce, N. Y.	8,700 00	17,139 00
200 Fourth National Bank, N. Y.	20,000 00	34,600 00
100 Mercantile National Bank, N. Y.	10,000 00	22,500 00
100 National Park Bank, N. Y.	10,000 00	32,500 00
223 Chatham National Bank, N. Y.	5,575 00	22,875 50
80 Commercial Bank, Brooklyn.	4,800 00	7,680 00
408 Mechanics' Bank, Brooklyn	20,400 00	55,080 00
128 National City Bank, Brooklyn	6,400 00	28,160 00
80 National Bank of Illinois, Chicago	8,000 00	21,200 00
Totals	<u>\$1,943,925 00</u>	<u>\$2,243,251 50</u>

Total market value of stocks and bonds \$ 2,243,251 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Prospect Park and Coney Island R. R. Co., 7 per ct, due Jan. 1, 1895	\$3,000 00	\$ 3,210 00	\$ 2,700 00
Amount loaned on collaterals			\$ 2,700 00
Cash in the company's principal office			581 67
Cash deposited in bank			388,129 96
Interest due and accrued on bonds			10,952 46
Gross premiums in course of collection, not more than three months due.			758,861 51
All other property belonging to the company			4,529 33
Aggregate amount of all the Assets of the company, stated at their actual value.			<u>\$ 5,311,335 84</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 137,351 46
Losses resisted, including interest, costs and other expenses thereon.	36,208 64
Net amount of unpaid losses	\$ 173,560 10
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,238,874.13; unearned premiums (fifty per cent.)	\$1,119,437 07
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,355,927.49; unearned premiums (<i>pro rata</i>)	2,123,979 06
Total unearned premiums	\$ 3,243,416 13
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	1,299 04
All other demands against the company, absolute and contingent.	239,356 15
Total amount of all Liabilities, except capital stock and net surplus	\$ 3,657,631 42
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	653,704 42
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 5,311,335 84</u>

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		From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 4,048,399 60		\$ 573,601 23
Total	\$4,622,000 83		
Deduct premiums and bills in course of collection at this date	758,861 51		
Entire premiums collected during the year	\$3,863,139 32		
Deduct re-insurance, rebate, abatement and return premiums	526,702 88		
Net cash actually received for premiums			\$ 3,336,436 44
Received for interest on mortgages			8,368 37
Received for interest and dividends on stocks, bonds and collateral loans			94,889 03
Income received from all other sources			87,339 34
Aggregate amount of Income actually received during the year in cash			\$ 3,527,033 18

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$143,600.88, losses occurring in previous years)	On fire risks.	Marine and inland risks.	
Deduct all amounts received for salvages, and re-insurance in other companies	\$1,949,625 19	\$ 69,645 32	
	79,060 56	27,498 69	
	\$1,870,564 63	\$ 42,146 56	
Net amount paid during the year for losses			\$ 1,912,711 19
Cash dividends actually paid stockholders			100,000 00
Paid for commissions or brokerage			709,082 68
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			277,218 33
Paid for State and local taxes in this and other States			65,501 46
All other payments and Expenditures			319,322 05
Aggregate amount of actual Expenditures during the year in cash			\$ 3,383,835 71

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 497,218,081 346,148,467	\$ 6,692,928 94 4,048,399 60
Totals	\$ 843,366,548	\$10,741,328 54
Deduct those expired and marked off as terminated	327,708,947	4,059,641 87
In force at the end of the year	\$ 515,657,601	\$ 6,681,686 67
Deduct amount re-insured	8,704,114	86,885 05
Net amount in force December 31, 1890	\$ 506,953,487	\$ 6,594,801 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less	\$195,392,951 00	\$ 2,238,874 13	1-2	\$ 1,119,437 07
1889	Two years	1,336,073 00	16,115 14	1-4	4,028 79
1890		1,628,282 00	17,152 64	3-4	12,864 48
1888	Three years	45,941,962 00	418,248 43	1-6	69,708 07
1889		51,808,980 00	486,858 11	1-2	243,429 05
1890		54,218,326 00	491,298 86	5-6	409,415 70
1887	Four years	876,724 00	10,306 20	1-8	1,288 28
1888		1,014,398 00	11,632 59	3-8	4,362 22
1889		830,892 00	11,062 00	5-8	6,913 75
1890		1,368,584 00	14,805 83	7-8	12,955 10
1890	Five years	31,834,676 00	616,986 95	1-10	61,698 69
1887		31,555,575 00	597,157 12	3-10	179,147 13
1888		30,022,554 00	599,334 13	1-2	299,667 07
1889		34,993,115 00	699,858 98	7-10	489,901 28
1890		24,130,395 00	365,110 51	9-10	328,599 46
Totals		\$506,953,487 00	\$ 6,594,801 62		\$ 3,243,416 13

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$75,970,410 43
Losses paid from organization to date	39,633,332 79
Total amount of cash dividends declared since the company commenced business	3,074,000 00
Total amount of the company's stock owned by the directors at par value . .	207,600 00
Amount loaned to stockholders, not officers	2,700 00
Losses incurred during the year: fire, \$1,868,027.08; marine, \$42,146.56; total.	1,910,173 64

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,563,415 00
Premiums received	34,141 05
Losses paid	7,469 40
Losses incurred	8,514 99

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 (unencumbered)	\$ 233,524 34
Loans on mortgage (first liens), upon which not more than one year's interest is due	459,180 00
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$8,600.00 is in process of foreclosure)	217,420 00
Interest due and accrued on all said mortgage loans	52,653 63
Value of lands mortgaged, exclusive of buildings	\$1,751,917 00
Value of buildings mortgaged (insured for \$156,205.00 as collateral)	452,805 00
Total value of said mortgaged premises	\$2,204,722 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
300 Etna National Bank, Hartford	\$ 30,000 00	\$ 33,000 00
1000 American National Bank, Hartford	50,000 00	70,000 00
500 American Loan and Trust Co., New York	50,000 00	51,500 00
50 Atlantic Trust Co., New York	5,000 00	22,500 00
150 Central Trust Co., New York	15,000 00	195,000 00
162 Charter Oak National Bank, Hartford	16,200 00	17,334 00
160 City Bank, Hartford	16,000 00	16,800 00
100 Connecticut River Bank, Hartford	5,000 00	5,100 00
300 Farmers' & Mechanics' Nat. Bank, Hartford	30,000 00	33,000 00
175 First National Bank, Wallingford	17,500 00	19,250 00
400 Franklin Trust Co., New York	40,000 00	114,000 00
1040 Hartford National Bank, Hartford	104,000 00	163,280 00
400 Hartford Trust Company, Hartford	40,000 00	53,200 00
26 Home National Bank, Meriden	2,600 00	3,068 00
100 Imperial Bank, Toronto, Ont.	10,000 00	15,700 00
250 Metropolitan National Bank, Cincinnati	12,250 00	600 00
108 Merchants Exchange Nat. Bank, New York	5,400 00	6,750 00
800 Mercantile National Bank, Hartford	80,000 00	76,000 00

		Par value.	Market value.
<i>Shares of Stock.</i>			
100	National Shoe and Leather Bank, N. Y.	\$ 10,000 00	\$ 17,000 00
340	National Exchange Bank, Hartford	17,000 00	22,100 00
250	Nat. German-American Bank, St. Paul	25,000 00	32,500 00
200	New Britain National Bank, New Britain	20,000 00	32,000 00
750	Phoenix National Bank, Hartford	75,000 00	97,500 00
200	State Bank, Hartford	20,000 00	20,000 00
440	Waterbury National Bank, Waterbury	22,000 00	44,000 00
500	Avon, Geneseo & Mt. Morris R. R. Co.	50,000 00	52,500 00
500	Chicago, Burlington and Quincy R. R. Co.	50,000 00	44,500 00
1100	Chicago, Rock Island and Pacific R. R. Co.	110,000 00	78,100 00
250	Chicago and Alton R. R. Co. (common)	25,000 00	32,000 00
500	Cleveland and Pittsburgh R. R. Co.	25,000 00	38,750 00
500	Fort Wayne and Jackson R. R. Co. (pref.)	50,000 00	58,000 00
120	Hartford and Conn. Western R. R. Co.	12,000 00	3,600 00
1000	Illinois Central R. R. Co.	100,000 00	98,000 00
1000	Morris and Essex R. R. Co.	50,000 00	77,500 00
1200	N. Y., N. H. & H. R. R. Co.	120,000 00	306,000 00
250	New York and Harlem R. R. Co.	12,500 00	33,750 00
500	New York Cent. and Hudson River R. R. Co.	50,000 00	51,000 00
500	Peoria and Bureau Valley R. R. Co.	50,000 00	85,000 00
500	Rensselaer and Saratoga R. R. Co.	50,000 00	90,000 00
660	Holyoke Water Power Co.	66,000 00	198,000 00
1300	North-Western Telegraph Co.	65,000 00	65,000 00
	Atlantic Mutual Insurance Co., scrip	75,000 00	78,750 00
<i>Bonds.</i>			
	Georgia State, registered, 4½ per cent. interest.	25,000 00	30,000 00
	Atlantic Dock Company, 5 per cent. int.	75,000 00	82,500 00
	Ashland, Oregon, water, 6 per cent. int.	50,000 00	53,000 00
	Branford, Canada, city, 5 per cent. int.	25,000 00	27,500 00
	Guelph, Canada, city, 5 per cent. int.	24,000 00	27,120 00
	Victoria, Canada, (B. C.) 5 per cent. int.	20,000 00	22,000 00
	Hannibal, Mo., school, 6 and 7 per cent. int.	42,000 00	44,100 00
	Leavenworth City and Ft. Leav'wth, water, 6 p.c.	25,000 00	27,500 00
	Council Bluffs, Iowa, improv., 6 per cent. int.	7,500 00	7,950 00
	North-western Telegraph Co., 7 per cent. int.	15,000 00	17,400 00
	Urbana, Ohio, gas, 6 per cent. int.	25,000 00	27,250 00
	Canadian Pacific 1st mtge Land Grant R. R., 5 p.c.	44,000 00	48,400 00
	Cedar Rapids, Iowa Falls and N.W. Ry. (gtd.) 6 p.c.	50,000 00	50,000 00
	Chicago and N.-W. Ry. sinking fund, 6 per cent.	50,000 00	58,000 00
	Chicago and Western Indiana R. R., 6 per ct.	76,000 00	85,120 00
	Columbus and Western R. R. 1st mtge (gtd.) 6 p.c.	100,000 00	110,000 00
	Chicago, Burl. and Quincy convert. R. R., 5 p.c.	5,000 00	5,050 00
	Erie Railway, 1st mtge consols, 7 per cent.	100,000 00	135,000 00
	Harlem River and Port Chester R. R. (guar.) 7 p.c.	50,000 00	67,500 00
	Louisville, St. Louis and Texas (guar.) 6 per cent.	25,000 00	19,500 00
	Minn. Union R'y Co. (guar.), 6 per cent.	50,000 00	57,000 00
	New York, Lacka. & West'n R. R. (gtd.), 6 per ct.	50,000 00	66,500 00
	Pittsburgh, Cleveland and Toledo R.R. (gtd.) 6 p.c.	50,000 00	62,500 00
	Terre Haute and Logansport R.R. (Ext.gtd.) 6 p.c.	50,000 00	57,500 00
	Texas and New Orleans, 1st mtge, 7 per cent.	50,000 00	55,000 00
		54,000 00	63,720 00
	Totals	\$2,815,950 00	\$3,858,742 00
	Total market value of stocks and bonds		\$ 3,858,742 00

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
96 hrs Travelers Insurance Co	\$ 9,600 00	\$ 28,800 00	\$ 12,692 50
10 hrs Hartford Carpet Co.	1,000 00	970 00	630 00
240 hrs Landers, Frary & Clark.	6,000 00	7,200 00	10,000 00
70 hrs South. New Eng. Tel. Co.	7,000 00	5,250 00	10,000 00
50 hrs Atlantic Dock Co.	5,000 00	5,000 00	10,000 00
64 hrs Hartford Carpet Co.	6,400 00	6,308 00	40,000 00
226½ hrs Broad Brook Company	56,525 00	56,525 00	40,000 00
First mtge 6 per ct. gold bonds, United Elec. Ry Co., Nashville, Tenn.	179,000 00	152,150 00	25,000 00
Sioux City, Iowa, Street R. R. Co. 6 per cent. first mtge bonds	33,000 00	33,000 00	25,000 00
100 hrs Pittsburg, Ft. Wayne and Chicago R. R. stock.	10,000 00	15,000 00	20,000 00
100 hrs Adams Express Co.	10,000 00	14,500 00	
Totals	\$ 323,525 00	\$ 324,703 00	\$ 143,332 50

Amount loaned on collaterals	\$ 143,322 50
Cash in company's principal office	22,583 08
Cash deposited in bank	276,161 95
Interest due and accrued on collateral loans and bank deposits	3,959 67
Net premiums in course of collection, not more than three months due, less commissions	356,128 04
All other property belonging to the company	1,139 52
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 5,624,814 73</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	} \$ 279,031 17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	14,800 00
Net amount of unpaid losses	\$ 293,831 17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,508,116.38; unearned premiums (fifty per cent.)	\$ 754,058 19
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,040,288.62; unearned premiums (<i>pro rata</i>)	1,059,845 69
Total unearned premiums	\$ 1,813,903 88
Total amount of all Liabilities, except capital stock and net surplus	\$ 2,107,735 05
Joint-stock capital actually paid up in cash	2,000,000 00
Surplus beyond capital and all other Liabilities	1,517,079 68
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 5,624,814 73</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash, without any reduction	From fire and tornado risks \$2,917,098 08
Deduct re-insurance, rebate, abatement and return premiums	264,506 76
Net cash actually received for premiums	\$ 2,652,591 32
Received for interest on mortgages and bonds	33,367 79
Received for interest and dividends on stocks, bonds and collateral loans	186,805 60
Income received from all other sources	6,356 62
Aggregate amount of Income actually received during the year in cash	<u>\$ 2,879,121 33</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$246,751.28, losses occurring in previous years)	On fire and tornado risks \$1,465,901 29
Deduct all amounts received for salvages and re-insurance in other companies	19,503 28
Net amount paid during the year for losses	\$ 1,446,398 01
Cash dividends actually paid stockholders	280,000 00
Paid for commissions or brokerage	451,115 16
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	113,562 64
Paid for State and local taxes in this and other States	79,551 34
All other payments and Expenditures	254,700 12
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 2,625,327 27</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 295,179,474	\$ 3,420,011 43
Written or renewed during the year	253,292,497	2,917,098 08
Totals	\$ 548,471,971	\$ 6,337,109 51
Deduct those expired and marked off as terminated	235,203,819	2,788,704 51
Net amount in force December 31, 1890	\$ 313,268,152	\$ 3,548,405 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$132,546,135 00	\$ 1,508,116 38	1-2	\$ 754,058 19
1889	Two years	721,814 00	7,953 42	1-4	1,988 36
1890		943,636 00	9,391 95	3-4	7,043 96
1888	Three years	31,232,493 00	357,508 07	1-6	56,251 35
1889		35,385,893 00	368,250 60	1-2	184,125 30
1890		39,205,065 00	408,384 07	5-6	340,320 06
1887	Four years	890,511 00	9,259 14	1-8	1,187 39
1888		764,863 00	8,054 80	3-8	3,020 55
1889		765,574 00	7,998 32	5-8	4,998 95
1890		845,061 00	9,146 79	7-8	8,003 44
1886		12,772,870 00	160,367 66	1-10	16,036 77
1887	Five years	13,408,128 00	173,920 71	3-10	52,176 21
1888		12,714,167 00	160,426 44	1-2	80,213 22
1889		15,150,245 00	185,769 28	7-10	130,038 50
1890		15,921,697 00	193,857 37	9-10	174,471 63
Totals		\$313,268,152 00	\$ 3,548,405 00		\$ 1,813,903 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 45,744,872 30
Losses paid from organization to date	27,157,044 19
Total amount of cash dividends declared since the company commenced business	5,285,000 00
Total amount of the company's stock owned by the directors at par value	160,200 00
Amount loaned to officers and directors	80,000 00
Amount loaned to stockholders, not officers	84,570 00
Losses incurred during the year: fire and tornado	1,466,014 68

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,536,374 00
Premiums received	23,804 67
Losses paid	2,492 08
Losses incurred	2,578 08

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.

	Par value.	Market value.
United States bonds, 4 per cent., registered, held by trustees,	\$ 703,000 00	\$ 861,175 00
United States bonds, 4 per cent., registered, de- posited with the various State departments	195,000 00	238,875 00
United States bonds, 4 per cent., registered, de- posited with New York State Department (ad- vance interest paid)	300,000 00	358,500 00
Totals	<u>\$1,198,000 00</u>	<u>\$1,458,550 00</u>
Total market value of stocks and bonds		\$ 1,458,550 00
Cash deposited in bank		427,246 55
Interest due and accrued on stocks and bonds		8,980 00
Gross premiums in course of collection, not more than three months due		201,951 11
Aggregate amount of all the Assets of the company in the United States, stated at their actual value		<u>\$ 2,096,727 66</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 35,300 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	374,568 00
Losses resisted, including interest, costs and other expenses thereon	9,843 00
Total gross amount of claims for losses	<u>\$ 419,711 00</u>
Deduct re-insurance thereon	220,865 00
Net amount of unpaid losses	\$ 198,846 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,451,264.11; unearned premiums (fifty per cent.)	\$ 725,632 05
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,136,619.89; unearned premiums (<i>pro rata</i>)	618,755 81
Total unearned premiums	<u>\$ 1,344,387 86</u>
All other demands against the company, absolute and contingent	62,092 04
Total amount of all Liabilities, except net surplus in the United States	<u>\$ 1,605,325 90</u>
Surplus beyond all other Liabilities	491,401 76
Aggregate amount of all Liabilities in the United States	<u>\$ 2,096,727 66</u>

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	From fire risks. \$ 248,137 00
Gross premiums on risks written and renewed during the year	2,416,665 52
Total	\$2,664,802 52
Deduct premiums and bills in course of collection at this date	201,951 11
Entire premiums collected during the year	\$2,462,851 41
Deduct re-insurance, rebate, abatement and return premiums	678,145 71
Net cash actually received for premiums	\$ 1,784,705 70
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	56,920 00
Aggregate amount of Income actually received during the year in cash in the United States	<u>\$ 1,841,625 70</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$1,229,608 52
Deduct all amounts received for salvages, and re-insurance in other companies	327,717 35
Net amount paid during the year for losses	\$ 901,891 17
Paid for commissions or brokerage	321,854 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	78,044 29
Paid for State and local taxes in this and other States	53,926 02
All other payments and Expenditures	135,393 28
Aggregate amount of actual Expenditures during the year in cash in the United States	<u>\$ 1,491,109 30</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 230,700,842	\$ 2,099,979 29
Written or renewed during the year	270,394,563	2,416,665 52
Totals	\$ 501,095,405	\$ 4,516,644 81
Deduct those expired and marked off as terminated	203,413,320	1,713,466 10
In force at the end of the year	\$ 297,682,085	\$ 2,803,178 71
Deduct amount re-insured	27,592,494	215,294 71
Net amount in force December 31, 1890	<u>\$ 270,089,587</u>	<u>\$ 2,587,884 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$144,878,227 00	\$ 1,451,264 11	1-2	\$ 725,632 05
1889	Two years	1,265,190 00	13,702 52	1-4	3,425 63
1890		1,404,231 00	21,007 46	3-4	15,755 60
1888	Three years	20,355,179 00	161,003 92	1-6	26,833 99
1889		18,739,975 00	144,087 36	3-6	72,043 68
1890	Four years	32,207,512 00	290,725 34	5-6	242,271 12
1887		659,600 00	4,651 10	1-8	581 39
1888	Five years	732,635 00	5,698 02	3-8	2,136 76
1889		671,072 00	5,751 11	5-8	3,594 44
1890	Six years	810,728 00	6,990 17	7-8	6,116 40
1886		8,674,535 00	88,938 59	1-10	8,893 86
1887	Seven years	9,779,906 00	99,580 15	3-10	29,874 05
1888		10,594,653 00	102,632 83	5-10	51,316 41
1889	Eight years	8,225,643 00	80,937 07	7-10	56,655 95
1890		10,978,567 00	109,747 21	9-10	98,772 49
1886	Nine years	45,000 00	243 29	3-12	60 82
1887		57,800 00	812 25	5-12	338 44
1889	Ten years	1,375 00	2 80	9-12	2 10
1890		5,000 00	78 75	11-12	72 20
1884		2,750 00	29 95	7-20	10 48
Totals		\$270,089,587 00	\$ 2,587,884 00		\$ 1,344,387 86

PROVIDENCE WASHINGTON INSURANCE COMPANY. 321

Answers to General Interrogatories.

Total amount of premiums received by the United States branch to date . . .	\$13,611,344 32
Losses paid from organization of this branch to date	8,388,961 53
Losses incurred during the year: fire	909,009 17
Amount deposited in New York State for the security of policy-holders in the United States	358,500 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 710,640 49
Premiums received	11,778 59
Losses paid	7,395 67
Losses incurred	7,776 00

Providence Washington Insurance Company,

OF

PROVIDENCE RHODE ISLAND.

Incorporated 1799.

J. H. DEWOLF, President.

E. L. WATSON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Boston & Providence R. R. Co.	\$ 125,000 00	\$ 133,750 00
Baltimore & Ohio R. R. Co.	25,000 00	26,750 00
Rensselaer & Saratoga R. R. Co.	12,000 00	17,400 00
Morris & Essex R. R. Co.	25,000 00	34,500 00
New York & New England R. R. Co.	15,000 00	18,450 00
<i>Stock</i>		
220 shrs. National Bank of Commerce, N. Y.	22,000 00	43,120 00
90 shrs. National Park Bank, New York	9,000 00	29,700 00
100 shrs. New York Mutual Gas Light Co., N. Y.	10,000 00	12,000 00
800 shrs. American National Bank, Providence	40,000 00	35,200 00
1600 shrs. Blackstone Canal Nat. Bank, Providence	40,000 00	38,400 00
424 shrs. Commercial Nat. Bank, Providence	21,200 00	17,868 00
300 shrs. Lime Rock Nat. Bank, Providence	15,000 00	11,100 00
320 shrs. Manufacturers' Nat. Bank, Providence	32,000 00	43,520 00
500 shrs. Merchants' National Bank, Providence	25,000 00	33,500 00
400 shrs. Mechanics' National Bank, Providence	20,000 00	22,400 00
500 shrs. National Bank of Commerce, Providence	25,000 00	28,000 00
500 shrs. Nat. Bank of North America, Providence	25,000 00	24,000 00
300 shrs. National Eagle Bank	15,000 00	18,000 00
200 shrs. Weybosset National Bank	10,000 00	11,400 00
50 shrs. Union R. R. Co.	5,000 00	10,250 00
500 shrs. Providence Gas Co.	25,000 00	36,000 00
50 shrs. Bath Gas Light Co., Bath, Maine.	5,000 00	4,000 00
500 shrs. Chicago & Alton R. R. Co.	50,000 00	64,000 00
400 shrs. Chicago, Burlington & Quincy R.R. Co.	40,000 00	36,000 00
400 shrs. Chicago & Northwestern R. R. Co.	40,000 00	42,000 00
200 shrs. Chicago, Rock Island & Pac. R. R. Co.	20,000 00	14,150 00
500 shrs. Illinois Central R. R. Co.	50,000 00	48,500 00
1500 shrs. What Cheer Cor. (Real Est.) Co.'s Office	200,000 00	200,000 00
Totals	\$ 946,200 00	\$1,053,898 00

322 PROVIDENCE WASHINGTON INSURANCE COMPANY.

Total market value of stocks and bonds	\$ 1,053,898 00
Cash in the company's principal office	48,734 01
Cash deposited in bank	150,295 39
Gross premiums in course of collection, not more than three months due.	71 620 97
Bills receivable, not matured, taken for fire, marine and inland risks	\$ 4,579 30
Amount of premiums unpaid on policies which have been issued more than three months.	\$ 4,579 30
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,324,548 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 19,744 85
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	118,879 34
Losses resisted, including interest, costs and other expenses thereon	6,586 00
Total gross amount of claims for losses.	\$ 145,210 19
Deduct re-insurance thereon	25,453 40
Net amount of unpaid losses	\$ 119,756 79
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$587,243.43; unearned premiums (fifty per cent.)	\$ 293,621 71
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$508,984.83; unearned premiums (<i>pro rata</i>)	284,637 16
Gross premiums received and receivable upon all unexpired inland navigation risks, \$89,879.05; unearned premiums (50 per cent.)	44,939 53
Gross premiums received and receivable upon all unexpired marine risks	113,530 66
Total unearned premiums	\$ 736,729 06
Total amount of all Liabilities, except capital stock and net surplus	\$ 856,485 85
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	68,062 52
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,324,548 37

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	\$ 71,643 42	\$ 97,230 08
Gross premiums on risks written and renewed during the year	1,016,654 05	489,460 22
Totals	\$1,088,297 47	\$ 586,690 30
Deduct premiums and bills in course of collection at this date	115,738 83	110,955 33
Entire premiums collected during the year	\$ 972,558 64	\$ 475,734 97
Deduct re-insurance, rebate, abatement and return premiums	210,268 78	107,826 32
Totals	\$ 762,289 86	\$ 367,908 65
Net cash actually received for premiums Received for interest and dividends on stocks, bonds and collateral loans	\$ 1,130,198 51	43,299 20
Aggregate amount of Income actually received during the year in cash	\$ 1,173,497 71	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$131,889.76, losses occurring in previous years.	\$ 441,828 45	\$ 257,710 53
Deduct all amounts actually received for salvages and re-insurance in other companies	43,156 37	64,941 72
Totals	\$ 394,672 08	\$ 192,768 81

PROVIDENCE WASHINGTON INSURANCE COMPANY. 323

Net amount paid during the year for losses	\$	591,440	89
Cash dividends actually paid stockholders		24,000	00
Paid for commissions or brokerage		215,993	88
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		58,477	75
Paid for State and local taxes in this and other States		27,256	24
All other payments and expenditures		86,249	80
Aggregate amount of actual Expenditures during the year in cash	\$	1,003,418	56

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1889	\$ 85,139,724	\$ 1,018,302 85	\$ 5,964,837	\$ 193,800 65
Written or renewed in 1890	94,958,040	1,016,654 05	65,804,034	489,460 22
Totals	\$ 180,107,764	\$ 2,034,956 90	\$ 71,768,871	\$ 683,260 87
Deduct those expired and marked off as terminated	74,423,490	815,159 54	64,526,706	431,276 65
In force at end of year 1890	\$ 105,684,274	\$ 1,219,797 36	\$ 7,242,165	\$ 251,984 22
Deduct amount re-insured	10,348,655	123,569 10	1,787,148	48,574 51
Net amount in force Dec. 31, 1890	\$ 95,335,619	\$ 1,096,228 26	\$ 5,455,017	\$ 203,409 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 49,809 663 00	\$ 587,243 43	1-2	\$ 293,621 71
1889		157,291 00	1,732 20	1-4	433 05
1890	Two years	1,232,650 00	8,701 61	3-4	6,526 21
1888		6,060,114 00	70,262 03	1-6	11,710 34
1889	Three years	6,578,665 00	75,225 21	1-2	37,612 60
1890		10,529,056 00	120,623 22	5-6	100,519 35
1887	Four years	90,406 00	786 54	1-8	98 32
1888		124,411 00	1,653 60	3-8	620 10
1889	Five years	75,652 00	1,182 99	5-8	739 35
1890		241,057 00	2,084 40	7-8	1,823 85
1886	Six years	2,606,422 00	27,642 39	1-10	2,764 24
1887		4,006,868 00	42,462 08	3-10	12,738 62
1888	Seven years	4,886,519 00	55,651 07	1-2	27,825 53
1889		4,149,173 00	48,270 66	7-10	33,789 46
1890		4,757,672 00	52,706 83	9-10	47,436 14
Totals		\$ 95,335,619 00	\$ 1,096,228 26		\$ 578,258 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	17,383,772	47
Losses paid from organization to date		10,095,923	69
Total amount of cash dividends declared since the company commenced business		2,016,563	39
Total amount of the company's stock owned by the directors at par value		38,450	00
Losses incurred during the year: fire, \$401,331.53; marine, \$222,570.97; total		623,902	50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written		\$ 1,423,640	00
Premiums received		25,310	34
Losses paid		7,692	19
Losses incurred		8,665	00

Prussian National Insurance Co,

OF

STETTIN PRUSSIA.

Incorporated October 31, 1845.

HERMANN THEUNE, President.

O. N. F. SIPPERT, Manager.

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 (unencumbered) \$ 210,625 53
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due. 704,262 50

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
4 per cent. Prussian Consols (government loan)	\$ 175,150 00	\$ 184,082 65
3½ per cent. Prussian Consols (government loan)	135,975 00	133,391 47
3½ per cent. Province of Pomerania bonds	70,350 00	68,520 90
4½ per cent. Orig. shares Stargard Posen R. R.	6,825 00	7,022,93
4 per cent. Pref. bonds I. Stargard Posen R. R.	8,175 00	67,611 37
4 per cent. Pref. bonds II. Stargard Posen R. R.	21,300 00	
4 per cent. Pref. bonds III. Stargard Posen R. R.	37,800 00	
4 per cent. Pref. bonds Bergisch Markish R. R.	31,650 00	30,732 15
3½ per cent. state bonds of Luxembourg, 1859	1,000 00	5,226 75
4 per cent. state bonds of Luxembourg, 1863	4,050 00	
4½ per cent. Brazilian state bonds, (gold) 1879	23,625 00	20,317 50
Totals	\$ 515,900 00	\$ 516,905 72

Total market value of stocks and bonds \$ 516,905 72

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
(a) Grawitz & Kreich 4 per cent. Prussian consols	\$ 5,000 00	\$ 5,255 00	\$ 4,000 00
(b) Grawitz & Kreich 3½ per cent. Province of Pomerania, bonds	4,875 00	4,748 25	3,750 00
Totals	\$ 9,875 00	\$ 10,003 25	\$ 7,750 00

Amount loaned on collaterals \$ 7,750 00
 Cash in the company's principal office 62,175 25
 Cash deposited in bank 1,250 00
 In the hands of agents 153,783 38
 Interest due and accrued on bonds 1,909 53
 All other property belonging to the company 49,049 98

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,707,711 89

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 64,833 00	
Losses resisted, including interest, costs and other expenses thereon	16,950 00	
Total gross amount of claims for losses	\$ 81,783 00	
Deduct re-insurance thereon	38,033 00	
Net amount of unpaid losses		\$ 43,750 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$651,548.50, unearned premiums (fifty per cent.)	\$ 325,774 25	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$145,927.00; unearned premiums (<i>pro rata</i>)	119,660 00	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$ unearned premiums (fifty per cent.)	5,686 60	
Gross premiums received and receivable upon all unexpired marine risks		
Total unearned premiums		\$ 451,120 85
Interest due and uncalled for		172 72
Cash dividends to stockholders remaining unpaid		12 00
All other demands against the company, absolute and contingent		146,735 05
Total amount of all Liabilities, except capital stock and net surplus		\$ 641,790 62
Joint-stock capital actually paid up in cash		562,500 00
Surplus beyond capital and all other Liabilities		503,421 27
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,707,711 89

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.	
Entire premiums collected during the year	\$1,070,829 97	\$ 34,755 19	
Deduct re-insurance, rebate, abatement and return premiums	422,240 24	12,971 98	
	\$ 648,589 73	\$ 21,783 21	
Net cash actually received for premiums			\$ 670,372 94
Received for interest on mortgages			28,959 75
Received for interest and dividends on stocks, bonds and collateral loans			26,316 93
Income received from all other sources			2,750 10
Aggregate amount of Income actually received during the year in cash			\$ 728,399 72

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses (including \$17,756.53, losses occurring in previous years)	\$ 592,929 74	\$ 18,032 16	
Deduct all amounts received for salvages and re-insurance in other companies	255,453 18	3,246 58	
	\$ 337,476 56	\$ 14,785 58	
Net amount paid during the year for losses			\$ 352,262 14
Paid for commissions or brokerage			143,545 58
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			43,817 79
Paid for State and local taxes in this and other States			5,491 55
All other payments and Expenditures			59,532 66
Aggregate amount of actual Expenditures during the year in cash			\$ 694,637 72

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$422,725,770 00	\$ 763,658 00	\$ 63,637 00	\$ 4,869 72
Written or renewed during the year	559,949,740 00	1,083,009 72	9,983,377 00	35,572 06
Totals	\$982,675,510 00	\$ 1,846,667 72	\$10,047,014 00	\$ 40,441 78
Deduct those expired and marked off as terminated	381,761,577 00	626,951 98	7,056,290 00	25,385 17
In force at end of year	\$600,913,933 00	\$ 1,219,715 74	\$ 2,990,724 00	\$ 15,056 61
Deduct amount re-insured	152,515,903 00	422,240 24	2,918,106 00	9,370 01
Net amount in force December 31, 1890	\$448,098,030 00	\$ 797,475 50	\$ 72,618 00	\$ 5,686 60

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 25,964,936 00
Total amount of cash dividends declared since the company commenced business	3,441,286 00
Losses incurred during the year	598,815 32
Amount deposited in different states and countries for the security of all the company's policy-holders	28,675 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 656,025 00
Premiums received	11,361 27
Losses paid	975 96
Losses incurred, expenses	975 96

UNITED STATES BRANCH
OF THE
Queen Insurance Company,
OF
LIVERPOOL ENGLAND.

Incorporated 1858.

JOSEPH M. ROGERS, Chicago, Ill Manager

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 (unencumbered) \$ 30,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States, 1907, 4 per cent	\$ 265,000 00	\$ 324,625 00
N. Y., Lack. and Western R. R., 1st mtg., 6 per cent	100,000 00	130,000 00
N. Y., Lack. and Western R. R., 2d mtg., 5 per cent	100,000 00	107,500 00
Chic. and South-western R. R., 1st mtg., 7 per cent	10,000 00	12,066 00
North Wisconsin R. R., 1st mtg., 6 per cent	30,000 00	38,100 00
C. B. and O. R. R. 1st mtg., 7 per cent	25,000 00	31,125 00
C. B. and O. R. R., Iowa Div., sinking fund, 4 per cent	15,000 00	13,800 00
Chic., Rock Island and Pacific R. R., 1st mtg., 6 per cent	5,000 00	6,200 00
Chic., Rock Island and Pacific R. R., 1st mtg., 5 per cent	30,000 00	29,400 00
Fremont, Elkhorn and Mo. R. R., 1st mtg., 6 per cent	10,000 00	12,100 00
Chic., Mil. and St. Paul R. R., Dubuque Div., 1st mtg., 6 per cent	10,000 00	11,300 00
Chic., Mil. and St. Paul R. R., Chic. and Pac. W. Div., 1st mtg., 5 per cent	18,000 00	19,080 00
Chic., Mil. and St. Paul R. R., Wis. and Minn. Div., 1st mtg., 5 per cent	33,000 00	33,495 00
Chic., Mil. and St. Paul R. R., Chic. and Mo. Div., 1st mtg., 5 per cent	30,000 00	29,250 00
Chic., Mil. and St. Paul R. R., Hastings and Dakota Div., 1st mtg., 7 per cent	15,000 00	18,450 00
Chic. and North-western R. R., sinking fund, 5 per cent	50,000 00	52,500 00
B. and O. R. R., loan 1885, 5 per cent	10,000 00	10,600 00
Penn. R. R. Co., gen. mtg., 4½ per cent	50,000 00	53,500 00
Morris and Essex R. R., 1st con. mtg., 5 per ct.	110,000 00	143,550 00
Michigan Cent. R. R., 1st mtg., 5 per cent	20,000 00	22,700 00
Michigan Cent. R. R., 1st con. mtg., 5 per ct.	23,000 00	24,035 00
West Shore R. R., 1st mtg., 4 per cent	100,000 00	102,000 00
Central R. R. of New Jersey, gen. mtg., 5 per cent	80,000 00	87,400 00
Lake Shore and Michigan Southern R. R., 2d mtg., 7 per cent	50,000 00	61,000 00
No. Pa. R. R. 1st land grant, 6 per cent	48,000 00	55,320 00
Canada Southern R. R., 1st mtg., 5 per cent	25,000 00	26,562 50
Chic., St. Paul, Minn. and Omaha R. R., con. mtg., 6 per cent	25,000 00	28,937 50
Albany and Susquehanna R. R., 1st mtg., 6 per cent	25,000 00	29,312 50
Detroit and Bay City R. R., 1st mtg., 8 per ct.	20,000 00	26,166 66
Louisville and Nashville R. R., 1st mtg., 7 per cent	15,000 00	16,800 00
Evansville and Indianapolis R. R., 1st mtg., 6 per cent	25,000 00	27,250 00
New York City Water Stock, 3 per cent	100,000 00	103,000 00
New York Consolidated Dock, 3 per cent	100,000 00	104,000 00
Consolidated Gas Co. of New York, deb., 5 per cent	20,000 00	22,000 00
Farmers' Loan and Trust Co. stock	10,000 00	75,000 00
Allegheny Valley R. R., 1st mtg., 7 per cent	20,000 00	25,000 00
Lake Shore R. R., 2d mtg., 7 per cent	15,000 00	18,300 00
Illinois Central R. R., gold, 4 per cent	23,000 00	22,540 00
Ohio and Miss. R. R. Equipment Trust, 6 per cent	10,000 00	10,000 00
Chicago, Mil. and St. Paul R. R., con. mtg., 7 per cent	25,000 00	30,500 00
Totals	\$ 1,695,000 00	\$ 1,994,415 82
Total market value of stocks and bonds		\$ 1,994,415 82
Cash in the Company's principal office and deposited in bank		395,511 90
Gross premiums in course of collection, not more than three months due		33,571 34
Aggregate amount of all the Assets of the company, stated at their actual value.		\$ 2,453,499 06

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 57,889 94	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	80,864 31	
Losses resisted, including interests, costs, and other expenses thereon	11,551 60	
Total gross amount of claims for losses	\$ 150,305 85	
Deduct re-insurance thereon	14,471 02	
Net amount of unpaid losses		\$ 135,834 83
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,219,608.57; unearned premiums (fifty per cent.)	\$ 609,804 28	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,629,114.72; unearned premiums (<i>pro rata</i>)	653,192 48	
Total unearned premiums		1,262,996 75
All other demands against the company, absolute and contingent		14,773 57
Total amount of all Liabilities, except net surplus		\$ 1,413,605 15
Surplus beyond all other Liabilities		1,039,883 91
Aggregate amount of all Liabilities, including net surplus		\$ 2,453,499 06

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	From fire risks. \$ 29,652 27	
Gross premiums on risks written and renewed during the year	1,943,708 31	
Total	\$ 1,973,360 58	
Deduct premiums and bills in course of collection at this date	33,571 34	
Entire premiums collected during the year	\$ 1,939,789 24	
Deduct re-insurance, rebate, abatement and return premiums	362,981 90	
Net cash actually received for premiums		\$ 1,576,807 34
Received for interest and dividends on stocks, bonds and collateral loans		91,927 53
Income received from all other sources		1,708 33
Aggregate amount of Income actually received during the year in cash		\$ 1,670,443 20

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$128,097.94, losses occurring in previous years)	On fire risks. \$ 965,297 55	
Deduct all amounts received for salvages and re-insurance in other companies	52,352 28	
Net amount paid during the year for losses		\$ 912,945 27
Paid for commissions or brokerage		238,595 90
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		111,396 53
Paid for State and local taxes in this and other States		42,721 34
All other payments and Expenditures		98,458 66
Aggregate amount of actual Expenditures during the year in cash		\$ 1,404,117 70

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 214,170,829	\$ 2,365,401 61
Written or renewed during the year	175,403,503	1,943,708 31
Totals	\$ 389,574,332	\$ 4,309,109 95
Deduct those expired and marked off as terminated	159,971,923	1,773,693 10
In force at the end of the year	\$ 229,602,409	\$ 2,535,416 85
Deduct amount re-insured	7,995,046	75,722 21
Net amount in force December 31, 1890	\$ 221,607,363	\$ 2,459,694 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less . . .	\$101,743.915 00	\$ 1,219,608 57	1-2	\$ 609,804 27
1889		673,236 00	5,894 33	1-4	1,473 58
1890	Two years	741,742 00	6,331 10	3-4	4,748 32
1888		18,405,488 00	173,429 01	1-6	28,904 91
1890	Three years	21,694,625 00	202,664 11	1-2	101,332 05
1887		23,658,736 00	235,652 82	5-6	196,377 32
1888	Four years	452,715 00	4,361 02	1-8	545 12
1889		434,336 00	3,966 77	3-8	1,487 53
1890	Five years	612,196 00	5,690 03	5-8	3,556 28
1886		860,377 00	7,649 01	7-8	6,692 86
1887	Six years	10,221,925 00	110,688 73	1-10	11,068 85
1888		10,765,531 00	118,546 14	3-10	35,563 85
1889	Seven years	9,899,553 00	111,031 73	1-2	55,515 86
1890		9,468,912 00	113,553 47	7-10	79,487 42
1886	Eight years	11,914,246 00	139,571 34	9-10	125,614 20
1888		5,000 00	30 00	3-12	7 50
1890	Nine years	3,200 00	27 30	7-12	15 92
1888		6,000 00	246 00	11-12	225 50
1889	Ten years	10,000 00	337 50	9-14	216 96
1880		7,000 00	175 00	11-14	137 50
1890	Eight years	12,000 00	158 50	13-14	147 18
1890		800 00	2 88	15-16	2 70
1888	Nine years	2,300 00	8 28	17-18	7 82
1888		3,500 00	21 00	15-20	15 75
1890	Ten years	10,000 00	50 00	19-20	47 50
Totals		\$221,607,363 00	\$ 2,459,694 64	. . . . .	\$ 1,262,996 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$23,797,670 00
Losses paid from organization to date	15,034,735 00
Losses incurred during the year: fire	904,759 00
Amount deposited in different States and countries for the security of all the company's policy-holders	207,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,104,292 00
Premiums received	22,419 03
Losses paid	7,291 37
Losses incurred	6,075 37

Reading Fire Insurance Company,

OF

READING PENNSYLVANIA.

Incorporated July 5, 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 (unencumbered)	\$	42,770 94
Loans on mortgage (first liens), upon which not more than one year's interest is due		282,280 56
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)		9,246 00
Interest due and accrued on all said mortgage loans		3,349 75
Value of lands mortgaged, exclusive of buildings	\$	284,791 00
Value of buildings mortgaged (insured for \$411,655.16 as collateral)		570,520 00
Total value of said mortgaged premises	\$	855,311 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Philadelphia and Reading R.R. gen. mtg. 4 per cent.	\$ 21,000 00	\$ 16,485 00
Perkionier R. R. 1st mtg.	2,000 00	2,000 00
Warren and Franklin R. R. 1st mtg.	1,000 00	1,065 00
P. & R. Car Trust securities	6,000 00	6,000 00
South Reading Market House scrip	900 00	900 00
Bonds of the City Passenger R's Co	500 00	500 00
<i>Stock.</i>		
250 shares Reading Gas Co.	6,250 00	15,000 00
124 shares South Reading Market House Co	3,100 00	4,030 00
200 shares East Pennsylvania and Reading R'y	10,000 00	11,200 00
150 shares National Union Bank	3,750 00	12,112 50
50 shares Farmers' National Bank	1,500 00	3,675 00
75 shares Second National Bank	7,500 00	12,750 00
50 shares Reading City Passenger R. R. Co	2,500 00	3,250 00
737 shares Reading Trust Co	73,700 00	92,125 00
Totals	\$ 139,700 00	\$ 181,092 50

Total market value of stocks and bonds \$ 181,092 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
37 shares Keystone Nat. Bank stock. \$	3,700 00	\$ 7,585 00	\$ 3,700 00
25 shares Second Nat. Bank stock	2,500 00	4,250 00	4,000 00
8 shares First Nat. Bank stock	800 00	1,600 00	4,700 00
66 shares Reading Trust Co. stock	6,600 00	8,250 00	
1 share Neversink B. & L. Ass'n No. 2 of Reading	450 00	262 84	200 00
886 shares Clymer Iron Co.	88,600 00	44,300 00	10,000 00
300 shares Bedford Coal and Iron Co.	30,000 00	30,000 00	15,000 00
50 shares Reading Foundry Co	25,000 00	25,000 00	25,000 00
First Mortgage bonds	2,800 00	2,800 00	2,800 00
Totals	\$ 160,450 00	\$ 124,047 84	\$ 65,400 00

Amount loaned on collaterals		\$ 65,400 00
Cash in the company's principal office		14,368 99
Cash deposited in bank		23,975 39
Interest due and accrued on bonds		135 00
Interest due and accrued on collateral loans		792 60
Gross premiums in course of collection, not more than three months due		16,593 11
All other property belonging to the company		914 28
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 640,919 12</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,519 95	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	9,942 61	
Losses resisted, including interest, costs and other expenses thereon	3,325 00	
Net amount of unpaid losses		\$ 34,787 56
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$219,597.50; unearned premiums (fifty per cent.)	\$ 109,798 75	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$147,050.83; unearned premiums (<i>pro rata</i>)	85,419 82	
Total unearned premiums		\$ 195,218 57
Amount reclaimable by the insured on perpetual fire insurance policies		3,696 40
Cash dividends to stockholders remaining unpaid		776 50
All other demands against the company, absolute and contingent		1,229 82
Total amount of all Liabilities, except capital stock and net surplus		\$ 235,708 85
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		155,210 27
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 640,919 12</u>

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	From fire risks.	\$ 25,684 16
Gross premiums on risks written and renewed during the year		321,527 75
Total		\$ 347,211 91
Deduct premiums and bills in course of collection at this date		16,755 03
Entire premiums collected during the year		\$ 323,246 32
Deduct re-insurance, rebate, abatement and return premiums		44,606 29
Net cash actually received for premiums		\$ 278,640 03
Received for interest on mortgages		17,117 59
Received for interest and dividends on stocks, bonds and collateral loans		9,898 72
Income received from all other sources		2,218 20
Deposit premiums received for perpetual fire risks		\$ 256 50
Aggregate amount of Income actually received during the year in cash		<u>\$ 307,874 54</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$14,596.80, losses occurring in previous years)	On fire risks.	\$ 119,744 03
Deduct all amounts actually received for salvages and re-insurance in other companies		819 14
Net amount paid during the year for losses		\$ 118,924 89
Cash dividends actually paid stockholders		20,022 40
Paid for commissions or brokerage		54,419 23
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		10,212 00
Paid for State and local taxes in this and other States		4,602 66
All other payments and expenditures		18,195 37
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 226,377 25</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 22,956,137	\$ 262,813 64
Written or renewed during the year	26,637,336	321,527 75
Total	\$ 49,593,473	\$ 584,341 39
Deduct those expired and marked off as terminated	18,842,273	217,693 06
In force at the end of the year	30,751,200	\$ 366,648 33
Deduct amount re-insured	2,490,010	2,928 64
Net amount in force December 31, 1890	\$ 28,261,190	\$ 363,719 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 17,014,472 00	\$ 219,597 50	1-2	\$ 109,798 75
1888	Three years	2,445,787 00	25,947 78	1-6	4,324 63
1889		3,308,085 00	32,906 36	1-2	16,453 18
1890		4,330,956 00	45,976 53	5-6	38,313 75
1886		361,708 00	3,804 76	1-10	350 48
1887	Five years	472,718 00	5,275 84	3-10	1,582 75
1888		726,256 00	8,159 36	1-2	4,079 68
1889		968,319 00	10,984 12	7-10	7,688 95
1889		1,122,899 00	13,995 99	9-10	12,596 40
1890	Perpetual risks	133,050 00	3,890 94	95-100	3,096 40
Totals		\$ 30,884,250 00	\$ 370,539 27		\$ 198,914 97

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,665,038 80
Losses paid from organization to date	769,579 93
Total amount of cash dividends declared since the company commenced business	337,560 86
Total amount of the company's stock owned by the directors at par value	54,740 00
Amount loaned to officers and directors	500 00
Amount loaned to stockholders, not officers	6,900 00
Losses incurred during the year: fire	138,482 42

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 232,800 00
Premiums received	2,875 11
Losses paid	None
Losses incurred	2,041 87

Reliance Insurance Company of Philadelphia,

OF
PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 21, 1841.

THOMAS C. HILL, President.

WILLIAM CHUBB, 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 (unencumbered)	\$	100,000 00
Loans on mortgage (first liens) upon which not more than one year's interest is due		121,100 00
Interest due and accrued on all said mortgage loans		1,595 79
Value of lands mortgaged, exclusive of buildings	\$	119,000 00
Value of buildings mortgaged (insured for \$83,000.00 as collateral)		150,000 00
Total value of said mortgaged premises	\$	269,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent	\$ 15,000 00	\$ 18,300 00
Philadelphia City 6 per cent	75,000 00	81,900 00
Pittsburgh City, W. W., 7 per cent	30,000 00	36,300 00
Scranton City, W. W., 7 per cent	15,000 00	16,200 00
Rochester City, W. W., 7 per cent	20,000 00	28,000 00
City of Quincy (Ill.) 4½ per cent	15,000 00	15,000 00
American Steamship Co. 6 per cent	5,000 00	5,250 00
United Company of New Jersey 4 per cent	5,000 00	5,300 00
Delano Land Co. 7 per cent	13,000 00	13,650 00
Lehigh Coal & Navigation Co. 6 per cent	20,000 00	22,000 00
Lehigh Valley R. R. Co. coup. 6 per cent	15,000 00	16,500 00
Lehigh Valley R. R. Co. reg. 6 per cent	5,000 00	5,500 00
Easton & Amboy R. R. Co., 5 per cent	20,000 00	22,400 00
North Pennsylvania R. R. Co., 1896, 7 per cent	5,000 00	5,562 00
North Pennsylvania R. R. Co., 1903, 7 per cent	10,000 00	12,700 00
Louisville & Nashville R. R. Co. 6 per cent	9,000 00	10,215 00
Northern Central R. R. Co., 1904, 6 per cent	5,000 00	5,800 00
Northern Central R. R. Co., 1900, 6 per cent	5,000 00	5,700 00
Philadelphia & Erie R. R. Co. 5 per cent	25,000 00	28,000 00
Philadelphia & Baltimore Central R. R. Co. 5 per cent	10,000 00	10,500 00
Pennsylvania R. R. Co., consols, 5 per cent	4,000 00	4,420 00
Steubenville & Indiana R. R. Co. 5 per cent	10,000 00	10,600 00
Camden & Atlantic R. R. Co. 5 per cent	30,000 00	30,900 00
Philadelphia, Wilmington & Baltimore R. R. Co. 4 per cent stock certificates	25,000 00	24,750 00
Pennsylvania Equipment Trust 4 per cent. cert's	15,000 00	14,250 00
New York & Pacific Car Trust, G 3, 6 per cent. certificates	2,000 00	2,000 00
Commercial National Bank stock, 200 shares.	10,000 00	11,500 00
Mechanics' National Bank stock, 40 shares.	4,000 00	4,950 00
Allentown Terminal R. R. Co. 4 per cent.	15,000 00	15,000 00
Pennsylvania & New York Canal and R. R. Co. 5 per cent	40,000 00	44,800 00
Pennsylvania & New York Canal and R. R. Co. 4 per cent	20,000 00	20,000 00
American Water Works Co. (Omaha Water Works) 5 per cent.	10,000 00	10,000 00
Totals	\$ 507,000 00	\$ 557,957 00

334 RELIANCE INSURANCE CO. OF PHILADELPHIA.

Total market value of stocks and bonds	\$ 557,957 00
Cash in the company's principal office	910 01
Cash deposited in bank	47,641 65
Gross premiums in course of collection, not more than three months due	18,899 47
All other property belonging to the company	1,410 00
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 849,513 92</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,655 22
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	16,313 99
Total gross amount of claims for losses	\$ 19,969 21
Deduct re-insurance thereon	4,127 03
Net amount of unpaid losses	\$ 15,842 18
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$153,695.03; unearned premiums (fifty per cent.)	\$ 76,847 51
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$61,173.88; unearned premiums (<i>pro rata</i>)	35,000 18
Total unearned premiums	\$ 111,847 69
Amount reclaimable by the insured on perpetual fire insurance policies	126,417 55
Due and accrued for salaries, rent, advertising, and other miscellaneous expenses	300 00
All other demands against the company, absolute and contingent	1,087 45
Total amount of all Liabilities, except capital stock and net surplus	\$ 255,494 87
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	294,019 05
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 849,513 92</u>

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	\$ 16,223 79	From fire risks.
Gross premiums on risks written and renewed during the year	208,927 03	
Total	\$ 225,150 82	
Deduct premiums and bills in course of collection at this date	18,899 47	
Entire premiums collected during the year	\$ 206,251 35	
Deduct re-insurance, rebate, abatement and return premiums	27,697 12	
Net cash actually received for premiums	\$ 178,554 23	
Received for interest on mortgages	6,300 52	
Received for interest and dividends on stocks, bonds and collateral loans	28,697 09	
Income received from all other sources	2,540 03	
Deposits premiums received for perpetual fire risks	\$ 7,152 75	
Aggregate amount of Income actually received during the year in cash	<u>\$ 216,092 47</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,031.29, losses occurring in previous years	\$ 102,208 01	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	2,671 00	
Net amount paid during the year for losses	\$ 99,537 01	
Cash dividends actually paid stockholders	24,000 00	
Paid for commissions or brokerage	35,395 73	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	12,106 13	
Paid for State and local taxes in this and other States	4,941 29	
All other payments and Expenditures	6,204 97	
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 2,284 50	
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 182,185 13</u>	

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 20,253,016	\$ 206,711 10
Written or renewed during the year	23,647,918	208,927 03
Totals	\$ 43,900,934	\$ 415,638 13
Deduct those expired and marked off as terminated	21,066,558	191,102 48
In force at the end of the year	\$ 22,834,376	\$ 224,535 65
Deduct amount re-insured	1,131,880	9,666 74
Net amount in force December 31, 1890	\$ 21,702,496	\$ 214,868 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 16,493,731 00	\$ 153,695 03	1-2	\$ 76,847 51
1889		71,490 00	909 47	1-2	454 73
1890	Two years	28,800 00	184 73	3-4	138 54
1888		595,506 00	7,025 80	1-6	1,170 97
1889	Three years	817,823 00	8,672 10	1-2	4,336 05
1890		1,194,258 00	12,498 79	5-6	10,415 66
1887	Four years	8,750 00	163 13	1-8	20 39
1888		21,500 00	291 96	3-8	100 48
1890	Five years	72,600 00	648 32	5-8	405 20
1886		108,566 00	1,047 46	7-8	916 53
1887	Six years	187,225 00	2,879 98	1-10	287 99
1888		316,408 00	4,569 68	3-10	1,370 88
1889	Seven years	479,323 00	5,809 85	1-2	2,904 92
1890		516,141 00	6,244 61	7-10	4,371 22
1885	Eight years	648,775 00	7,778 39	9-10	7,000 47
1889		5,000 00	150 00	1-12	12 50
1884	Nine years	500 00	10 00	9-12	7 50
1885		8,200 00	207 50	1-14	14 82
1886	Ten years	23,000 00	427 50	3-14	91 60
1887		9,650 00	218 00	5-14	77 86
1888	Perpetual	12,300 00	257 69	1-2	128 84
1889		34,750 00	528 12	9-14	339 50
1890	Totals	22,700 00	350 80	11-14	275 63
1882		15,000 00	98 50	13-14	91 47
1883	Totals	5,000 00	150 00	3-20	22 50
1884		1,000 00	20 00	5-20	5 00
1885	Totals	4,500 00	31 50	19-20	29 93
1890		5,053,893 00	137,832 73		126,417 55
		\$ 26,756,389 00	\$ 352,701 64		\$ 238,265 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,674,691 00
Losses paid from organization to date	1,716,024 00
Total amount of cash dividends declared since the company commenced business	730,597 00
Total amount of company's stock owned by the directors at par value	35,550 00
Losses incurred during the year: fire	93,348 09

COLORADO BUSINESS.

No business in Colorado during the year 1890.

Rochester German Insurance Co.,

OF

ROCHESTER NEW YORK.

Incorporated February 16, 1872.

FREDERICK COOK, President.

H. F. ATWOOD, 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 (unencumbered)	\$ 190,859 84
Loans on mortgage (first liens), upon which not more than one year's interest is due	318,505 00
Interest due and accrued on all said mortgage loans	5,949 67
Value of lands mortgaged, exclusive of buildings	\$ 346,820 00
Value of buildings mortgaged (insured for \$346,775.00 as collateral)	531,100 00
Total value of said mortgaged premises	\$ 877,920 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Georgia State 4½ per cent. bonds	\$ 25,000 00	\$ 30,000 00
Virginia State 3 per cent. bonds	15,000 00	10,500 00
N Y. C. & H. R. R. R. 4 per cent. bonds	20,000 00	20,400 00
German-American Bank of Rochester stock	10,000 00	15,000 00
Rochester Title Insurance Co. stock	10,000 00	10,000 00
Rochester City orders	41,788 83	41,788 83
Totals	\$ 121,788 83	\$ 127,688 83

Total market value of stocks and bonds	\$ 127,688 83
Cash in the company's principal office	1,525 00
Cash deposited in bank	116,107 44
Interest due and accrued on bonds	887 50
Gross premiums in course of collection, not more than three months due	89,206 24

Aggregate amount of all the Assets of the company, stated at their actual value	\$ 850,729 52
---	---------------

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,951 08
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,114 77
Net amount of unpaid losses	\$ 28,065 85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$316,500.49, unearned premiums (fifty per cent)	\$ 158,250 25
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$338,185.69; unearned premiums (<i>pro rata</i>)	189,654 50
Total unearned premiums	\$ 347,904 75
All other demands against the company, absolute and contingent	35,920 52
Total amount of all Liabilities, except capital stock and net surplus	\$ 411,891 12
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	238,838 40
Aggregate amount of all Liabilities including paid-up capital stock and net surplus	\$ 850,729 52

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	From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 73,096 66	
	585,013 32	
Total		
Deduct premiums and bills in course of collection at this date.	\$ 658,109 98	
	89,206 24	
Entire premiums collected during the year	\$ 568,903 74	
Deduct re-insurance, rebate, abatement and return premiums	132,122 85	
Net cash actually received for premiums		\$ 436,780 89
Received for interest on mortgages		14,530 08
Received for interest and dividends on stocks, bonds and collateral loans.		5,245 95
Income received from all other sources		17,672 84
Aggregate amount of Income actually received during the year in cash.		\$ 474,229 76

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,628.52 losses occurring in previous years)	On fire risks.	
Deduct all amounts received for salvages and re-insurance in other companies	\$ 237,712 66	
	31,665 14	
Net amount paid during the year for losses.		\$ 226,047 52
Cash dividends actually paid stockholders		16,000 00
Paid for commissions or brokerage		86,504 80
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		24,182 35
Paid for State and local taxes in this and other States		7,349 59
All other payments and Expenditures		29,149 37
Aggregate amount of actual Expenditures during the year in cash		\$ 389,233 63

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon.
Written or renewed during the year	\$ 56,661,582	\$ 629,060 77
	49,713,659	585,013 32
Totals		
Deduct those expired and marked off as terminated.	\$ 106,375,241	\$ 1,214,074 09
	42,034,334	503,508 33
In force at the end of the year	\$ 63,740,907	\$ 710,565 76
Deduct amount re-insured	4,783,578	55,879 58
Net amount in force December 31, 1890.	\$ 58,957,329	\$ 654,686 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1890	One year or less	\$ 25,992,765 00	\$ 316,500 49	1-2	\$ 158,250 25
1889		141,496 00	1,271 24	1-4	317 81
1890	Two years	128,589 00	1,120 05	3-4	840 04
1888		7,569,440 00	70,645 19	1-6	11,774 20
1889	Three years	8,759,435 00	83,416 65	1-2	41,708 33
1890		10,838,164 00	106,438 85	5-6	88,699 05
1887	Four years	152,850 00	1,147 81	1-8	143 47
1884		78,975 00	625 31	3-8	234 51
1890	Five years	163,700 00	1,650 94	5-8	1,031 85
1886		204,735 00	1,746 00	7-8	1,527 75
1887	Six years	472,915 00	7,042 32	1-10	704 23
1888		715,995 00	9,765 46	3-2	2,929 63
1889	Seven years	768,394 00	11,554 54	1-2	5,777 25
1888		1,242,255 00	18,094 10	7-10	12,665 87
1889	Eight years	1,727,621 00	23,667 23	9-10	21,300 51
1890					
Totals		\$ 58,957,329 00	\$ 654,686 18		\$ 347,904 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,237,273 64
Losses paid from organization to date	2,925,700 14
Total amount of cash dividends declared since the company commenced business	299,000 00
Total amount of the company's stock owned by the directors at par value	49,650 00
Amount loaned to officers and directors	3,700 00
Amount loaned to stockholders, not officers	5,000 00
Dividends declared payable in stock from organization	25,000 00
Losses incurred during the year: fire	232,069 03
Amount deposited in different States and countries for the security of all the company's policy-holders	60,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 420,716 00
Premiums received	8,547 70
Losses paid	4,162 38
Losses incurred	5,198 09

Rockford Insurance Company,

OF

ROCKFORD ILLINOIS.

Incorporated December 22, 1866.

JOHN LAKE, President.

CHARLES E. SHELDON, 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 (unencumbered)	\$ 43,515 04
Loans on mortgage (first liens), upon which not more than one year's interest is due	283,014 96
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure)	21,550 00
Interest due and accrued on all said mortgage loans	10,749 80
Value of lands mortgaged, exclusive of buildings	\$ 596,028 90
Value of buildings mortgaged (insured for \$77,950.00 as collateral)	184,500 00
Total value of said mortgaged premises	\$ 780,528 90

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
236 shrs. Second Nat. Bank stock, Rockford, Ill.	\$ 23,600 00	\$ 43,660 00
30 shrs. Third Nat. Bank stock, Rockford, Ill.	3,000 00	5,250 00
Rockford, Ill., City bonds	7,000 00	7,000 00
Rockford, Ill., City orders	5,000 00	5,000 00
Sioux Falls, South Dakota, City warrants	5,000 00	5,000 00
Totals	\$ 43,600 00	\$ 65,910 00
Total market value of stocks and bonds		\$ 65,910 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
3 shrs. Skandia Plow Co.	\$ 300 00	\$ 300 00	\$ 200 00
10 shrs. Second Nat. Bank Rockford	1,000 00	1,850 00	1,500 00
50 shrs. Second Nat. Bank Rockford	5,000 00	9,250 00	5,200 00
68 shrs. Graham Cot. Mills	6,800 00	6,800 00	4,500 00
90 shrs. Graham Cot. Mills	9,000 00	9,000 00	8,000 00
1 Rockford City order	4,544 38	4,544 38	4,000 00
15 shrs. Rockford Un. Fur. Co. and } 20 shrs. Rockford Chair & Fur. Co. }	3,500 00	4,000 00	1,450 00
10 shrs. Second Nat. Bank, Rockford	1,000 00	1,850 00	1,500 00
60 shrs. 1st N. Bank, Burlingame, Ks.	6,000 00	6,000 00	5,000 00
57 shrs. Second Nat. Bank, Rockford }	8,900 00	13,745 00	10,000 00
32 shrs. American Cereal Co.	5,000 00	9,250 00	8,000 00
50 shrs. Second Nat. Bank, Rockford	500 00	1,500 00	500 00
1 note E. A. Dangerfield			
10 shrs. Third Nat. Bank, Rockford. }			
25 notes secured by mtg. on R.R. in } Cook Co., Ill., as follows:			
7 notes amounting to \$511.88	4,461 88	9,250 00	5,000 00
2 notes amounting to \$350.00			
6 notes amounting to \$1,000.00			
4 notes amounting to \$1,200.00			
4 notes amounting to \$600.00			
20 shrs. Second Nat. Bank, Rockford	2,000 00	3,700 00	1,500 00
20 shrs. Second Nat. Bank, Rockford	2,000 00	3,700 00	1,500 00
20 shrs. Second Nat. Bank, Rockford	2,000 00	3,700 00	1,200 00
31 bonds Rockford Watch Co.	6,000 00	6,000 00	5,000 00
15 shrs. Rockford C & F. Co. }	2,500 00	2,500 00	1,500 00
4 bonds Central Fur. Co. }	12,000 00	12,000 00	10,000 00
10 shrs. Rockford Co-op. Fur. Co.	1,000 00	1,000 00	800 00
5 shrs. Mfrs. Nat. Bank, Rockford. }			
6 shrs. Scandia Fur. Co. }			
5 shrs. Star Fur. Co. }	1,900 00	1,400 00	900 00
3 shrs. Central Fur. Co. }			
2 notes secured by mtg. on land in } Jackson County, Missouri. }	6,000 00	10,000 00	6,000 00
A. C. Nicholson's note			70 00
E. M. Pottaford's note		5,000 00	1,500 00
30 shrs. Second Nat. Bank stock	3,000 00	5,550 00	5,000 00
25 shrs. Second Nat. Bank stock	2,500 00	4,625 00	4,000 00
5 shrs. People's Bank stock }	700 00	825 00	500 00
2 shrs. Rockford Co-op. Fur. Co. }	800 00	800 00	500 00
8 shrs. Scandia Plow Co. }	600 00	600 00	250 00
6 shrs. Scandia Plow Co. }	500 00	500 00	300 00
5 shrs. Rockford Co-op. Fur. Co. }	500 00	500 00	250 00
5 shrs. Rockford Co-op. Fur. Co. }	5,000 00	7,500 00	6,000 00
50 shrs. People's Bank, Rockford }	8,869 75	8,869 75	8,000 00
2 Rockford City orders }	10,000 00	1,980 00	1,600 00
10 shrs. Rockford National Bank. }	600 00	600 00	400 00
6 shrs. Co-op. Fur. Co. }	600 00	1,080 00	400 00
6 shrs. Second Nat. Bank }	500 00	500 00	200 00
5 shrs. Scandia Fur. Co. }	500 00	500 00	300 00
5 shrs. Standard F. Co. }	2,000 00	4,060 00	2,100 00
17 shrs. Second Nat. Bank, Rockf. }	5,000 00	5,000 00	4,000 00
1 Graham Cot. Mill bond. }	1,000 00	1,000 00	500 00
50 shrs. Rockford City Ry. Co. }	900 00	900 00	425 00
10 shrs. Rockford Un. Fur. Co. }	1,200 00	1,500 00	500 00
9 shrs. Skandia Plow Co. }	1,500 00	1,500 00	1,000 00
12 shrs. Rockford Un. Fur. Co. }	1,500 00	1,500 00	800 00
15 shrs. Rockf. Chair & F. Co. }	1,000 00	1,000 00	500 00
15 shrs. Rockford Un. Fur. Co. }	1,500 00	1,500 00	1,000 00
10 shrs. Rockford Un. Fur. Co. }	800 00	800 00	500 00
15 shrs. Rockford Un. Fur. Co. }	1,500 00	1,500 00	600 00
8 shrs. Rockford Un. Fur. Co. }	1,200 00	1,200 00	900 00
15 shrs. Rockford Un. Fur. Co. }	2,000 00	2,000 00	1,000 00
12 shrs. Skandia Fur. Co. }	1,000 00	1,000 00	600 00
20 shrs. Rockford Chair & Fur. Co. }	4,000 00	4,400 00	3,500 00
10 shrs. Rockford Un. Fur. Co. }	600 00	600 00	300 00
40 shrs. American Cereal Co. }	4,500 00	4,500 00	3,500 00
6 shrs. Skandia Plow Co. }			
45 shrs. Central Fur. Co. }			
14 shrs. Central Fur. Co. }			
10 shrs. Excelsior Fur. Co. }	3,600 00	3,600 00	2,750 00
10 shrs Mfr's Nat. Bank }			
2 shrs. Rockford Un. Grocery Co. }			

ROCKFORD INSURANCE COMPANY.

	Par value.	Market value.	Loaned thereon.	
16 shrs. Rockford Un. Fur. Co.	1,600 00	1,600 00	1,000 00	
200 shrs. Rockford Woolen Mills Co.	20,000 00	20,000 00	10,000 00	
10 shrs. Rockford Woolen Mills Co.	1,000 00	1,000 00	10,250 00	
Totals	\$ 174,676 01	\$ 220,929 13	\$ 149,245 00	
Amount loaned on collaterals				\$ 149,245 00
Cash in the company's principal office				358 40
Cash deposited in bank				53,910 34
Interest due and accrued on stocks and bonds				1,931 94
Interest due and accrued on collateral loans				2,977 11
Gross premiums in course of collection, not more than three months due				43,575 53
Bills receivable, not matured, taken for fire and tornado risks				117,657 25
All other property belonging to the company				7,093 22
Aggregate amount of all the Assets of the company, stated at their actual value				\$ 801,488 59

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,407 50	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 23,223 78	
Losses resisted, including interest, costs and other expenses thereon	6,850 00	
Total gross amount of claims for losses	\$ 34,481 28	
Deduct re-insurance thereon	6,263 60	
Net amount of unpaid losses		\$ 28,217 68
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$143,874.02; unearned premiums (fifty per cent.)	\$ 71,937 01	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$705,137.74; unearned premiums (pro rata)	383,709 82	
Total unearned premiums		455,034 83
All other demands against the company, absolute and contingent		28,022 02
Total amount of all Liabilities, except capital stock and net surplus		\$ 511,274 53
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		90,214 06
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$ 801,488 59

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 514,413 73
Deduct re-insurance, rebate, abatement and return premiums	134,903 29
Net cash actually received for premiums	\$ 379,510 44
Received for interest on mortgages and collateral loans	27,875 72
Received for interest and dividends on stocks, bonds and collateral loans	4,724 09
Income received from all other sources	1,344 61
Aggregate amount of Income actually received during the year in cash	\$ 413,454 86

V. EXPENDITURES DURING THE YEAR

Gross amount actually paid for losses (including \$19,290.68, losses occurring in previous years)	\$ 207,069 99
Deduct all amounts received for salvages and re-insurance in other companies	59,913 24
Net amount paid during the year for losses	\$ 147,156 75
Cash dividends actually paid stockholders	32,000 00
Paid for commissions or brokerage	117,148 53
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	34,013 11
Paid for State and local taxes in this and other States	2,700 63
All other payments and Expenditures	22,248 66
Aggregate amount of actual Expenditures during the year in cash	\$ 355,276 68

VI. MISCELLANEOUS.
Risks and Premiums.

In force on the 31st day of December of the preceding year . . .	Fire risks.	Premiums
Written or renewed during the year	\$ 65,024,222	thereon.
	34,625,670	\$ 811,435 52
Totals	\$ 99,649,892	\$ 1,315,633 46
Deduct those expired and marked off as terminated	33,720,305	466,621 70
Net amount in force December 31, 1890	\$ 65,929,587	\$ 849,011 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 11,490,437 00	\$ 143,874 02	1-2	\$ 71,937 01
1889	Two years	15,025 00	150 02	1-4	37 50
1888	Three years	3,570,830 00	39,508 48	1-6	6,584 75
1889		4,170,096 00	44,770 55	1-2	22,385 27
1890	Four years	4,810,016 00	54,226 13	5-6	45,188 44
1888		14,731 00	139 16	3-8	52 20
1890	Five years	9,600 00	76 75	7-8	67 16
1886		5,833,771 00	87,059 54	1-10	8,705 95
1887	Five years	7,821,718 00	103,342 58	3-10	31,002 78
1888		9,060,310 00	109,165 45	1-2	54,582 72
1889	Five years	9,084,100 00	127,690 59	7-10	89,383 41
1890		10,048,953 00	139,008 49	9-10	125,107 64
Totals		\$ 65,929,587 00	\$ 849,011 76		\$ 455,034 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,358,565 72
Losses paid from organization to date	1,683,724 53
Total amount of cash dividends declared since the company commenced business	727,600 00
Total amount of the company's stock owned by the directors at par value	86,700 00
Amount loaned to officers and directors	65,100 00
Amount loaned to stockholders, not officers	35,600 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year: fire	159,895 74

COLORADO BUSINESS.

Business in the State during the Year.

No business in Colorado during 1890.

UNITED STATES BRANCH
OF THE
Royal Insurance Company,
OF
LIVERPOOL ENGLAND.

Incorporated, 1845.

ERNEST L. ALLEN, Chicago, Ill. Manager for the Northwestern States.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Market value of real estate owned by the company (unencumbered) \$ 1,818,200 ¹⁰

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent. registered.	\$ 560,000 00	\$ 683,200 00
Illinois Central R. R. Co. 1st mtge. 4 per cent. . . .	100,000 00	105,000 00
Albany & Susquehanna R. R. Co. 1st mtge. 6 per cent.	100,000 00	122,000 00
N. Y. Central & Hudson River R. R. Co. 1st mtge. 7 per cent.	100,000 00	131,000 00
Milwaukee & St. Paul Railway Co. 1st mtge. 7 per cent.	100,000 00	123,500 00
Delaware & Hudson Canal Co. 1st mtge. 7 per ct. N. Y., Lackawanna & West'n R. R. Co. 1st mtge. 6 per cent	40,000 00	57,200 00
N. Y. & Harlem R. R. Co. 1st mtge. 7 per cent . . .	100,000 00	131,000 00
Chic. & Northwestern R. R. Co. 1st mtge. 7 per ct.	110,000 00	136,400 00
West Shore R. R. Co. 1st mtge. 4 per cent	100,000 00	140,000 00
Chicago, R. I. & P. R. Co. 1st mtge. 6 per cent.	100,000 00	102,000 00
Brooklyn & Montauk R. R. Co. 1st mtge. 5 per ct.	100,000 00	128,000 00
Syracuse, Binghamton & N. Y. R. R. Co. 1st mtge. 7 per cent.	25,000 00	27,000 00
Morris & Essex R. R. Co. 1st mtge. 7 per cent . . .	50,000 00	68,000 00
St. Paul, Minneapolis & Manitoba R. R. Co. 1st mtge. 6 per cent.	16,000 00	22,720 00
Pittsburgh, Ft. Wayne & Chicago R. R. Co. 1st mtge. 7 per cent.	50,000 00	59,000 00
Chicago, Burlington & Quincy R. R. Co. 1st mtge. 7 per cent	14,000 00	20,160 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co., 1st mtge. 4 per cent.	50,000 00	63,000 00
Michigan Central (Detroit & Bay City) R. R. Co. 1st mtge. 5 per cent.	100,000 00	101,000 00
Michigan Central R. R. Co. 1st mtge. 7 per cent . .	62,000 00	70,370 00
Rome, Watertown & Ogdensburgh R. R. Co. 1st mtge. 5 per cent.	8,000 00	9,920 00
N. Y., Chicago & St. Louis 1st mtge. 4 per cent. .	25,000 00	26,500 00
Central Railroad Co. of New Jersey, 1st mtge. 5 per cent.	100,000 00	94,000 00
Lehigh Valley R'y Co., 1st mtge. 4 1/2 per cent . . .	150,000 00	156,750 00
United New Jersey R. R. & Canal Co. 1st mtge. 4 per cent.	200,000 00	218,000 00
Chicago, Milwaukee & St. Paul R. R. Co. 1st mtge. 7 per cent.	62,000 00	76,260 00
Totals	\$ 2,522,000 00	\$ 2,982,480 00

Total market value of stocks and bonds \$ 2,982,480 00

Loans on Collaterals.

<i>Bonds.</i>	Par value.	Market value.	Loaned thereon.
N. Y., Ontario & Western R. R. Co	\$ 20,000 00	\$ 18,400 00	} \$ 75,000 00
Kansas City & Omaha R. R. Co	20,000 00	16,000 00	
Northern Pacific R. R. Co	15,000 00	12,000 00	
Toledo, St. Louis & Kansas City R. R. Co	20,000 00	17,000 00	
Cleveland & Pittsburgh R. R. Co	5,000 00	6,150 00	} \$ 10,000 00
Denver & Rio Grande R. R. Co	10,000 00	11,400 00	
Chic., Rock Island & Pac. R. R. Co	6,000 00	7,500 00	} 10,000 00
Texas Pacific R. R. Co	1,000 00	840 00	
Western Pennsylvania R. R. Co	8,000 00	8,000 00	
Syracuse, Geneva & Corning R. R. Co	5,000 00	5,100 00	
Totals	\$ 110,000 00	\$ 102,390 00	\$ 85,000 00

Amount loaned on collaterals	\$ 85,000 00
Cash in the company's principal office	4,861 70
Cash deposited in bank	579,805 47
Interest due and accrued on stocks and bonds	5,600 00
Interest due and accrued on collateral loans	11 66
Gross premiums in the hands of agents on policies issued within three months	340,122 31
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months	132,349 10
Bills receivable, not matured, taken for fire, marine and inland risks	4,300 70
All other property belonging to the company	21,049 28
Amount of premiums unpaid on policies which have been issued more than three months	\$ 28,443 00
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 5,973,780 32

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,574 10
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	611,140 12
Losses resisted, including interest, costs and other expenses thereon	45,976 33
Total gross amount of claims for losses	\$ 662,690 55
Deduct re-insurance thereon	217,178 47
Net amount of unpaid losses	\$ 445,512 08
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,489,664.92; unearned premiums (fifty per cent.)	\$ 1,244,832 46
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,975,783.78; unearned premiums (<i>pro rata</i>)	1,632,384 52
Total unearned premiums	\$ 2,877,216 98
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	134,758 93
Net premium reserve, and all other Liabilities, except capital under the life insurance or any other special department	123,000 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,731 27
All other demands against the company, absolute and contingent	207,256 96
Total amount of all Liabilities except net surplus	\$ 3,790,476 22
Surplus beyond all Liabilities	2,183,304 10
Aggregate amount of all Liabilities including next surplus	\$ 5,973,780 32

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	From fire risks. \$ 527,186 99
Deduct amount of same not collected	1,637 53
Net collected	\$ 525,549 46
Gross premiums on risks written and renewed during the year	4,661,317 00
Total	\$ 5,186,866 46
Deduct premiums and bills in course of collection at this date	499,276 88
Entire premiums collected during the year	\$ 4,687,589 58
Deduct re-insurance, rebate, abatement and return premiums	1,112,749 50
Net cash actually received for premiums.	\$ 3,574,840 08
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	119,329 44
Income received from all other sources	70,379 27
Deposit premiums (less five per cent.) received for perpetual fire risks	\$ 19,207 10
Aggregate amount of Income actually received during the year in cash.	\$ 3,764,548 79

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including losses occurring in previous years)	On fire risks. \$295,934.29 \$2,068,685 53
Deduct all amounts received for salvages, and re-insurance in other companies	236,612 82
Net amount paid during the year for losses	\$ 1,832,072 71
Paid for commissions or brokerage	647,920 19
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	170,903 53
Paid for State and local taxes in this and other States	74,660 91
All other payments and Expenditures	269,382 38
Amount of deposit premium returned during the year on perpetual fire risks	\$ 8,818 00
Aggregate amount of actual Expenditures during the year in cash.	\$ 2,994,939 72

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 507,067,524 16	\$ 4,825,078 06
Written or renewed during the year	665,435,149 79	4,661,317 00
Totals	\$1,172,502,673 95	\$ 9,486,395 06
Deduct those expired and marked off as terminated.	506,023,762 56	3,580,877 45
In force at the end of the year	\$ 666,478,911 39	\$ 5,905,517 61
Deduct amount re-insured	63,857,901 55	445,742 96
Net amount in force December 31, 1890.	\$ 602,621,009 84	\$ 5,459,774 65
Perpetual policies.	5,682,413 09	5,674 05
Totals.	\$ 608,303,422 93	\$ 5,465,448 70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$275,267,750 99	\$ 2,489,664 92	1-2	\$1,244,832 46
1889	Two years	4,416,693 53	38,605 98	1-4	9,651 49
1890	Three years	9,739,307 32	48,669 52	3-4	36,502 14
1888		48,073,091 80	382,696 80	1-6	63,782 80
1889		54,464,827 50	443,006 83	1-2	221,503 42
1890		76,282,010 49	592,889 97	5-6	494,074 97

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1887	Four years	952,358 03	8,580 74	1-8	1,072 59
1888		1,292,652 26	11,564 13	3-8	4,336 55
1889		1,650,758 64	14,222 09	5-8	8,888 80
1890		2,183,826 42	18,764 73	7-8	16,419 14
1887	Five years	17,778,319 78	201,562 25	1-10	20,156 23
1888		23,993,043 78	250,024 70	3-10	75,007 41
1889		27,298,430 73	282,800 96	1-2	141,400 48
1890		26,722,013 26	302,137 68	7-10	211,496 37
Various	Six years	31,105,565 87	345,488 43	9-10	310,939 59
Various	Seven years	59,604 71	860 46		348 55
Various	Eight years	782,628 00	17,323 38		8,660 27
Various	Nine years	11,500 00	2,249 40		457 57
Various	Ten years	12,000 00	300 00		50 00
Various	Eleven years	503,676 73	7,801 71		4,374 48
Various	Twelve years	500 00	8 75		4 38
Various	Fifteen years	3,000 00	60 00		57 50
Various	Perpetual policies	27,450 00	491 22		362 77
Various		5,682,413 09	5,674 05		2,837 02
Totals		\$608,303,422 93	\$ 5,465,448 70		\$ 2,877,216 98

Answers to General Interrogatories.

Losses incurred during the year: fire \$ 1,959,703 63

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 840,823 54
Premiums received	12,382 58
Losses paid	3,375 19
Losses incurred	3,375 19

Scania Fire and Life Insurance Joint Stock Co.,

OF

MALMO SWEDEN.

Incorporated January 25, 1884.

ALEX HALL, President. AXEL PEHLGREN, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 320,000 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 1,111,410 40
 Interest due and accrued on all said mortgage loans 9,344 58

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Bonds of the General Mortgage Bank of Sweden, 4½ per cent., of the 30th of March, 1883	\$ 13,333 33	\$ 14,033 67
Bonds of the Malmo-Ysbad R. R., 5 per cent., of the 1st of April, 1885	13,120 00	13,382 40
Bonds of the City of Karlshama, 4 per cent., of the 4th of January, 1889	21,066 67	21,066 67
Totals	\$ 47,520 00	\$ 48,482 74
Total booked value of stocks and bonds		\$ 47,592 00

Loans on Collaterals.

Loans on life insurance policies	Loaned thereon.	
Loans on life insurance premiums	\$ 77,179 97	
	13,421 03	
Amount loaned on collaterals		\$ 90,601 00
Cash in the company's principal office		10,442 76
Cash deposited in bank		25,664 26
Interest due and accrued on bonds		519 18
Interest due and accrued on collateral loans		7,248 76
Gross premiums in course of collection, not more than three months due.		15,681 31
All other property belonging to the company		45,735 09
Aggregate amount of all the Assets of the company, stated at their actual value.		<u>\$ 1,364,239 34</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 13,866 66	
Deduct re-insurance thereon	5,333 33	
Net amount of unpaid losses		\$ 8,533 33
Reserved premiums for unexpired fire risks (<i>pro rata</i>)		121,021 72
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department.		423,712 45
Cash dividends to stockholders remaining unpaid		189 20
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		48,333 46
Due and to become due for borrowed money		365,466 67
Total amount of all Liabilities, except capital stock and net surplus		\$ 967,256 83
Joint-stock capital actually paid up in cash.		320,000 00
Surplus beyond capital and all other Liabilities		76,982 58
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 1,364,239 34</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	From life risks.	
Premiums reserved at the end of the year 1889	\$ 97,200 72	\$ 320,613 38	
Gross premiums on risks written and renewed during the year	317,996 04	154,689 05	
Totals	\$ 415,196 76	\$ 475,302 43	
Deduct re-insurance, rebate, abatement and return premiums	165,783 76	9,253 07	
	<u>\$ 249,413 00</u>	<u>\$ 466,049 36</u>	
Net cash actually received for premiums			\$ 715,462 36
Received for interest on mortgages			26,132 34
Received for interest and dividends on stocks, bonds and collateral loans			12,401 10
Income received from all other sources			34,179 58
Aggregate amount of Income actually received during the year in cash			<u>\$ 788,175 38</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On life risks.	
Gross amount actually paid for losses	\$ 127,378 52	\$ 20,058 67	
Deduct all amounts received for salvages and re-insurance in other companies	65,958 58		
	<u>\$ 61,419 96</u>	<u>\$ 20,058 67</u>	
Net amount paid during the year for losses			\$ 81,478 61
Paid for commissions or brokerage			55,824 50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			40,030 86
Paid for State and local taxes in this and other States			439 98
All other payments and expenditures			13,268 96
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 191,042 91</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year	\$ 31,308,817	\$ 97,200 72
Written or renewed during the year	77,546,646	317,996 04
Totals	\$ 108,855,463	\$ 415,196 76
Deduct those expired and marked off as terminated.	29,804,119	128,391 28
In force at the end of the year	\$ 79,051,344	\$ 286,805 48
Deduct amount re-insured	43,542,679	165,783 76
Net amount in force December 31, 1890	\$ 35,508,665	\$ 121,021 72

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,089,254 40
Losses paid from organization to date	1,254,494 52
Total amount of cash dividends declared since the company commenced business	32,000 00
Total amount of the company's stock owned by the directors at par value	11,253 33
Losses incurred during the year; fire.	147,437 19

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 288,650 00
Premiums received	5,166 21
Losses paid	1,417 02
Losses incurred	1,417 02

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 \$ 1,500,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	\$ 919,800 00
Interest due and accrued on all said bond and mortgage loans	16,453 57
Value of lands mortgaged, exclusive of buildings and perishable improvements,	\$1,117,557 00
Value of the buildings mortgaged (insured for \$920,300.00 as collateral)	1,212,443 00
Total value of said mortgaged premises	\$2,330,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States reg 4 per cent. bonds	\$ 50,000 00	\$ 61,000 00	
County of Middlesex debentures	50,000 00	55,000 00	
City of Toronto bonds	50,000 00	52,000 00	
Ontario Railway subsidy bonds	51,912 00	36,844 51	
Canada 4 per cent. inscribed stock	97,333 33	110,000 00	
City of Richmond bonds	25,000 00	25,250 00	
Funded debt of Ohio bonds	100,000 00	105,000 00	
Georgia State bonds	25,000 00	25,750 00	
Freehold Loan and Savings Co. debenture	25,000 00	25,000 00	
New York City 3 per cent. bonds	200,000 00	208,000 00	
Land Security Co. debentures	25,000 00	25,000 00	
Totals	\$ 690,245 33	\$ 728,844 51	
Total market value of stocks and bonds			\$ 728,844 51
Cash in the company's principal offices	\$ 251 91		
Cash belonging to the company deposited in National Exchange Bank		128,353 65	
Cash belonging to the company deposited in London and San Francisco Bank (limited)		2,745 11	
Total cash items			131,350 67
Interest due and accrued on stocks and bonds			4,125 00
Gross premiums in course of collection, not more than three months due			92,956 14
All other property belonging to the company			1,702 61
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 1,895,232 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,765 20		
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		46,000 00	
Losses resisted, including interest, costs and other expenses thereon		3,195 00	
Net amount of unpaid losses			\$ 62,960 20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$417,209.81; unearned premiums, (fifty per cent.)	\$ 208,604 90		
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$337,959.28; unearned premiums, (<i>pro rata</i>)	185,553 72		
Total unearned premiums			\$ 394,158 62
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		13,418 07	
All other demands against the company, absolute and contingent		16,919 16	
Total amount of all Liabilities, except net surplus			\$ 487,456 05
Surplus beyond all other Liabilities			1,407,776 45
Aggregate amount of all Liabilities, including net surplus			\$ 1,895,232 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	\$ 49,076 50	From fire risks.	
Deduct amount of same not collected	1,645 20		
Net collected	\$ 47,431 30		
Gross premiums on risks written and renewed during the year	1,054,975 33		
Total	\$1,102,406 63		
Deduct premiums and bills in course of collection at this date	92,956 14		
Entire premiums collected during the year	\$1,009,450 49		
Deduct re-insurance, and return premiums	409,367 23		
Net cash actually received for premiums		\$ 600,083 26	
Received for interest on bonds and mortgages		46,295 03	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		22,012 74	
Aggregate amount of Income actually received during the year in cash		\$ 668,391 03	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$59,082.93, losses occurring in previous years)	\$ 256,763 65
Paid for commissions or brokerage	101,234 05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	29,811 53
Paid for State and local taxes in this and other States	18,306 75
All other payments and Expenditures	33,347 55
Aggregate amount of actual Expenditures during the year in cash . . .	\$ 439,463 53

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon,
In force on the 31st day of December of the preceding year . . .	\$ 89,608,223	\$ 1,000,290 75
Written or renewed during the year	104,980,376	1,054,975 33
Totals	\$ 194,588,599	\$ 2,055,266 08
Deduct those expired and marked off as terminated	89,609,735	946,299 93
In force at the end of the year	\$ 104,918,864	\$ 1,108,966 15
Deduct amount re-insured	32,688,590	353,797 06
Net amount in force December 31, 1890	\$ 72,230,274	\$ 755,169 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 38,651,465 00	\$ 417,209 81	1-2	\$ 208,604 90
1889	Two years	218,183 00	1,937 49	1-4	484 37
1890		280,571 00	1,735 94	3-4	1,301 95
1888	Three years	7,005,897 00	65,931 17	1-6	10,988 53
1889		7,525,509 00	72,533 84	1-2	36,266 91
1890		11,001,255 00	99,740 59	5-6	83,117 16
1887	Four years	200,578 00	1,526 79	1-8	190 85
1888		229,553 00	1,323 47	3-8	496 30
1889		264,225 00	2,126 72	5-8	1,329 20
1890		302,500 00	2,276 59	7-8	1,992 02
1886	Five years	708,846 00	10,817 43	1-10	1,081 74
1887		1,253,179 00	16,482 24	3-10	4,944 67
1888		1,533,076 00	19,927 72	1-2	9,963 86
1889		1,459,607 00	20,216 01	7-10	14,151 20
1890		1,595,830 00	21,383 28	9-10	19,244 95
Totals		\$ 72,230,274 00	\$ 755,169 09		\$ 394,158 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,381,551 48
Losses paid from organization to date	2,431,713 35
Losses incurred during the year: fire	259,698 27
Amount deposited in different States and countries for the security of all the company's policy-holders	208,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,021,694 00
Premiums received	18,218 00
Losses paid	9,617 44
Losses incurred	7,791 78

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 (unencumbered)	\$	34,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		163,725 00
Interest due and accrued on all said mortgage loans		639 44
Value of lands mortgaged, exclusive of buildings	\$	469,395 00
Value of buildings mortgaged (insured for \$ as collateral)		100,400 00
Total value of said mortgaged premises	\$	569,795 00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	Par value.	Market value.
Tradesmen's National Bank (New Haven)	\$ 16,000 00	\$ 21,760 00
Second National Bank (New Haven)	20,000 00	27,000 00
Merchants' National Bank (New Haven)	13,300 00	12,236 00
Yale National Bank (New Haven)	20,000 00	20,400 00
New Haven National Bank (New Haven)	10,000 00	29,830 00
New Haven County National Bank (New Haven)	17,520 00	23,652 00
American Exchange National Bank (New York)	10,000 00	15,300 00
Commerce National Bank (New York)	5,000 00	9,800 00
New Haven Water Company	8,800 00	18,480 00
C., C. & St. Louis R. R.	10,000 00	6,000 00
New York, New Haven & Hartford R. R.	12,000 00	30,600 00
Short Line R. R.	7,700 00	13,244 00
Chicago, Burlington & Quincy R. R.	11,000 00	9,900 00
Chicago, Rock Island & Pacific R. R.	11,000 00	7,810 00
<i>Bonds.</i>		
Macon (Ga) Gas, Water and Light Co. 1st mtg. 6 per cent.	10,000 00	10,000 00
New Haven & Northampton R. R. 1st mtg. 6 per cent.	15,000 00	18,300 00
Chicago, Milwaukee & St. Paul R. R. 1st mtg. 6 per cent.	5,000 00	5,750 00
Minneapolis & St. Louis R. R. 1st mtg. 7 per ct.	4,000 00	3,600 00
Savannah & Western R. R. 1st mtg. 5 per cent.	10,000 00	9,400 00
New York & New England R. R. 2d mtg. 6 per cent.	5,000 00	5,100 00
Columbus & Hocking Coal and Iron Co. 1st. mtg. 6 per cent.	10,000 00	10,000 00
City of Jersey City (N. J.) 6 per cent.	7,100 00	8,050 00
City of Omaha (Neb.) 5 per cent	10,000 00	10,600 00
City of Council Bluffs (Iowa) 6 per cent	7,500 00	7,875 00
City of Superior (Wis) 6 per cent	10,000 00	10,000 00
Totals	\$ 274,820 00	\$ 344,687 00

Total market value of stocks and bonds \$ 344,687 00

Loans on Collaterals.

<i>Stocks.</i>	Par value.	Market value.	Loaned thereon.
New Haven Water Co.	\$ 1,100 00	\$ 2,310 00	\$ 1,600 00
New Haven Water Co.	500 00	1,050 00	800 00
City Bank of New Haven	2,300 00	2,760 00	6,500 00
Mechanics' Bank of New Haven	360 00	378 00	
Produce Exchange (N. Y.)	4,500 00	5,220 00	1,300 00
Boston Electric Light Co.	1,000 00	950 00	
Mercantile Safe Deposit Co.	1,000 00	600 00	3,000 00
L. Candee & Co., New Haven	7,125 00	9,500 00	
Danbury & Norwalk R. R. Co.	10,000 00	11,200 00	10,000 00
St. Louis, Arkansas & Texas R. R.	10,000 00	1,200 00	
Third National Bank, Rockford, Ill.	3,000 00	6,000 00	5,000 00
Third National Bank, Rockford, Ill.	4,000 00	8,000 00	6,000 00
New Haven County National Bank	1,460 00	1,971 00	1,500 00
First Mortgage Real Estate, Kansas City, Mo.	7,500 00	7,500 00	5,000 00
Totals	\$ 53,845 00	\$ 58,639 00	\$ 40,700 00

Amount loaned on collaterals.	\$ 40,700 00
Cash in the company's principal office	57,991 89
Cash deposited in bank	
Interest due and accrued on bonds	1,412 66
Interest due and accrued on collateral loans	
Gross premiums in course of collection, not more than three months due	72,620 11
Bills receivable, not matured, taken for fire, marine and inland risks	6,637 27
All other property belonging to the company	30 10

Aggregate amount of all the Assets of the company, stated at their actual value. \$ 722,443 47

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 19,790 55
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	27,531 12
Losses resisted, including interest, costs and other expenses thereon	1,100 00
Total gross amount of claims for losses	\$ 48,421 67
Deduct re-insurance thereon	5,353 16
Net amount of unpaid losses	\$ 43,068 51
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$360,267 24; unearned premiums (fifty per cent.)	\$ 180,133 62
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$223,883.80; unearned premiums (<i>pro rata</i>)	131,527 26
Gross premiums received and receivable upon all unexpired inland navigation risks, \$24,955.73; unearned premiums (fifty per cent.)	12,477 87
Gross premiums received and receivable upon all unexpired marine risks	8,790 35
Total unearned premiums	\$ 332,929 10
All other demands against the company, absolute and contingent	17,185 77
Total amount of all Liabilities, except capital stock and net surplus	\$ 393,183 38
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	79,260 09
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 722,443 47

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	From fire risks.	Marine and inland risks.	
	\$ 54,142 62	\$ 16,270 78	
Deduct amount of same not collected	15 70		
Net collected	\$ 54,126 92	\$ 16,270 78	
Gross premiums on risks written and renewed during the year	696,150 07	102,305 09	
Totals	\$ 750,276 99	\$ 118,575 87	
Deduct premiums and bills in course of collection at this date	68,188 21	4,431 90	
Entire premiums collected during the year	\$ 682,088 78	\$ 114,143 97	
Deduct re-insurance, rebate, abatement and return premiums	170,908 63	11,410 05	
	\$ 511,180 15	\$ 102,733 92	
Net cash actually received for premiums			\$ 613,914 07
Received for interest on mortgages			8,563 90
Received for interest and dividends on stocks, bonds and collateral loans			18,301 21
Income received from all other sources			137 50
Aggregate amount of Income actually received during the year in cash			\$ 640,916 68

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$51,148.33, losses occurring in previous years)	On fire risks.	Marine and inland risks.	
	\$ 297,086 91	\$ 74,954 90	
Deduct all amounts received for salvages and re-insurance in other companies	25,472 27	3,394 07	
	\$ 271,614 64	\$ 71,560 83	
Net amount paid during the year for losses			\$ 343,175 47
Cash dividends actually paid stockholders			20,000 00
Paid for commissions or brokerage			149,385 47
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes			60,697 15
Paid for State and local taxes in this and other States			6,372 63
Aggregate amount of actual Expenditures during the year in cash			\$ 579,630 72

VI. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 39,909,228	\$ 474,288 36	\$ 1,786,607	\$ 47,697 83
Written or renewed during the year	55,338,267	696,150 07	16,348,115	102,305 09
Totals	\$ 95,247,495	\$ 1,170,438 43	\$ 18,134,722	\$ 150,002 92
Deduct those expired and marked off as terminated	41,778,220	526,047 21	16,710,230	114,274 64
In force at the end of the year	\$ 53,469,275	\$ 644,391 22	\$ 1,424,492	\$ 35,728 28
Deduct amount re-insured	4,538,638	60,240 18	39,275	1,982 20
Net amount in force December 31, 1890	\$ 48,930,637	\$ 584,151 04	\$ 1,385,217	\$ 33,746 08

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 29,342,507 00	\$ 360,267 24	1-2	\$ 180,133 62
1889	Two years	144,607 00	2,056 84	1-4	514 21
1888		183,864 00	2,211 12	3-4	1,658 34
1889	Three years	2,915,130 00	32,503 12	1-6	5,417 18
1890		3,620,511 00	41,424 98	1-2	20,712 49
1887	Four years	6,077,089 00	68,395 23	5-6	56,996 03
1888		96,500 00	1,100 48	1-8	137 56
1888	Five years	107,935 00	1,426 08	3-8	534 78
1886		112,450 00	1,316 75	5-8	822 95
1890	Ten years	124,598 00	1,436 55	7-8	1,256 98
1886		779,624 00	8,474 16	1-10	847 41
1887	Seven years	821,821 00	9,599 56	3-10	2,879 86
1888		1,125,442 00	13,680 74	1-2	6,844 87
1889	Totals	1,382,057 00	16,396 66	7-10	11,477 66
1890		2,081,502 00	23,602 78	9-10	21,242 51
1887		10,000 00	195 00	7-10	137 50
1889		5,000 00	54 75	6-7	46 93
Totals		\$48,930,637 00	\$ 584,151 04		\$ 311,660 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,432,627 50
Losses paid from organization to date	4,335,058 21
Total amount of cash dividends declared since the company commenced business	399,281 00
Total amount of the company's stock owned by the directors at par value	65,700 00
Amount loaned to officers and directors	42,700 00
Amount loaned to stockholders, not officers	22,600 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year: fire, \$256,056.00; marine, \$73,824.54; total	329,880 54

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 693,048 00
Premiums received	13,387 36
Losses paid	2,162 66
Losses incurred	2,885 52

Southern Insurance Company,

OF

NEW ORLEANS LOUISIANA.

Incorporated October 20, 1882.

ERNEST MILTENBERGER, President.

SCOTT McGEHEE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
<i>Bonds.</i>		
U. S. 4 per cent. coupon	\$ 25,000 00	\$ 30,000 00
City of N. O., Consol., (Crossman issue)	100,000 00	105,000 00
City of N. O., prem'm., (inc drawn numbers.)	120,000 00	188,400 00
State of Louisiana, 4 per cent.	30,000 00	27,600 00
<i>Shares of Stock.</i>		
1 New Orleans Board of Trade	100 00	20 00
1 Louisiana Sugar Exchange	200 00	150 00
1 French Opera House	250 00	200 00
25 New Orleans Warehouse Co.	2,500 00	525 00
1 Bond St. Bernard Steam Fire Engine Co.	50 00	50 00
Totals	\$ 278,100 00	\$ 351,945 00
Total market value of stocks and bonds		\$ 351,945 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
City of New Orleans Warrants.	\$ 250 00	\$ 125 00	\$ 125 00
<i>Bonds.</i>			
City of New Orleans Prem. bonds	160 00	251 00	225 00
City of N. O. 6 per cent	5,000 00	5,000 00	8,000 00
City of N. O., Con., (Crossman Is.)	4,000 00	4,200 00	8,000 00
<i>Shares of Stock.</i>			
50 Amer. Nat. Bank of N. O.	5,000 00	5,600 00	6,000 00
10 Mec's & Traders' Ins. Co., N. O.	1,000 00	1,350 00	1,350 00
98 Orleans R. R.	4,900 00	6,468 00	7,000 00
16 Jefferson City Gas	1,600 00	1,392 00	1,820 00
14 Mutual Nat. Bank of N. O.	1,400 00	1,820 00	5,000 00
20 Louisiana Nat. Bank of N. O.	2,000 00	4,300 00	5,000 00
33 Crescent City R. R. Co. of N. O.	3,300 00	3,201 00	7,000 00
55 Jefferson City Gas	5,500 00	4,785 00	5,000 00
50 American Nat. Bank of N. O.	5,000 00	5,600 00	5,000 00
50 N. O. C. & L. R. Co.	5,000 00	6,050 00	9,260 00
18 Union Nat. Bank of N. O.	1,800 00	2,430 00	9,260 00
10 N. O. Insurance Co.	1,000 00	900 00	9,260 00
Totals	\$ 45,910 00	\$ 53,472 00	\$ 47,610 00
Amount loaned on collaterals			\$ 47,610 00
Cash in the company's principal office			4,228 46
Cash deposited in bank.			87,368 97
Gross premiums in course of collection, not more than three months due			66,195 68
All other property belonging to the company			2,000 00
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 559,348 11

III. LIABILITIES.

Gross claims for adjusted and unpaid losses to become due . . .	\$ 22,226 76
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . .	16,269 67
Losses resisted, including interest, costs and other expenses thereon.	3,485 88
Net amount of unpaid losses	\$ 41,982 31
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$299,081.32; unearned premiums (fifty per cent.)	\$ 149,540 66
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$19,074.98; unearned premiums (<i>pro rata</i>).	12,952 23
Total unearned premiums	\$ 162,492 89
Cash dividends to stockholders remaining unpaid	2,032 00
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 206,507 20
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	52,840 91
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 559,348 11

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	From fire and marine risks. \$ 49,818 58
Gross premiums on risks written and renewed during the year	515,180 17
Total	\$ 564,998 75
Deduct premiums and bills in course of collection at this date	66,195 68
Entire premiums collected during the year	498,803 07
Deduct re-insurance, rebate, abatement and return premiums	93,334 07
Net cash actually received for premiums.	\$ 405,469 00
Received for interest and dividends on stocks, bonds and collateral loans . .	19,211 43
Aggregate amount of Income actually received during the year in cash. . .	\$ 424,680 43

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$33,500, losses occurring in previous years)	On fire risks. \$ 192,120 82	On marine and inland risks. \$ 3,941 46
Net amount paid during the year for losses	\$ 196,062 28	
Cash dividends actually paid stockholders	23,552 00	
Paid for commissions or brokerage	78,131 15	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	19,226 53	
Paid for State and local taxes in this and other States	9,964 40	
All other payments and Expenditures	22,945 48	
Aggregate amount of actual Expenditures during the year in cash	\$ 349,881 84	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and river risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$12,745,295 61	\$ 281,208 59		
Written or renewed during the year	26,728,146 37	484,476 26	\$ 6,231,765	\$ 30,703 91
Totals	\$39,474,441 98	\$ 765,684 85	\$ 6,231,765	\$ 30,703 91
Deduct those expired and marked off as terminated	22,907,788 96	410,193 16	6,231,765	30,703 91
In force at the end of the year	\$16,566,653 02	\$ 355,491 69		
Deduct amount re-insured	2,420,565 00	37,335 39		
Net amount in force Dec. 31, 1890.	\$14,146,088 02	\$ 318,156 30		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$13,182,197 77	\$ 299,081 32	1-2	\$ 149,540 66
1890	Two years	34,174 00	567 62	3-4	425 72
1888	Three years	102,125 00	2,349 79	1-6	391 63
1889		177,596 25	4,147 50	1-2	2,073 75
1890		558,095 00	10,498 22	5-6	8,748 52
1889	Five years	2,900 00	240 25	7-10	168 17
1890		89,000 00	1,271 60	9-10	1,144 44
Totals		\$ 14,146,058 02	\$ 318,156 30		\$ 162,492 89

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,687,310 50
Losses paid from organization to date	1,159,515 88
Total amount of cash dividends declared since the company commenced business	169,215 51
Total amount of the company's stock owned by the directors at par value	66,000 00
Amount loaned to officers and directors	9,260 00
Amount loaned to stockholders, not officers	38,350 00
Losses incurred during the year: fire, \$200,603.13; marine, \$3,941.46; total	204,544 59

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 142,675 00
Premiums received	1,898 35
Losses paid	16 95
Losses incurred	16 95

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 (unencumbered)	\$ 80,131 53
Loans on mortgage (first liens), upon which not more than one year's interest is due	107,726 85
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure	24,500 00
Interest due and accrued on all said mortgage loans	10,505 66
Value of lands mortgaged, exclusive of buildings	\$ 528,900 00
Value of buildings mortgaged (insured for \$52,400.00 as collateral)	98,250 00
Total value of said mortgaged loans	\$ 627,150 00
Cash in the Company's principal office	3,295 67
Cash deposited in bank	54,887 20
Gross premiums in course of collection, not more than three months due	72,572 47
All other property belonging to the company	570 32
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,210 00
Aggregate amount of all the assets of the company, stated at their actual value	\$ 354,189 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 14,227 64	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,872 33	
Losses resisted, including interest, costs and other expenses thereon	2,000 00	
Total gross amount of claims for losses	\$ 23,099 97	
Deduct re-insurance thereon	4,762 80	
Net amount of unpaid losses		\$ 18,337 17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$172,315 58; unearned premiums, (fifty per cent.)	\$ 86,157 79	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$59,206.92; unearned premiums, (<i>pro rata</i>)	33,382 56	
Total unearned premiums		119,540 35
All other demands against the company, absolute and contingent		7,311 62
Total amount of all Liabilities, except capital stock and net surplus.	\$ 145,189 14	
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		9,000 56
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$ 354,189 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	From fire risks. \$ 56,446 81	
Gross premiums on risks written and renewed during the year	322,661 36	
Total	\$ 379,108 17	
Deduct premiums and bills in course of collection at this date	73,782 47	
Entire premiums collected during the year	\$ 305,325 70	
Deduct re-insurance, rebate, abatement and return premiums	91,657 56	
Net cash actually received for premiums		\$ 213,668 14
Received for interest on mortgages		14,096 67
Income received from all other sources		3,509 25
Aggregate amount of Income actually received during the year in cash	\$ 231,274 06	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$10,700.41, losses occurring in previous years)	On fire risks. \$ 120,599 70	
Deduct all amounts received for salvages and re-insurance in other companies	15,327 62	
Net amount paid during the year for losses		\$ 105,272 08
Cash dividends actually paid stockholders		12,333 33
Paid for commissions or brokerage		41,734 02
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		18,478 08
Paid for State and local taxes in this and other States		3,545 12
All other payments and Expenditures		35,731 20
Aggregate amount of actual Expenditures during the year in cash	\$ 217,093 83	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 10,213,578	\$ 178,276 64
Written or renewed during the year	18,981,109	322,661 36
Totals	\$ 29,194,687	\$ 500,938 00
Deduct those expired and marked off as terminated	14,161,869	235,746 15
In force at the end of the year	\$ 15,032,818	\$ 265,191 85
Deduct amount re-insured	1,552,712	33,669 35
Net amount in force December 31, 1890	\$ 13,480,106	\$ 231,522 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 10,127,051 00	\$ 172,315 58	1-2	\$ 86,157 79
1889	Two years	120,442 00	2,315 02	1-4	578 75
1890		178,320 00	2,198 80	3-4	1,649 10
1888	Three years	739,483 00	11,420 17	1-6	1,903 36
1889		770,931 00	13,307 94	1-2	6,653 97
1890	Four years	1,009,750 00	17,119 45	5-6	14,266 21
1887		19,800 00	317 37	1-8	39 67
1888	Five years	24,195 00	403 77	3-8	151 41
1889		30,100 00	529 09	5-8	330 65
1890	Five years	41,220 00	674 55	7-8	590 17
1886		32,918 00	955 47	1-10	95 54
1887	Five years	30,842 00	1,009 05	3-10	302 70
1888		66,874 00	1,772 95	1-2	886 47
1889	Five years	90,235 00	2,651 60	7-10	1,856 12
1890		197,945 00	4,531 69	9-10	4,078 44
Totals		\$13,480,106 00	\$ 231,522 50		\$ 119,540 35

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 811,679 26
Losses paid from organization to date	386,767 99
Total amount of cash dividends declared since the company commenced business	40,333 33
Total amount of the company's stock owned by the directors at par value	95,400 00
Amount loaned to stockholders, not officers	7,500 00
Losses incurred during the year: fire	111,630 69

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 260,684 00
Premiums received	4,683 63
Losses paid	524 49
Losses incurred	318 95

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 \$ 1,500,000 00

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 109,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	314,950 00
Interest due and accrued on all said mortgage loans	7,202 24
Value of lands mortgaged, exclusive of buildings	\$ 193,600 00
Value of buildings mortgaged (insured for \$261,700.00 as collateral)	353,900 00
Total value of said mortgaged premises	\$ 547,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
U. S. 6 per cent. currency reg \$	100,000 00	\$ 120,000 00
Wakefield, Mass., Water Co., 6 per cent. reg . .	50,000 00	60,000 00
Ann Arbor Mich., Water Co., 6 per cent. reg . .	50,000 00	60,000 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 cent. reg .	25,000 00	25,000 00
K. C., St. Joe and Council Bluffs R. R., 7 per cent. reg	100,000 00	120,000 00
U. P. R. R. Collateral Trust, 6 per cent. reg . .	47,000 00	49,820 00
Chic. and Northwestern R. R., sinking fund 6 per cent. reg	50,000 00	60,000 00
N. Y. and Harlem R. R., 7 per cent. reg	10,000 00	13,000 00
Chic., Milw. and St. Paul R. R., 7 per cent. reg.	10,000 00	12,500 00
St. Paul, Minneapolis and Manitoba R. R., 6 per cent. reg	50,000 00	58,000 00
C., B. and Q. R. R., 4 per cent. reg	10,000 00	8,700 00
Detroit, Lansing and Northern R. R., 7 per cent. reg	2,000 00	2,000 00
C., B. and Northern R. R., 5 per cent. reg	11,000 00	11,000 00
C., B. and Q. R. R., 5 per cent. reg	11,000 00	11,000 00
<i>Shares of Stock.</i>		
1200 rights Boston and Albany R. R	24,000 00	24,000 00
1400 Boston and Albany R. R	140,000 00	271,600 00
500 Connecticut River R. R	50,000 00	110,000 00
1200 New York, New Haven and Hartford R. R.	120,000 00	302,400 00
500 Old Colony R. R	50,000 00	82,500 00
1000 New York and Harlem R. R	50,000 00	130,000 00
1100 Chicago, Burlington and Quincy R. R	110,000 00	99,000 00
550 Chic., Milwaukee and St. Paul R. R., pref.	55,000 00	57,750 00
100 Chic., Milwaukee and St. Paul R. R., com .	10,000 00	5,200 00
600 Pennsylvania R. R	30,000 00	30,000 00
500 Conn. and Passumpsic Rivers R. R., guar . .	50,000 00	58,000 00
500 Chicago and Alton R. R	50,000 00	62,500 00
550 Chicago, Rock Island and Pacific R. R	55,000 00	38,500 00
563 Illinois Central R. R	56,300 00	54,611 00
200 Rome, Watertown and Ogdensburg R. R . . .	20,000 00	21,000 00
1000 West End Street Railway, pref	50,000 00	85,000 00
203 Agawam Nat. Bank, Springfield	20,300 00	24,360 00
200 John Hancock Nat. Bank, Springfield	20,000 00	24,000 00
104 Chicopee Nat. Bank, Springfield	10,400 00	17,160 00
127 Pynchon Nat. Bank, Springfield	12,700 00	20,320 00
200 Second Nat. Bank, Springfield	20,000 00	30,000 00
200 Third Nat. Bank, Springfield	20,000 00	40,000 00
100 City Nat. Bank, Springfield	10,000 00	14,000 00
100 Chapin Nat. Bank, Springfield	10,000 00	14,000 00
200 First Nat. Bank, Springfield	20,000 00	29,000 00
75 Ware Nat. Bank, Ware	7,500 00	9,375 00
100 First Nat. Bank, Northampton	10,000 00	14,000 00
100 Northampton Nat. Bank, Northampton	10,000 00	17,000 00
10 Monson Nat. Bank, Monson	1,000 00	1,500 00
65 First Nat. Bank, Chicopee	6,500 00	9,100 00
250 City Nat. Bank, Holyoke	25,000 00	27,500 00
20 Adams Nat. Bank, North Adams	2,000 00	2,800 00
67 Franklin County Nat. Bank, Greenfield	6,700 00	6,700 00
37 Palmer Nat. Bank, Palmer	3,700 00	4,440 00
50 First Nat. Bank, Lynn	5,000 00	6,750 00
100 Tremont Nat. Bank, Boston	10,000 00	11,400 00
100 Boston Nat. Bank, Boston	10,000 00	12,000 00
100 New England Nat. Bank, Boston	10,000 00	17,000 00
100 Commonwealth Nat. Bank, Boston	10,000 00	18,000 00
60 Winthrop Nat. Bank, Boston	6,000 00	6,840 00
100 Merchants Nat. Bank, Boston	10,000 00	15,000 00
100 Atlas Nat. Bank, Boston	10,000 00	12,100 00
300 Howard Nat. Bank, Boston	30,000 00	33,000 00
150 Webster Nat. Bank, Boston	15,000 00	15,000 00
150 Boylston Nat. Bank, Boston	15,000 00	20,250 00
100 Eliot Nat. Bank, Boston	10,000 00	13,400 00
100 Nat. Bank of Commerce, Boston	10,000 00	13,700 00
100 Shawmut Nat. Bank, Boston	10,000 00	13,000 00
100 Freeman's Nat. Bank, Boston	10,000 00	10,700 00
100 Washington Nat. Bank, Boston	10,000 00	12,200 00
100 Old Boston Nat. Bank, Bank	10,000 00	12,000 00
100 Nat. Exchange Bank, Boston	10,000 00	13,200 00
100 Nat. Bank of Commerce, New York	10,000 00	20,000 00

<i>Shares of Stock.</i>	Par value.	Market value.
100 Bank of North America, New York	7,000 00	9,800 00
200 Fourth Nat. Bank, New York	20,000 00	35,000 00
200 Continental Nat Bank, New York	20,000 00	28,000 00
200 Metropolitan Nat. Bank, New York	20,000 00	1,600 00
100 St. Paul Nat. Bank, St. Paul, Minn	10,000 00	12,000 00
Totals	\$ 1,981,100 00	\$ 2,741,276 00
Total market value of stocks and bonds		\$ 2,741,276 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
100 Nonotuck Paper Co , Holyoke . . . \$ 10,000 00	\$ 17,500 00	} \$ 25,000 00	
1 Parsons Paper Co	1,000 00		
15 Park Nat. Bank, New York	1,500 00	4,500 00	1,500 00
15 West Springfield Aqueduct Co	1,500 00	1,875 00	1,500 00
100 West Springfield Aqueduct Co	10,000 00	12,500 00	10,000 00
30 West Springfield Aqueduct Co	3,000 00	3,750 00	} 5,000 00
72 Thompsonville, Ct., Water Co	1,800 00	2,160 00	
30 Revere Water Co	3,000 00	2,250 00	1,400 00
100 Holyoke Water Power Co	10,000 00	20,000 00	14,000 00
Totals	\$ 41,800 00	\$ 79,535 00	\$ 58,400 00
Amount loaned on collaterals			\$ 58,400 00
Cash in the company's principal office			9,207 56
Cash deposited in bank			107,822 76
Interest due and accrued on bonds			25,241 07
Interest due and accrued on collateral loans			1,251 94
Gross premiums in course of collection not more than three months due			228,930 11
All other property belonging to the company			865 92
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 3,604,147 60

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 63,310 49
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	84,689 56
Losses resisted, including interest, costs and other expenses thereon	25,834 72
Total gross amount of claims for losses	\$ 173,834 77
Deduct re-insurance thereon	7,865 87
Net amount of unpaid losses	\$ 165,968 90
Gross premiums received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, \$1,148,441.39; unearned premiums (fifty per cent	\$ 574,220 68
Gross premiums received and receivable upon all unexpired fire and tornado risks, running more than one year from date of policy, \$1,280,334.41; unearned premiums (<i>pro rata</i>)	674,268 24
Total unearned premiums	\$ 1,248,488 93
All other demands against the company, absolute and contingent	34,339 51
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,448,797 34
Joint-stock capital actually paid up in cash	1,500,000 00
Surplus beyond capital and all other Liabilities	655,350 26
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 3,604,147 60

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		From fire risks. \$ 194,736 80
Gross premiums on risks written and renewed during the year		2,034,482 97
Total	\$2,229,219 77	
Deduct premiums and bills in course of collection at this date	228,930 11	
Entire premiums collected during the year	\$2,000,289 66	
Deduct re-insurance, rebate, abatement and return premiums	262,668 19	
Net cash actually received for premiums		\$ 1,737,621 47
Received for interest on mortgages		14,538 78
Received for interest and dividends on stocks, bonds and collateral loans		124,505 61
Income received from all other sources		4,270 20
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,880,936 06</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$171,681.43, losses occurring in previous years)	On fire risks. \$1,013,774 24
Deduct all amounts received for salvages, and re-insurance in other companies	48,150 37
Net amount paid during the year for losses	\$ 965,623 87
Cash dividends actually paid stockholders	150,000 00
Paid for commissions or brokerage	303,528 39
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	65,445 95
Paid for State and local taxes in this and other States	63,129 11
All other payments and Expenditures	164,782 66
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,712,509 98</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 181,306,154	\$ 2,455,890 59
Written or renewed during the year	150,702,440	2,034,482 97
Totals	\$ 332,008,594	\$ 4,490,373 56
Deduct those expired and marked off as terminated	142,174,958	2,061,597 76
In force at the end of the year	\$ 189,833,636	\$ 2,428,775 80
Net amount in force December 31, 1890	\$ 189,833,636	\$ 2,428,775 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 85,195,903 00	\$ 1,148,441 39	1-2	\$ 574,220 69
1889		559,990 00	6,636 50	1-4	1,659 13
1890	Two years	800,030 00	6,051 75	3-4	4,538 81
1888		15,502,694 00	189,001 34	1-6	31,500 22
1889	Three years	17,836,771 00	209,504 04	1-2	104,752 02
1890		21,237,130 00	251,814 63	5-6	209,845 50
1887		502,773 00	5,108 79	1-8	638 22
1888	Four years	663,977 00	5,965 37	3-8	2,237 01
1889		691,164 00	7,252 93	5-8	4,533 08
1890		739,855 00	7,371 35	7-8	6,449 93
1886		8,578,097 00	115,623 34	1-10	11,562 33
1887	Five years	8,154,058 00	107,228 20	3-10	32,168 46
1888		9,233,083 00	122,625 49	1-2	61,312 74
1889		7,356,135 00	92,337 63	7-10	64,636 34
1890		12,256,066 00	153,816 05	9-10	138,434 45
Totals		\$189,833,636 00	\$ 2,428,775 80		\$ 1,248,488 93

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 27,179,639 13
Losses paid from organization to date	16,670,801 48
Total amount of cash dividends declared since the company commenced business	2,504,542 00
Total amount of the company's stock owned by the directors at par value	169,000 00
Amount loaned to officers and directors	9,500 00
Amount loaned to stockholders, not officers	25,100 00
Dividends declared payable in stock from organization	1,000,000 00
Losses incurred during the year: fire	944,855 23

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

Risks written	\$ 1,248,468 00
Premiums received	25,707 64
Losses paid	9,455 48
Losses incurred	9,491 88

Spring Garden Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 28, 1835.

NELSON F. EVANS, President.

G. B. ARMITAGE, 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 (unencumbered)	\$ 201,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	490,265 44
Interest due and accrued on all said mortgage loans	10,646 19
Value of premises mortgaged (insured for \$359,050.00 as collateral)	\$1,036,850 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
City of St. Joseph 6 per cent. funding	\$ 20,000 00	\$ 23,000 00
Kansas City Water Works 6 per cent.	10,000 00	10,500 00
North Pennsylvania R. R. gen. mtg. 7 per cent	4,000 00	5,000 00
Pittsburg, Cincinnati and St. Louis R. R. reg. 7 per cent	30,000 00	35,700 00
Pennsylvania R. R. con. 6 per cent.	10,000 00	11,500 00
Lehigh Valley R. R. con. 6 per cent.	20,000 00	25,000 00
People's Passenger R'y Co. 7 per cent.	10,000 00	11,500 00
Lehigh Coal and Navigation Co. con. 7 per cent.	20,000 00	24,800 00
American Steamship Co. 6 per cent.	5,000 00	5,250 00
Terre Haute and Logansport R. R. 6 per cent.	20,000 00	20,400 00
Cleveland, Columbus, Cincinnati and Indianapolis con. 6 per cent.	10,000 00	11,300 00
Jacksonville South-eastern R. R. gen. mtg. 6 per ct.	20,000 00	18,000 00
Columbus and Cincinnati Midland R. R. 1st mtg. 6 per cent.	20,000 00	18,000 00
Marietta and North Georgia R. R. 1st mtg. 6 per ct.	20,000 00	20,000 00
Zanesville and Ohio River R. R. 1st mtg. 6 per ct.	10,000 00	7,500 00

SPRING GARDEN INSURANCE COMPANY.

363

<i>Bonds.</i>	Par value.	Market value.
Clearfield and Jefferson R. R. 1st mtg. 6 per cent.	10,000 00	11,500 00
Jacksonville, Tampa and Key West R. R. 1st mtg. 6 per cent	10,000 00	10,000 00
Philadelphia and Reading R. R. 5 per cent. "stamped"	30,000 00	29,700 00
Poughkeepsie Bridge Co. 1st mtg. 6 per cent . . .	10,000 00	5,600 00
Pennsylvania and New York Canal and R. R. Co. con. 5 per cent	10,000 00	11,300 00
<i>Shares of Stock.</i>		
100 Penn National Bank, of Philadelphia	10,000 00	18,800 00
100 Commercial National Bank, of Philadelphia.	5,000 00	5,700 00
100 Fourth Street National Bank, of Philadelphia	10,000 00	15,000 00
Totals	<u>\$ 324,000 00</u>	<u>\$ 355,050 00</u>

Total market value of stocks and bonds \$ 355,050 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Texas and Pacific R. R. 2d mtg. 5 per cent. bonds	\$ 10,000 00	\$ 3,100 00	\$ 2,500 00
Bloomington, Ill., City R'y 1st mtg. 5 cent. bonds	10,000 00	8,500 00	6,500 00
85 shares Spring Garden Nat'l Bank, of Philadelphia	8,500 00	10,030 00	8,500 00
Central New England and Western R. R. Co. 1st mtg. 6 per cent. bonds	14,000 00	12,600 00	11,000 00
10 shares Real Estate Title Insurance and Trust Co. of Philadelphia . . .	1,000 00	2,000 00	650 00
Middle Georgia and Atlantic R'y Co. 1st mtg. 6 per cent. bonds	10,000 00	7,500 00	5,000 00
11 1st mtgs. n. e. s. Ridge Avenue and e. s. N. 31st Street, Philadelphia . .	41,000 00	41,000 00	30,000 00
Easton and Amboy R., R. Co. 5 per cent. bonds	20,000 00	22,400 00	20,000 00
Middle Georgia and Atlantic R'y Co. 1st mtg. 6 per cent. bonds	12,000 00	9,000 00	6,000 00
Central New England and Western R'y Co. 1st mtg. 6 per cent. bonds . .	20,000 00	18,000 00	15,000 00
140 shares Keystone Nat. Bank, Phila.	7,000 00	7,000 00	5,000 00
500 shares United Gas Imp. Co., full paid, par \$50	25,000 00	30,000 00	33,000 00
500 shares United Gas Imp. Co., \$6 pd	3,000 00	8,000 00	
25 shares Spring Garden Nat. Bank . .	2,500 00	2,850 00	12,000 00
Bloomington, Ill., City R'y Co. 1st mtg. 5 per cent. bonds	17,500 00	14,875 00	
281 shares United Gas Imp. Co., full paid, par \$50	14,050 00	16,850 00	14,500 00
100 shares Edison Elec. L't Co., Phila.	10,000 00	8,500 00	8,000 00
100 shares Tenn. Coal, Iron & R.R. Co.	10,000 00	3,000 00	
100 shares People's Passenger R'y Co. 1st mtgs. on property n-w. and s-w.	2,500 00	4,000 00	3,500 00
cors. 29th St. and Lehigh Ave	35,000 00	35,000 00	27,000 00
Totals	<u>\$ 273,050 00</u>	<u>\$ 264,215 50</u>	<u>\$ 208,150 00</u>

Amount loaned on collaterals	\$ 208,150 00
Cash in the company's principal office	60,201 23
Cash deposited in bank	800 00
Interest due and accrued on bonds	417 00
Interest due and accrued on collateral loans	22,794 90
Net premiums in course of collection, not more than three months due . .	10,227 08
Bills receivable, not matured, taken for fire, marine and inland risks. . . .	1,723 94
All other property belonging to the company	1,723 94

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,361,275 78

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,163 91	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	26,561 00	
	<hr/>	
Total gross amount of claims for losses	\$ 35,724 91	
Deduct re-insurance thereon	1,468 75	
	<hr/>	
Net amount of unpaid losses		\$ 34,256 16
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$238,339.09; unearned premiums (fifty per cent.)	\$ 119,169 54	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$136,535.26; unearned premiums, (<i>pro rata</i>)	76,884 97	
	<hr/>	
Total unearned premiums		\$ 196,054 51
Amount reclaimable by the insured on perpetual fire insurance policies		381,069 23
All other demands against the company, absolute and contingent		823 05
		<hr/>
Total amount of all Liabilities, except capital stock and net surplus		\$ 612,202 95
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		349,072 83
		<hr/>
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,361,275 78

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	From fire risks. \$ 26,307 26	
Gross premiums on risks written and renewed during the year	374,519 71	
	<hr/>	
Total	\$ 400,826 97	
Deduct premiums and bills in course of collection at this date	22,794 90	
	<hr/>	
Entire premiums collected during the year	\$ 378,032 07	
Deduct re-insurance, rebate, abatement and return premiums	78,787 91	
	<hr/>	
Net cash actually received for premiums		\$ 299,244 16
Received for interest on mortgages		26,944 73
Received for interest and dividends on stocks, bonds and collateral loans		26,984 47
Income received from all other sources		4,590 79
Deposit premiums received for perpetual fire risks.	\$ 30,827 47	
	<hr/>	
Aggregate amount of Income actually received during the year in cash		\$ 357,764 15

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,750.33, losses occurring in previous years)	On fire risks. \$ 143,394 57	
Deduct all amounts received for salvages and re-insurance in other companies.	6,319 82	
	<hr/>	
Net amount paid during the year for losses		\$ 137,074 75
Cash dividends actually paid stockholders		64,000 00
Paid for commissions or brokerage		64,811 59
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		14,682 00
Paid for State and local taxes in this and other States		14,546 48
All other payments and expenditures		13,760 59
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 10,639 37	
	<hr/>	
Aggregate amount of actual Expenditures during the year in cash		\$ 308,875 41

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 29,817,185 44	\$ 346,365 67
Written or renewed during the year	34,075,218 18	374,519 71
Totals	\$ 63,892,403 62	\$ 720,885 38
Deduct those expired and marked off as terminated	31,133,331 10	333,750 19
In force at the end of the year	\$ 32,759,072 52	\$ 387,135 19
Deduct amount re-insured	1,199,560 42	12,260 84
Net amount in force December 31, 1890.	\$ 31,559,512 10	\$ 374,874 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 21,135,560 41	\$ 238,339 09	1-2	\$ 119,169 54
1889	Two years	84,250 00	734 41	1-4	183 00
1890		144,593 12	1,636 82	3-4	1,227 62
1888	Three years	1,566,378 50	16,101 06	1-6	2,683 51
1889		1,946,334 94	20,719 10	1-2	10,359 55
1890		2,627,509 74	30,123 79	5-6	25,103 16
1887	Four years	9,950 00	62 21	1-8	7 78
1888		34,830 00	344 91	3-8	129 34
1889		48,900 00	458 21	5-8	286 38
1890		64,135 00	650 30	7-8	569 01
1886	Five years	575,313 00	6,749 14	1-10	674 91
1887		1,014,389 83	13,974 24	3-10	4,192 27
1888		1,038,219 00	12,566 80	1-2	6,283 40
1889		1,030,565 66	13,481 42	7-10	9,436 99
1890		1,296,459 32	15,143 87	9-10	13,629 48
1888	Six years	4,000 00	16 00	2-3	10 67
1890			56 75	5-6	47 29
1884		11,000 00	412 50	1-7	58 93
1885		5,500 00	275 00	2-7	78 57
1886		9,000 00	537 50	3-7	230 36
1887		25,500 00	752 67	4-7	430 10
1888	Seven years	8,000 00	407 50	5-7	291 07
1889		10,000 00	317 00	6-7	271 71
1890		3,000 00	15 00	13-14	13 93
1882		2,500 00	37 50	2-10	7 50
1884		5,000 00	200 00	4-10	80 00
1886		2,000 00	30 00	6-10	18 00
1887		12,600 00	287 80	7-10	201 46
1888	Ten years	8,000 00	210 00	8-10	168 00
1889		35,375 00	233 75	9-10	210 38
Totals		\$ 32,759,072 52	\$ 374,874 35		\$ 196,054 51
Perpetuals		17,552,673 00	417,854 70	90 & 95	381,069 23

Answers to General Interrogatories.

Losses paid from organization to date	\$ 2,570,730 63
Total amount of cash dividends declared since the company commenced business	1,409,215 00
Total amount of the company's stock owned by the directors at par value	131,100 00
Amount loaned to officers and directors	99,000 00
Amount loaned to stockholders, not officers	126,000 00
Dividends declared payable in stock from organization	200,000 00
Losses incurred during the year	156,077 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 601,238 74
Premiums received	7,792 49
Losses paid	5,055 58
Losses incurred	7,055 58

The Standard Fire Insurance Co.

OF

KANSAS CITY MISSOURI.

Incorporated January 2, 1889.

W. S. WOODS, President.

MILO E. LAWRENCE, 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	\$	182,350 00
Interest due and accrued on all said mortgage loans		3,518 73
Value of lands mortgaged, exclusive of buildings	\$	327,000 00
Value of buildings mortgaged (insured for \$73,400.00 as collateral)		125,000 00
Total value of said mortgaged premises	\$	452,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Grand Avenue R. R. Co.'s bonds	\$ 60,000 00	\$ 60,000 00	
Interest accrued thereon		1,416 66	
Totals	\$ 60,000 00	\$ 61,416 00	
Total market value of stocks and bonds		\$	61,416 00
Cash in company's principal office			951 83
Cash deposited in bank			8,606 99
Gross premiums in course of collection, not more than three months due			34,473 78
All other property belonging to the company			22,981 85
Amount of premiums unpaid on policies which have been issued more than three months	\$	102 99	
Aggregate amount of all the Assets of the company, stated at their actual value		\$	314,309 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	9,456 96
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		5,348 77
Total gross amount of claims for losses	\$	14,805 73
Deduct re-insurance thereon		500 00
Net amount of unpaid losses	\$	14,305 73
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$110,468.12; unearned premiums (fifty per cent.)	\$	55,234 06
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$28,293.35; unearned premiums (<i>pro rata</i>)		20,537 99
Total unearned premiums	\$	75,772 05

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	\$	4,615 42
Commissions due agents, etc.		4,365 05
All other demands against the company, absolute and contingent		13,046 05
<hr/>		
Total amount of all Liabilities, except capital stock and net surplus	\$	112,104 30
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		2,205 54
<hr/>		
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	314,309 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	\$	20,818 65	From fire risks.
Deduct amount of same not collected		102 99	
Net collected	\$	20,715 66	
Gross premiums on risks written and renewed during the year		172,576 78	
Total	\$	193,242 44	
Deduct premiums and bills in course of collection at this date		34,473 78	
Entire premiums collected during the year	\$	158,768 66	
Deduct re-insurance, rebate, abatement and return premiums		14,306 42	
Net cash actually received for premiums.	\$	144,462 24	
Received for interest and dividends on stocks, bonds and collateral loans		12,949 49	
Income received from all other sources.		8,248 26	
Aggregate amount of Income actually received during the year in cash	\$	165,659 99	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$14,741.18, losses occurring in previous years	\$	65,512 79	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies		2,695 00	
Net amount paid during the year for losses	\$	62,817 79	
Paid for commissions or brokerage		28,804 43	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		20,250 55	
Paid for State and local taxes in this and other States		2,871 15	
All other payments and Expenditures		16,748 39	
Aggregate amount of actual Expenditures during the year in cash	\$	131,492 31	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 4,611,060	\$ 71,827 80
Written or renewed during the year	10,888,605	172,526 78
Totals	\$ 15,499,665	\$ 244,354 58
Deduct those expired and marked off as terminated	4,905,364	90,154 30
In force at the end of the year	\$ 10,594,301	\$ 154,200 28
Deduct amount re-insured	782,268	15,438 81
Net amount in force December 31, 1890.	\$ 9,812,033	\$ 138,761 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 8,012,898 00	\$ 110,468 12	1-2	\$ 55,234 06
1889	Two years	3,525 00	84 15	1-4	21 04
1889	} Three years	518,399 00	7,557 21	1-2	3,778 68
1890		603,259 00	8,747 25	5-6	7,289 39
1889	Four years	2,600 00	97 00	5-8	60 62
1889	} Five years	350,523 00	6,193 16	7-10	4,335 21
1890		320,829 00	5,614 58	9-10	5,053 13
Totals		\$ 9,812,033 00	\$ 138,761 47		\$ 75,772 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 208,513 80
Losses paid from organization to date	85,764 93
Total amount of the company's stock owned by the directors at par value	35,100 00
Amount loaned to officers and directors	5,000 00
Losses incurred during the year: fire	78,344 34

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 231,675 00
Premiums received	4,316 95
Losses paid	540 83
Losses incurred	540 83

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 (unencumbered)	\$ 145,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	210,500 00
Interest due and accrued on all said mortgage loans	3,056 98
Value of lands mortgaged, exclusive of buildings	\$ 447,500 00
Value of buildings mortgaged (insured for \$100,000.00 as collateral)	168,500 00
Total value of said mortgaged premises	\$ 616,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
7 Park & Cliff House Railway Co. bonds	\$ 7,000 00	\$ 7,500 00
Total market value of stocks and bonds		\$ 7,500 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Wool & Grain Bags in Warehouse, San Francisco			
100 shrs. Fireman's F'd Ins.Co. stock	\$ 45,000 00	\$ 45,000 00	\$ 25,000 00
50 shrs. Spring Val. Water Co. stock	10,000 00	15,000 00	
172 shrs. Pajaro Val. S. & L. Soc.sto'k	5,000 00	4,650 00	
410 shrs Pajaro Valley Bank	1,720 00	1,720 00	
5 b'ds Northern R.R. of California	8,200 00	8,200 00	33,500 00
3 b'ds. South. Pac. R. R. of Arizona	5,000 00	5,500 00	
5 b'ds. P.&C.House R.R.San Franc.	3,000 00	3,060 00	
5 b'ds. Sou. Pac. R R. of California	5,000 00	5,250 00	
Totals	\$ 87,920 00	\$ 93,630 00	\$ 58,500 00

Amount loaned on collaterals		\$ 58,500 00
Cash in the company's principal office		2,591 19
Cash deposited in bank		104,708 42
Interest due and accrued on collateral loans		252 39
Gross premiums in course of collection, not more than three months due.		142,839 49
Aggregate amount of all the Assets of the company, stated at their actual value.		\$ 674,948 47

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,992 33
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 8,412 00
Losses resisted, including interest, costs and other expenses thereon.	3,300 00
Net amount of unpaid losses	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$381,708.56; unearned premiums (fifty per cent.)	\$ 190,554 28
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,580.88; unearned premiums (<i>pro rata</i>)	36,425 13
Total unearned premiums	
Cash dividends to stockholders remaining unpaid	\$ 227,279 41
All other demands against the company, absolute and contingent.	215 50
	7,241 97
Total amount of all Liabilities, except capital stock and net surplus	\$ 257,441 21
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	17,507 26
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 674,948 47

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	From fire risks, \$ 87,891 44
Gross premiums on risks written and renewed during the year	\$ 581,294 71
Total	\$ 669,186 15
Deduct premiums and bills in course of collection at this date.	142,839 49
Entire premiums collected during the year	\$ 526,346 66
Deduct re-insurance, rebate, abatement and return premiums	117,125 64
Net cash actually received for premiums	
Received for interest on mortgages	\$ 409,221 02
Received for interest and dividends on stocks, bonds and collateral loans	14,234 17
Income received from all other sources.	1,347 37
	9,411 00
Aggregate amount of Income actually received during the year in cash	\$ 434,213 56

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$5,614.26, losses occurring in previous years)	\$ 208,109 92	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies		16,546 38
Net amount paid during the year for losses		\$ 191,563 54
Cash dividends actually paid stockholders		37 50
Paid for commissions or brokerage		98,358 21
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		34,693 48
Paid for State and local taxes in this and other States		3,325 70
All other payments and Expenditures		32,502 71
Aggregate amount of actual Expenditures during the year in cash		\$ 360,481 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 17,302,652	\$ 295,348 75
Written or renewed during the year	34,384,553	581,294 71
Totals	\$ 51,687,205	\$ 877,643 46
Deduct those expired and marked off as terminated	22,350,600	397,205 27
In force at the end of the year	\$ 29,336,605	\$ 480,438 19
Deduct amount re-insured	1,621,790	32,148 75
Net amount in force December 31, 1890	\$ 27,714,815	\$ 448,289 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd'd.	Premiums unearned.
1890	One year or less	\$ 23,459,267 00	\$ 381,708 56	1-2	\$ 190,854 28
1888	} Three years	1,285,190 00	17,724 32	1-6	2,954 05
1889		1,230,165 00	21,728 18	1-2	10,864 09
1890		1,740,193 00	27,128 38	5-6	22,666 99
Totals		\$ 27,714,815 00	\$ 448,289 44		\$ 227,279 41

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,238,050 05
Losses paid from organization to date	2,362,250 40
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	244,300 00
Amount loaned to stockholders, not officers	12,000 00
Losses incurred during the year: fire	208,653 61

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 212,047 00
Premiums received	4,566 17
Losses paid	1,673 00
Losses incurred	2,423 00

State Insurance Company,

OF

DES MOINES IOWA.

Incorporated September, 1865.

O. B. AYRES, President.

W. M. BLACK, 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 (unencumbered)	\$	101,300 00
Loans on mortgage (first liens) upon which not more than one year's interest is due		175,588 23
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$2,200,00 is in process of foreclosure)		2,200 00
Interest due and accrued on all said mortgage loans		5,427 49
Value of lands mortgaged, exclusive of buildings	\$	378,260 00
Value of buildings mortgaged (insured for \$ as collateral)		173,050 00
Total value of said mortgaged premises	\$	551,310 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Des Moines National Bank stock	\$ 1,500 00	\$ 1,725 00
Commercial National Bank, Omaha, stock	2,500 00	2,875 00
Polk County Savings Bank, Des Moines, stock	3,000 00	4,800 00
Security Loan & Trust Co., stock	2,500 00	1,375 00
National Starch Manuf'g Co., stock	1,900 00	1,900 00
National Starch Manuf'g Co., bonds	1,000 00	1,000 00
Totals	\$ 12,400 00	\$ 13,675 00

Total market value of stocks and bonds \$ 13,675 00

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
50 shares Security L. & T. Co.	\$ 5,000 00	\$ 2,750 00	\$ 1,110 78
40 shares Security L. & T. Co.	4,000 00	2,200 00	1,800 00
Totals	\$ 9,000 00	\$ 4,950 00	\$ 2,910 78

Amount loaned on collaterals	\$	2,910 78
Cash in the company's principal office		2,790 81
Cash deposited in bank		37,655 32
Interest due and accrued on bonds		244 00
Interest due and accrued on collateral loans		160 86
Gross premiums in course of collection, not more than three months due		43,841 47
Bills receivable, not matured, taken for fire, marine and inland risks		116,017 16
All other property belonging to the company		4,027 91
Aggregate amount of all the Assets of the company, stated at their actual value	\$	505,839 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,155 59	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	7,450 66	
Losses resisted, including interest, costs and other expenses thereon	3,428 04	
Total gross amount of claims for losses	\$ 12,054 29	
Deduct re-insurance thereon	3,408 02	
Net amount of unpaid losses		\$ 8,626 27
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$228,906.90; unearned premiums (fifty per cent.)	\$ 114,453 45	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$536,770.85; unearned premiums (<i>pro rata</i>)	275,518 87	
Total	\$ 389,972 32	
Deduct premiums on risks re-insured and overdue notes	119,788 57	
Total unearned premiums		\$ 270,183 75
All other demands against the company, absolute and contingent.		3,821 91
Total amount of all Liabilities, except capital stock and net surplus		\$ 282,631 93
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		23,207 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 505,839 03

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	\$ 355,206 16	From fire risks.
Deduct amount of same not collected	49,172 73	
Net collected	\$ 305,833 43	
Gross premiums on risks written and renewed during the year	398,520 68	
Total	\$ 704,354 11	
Deduct premiums and bills in course of collection at this date	319,858 43	
Entire premiums collected during the year	\$ 384,495 68	
Deduct re-insurance, rebate, abatement and return premiums	43,003 70	
Net cash actually received for premiums.		\$ 341,491 98
Received for interest on mortgages.		13,159 88
Received for interest and dividends on stocks, bonds and collateral loans		5,625 14
Income received from all other sources.		5,623 08
Aggregate amount of Income actually received during the year in cash		\$ 365,900 08

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$14,369.80, losses occurring in previous years)	\$ 175,642 26	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	4,264 34	
Net amount paid during the year for losses		\$ 171,377 92
Paid for commissions or brokerage		89,667 91
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés.		40,770 96
Paid for State and local taxes in this and other States		8,974 68
All other payments and Expenditures		31,522 26
Aggregate amount of actual Expenditures during the year in cash		\$ 342,313 73

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 42,452,117	\$ 734,931 24
Written or renewed during the year	22,405,455	398,520 68
Totals	\$ 64,857,572	\$ 1,133,451 92
Deduct those expired and marked off as terminated	23,387,944	367,774 17
In force at the end of the year	\$ 41,469,628	\$ 765,677 75
Deduct amount re-insured	1,573,430	30,377 20
Deduct premiums on overdue notes		\$ 735,300 55
		159,999 80
Net amount in force December 31, 1890	\$ 39,896,198	\$ 575,300 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1890	One year or less	\$ 13,860,400 00	\$ 228,906 90	1-2	\$ 114,453 45
1888		1,984,138 00	28,151 86	1-6	4,691 97
1889	Three years	1,817,470 00	25,198 20	1-2	12,599 10
1890		1,726,257 00	23,128 95	5-6	19,274 13
1886	Five years	3,951,119 00	85,008 35	1-10	8,500 83
1887		3,841,565 00	86,157 76	3-10	25,847 31
1888		4,175,398 00	90,984 24	1-2	45,492 12
1889		5,221,167 00	96,069 46	7-10	67,248 58
1890		5,792,114 00	102,072 03	9-10	91,864 83
Totals		\$ 41,469,628 00	\$ 765,677 55		\$ 389,972 32
Risks re-insured		1,573,430 00	30,377 20	<i>Pro rata</i>	15,788 70
		\$ 39,896,198 00	\$ 735,300 55		\$ 374,183 62
Deduct premiums on which notes are overdue			159,999 80	<i>Pro rata</i>	103,999 87
Totals			\$ 575,300 75		\$ 270,183 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,805,596 77
Losses paid from organization to date	1,824,444 51
Total amount of cash dividends declared since the company commenced business	155,502 50
Total amount of company's stock owned by the directors at par value	58,700 00
Amount loaned to officers and directors	16,610 00
Amount loaned to stockholders, not officers	1,488 13
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year: fire	173,126 75
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	\$ 887,040 00
Premiums received	15,696 05
Losses paid	10,881 61
Losses incurred	10,896 61

St. Paul Fire and Marine Insurance Company,

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 (unencumbered) \$ 83,981 82
 Loans on mortgage (first liens), upon which not more than one year's interest is due 649,483 17
 Interest due and accrued on all said mortgage loans 14,052 36
 Value of lands mortgaged, exclusive of buildings \$ 974,600 00
 Value of buildings mortgaged (insured for \$ as 667,700 00 collateral)
 Total value of said mortgaged premises \$1,642,300 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
320 First Nat. Bank, St. Paul, Minn	\$ 32,000 00	\$ 64,000 00
475 Merchants' Nat. Bank, St. Paul, Minn	47,500 00	85,500 00
100 Bank of Minnesota, St. Paul, Minn.	10,000 00	14,000 00
60 St. Paul National Bank, St. Paul, Minn.	6,000 00	6,900 00
45 First Nat. Bank, Alexandria, Minn.	4,500 00	5,625 00
100 Flour City Nat. Bank, Minneapolis, Minn	10,000 00	11,000 00
50 St. Paul Trust Co., St. Paul, Minn	5,000 00	6,250 00
30 First Nat. Bank, St. Peter, Minn	3,000 00	3,750 00
50 First Nat. Bank, Glencoe, Minn	5,000 00	5,000 00
50 Seven Corners Bank, St. Paul, Minn.	5,000 00	5,000 00
10 Chicago, St. P., M. & O. R. R. Co.	10,000 00	11,600 00
385 St. Paul Warehouse & Elevator Co.	19,250 00	4,812 50
50 North American Telegraph Co.	5,000 00	5,000 00
<i>Bonds.</i>		
60 City of St. Paul, Minn., 5 per cent.	60,000 00	63,000 00
Board of Education, City of St. Paul, Minn., warrants, 7 per cent.	37,797 75	37,797 75
City of St. Paul, Minn., warrants, 7 per cent.	20,400 00	20,400 00
25 State of Georgia, 3½ per cent	25,000 00	26,000 00
15 Peoria, Ill., Grape Sugar Co., 7 per cent.	15,000 00	15,000 00
17 City of Mankato, Minn., 7 per cent	8,500 00	8,925 00
4 Town of Sauk Center, Minn., 8 per cent.	2,000 00	2,100 00
15 Town of Vernon Center, Minn., 7 per cent.	7,500 00	7,875 00
1 Village of Detroit, Minn., 7 per cent.	700 00	700 00
11 Town of Jo Davies, Minn., 7 per cent.	5,500 00	5,775 00
13 Town of Elmore, Minn., 7 per cent	6,500 00	6,825 00
12 Town of Garden City, Minn., 7 per cent.	6,000 00	6,300 00
20 Town of Winnebago, Minn., 7 per cent	10,000 00	10,500 00
10 Village of Winnebago, Minn., 7 per cent	5,000 00	5,250 00
10 Town of Pilot Grove, Minn., 7 per cent	5,000 00	5,250 00
10 Town of Mazeppa, Minn., 7 per cent	5,000 00	5,250 00
15 Town of Oakwood, Minn., 7 per cent	7,500 00	7,875 00
72 Town of Blue Earth City, Minn., 7 per cent.	36,000 00	37,800 00
15 County of Pine, Minn., 10 per cent	4,500 00	4,950 00
48 County of Rock, Minn., 10 per cent.	24,000 00	27,600 00
3 County of Dawson, M. T., 8 per cent.	1,500 00	1,500 00
20 County of Barnes, D. T., 8 per cent	10,000 00	10,000 00
4 County of Grand Forks, D. T., 8 per cent	4,000 00	4,000 00

<i>Bonds.</i>		Par value.	Market value.
4	County of Grant, Minn., School Dis., 8 per ct.	4,000 00	4,000 00
18	County of Barnes and Cass, D. T., Joint School District, 8 per cent	9,000 00	9,000 00
7	County of Carver, Minn., School Dis., 7 per ct.	6,000 00	6,000 00
3	School District 11, Big Stone County, Minn 6 per cent	3,000 00	3,000 00
1	County of Griggs, D. T., School Dist., 8 per ct.	500 00	500 00
8	County of Jerauld, D. T., School Dis., 8 per ct.	2,400 00	2,400 00
3	County of Cass, D. T., School D.s., 8 per cent.	1,500 00	1,500 00
6	County of Sanborn, D. T., School Dist., 8 per ct.	5,500 00	5,500 00
3	County of Barnes and Cass, D. T., School District, 8 per cent.	1,500 00	1,500 00
	County of Barnes and Cass, D. T., School District Orders, 10 per cent.	360 75	360 75
	Totals	<u>\$ 503,408 50</u>	<u>\$ 582,871 00</u>
Total market value of stocks and bonds			\$ 582,871 00

Loans on Collaterals.

<i>Shares of Stock.</i>		Par value.	Market value.	Loaned thereon.
230	Merchants Nat. Bank, St. Paul . \$	23,000 00	\$ 41,400 00	\$ 31,000 00
100	First Nat Bank, St. Paul	10,000 00	20,000 00	10,000 00
85	Second Nat. Bank, St. Paul	8,500 00	17,000 00	11,000 00
230	St. Paul Nat. Bank, St. Paul	23,000 00	26,450 00	20,400 00
65	Bank of Minnesota, St. Paul	6,500 00	9,700 00	3,500 00
407	Savings Bank, St. Paul	40,700 00	61,050 00	36,800 00
800	Pioneer Press Co., St. Paul	80,000 00	80,000 00	20,000 00
226	St. Paul & Sioux City R. R. Co.'s special issue July 1, 1879	22,600 00	16,750 00	12,000 00
387	St. Paul Harvester Co., St. Paul	38,700 00	38,700 00	16,800 00
127	Minneapolis Union Elevator Co.	12,700 00	22,860 00	13,500 00
140	Farwell, Ozmun, Kirk & Co., St. Paul, incorporated	14,000 00	14,000 00	11,000 00
504	Lake Superior Elevator Co., Duluth	25,200 00	31,500 00	18,000 00
1000	Tacoma Coal Co., Tacoma, Wash.	50,000 00	15,000 00	5,000 00
40	Island Power Co., Minneapolis	4,000 00	6,000 00	4,800 00
70	Strong-Hackett Hardware Co., St. Paul, incorporated	7,000 00	7,000 00	5,000 00
100	Seven-Corners Bank, St. Paul	10,000 00	10,000 00	8,000 00
150	Sargent Co. Banking Co., D. T	8,800 00	8,800 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	19,400 00
35	Germania Bank, St. Paul	3,500 00	4,375 00	3,000 00
75	Rutland Co. Nat. Bank, Rutland, Vt	7,500 00	9,375 00	7,500 00
30	Nat. German American Bank, St. Paul	3,000 00	3,750 00	2,500 00
100	Union Improvement and Elevator Co., Duluth	5,000 00	6,250 00	5,000 00
25	Scandinavian American Bank, St. Paul	2,500 00	3,000 00	2,200 00
25	St. Paul Title Insurance and Trust Co	2,500 00	2,500 00	1,500 00
62	Pioneer Press Building Co., St. Paul	6,200 00	6,200 00	3,500 00
600	C. N. Nelson Lumber Co, Stillwater	30,000 00	37,500 00	20,500 00
75	N.W. Thomson-Houston Electric Co., St. Paul	7,500 00	7,500 00	5,000 00
	Totals	<u>\$ 478,400 00</u>	<u>\$ 532,660 00</u>	<u>\$ 301,700 00</u>

Amount loaned on collaterals	\$ 301,700 00
Cash in the company's principal office	10,449 11
Cash deposited in bank	92,241 73
Interest due and accrued on bonds	9,718 07
Interest due and accrued on collateral loans	3,710 98
Gross premiums in course of collection, not more than three months due	95,551 92
Bills receivable, not matured, taken for fire, marine and inland risks	26,980 97
All other property belonging to the company	90 00
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 1,870,831 13</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,073 97	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	39,281 93	
Losses resisted, including interest, costs and other expenses thereon	7,983 15	
Total gross amount of claims for losses	\$ 63,339 05	
Deduct re-insurance thereon	6,135 36	
Net amount of unpaid losses		\$ 57,203 69
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$535,213.12; unearned premiums (fifty per cent.)	\$ 267,606 56	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$730,720.35; unearned premiums (<i>pro rata</i>)	381,844 34	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$95,919.13; unearned premiums (fifty per cent.)	47,959 56	
Total unearned premiums		\$ 697,410 46
Total amount of all Liabilities, except capital stock and net surplus	\$ 754,614 15	
Joint-stock capital actually paid up in cash	500,000 00	
Surplus beyond capital and all other Liabilities	616,216 98	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,870,831 13

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 73,389 61	\$ 23,849 77
Gross premiums on risks written and renewed during the year	1,098,400 29	233,191 64
Total	\$ 1,171,789 90	\$ 257,041 41
Deduct premiums and bills in course of collection at this date	95,551 92	26,980 97
Entire premiums collected during the year	\$ 1,076,237 98	\$ 230,060 44
Deduct re-insurance, rebate, abatement and return premiums	244,270 79	22,287 99
	\$ 831,963 19	\$ 207,772 45
Net cash actually received for premiums		\$ 1,039,735 64
Received for interest on mortgages		43,047 45
Received for interest and dividends on stocks, bonds and collateral loans		59,571 47
Income received from all other sources		8,299 59
Aggregate amount of Income actually received during the year in cash		\$ 1,150,654 15

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$85,913.47, losses occurring in previous years)	\$ 551,117 54	\$ 137,616 02
Deduct all amounts received for salvages and re-insurance in other companies	80,340 77	10,729 75
	\$ 470,776 77	\$ 126,886 27
Net amount paid during the year for losses		\$ 597,663 04
Cash dividends actually paid stockholders		50,000 00
Paid for commissions or brokerage		226,281 13
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		47,901 20
Paid for State and local taxes in this and other States		21,255 01
All other payments and Expenditures		51,679 93
Aggregate amount of actual Expenditures during the year in cash		\$ 994,780 31

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 91,834,429 00	\$ 1,161,328 63	\$ 2,598,673 00	\$ 81,527 91
Written or renewed during the year.	69,244,565 00	1,098,400 29	30,136,710 00	233,191 64
Totals	\$161,078,994 00	\$ 2,259,728 92	\$32,735,383 00	\$ 314,719 55
Deduct those expired and marked off as terminated	50,312,439 00	850,909 02	29,717,515 00	218,800 42
In force at end of year	\$110,766,555 00	\$ 1,408,819 90	\$ 3,017,868 00	\$ 95,919 13
Deduct amount re-insured	9,914,967 00	142,886 43		
Net amount in force December 31, 1890	\$100,851,588 00	\$ 1,265,933 47	\$ 3,017,868 00	\$ 95,919 13

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 40,862,592 00	\$ 535,213 12	1-2	\$ 267,606 56
1889	Two years	262,709 00	2,414,47	1-4	603 61
1888		104,118 00	1,019,41	3-4	764 55
1888	Three years	7,564,536 00	85,802 02	1-6	14,300 33
1890		8,428,906 00	98,988 20	1-2	49,494 09
1887		9,730,485 00	117,200 92	5-6	97,667 40
1888	Four years	39,168 00	410 13	1-8	51 26
1889		37,227 00	338 03	3-8	126 75
1890		83,135 00	756 94	5-8	483 05
1886	Five years	108,089 00	1,063 59	7-8	930 58
1887		6,136,688 00	76,840 94	1-10	7,684 09
1888		6,871,714 00	76,319 78	3-10	22,895 93
1888	Five years	8,212,959 00	96,377 74	1-2	48,188 87
1889		6,183,784 00	86,077 61	7-10	60,254 32
1890		6,225,478 00	87,110 57	9-10	78,399 51
Totals		\$100,851,588 00	\$ 1,265,933 47		\$ 649,450 90

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,966,662 32
Losses paid from organization to date	8,021,657 76
Total amount of cash dividends declared since the company commenced business	966,696 47
Total amount of the company's stock owned by the directors at par value	184,700 00
Amount loaned to officers and directors	187,733 71
Amount loaned to stockholders, not officers	138,633 71
Losses incurred during the year: fire, \$464,028.51; marine, \$118,145.85; total.	582,174 36

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,110,854 00
Premiums received	17,245 01
Losses paid	8,106 49
Losses incurred	8,106 49

St. Paul German Insurance Company,

OF

ST. PAUL MINNESOTA.

Incorporated April 1, 1889.

ALBERT SCHEFFER, President.

J. QUINCY HAAS, 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	\$ 300,150 00
Interest due and accrued on all said mortgage loans	5,795 23
Value of lands mortgaged, exclusive of buildings	\$ 606,550 00
Value of buildings mortgaged (insured for \$13,800.00 as collateral)	13,800 00
Total value of said mortgaged premises	\$ 620,350 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
240 shrs. Commercial Bank of St. Paul	\$ 24,000 00	\$ 28,800 00
325 shrs. Hanson & Sons Malting Co., St. Paul	32,500 00	32,500 00
500 shrs. Corlies, Chapman & Drake, St. Paul	25,000 00	25,000 00
180 shrs. First Nat. Bank, Billings, Montana	18,000 00	22,500 00
5 shrs. State Bank, St. Paul	500 00	500 00
20 shrs. Livingston Nat. Bank, Livingston, Mon.	2,000 00	2,000 00
1 b'nd. Am. Mtge. and Security Co., St. Paul	25,000 00	25,000 00
125 shrs. Manufacturer's Investment Co	1,000 00	1,000 00
Totals	\$ 128,000 00	\$ 137,300 00

Total market value of stocks and bonds

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon
18 bonds St. Paul Park Improv. Co.	\$ 18,000 00	\$ 18,000 00	\$ 9,000 00
Amount loaned on collaterals			\$ 9,000 00
Cash in the company's principal office			2,916 40
Cash deposited in bank			79,252 42
Interest due and accrued on bonds			4,616 80
Interest due and accrued on collateral loans			180 00
Gross premiums in course of collection, not more than three months due			119,314 03
Bills receivable, not matured, taken for fire, marine and inland risks			2,633 50
All other property belonging to the company			9,627 30
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 670,785 68

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 38,653 70
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	34,100 03
Losses resisted, including interest, costs and other expenses thereon	150 00
Total gross amount of claims for losses	\$ 72,903 73
Deduct re-insurance thereon	17,624 78
Net amount of unpaid losses	\$ 55,278 95

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$330,667.20 unearned premiums (fifty per cent.)	\$ 165,333 60
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$67,832.76; unearned premiums (<i>pro rata</i>)	55,549 72
Total unearned premiums	\$ 220,883 32
All other demands against the company, absolute and contingent	20,083 07
Total amount of all Liabilities, except capital stock and net surplus	\$ 296,245 34
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	74,540 34
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 670,785 68

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	From fire risks. \$ 562,332 98
Deduct re-insurance, rebate, abatement and return premiums	104,737 21
Net cash actually received for premiums	\$ 457,595 77
Received for interest on mortgages	7,016 25
Received for interest and dividends on stocks, bonds and collateral loans	12,290 32
Aggregate amount of Income actually received during the year in cash	\$ 476,902 34

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$3,087.60, losses occurring in previous years)	On fire risks. \$ 220,088 23
Deduct all amounts actually received for salvages and re-insurance in other companies	46,041 96
Net amount paid during the year for losses	\$ 174,046 27
Cash dividends actually paid stockholders	30,000 00
Paid for commissions or brokerage	82,687 58
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	13,040 33
Paid for State and local taxes in this and other States	792 43
All other payments and Expenditures	18,806 31
Aggregate amount of actual Expenditures during the year in cash	\$ 319,372 92

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 8,507,977	Premiums thereon. \$ 104,206 93
Written or renewed during the year	39,889,465	681,647 01
Totals	\$ 48,397,442	\$ 785,853 94
Deduct those expired and marked off as terminated	17,342,047	289,034 14
In force at the end of the year	\$ 31,055,395	\$ 496,819 80
Deduct amount re-insured	6,882,388	98,319 84
Net amount in force December 31, 1890	\$ 24,173,007	\$ 398,499 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$19,136,649 00	\$ 330,667 20	1-2	\$ 165,333 60
1889	Three years	393,887 00	5,135 97	1-2	2,567 98
1890		3,459,522 00	42,691 22	5-6	35,576 02
1889	Five years	160,531 00	2,996 62	7-10	2,097 64
1890		1,022,418 00	17,008 95	9-10	15,308 08
Totals		\$24,173,007 00	\$ 398,499 96		\$ 220,883 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 587,873 06
Losses paid from organization to date	183,519 87
Total amount of cash dividends declared since the company commenced business	32,832 00
Total amount of the company's stock owned by the directors, at par value	176,600 00
Losses incurred during the year: fire	226,237 62

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

Risks written	\$ 363,551 00
Premiums received	5,713 37
Losses paid	591 44
Losses incurred	591 44

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 (unencumbered)	\$ 90,000 00
Loans on mortgage (first liens), upon which more than one year's interest is due	240,012 82
Interest due and accrued on all said mortgage loans	2,800 15
Value of lands mortgaged, exclusive of buildings	\$ 685,500 00
Value of buildings mortgaged (insured for \$40,650.00 as collateral)	94,000 00
Total value of said mortgaged premises	\$ 779,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Stockton 6s	\$ 29,000 00	\$ 29,870 00
Portland 5s	23,500 00	24,061 62
Forest Grove 8s	4,500 00	5,365 60
Newport 8s	2,000 00	2,156 92
Multnomah 5s	20,000 00	20,588 93
Totals	\$ 79,000 00	\$ 82,043 07

Total market value of stocks and bonds	\$ 82,043 07
Cash in the company's principal office	16,577 27
Cash deposited in bank	1,601 25
Gross premiums in course of collection, not more than three months due	58,463 06
Bills receivable, not matured, taken for fire, marine and inland risks	27,474 41
All other property belonging to the company	1,600 00

Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 535,814 82
---	---------------

III. LIABILITIES.

Net amount of unpaid losses	\$	30,398	14
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$142,909.33; unearned premiums (fifty per cent.)	\$	71,454	61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$94,596.36; unearned premiums (<i>pro rata</i>)		50,856	34
Gross premiums received and receivable upon all unexpired marine risks, \$51,569.00; unearned premiums (50 per cent.)		25,784	50
Gross premiums received and receivable upon all unexpired marine risks (100 per cent.)		2,774	00
<hr/>			
Total unearned premiums	\$	150,869	45
All other demands against the company, absolute and contingent		11,797	23
<hr/>			
Total amount of all Liabilities, except capital stock and net surplus	\$	193,064	82
Joint-stock capital actually paid up in cash		300,000	00
Surplus beyond capital and all other Liabilities		42,750	00
<hr/>			
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	535,814	82

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	\$	39,537	46	\$	34,793	03
Gross premiums on risks written and renewed during the year		258,852	07		150,411	86
Totals	\$	298,389	53	\$	185,204	89
Deduct premiums and bills in course of collection at this date		41,891	01		44,046	46
Entire premiums collected during the year	\$	256,498	52	\$	141,158	43
Deduct re-insurance, rebate, abatement and return premiums		82,553	24		66,421	81
	\$	173,945	28	\$	74,736	62
<hr/>						
Net cash actually received for premiums	\$	248,681	90			
Received for interest on mortgages		2,932	05			
Received for interest and dividends on stocks, bonds and collateral loans		23,638	39			
Income, received from all other sources		5,752	90			
Aggregate amount of Income actually received during the year in cash	\$	281,005	24			

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$	93,040	90	\$	44,961	41
Net amount paid during the year for losses	\$	138,002	31			
Cash dividends actually paid stockholders		30,000	00			
Paid for commissions or brokerage		40,558	69			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		30,961	02			
Paid for State and local taxes in this and other States		3,052	70			
All other payments and Expenditures		25,786	28			
Aggregate amount of actual Expenditures during the year in cash	\$	268,361	00			

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of preceding year . . .	\$ 15,888,939	\$ 223,155 24	\$ 779,191	\$ 48,429 45
Written or renewed during the year	18,977,504	258,852 07	3,146,191	150,411 86
Totals	\$ 34,866,443	\$ 482,007 31	\$ 3,925,382	\$ 198,841 31
Deduct those expired and marked off as terminated . . .	14,988,726	204,608 00	1,863,777	87,948 88
In force at end of year . . .	\$ 19,877,717	\$ 277,399 31	\$ 2,061,605	\$ 110,892 43
Deduct amount re-insured . . .	2,919,882	39,893 62	1,221,535	56,549 43
Net amount in force Dec. 31, 1890	\$ 16,957,835	\$ 237,505 69	\$ 840,070	\$ 54,343 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 10,378,394 00	\$ 142,909 33	1-2	\$ 71,454 61
1889	Two years	73,088 00	852 87	1-4	213 22
1890		83,275 00	1,016 98	3-4	762 74
1888	Three years	1,674,318 00	24,273 81	1-6	4,045 63
1889		2,048,327 00	29,385 17	1-2	14,692 58
1890		2,399,664 00	34,010 29	5-6	28,341 01
1890	Four years	1,400 00	13 25	1-8	1 65
1887		2,150 00	10 87	3-8	4 08
1888		200 00	6 00	5-8	3 75
1889		9,500 00	123 80	7-8	108 33
1890	Five years	53,558 00	891 51	1-10	89 15
1886		36,780 00	515 57	3-10	154 63
1887		59,490 00	1,070 21	1-2	535 10
1888		79,666 00	1,399 29	7-10	979 50
1889		58,025 00	1,026 74	9-10	924 07
1890					
Totals		\$ 16,957,835 00	\$ 237,505 69		\$ 122,310 95

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,858,010 41
Losses paid from organization to date	1,082,224 46
Total amount of cash dividends declared since the company commenced business	165,000 00
Total amount of the company's stock owned by the directors at par value	63,750 00
Losses incurred during the year: fire, \$91,364.03; marine, \$56,317.19; total	147,681 22
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	\$ 271,699 00
Premiums received	5,007 20
Losses paid	1,222 53
Losses incurred	1,222 53

UNITED STATES BRANCH
OF THE
Sun Fire Office Company,
OF
LONDON ENGLAND.

Incorporated 1710.

J. J. GUILLE, New York United States Manager.

I. CAPITAL.

(No Capital in the United States.)

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$	210,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		496,000 00
Interest due and accrued on all said mortgage loans		9,290 00
Value of lands mortgaged, exclusive of buildings	\$	518,500 00
Value of buildings mortgaged (insured for \$269,000.00 as collateral)	\$	334,000 00
Total value of said mortgaged premises	\$	852,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. 4 per cent. registered, 1907	\$ 204,000 00	\$ 246,840 00
U. S. 6 per cent. registered, 1899	300,000 00	363,000 00
N. Y. City 3 per cent	204,000 00	216,240 00
Brooklyn City 3 per cent	80,000 00	84,000 00
Savannah and Western R. R. 5 per cent	25,000 00	22,000 00
Central R. R. of New Jersey 5 per cent	25,000 00	27,250 00
St. Paul and Lake Superior R'y 5 per cent	15,000 00	15,300 00
N. Y., Ont. & Western R. R. 5 per cent	25,000 00	23,000 00
Totals	\$ 878,000 00	\$ 997,630 00

Total market value of stocks and bonds	\$	997,630 00
Cash in the Company's principal office		5,503 27
Cash deposited in bank		164,556 67
Interest due and accrued on bonds		14,978 32
Interest due and accrued on bank deposits		1,963 48
Gross premiums in course of collection, not more than three months due		321,053 18
All other property belonging to the company		1,750 00
Aggregate amount of all the Assets of the company, stated at their actual value	\$	2,222,724 92

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	73,009 15
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		60,765 50
Losses resisted, including interests, costs, and other expenses thereon		14,335 00
Net amount of unpaid losses	\$	148,109 65

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,058,088.01; unearned premiums (fifty per cent.)	\$ 529,044 01	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,142,660.24; unearned premiums (<i>pro rata</i>)	623,311 04	
Total unearned premiums		1,152,355 05
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses		1,833 33
All other demands against the company, absolute and contingent		71,053 18
Total amount of all Liabilities, except net surplus	\$ 1,373,351 21	
Surplus beyond all other Liabilities		849,373 71
Aggregate amount of all Liabilities, including net surplus	\$ 2,222,724 92	

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	From fire risks. \$ 221,509 16	
Deduct amount of same not collected	60 20	
Net collected	\$ 221,448 96	
Gross premiums on risks written and renewed during the year	1,935,672 92	
Total	\$2,257,121 88	
Deduct premiums and bills in course of collection at this date	321,053 18	
Entire premiums collected during the year	\$1,836,068 70	
Deduct re-insurance, rebate, abatement and return premiums	380,850 89	
Net cash actually received for premiums		\$ 1,455,217 81
Received for interest on mortgages		35,158 22
Received for interest and dividends on stocks, bonds and collateral loans.		25,734 95
Income received from all other sources		4,856 09
Aggregate amount of Income actually received during the year in cash		\$ 1,520,967 07

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$109,715.42, losses occurring in previous years)	On fire risks. \$ 856,745 07	
Deduct all amounts received for salvages and re-insurance in other companies	91,393 79	
Net amount paid during the year for losses		\$ 765,351 28
Paid for commissions or brokerage		253,635 60
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		64,154 07
Paid for State and local taxes in this and other States		30,805 46
All other payments and Expenditures		129,593 06
Aggregate amount of actual Expenditures during the year in cash		\$ 1,243,539 47

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 198,668,414	\$ 1,990,093 45
Written or renewed during the year	175,236,949	1,935,672 92
Totals	\$ 373,905,363	\$ 3,925,766 37
Deduct those expired and marked off as terminated	142,815,860	1,565,883 12
In force at the end of the year	\$ 231,089,503	\$ 2,359,883 25
Deduct amount re-insured	15,123,000	159,135 00
Net amount in force December 31, 1890.	\$ 215,966,503	\$ 2,200,748 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less . . .	\$ 90,610,276 00	\$ 1,058,088 01	1-2	\$ 529,044 01
1888		21,433,376 00	195,256 06	1-6	32,542 68
1889	Three years	21,136,320 00	170,361 15	1-2	85,180 57
1890		30,852,894 00	274,050 22	5-6	228,375 18
1886	Five years	10,391,400 00	101,551 25	1-10	10,155 12
1887		7,640,686 00	61,201 68	3-10	18,360 50
1888		10,102,828 00	96,237 22	1-2	48,118 61
1889		9,138,792 00	95,120 06	7-10	66,584 04
1890		14,650,931 00	148,882 20	9-10	133,994 34
Totals		\$215,966,503 00	\$ 2,200,748 25		\$ 1,152,355 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,862,754 00
Losses paid from organization to date	6,146,242 00
Losses incurred during the year: fire	787,502 00
Amount deposited in different States and countries for the security of all the company's policy-holders	754,890 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,692,841 48
Premiums received	31,507 68
Losses paid	2,347 73
Losses incurred	2,347 73

Syndicate Insurance Company,

OF

MINNEAPOLIS MINNESOTA.

Incorporated June 28, 1886.

JOHN DE LAITRE, 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	\$ 178,250 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,000.00 is in process of foreclosure)	2,000 00
Interest due and accrued on all said mortgage loans	3,483 06
Value of lands mortgaged, exclusive of buildings	\$ 349,600 00
Value of buildings mortgaged	107,900 00
Total value of said mortgaged premises	\$ 457,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
60 County of Hennepin Court-House and City Hall bonds, 4½ per cent., redeemable in 30 years from 1888, Nos. 201 to 260, inclusive	\$ 60,000 00	\$ 60,000 00
40 shares Nicollet National Bank stock, Minneapolis, Minn	4,000 00	4,400 00
Totals	\$ 64,000 00	\$ 64,400 00
Total market value of stocks and bonds		\$ 64,400 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Shares of Stock.</i>			
100	Nicollet Nat. Bank \$ 10,000 00	\$ 11,000 00	\$ 9,000 00
50	N. W. Nat. Bank 5,000 00	7,500 00	4,350 00
84½	First Nat. Bank 8,450 00	12,675 00	4,500 00
60	Citizens Bank 6,000 00	6,600 00	4,500 00
1200	Minneapolis Syndicate 60,000 00	60,000 00	25,000 00
50	Pioneer Fuel Co. 5,000 00	5,000 00	4,000 00
100	Bovey De Laittre Lumber Co. 10,000 00	12,500 00	3,000 00
100	Bovey De Laittre Lumber Co. 10,000 00	12,500 00	5,000 00
250	Brush Electric Light Co. 12,500 00	15,000 00	10,000 00
<i>Bonds.</i>			
6	Duluth Land and W. H. Co., 6 per cent 6,000 00	6,000 00	5,000 00
10	Duluth Land and W. H. Co., 6 per cent 10,000 00	10,000 00	7,500 00
	Totals \$ 142,950 00	\$ 158,775 00	\$ 81,850 00
	Amount loaned on collaterals		\$ 81,850 00
	Cash in the company's principal office		1,344 19
	Cash deposited in bank		24,841 25
	Interest due and accrued on bonds		1,350 00
	Interest due and accrued on collateral loans		3,257 73
	Gross premiums in course of collection, not more than three months due		29,425 81
	All other property belonging to the company		1,296 25
	Aggregate amount of all the Assets of the company stated at their actual value		\$ 391,498 29

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,077 90
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,619 73
Net amount of unpaid losses	\$ 7,697 63
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$150,371.26; unearned premiums (fifty per cent)	\$ 75,185 63
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$64,380.49; unearned premiums (<i>pro rata</i>)	40,652 38
Total unearned premiums	\$ 115,838 01
Total amount of all Liabilities, except capital stock and net surplus	\$ 123,535 64
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	17,962 65
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 391,498 29

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	From fire risks. \$ 22,945 43
Gross premiums on risks written and renewed during the year	241,874 12
Total	\$ 264,819 55
Deduct premiums and bills in course of collection at this date	29,425 81
Entire premiums collected during the year	\$ 235,393 74
Deduct re-insurance, rebate, abatement and return premiums	43,075 05
Net cash actually received for premiums	\$ 192,318 69
Received for interest on mortgages	11,698 39
Received for interest and dividends on stocks, bonds and collateral loans	8,565 39
Income received from all other sources	1,200 00
Aggregate amount of Income actually received during the year in cash	\$ 213,782 47

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$10,007.31, losses occurring in previous years)	On fire risks.	
	\$ 109,899 62	
Deduct all amounts received for salvages, and re-insurance in other companies	12,528 42	
Net amount paid during the year for losses		\$ 97,371 20
Cash dividends actually paid stockholders		7,500 00
Paid for commissions or brokerage		42,419 67
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		13,290 81
Paid for State and local taxes in this and other States		6,692 35
All other payments and Expenditures		13,771 41
Aggregate amount of actual Expenditures during the year in cash . . .		\$ 181,045 44

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 10,190,248	\$ 153,112 52
Written or renewed during the year	18,869,452	241,874 12
Totals	\$ 29,059,700	\$ 394,986 64
Deduct those expired and marked off as terminated	11,429,795	165,854 45
In force at the end of the year	\$ 17,629,905	\$ 229,132 19
Deduct amount re-insured	1,616,787	14,380 44
Net amount in force December 31, 1890	\$ 16,013,118	\$ 214,751 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 10,110,580 00	\$ 150,371 26	1-2	\$ 75,185 63
1889	Two years	423,049 00	1,660 80	1 4	415 20
1890		111,287 00	934 50	3-4	700 86
1888	Three years	524,105 00	7,336 82	1-6	1,222 80
1889		1,588,967 00	15,954 61	1-2	7,977 30
1890		2,226,536 00	22,404 23	5-6	18,670 20
1887	Four years	9,000 00	103 34	1-8	12 91
1889		25,990 00	255 07	5-8	159 49
1890		12,241 00	196 64	7-8	172 06
1888	Five years	50,750 00	982 47	3-10	294 72
1889		184,434 00	2,902 10	1-2	1,451 05
1889		277,126 00	4,545 04	7-10	3,181 50
1890		469,053 00	7,104 87	9-10	6,394 38
Totals		\$ 16,013,118 00	\$ 214,751 75		\$ 115,838 01

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 486,348 74
Losses paid from organization to date	241,274 79
Total amount of cash dividends declared since the company commenced business	15,000 00
Total amount of the company's stock owned by the directors at par value	147,500 00
Amount loaned to officers and directors	17,350 00
Amount loaned to stockholders, not officers	37,000 00
Losses incurred during the year: fire	94,025 72

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 289,330 00
Premiums received	4,409 81
Losses paid	1,065 32
Losses incurred	1,089 32

Teutonia Fire Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated August 7, 1871.

EUGENE FRANSSSEN, President.

THOMAS CHAMBERLIN, 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 (unencumbered). . . . \$ 78,600 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due 43,600 00
 Interest due and accrued on all said mortgage loans 498 48

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Lehigh Valley R. R. Co.'s 7 per cent. reg.	\$ 15,000 00	\$ 20,212 50
Pennsylvania R. R. Co.'s 6 per cent. reg.	5,000 00	6,250 00
Pittsburg, Cin. & St. Louis R. R. Co.'s 7 per cent. reg.	10,000 00	11,825 00
City of Trenton School Loan 7 per cent. reg.	1,000 00	1,075 00
Catawissa R. R. Co.'s 7 per cent. reg.	10,000 00	11,550 00
Schuylkill River East Side R. R. Co.'s 5 per cent. reg.	10,000 00	10,475 00
Chicago & W. Indiana R. R. 6 per cent. reg.	6,000 00	6,840 00
North Penn. R. R. Co.'s 7 per cent. 1st mtge.	10,000 00	11,150 00
North Penn. R. R. Co.'s 7 per cent. gen. mtge.	5,000 00	6,112 50
Georgia, Car. & North. R. R. Co.'s 5 per cent.	15,000 00	15,525 00
Savannah & Western R. R. 5 per cent.	15,000 00	13,050 00
United States 4 per cent.	500 00	615 00
Lehigh Valley R. R. Co.'s 4 1-2 per cent.	6,000 00	6,225 00
Allegheny Valley R. R. Co.'s 7 3-10 per cent.	2,000 00	2,185 00
Totals	\$ 110,500 00	\$ 123,090 00
Total market value of stocks and bonds		\$ 123,090 00

Loans on Collaterals.

<i>Bonds.</i>	Par value.	Market value.	Loaned thereon.
North Penn. R. R. Co.'s 7 per cent. 1st mtg., 1896	\$ 4,000 00	\$ 4,435 25	\$ 4,056 00
Allegheny Valley R. R. Co.'s 7 3-10 per cent. 1st mtge., 1896			
Pittsburgh, Cin. & St. Louis R. R. Co.'s 7 per cent., 1900	2,000 00	2,365 00	2,000 00
U. P. R. W. R. R. Co.'s 5 per cent., 1911	2,000 00	2,160 00	2,000 00
Phila. & Reading R. R. Co.'s 1st pref. income, 5 per cent., 1958	3,000 00	1,672 50	1,000 00
Totals	\$ 11,000 00	\$ 10,632 75	\$ 9,056 00

Amount loaned on collaterals \$ 9,056 00
 Cash in the company's principal office 179 44
 Cash deposited in bank 8,111 34
 Interest due and accrued on collateral loans 123 25
 Gross premiums in course of collection, not more than three months due. 3,039 96
 All other property belonging to the company 1,146 08

Aggregate amount of all the Assets of the company, stated at their actual value \$ 267,444 55

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 1,102 50	
Net amount of unpaid losses		\$ 1,102 50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$11,859.93, unearned premiums (fifty per cent.)	\$ 5,929 96	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$20,000.34; unearned premiums (<i>pro rata</i>).	10,857 58	
Total unearned premiums		\$ 16,787 54
Amount reclaimable by the insured on perpetual fire insurance policies Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		21,158 21
All other demands against the company, absolute and contingent		32 66
Total amount of all Liabilities, except capital stock and net surplus . .		542 34
Joint-stock capital actually paid up in cash	\$ 39,623 25	
Surplus beyond capital and all other Liabilities	200,000 00	
		27,821 30
Aggregate amount of all Liabilities including paid-up capital stock and net surplus		\$ 267,444 55

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	\$ 3,503 81	From fire risks.
Gross premiums on risks written and renewed during the year	29,404 13	
Total	\$ 32,907 94	
Deduct premiums and bills in course of collection at this date.	3,039 96	
Entire premiums collected during the year	\$ 29,867 98	
Deduct re-insurance, rebate, abatement and return premiums	6,648 65	
Net cash actually received for premiums		\$ 23,219 33
Received for interest on mortgages		2,151 61
Received for interest and dividends on stocks, bonds and collateral loans.		6,948 38
Income received from all other sources		1,198 92
Deposit premiums received for perpetual fire risks	718 65	
Aggregate amount of Income actually received during the year in cash.		\$ 33,518 24

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$179.80, losses occurring in previous years)	\$ 3,749 45	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	322 71	
Net amount paid during the year for losses.		\$ 3,426 74
Cash dividends actually paid stockholders		9,000 00
Paid for commissions or brokerage.		4,225 94
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		4,224 00
Paid for State and local taxes in this and other States		2,720 51
All other payments and Expenditures		1,954 64
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 474 50	
Aggregate amount of actual Expenditures during the year in cash		\$ 25,551 83

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 3,975,349	Fire risks.	Premiums thereon.
Written or renewed during the year	3,649 933		35,560 25
Totals	\$ 7,624,382		29,404 13
Deduct those expired and marked off as terminated.	3,550,763		64,964 38
In force at the end of the year	\$ 4,073,619		29,859 41
Deduct amount re-insured	358,070		35,104 97
Net amount in force December 31, 1890.	\$ 3,715,549		3,244 70
			\$ 31,860 27

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 1,800,270 00	\$ 11,859 93	1-2	\$ 5,929 96
1888		242,053 00	2,538 23	1-6	423 04
1889	Three years	316,283 00	3,436 25	1-2	1,718 12
1890		400,540 00	4,076 19	5-6	3,396 83
1886	Five years	83,440 00	1,033 25	1-10	103 32
1887		148,750 00	1,535 62	3-10	460 69
1888		144,720 00	1,326 21	1-2	663 10
1889		184,063 00	1,656 51	7-10	1,159 56
1890		291,430 00	2,526 33	9-10	2,273 70
1884	Seven years	20,000 00	544 25	1-14	38 87
1885		31,000 00	427 50	3-14	91 60
1886		16,000 00	215 00	5-14	76 78
1887		11,000 00	232 50	1-2	116 25
1888		12,500 00	188 75	9-14	121 34
1889		11,000 00	213 75	11-14	167 95
1890		2,500 00	50 00	13-14	46 43
	Perpetual risks	1,023,560 00	23,509 12	90-100	21,158 21
Totals		\$ 4,739,109 00	\$ 55,369 39		\$ 37,945 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company* to date	\$ 408,702 78
Losses paid from organization to date	138,728 54
Total amount of cash dividends declared since the company commenced business	189,253 73
Total amount of the company's stock owned by the directors at par value	100,700 00
Amount loaned to stockholders, not officers	6,056 00
Losses incurred during the year: fire	4,349 44

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 42,635 00
Premiums received	450 50
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 (unencumbered)	\$ 1,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	139,537 37
Interest due and accrued on all said mortgage loans	2,379 79
Value of lands mortgaged, exclusive of buildings	\$ 198,560 00
Value of the buildings mortgaged (insured for \$129,250.00 as collateral)	192,000 00
Total value of said mortgaged premises	\$ 390,560 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. bonds	\$ 200,000 00	\$ 243,000 00
City of Portland, Oregon, bonds	50,000 00	57,500 00
Evanston Water Loan bonds	5,000 00	5,150 00
Lincoln Park Loan bonds	3,000 00	3,000 00
National Bank of America stock	12,000 00	16,800 00
Union National Bank stock	10,000 00	17,500 00
Continental National Bank stock	32,500 00	47,125 00
Chicago & N. W. stock, common	25,000 00	25,750 00
Chicago & N. W. stock, preferred	25,000 00	34,125 00
Chicago & Alton R. R. stock	10,000 00	12,500 00
Chicago City R. R. stock	100,000 00	260,000 00
Chicago West Div. Railway stock	6,800 00	41,480 00
North Chicago City Railway stock	5,000 00	26,250 00
North Chicago Street R. R. stock	20,000 00	26,500 00
National R. R. stock	37,500 00	42,000 00
Davenport & Rock Island R. R. stock	25,000 00	22,500 00
Packers and Provision Dealers Ins. Co. stock	100,000 00	95,000 00
Central Music Hall stock	2,200 00	6,930 00
Dearborn Club stock	25,000 00	25,000 00
West Chicago Street R. R. stock	50,000 00	54,500 00
Chicago Auditorium Association bonds	25,000 00	25,000 00
Consolidated Brewing & Malting Co. bonds	8,000 00	8,320 00
American Exchange National Bank stock	10,000 00	14,000 00
Chicago Packing & Provision Co. bonds	10,000 00	10,000 00
Totals	\$ 797,500 00	\$ 1,119,930 00

Total market value of stocks and bonds	\$ 1,119,930 00
Cash in the company's principal offices	1,071 21
Cash deposited in bank	59,562 63
Interest due and accrued on bonds	9,928 75
Gross premiums in course of collection, not more than three months due	52,881 46
All other property belonging to the company	19,614 83
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,406,406 09

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,787 42
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	34,666 97
Losses resisted, including interest, costs and other expenses thereon	4,486 31
Total gross amount of claims for losses	\$ 55,940 70
Deduct re-insurance thereon	6,950 93
Net amount of unpaid losses	\$ 48,989 77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$475,671.04; unearned premiums, (fifty per cent)	\$ 237,835 52
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$292,171.06; unearned premiums, (pro rata)	163,028 59
Total unearned premiums	\$ 400,864 11
All other demands against the company, absolute and contingent	39,052 02
Total amount of all Liabilities, except capital stock and net surplus	\$ 488,905 90
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	417,500 19
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,406,406 09

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	From fire risks. \$ 42,716 09
Gross premiums on risks written and renewed during the year	766,666 59
Total	\$ 809,382 68
Deduct premiums and bills in course of collection at this date	52,881 46
Entire premiums collected during the year	\$ 756,501 22
Deduct re-insurance, rebate, abatement and return premiums	158,684 08
Net cash actually received for premiums	\$ 597,817 14
Received for interest on mortgages	9,910 91
Received for interest and dividends on stocks, bonds and collateral loans	49,913 69
Aggregate amount of Income actually received during the year in cash	\$ 657,641 74

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$54,062.16, losses occurring in previous years)	On fire risks. \$ 382,839 98
Deduct all amounts received for salvages and re-insurance in other companies	30,096 23
Net amount paid during the year for losses	\$ 352,743 75
Cash dividends actually paid stockholders	50,000 00
Paid for commissions or brokerage	115,013 80
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	47,446 38
Paid for State and local taxes in this and other States	17,843 65
All other payments and Expenditures	15,687 70
Aggregate amount of actual Expenditures during the year in cash	\$ 598,735 28

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 46,676,672	\$ 673,797 54
Written or renewed during the year	53,751,264	766,666 59
Totals	\$ 100,427,936	\$ 1,440,464 13
Deduct those expired and marked off as terminated	43,465,321	607,303 26
In force at the end of the year	\$ 56,962,615	\$ 833,160 87
Deduct amount re-insured	4,265,758	65,318 77
Net amount in force December 31, 1890	\$ 52,696,857	\$ 767,842 10

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 30,255,715 00	\$ 475,671 04	1-2	\$ 237,835 52
1889		89,000 00	1,122 18	1-4	280 54
1890	Two years	68,450 00	572 22	3-4	429 17
1888		3,684,277 00	46,470 47	1-6	7,745 08
1889	Three years	4,482,949 00	56,573 22	1-2	28,286 61
1890		5,556,512 00	72,371 59	5-6	60,309 66
1887	Four years	124,850 00	1,019 41	1-8	127 43
1888		160,800 00	1,265 71	3-8	474 63
1889	Five years	302,599 00	2,654 01	5-8	1,658 75
1890		392,950 00	3,247 04	7-8	2,841 16
1886	Five years	916,686 00	12,853 77	1-10	1,285 37
1887		1,320,496 00	19,226 86	3-10	5,768 04
1888	Five years	1,639,746 00	21,858 21	1-2	10,929 10
1889		1,741,198 00	23,748 25	7-10	16,623 74
1890		1,960,629 00	29,188 12	9-10	26,269 31
Totals		\$ 52,696,857 00	\$ 767,842 10		\$ 400,864 11

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,798,358 69
Losses paid from organization to date	4,760,400 53
Total amount of cash dividends declared since the company commenced business	922,500 00
Total amount of the company's stock owned by the directors at par value	109,800 00
Losses incurred during the year: fire	367,380 31

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,079,275 00
Premiums received	20,795 69
Losses paid	6,341 47
Losses incurred	7,666 42

UNITED STATES BRANCH
OF THE
Transatlantic Fire Insurance Co.,
OF
HAMBURG GERMANY.

Incorporated September, 1877.

E. HARBERS, Manager. New York, N. Y.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
New York City 3 per cent.	\$ 262,000 00	\$ 273,790 00
Western Union Telegraph 5 per cent. col. trust	10,000 00	10,000 00
Pennsylvania Co. 4½ per cent. reg	10,000 00	10,500 00
West Shore guar. 4 per cent. reg	10,000 00	10,200 00
Philadelphia & Reading gen. mtg. 4 per cent	10,000 00	8,025 00
St. Louis & San Francisco 1st mtg. 5 per ct trust	10,000 00	9,100 00
Chicago, Rock Island & Pacific 1st mtg. reg 5 per cent	10,000 00	9,975 00
Atlantic & Pacific guar. 4 per cent	10,000 00	7,375 00
Northern Pacific 1st mtg. 6 per cent	10,000 00	11,575 00
Illinois Central R. R. 4 per cent. 1952	10,000 00	10,000 00
St. Paul, Minneapolis & Manitoba 4½ per cent	10,000 00	10,000 00
City of Richmond, 4 per cent.	10,000 00	10,000 00
Pennsylvania Equipment Trust 4 per cent.	10,000 00	10,000 00
Western New York & Pennsylvania R. R. Co. 1st mtg. 5 per cent	10,000 00	9,900 00
Totals	<u>\$ 392,000 00</u>	<u>\$ 400,440 00</u>
Total market value of stocks and bonds		\$ 400,440 00

Loans on Collaterals.

<i>Bonds.</i>	Par value.	Market value.	Loaned thereon.	
Canada Southern 1st mtg. 5 per ct.	\$ 6,000 00	\$ 6,360 00	} \$ 50,000 00	
Texas Pacific 1st mtg. 5 per cent	16,000 00	13,600 00		
Chicago, Milwaukee & St. Paul 1st mtg. 5 per cent	16,000 00	16,800 00		
Philadelphia & Reading 1st mtg. 4 per cent	9,000 00	7,200 00		
Richmond & Danville cons. 6 per ct.	6,000 00	6,840 00		
New Ontario & Western 5 per cent.	2,000 00	1,840 00		
Missouri, Kansas & Texas 1st mtg. 5 per cent	6,000 00	4,440 00		
Missouri Pacific R. R. shares	10,000 00	6,000 00		
Totals	\$ 71,000 00	\$ 63,080 00		\$ 50,000 00
Amount loaned on collaterals				\$ 50,000 00
Cash in the company's principal office			2,097 49	
Cash deposited in bank			52,835 74	
Gross premiums in course of collection, not more than three months due			29,422 49	
Amount of premiums unpaid on policies which have been issued more than three months			\$ 1,672 20	
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 534,795 72</u>	

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	\$ 22,781 14	
Losses resisted, including interest, costs and other expenses thereon	5,217 50	
Net amount of unpaid losses		\$ 27,998 64
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$223,477.30; unearned premiums (fifty per cent.)	\$ 111,738 65	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$104,253.01; unearned premiums (pro rata)	60,028 47	
Total unearned premiums		171,767 12
All other demands against the company, absolute and contingent		3,788 72
Total amount of all Liabilities, except net surplus		\$ 203,554 48
Surplus beyond all Liabilities		331,241 24
Aggregate amount of all Liabilities, including net surplus		<u>\$ 534,795 72</u>

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	\$ 27,593 46	From fire risks.
Gross premiums on risks written and renewed during the year	303,536 05	
Total	\$ 331,129 51	
Deduct premiums and bills in course of collection at this date	31,094 69	
Entire premiums collected during the year	\$ 300,034 82	
Deduct re-insurance, rebate, abatement and return premiums	36,160 52	
Net cash actually received for premiums		\$ 263,874 30
Received for interest and dividends on stocks, bonds and collateral loans		17,248 14
Aggregate amount of Income actually received during the year in cash		<u>\$ 281,122 44</u>

V. EXPENDITURES DURING THE YEAR

Net amount actually paid for losses (including \$14,890.49, losses occur- ing in previous years)	\$ 140,881 36
Paid for commissions or brokerage	67,978 37
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	16,887 37
Paid for State and local taxes in this and other States	5,190 95
All other payments and Expenditures	16,996 72
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 247,934 98</u>

VI. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 29,733,998	\$ 304,900 29
Written or renewed during the year	30,982,834	303,536 05
Totals	\$ 60,716,832	\$ 608,436 34
Deduct those expired and marked off as terminated	28,144,858	280,706 03
Net amount in force December 31, 1890	<u>\$ 32,571,974</u>	<u>\$ 327,730 31</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less.	\$ 22,128,766 00	\$ 223,477 30	1-2	\$ 111,778 65
1889	Two years.	112,234 00	310 31	1-4	77 58
1888		133,487 00	83 45	3-4	62 59
1889	Three years.	1,950,489 00	19,177 52	1-6	3,196 25
1890		2,957,574 00	27,875 82	1-2	13,937 91
1887	Four years.	2,985,999 00	29,671 20	5-6	24,726 00
1888		10,150 00	15 33	1-8	1 92
1889	Five years.	35,400 00	147 53	3-8	55 32
1890		33,800 00	244 11	5-8	140 07
1885	Six years.	123,616 00	135 69	7-8	118 73
1887		118,915 00	1,962 96	1-10	196 30
1888	Seven years.	139,833 00	1,862 80	3-10	567 84
1889		268,590 00	4,080 14	1-2	2,040 07
1890	Eight years.	743,805 00	9,531 98	7-10	6,672 38
1890		829,316 00	9,154 83	6-10	8,239 35
Totals		\$ 32,571,974 00	\$ 327,730 31		\$ 171,767 12

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,020,949 86
Losses paid from organization to date	1,887,043 52
Losses incurred during the year: fire	148,772 91
Amount deposited in different States and countries for the security of all the company's policy-holders	<u>273,790 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 318,350 00
Premiums received	4,214 24
Losses paid	770 17
Losses incurred	<u>1,308 34</u>

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 (unencumbered)	\$ 135,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	170,350 00
Value of lands mortgaged, exclusive of buildings	\$ 386,500 00
Value of buildings mortgaged (insured for \$101,800.00 as collateral)	147,000 00
Total value of said mortgaged premises	\$ 533,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Oakland City	\$ 19,000 00	\$ 21,850 00
San José City	30,750 00	31,519 00
Montgomery Avenue, San Francisco	120,000 00	12,000 00
Burlington, Cedar Rapids and Northern R. R. 1st mortgage	23,000 00	22,099 00
Chicago, Burlington and Quincy R. R. 1st mtg	25,000 00	30,250 00
Chicago and North-western R. R. 1st mtg	35,000 00	47,892 00
Chicago, St. Paul, Minneapolis and Omaha R. R. 1st mtg	25,000 00	28,813 00
Chicago, Milwaukee and St. Paul R. R. mtg	25,000 00	24,375 00
Chicago, Rock Island and Pacific R. R. 1st mtg	20,000 00	24,450 00
Chicago, Rock Island and Pacific R. R. ex. 1st mtg	25,000 00	24,188 00
Delaware, Lackawanna and Western R. R. 1st mtg	2,000 00	2,583 00
Lake Shore and Michigan Southern R. R. con mtg	25,000 00	29,938 00
Michigan Central R. R. 1st mtg	25,000 00	30,333 00
Metropolitan Elevated R. R. (N. Y. C.) 1st mtg	15,000 00	16,763 00
New York Central and Hudson River R. R. 1st mtg	35,000 00	43,925 00
Market Street Cable R. R. (San Francisco)	40,000 00	50,000 00
Powell Street Cable R. R. (San Francisco)	40,000 00	46,400 00
Omnibus Cable R. R. (San Francisco)	55,000 00	64,488 00
Spring Valley Water Works (San Francisco)	35,000 00	42,000 00
Contra Costa Water Works (Oakland, Cal.)	55,000 00	56,100 00
Oakland Gaslight (Oakland, Cal.)	24,000 00	24,480 00
Southern Pacific R. R. of Arizona 1st mtg	5,000 00	5,150 00
Totals	\$ 703,750 00	\$ 679,596 00

Total market value of stocks and bonds \$ 679,596 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
200 shares capital stock London, Paris and American Bank (limited)	\$ 20,000 00	\$ 20,200 00	\$ 15,000 00
200 shares capital stock Omnibus Cable R. R. Co. of San Francisco	20,000 00	15,000 00	12,000 00
Totals	\$ 40,000 00	\$ 35,200 00	\$ 27,000 00

Amount loaned on collaterals	\$	27,000 00
Cash in the company's principal office		3,509 47
Cash deposited in bank		79,284 46
Interest due and accrued on bonds		14,703 58
Gross premiums in course of collection, not more than three months due.		113,834 36
Bills receivable, not matured, taken for fire, marine and inland risks		28,856 47
All other property belonging to the company		5,481 06
Aggregate amount of all the Assets of the company, stated at their actual value.	\$	<u>1,254,105 93</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	27,320 60
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		32,570 11
Losses resisted, including interest, costs and other expenses thereon		7,800 00
Net amount of unpaid losses	\$	67,690 71
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$433,421.92; unearned premiums (fifty per cent.)	\$	216,710 96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$172,460.47; unearned premiums (<i>pro rata</i>)		93,115 66
Gross premiums received and receivable upon all unexpired marine and inland navigation risks, \$1,825.86; unearned premiums (one hundred per cent.)		1,825 86
Gross premiums received and receivable upon all unexpired marine hull time risks, \$53,789.92; unearned premiums (fifty per cent.)		26,894 96
Total unearned premiums		338,547 44
Cash dividends to stockholders remaining unpaid		287 50
All other demands against the company, absolute and contingent		38,755 72
Total amount of all Liabilities, except capital stock and net surplus	\$	445,281 37
Joint-stock capital actually paid up in cash		750 000 00
Surplus beyond capital and all other Liabilities		58,824 56
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	<u>1,254,105 93</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 118,109 35	\$ 51,271 78
Gross premiums on risks written and renewed during the year	846,338 15	163,978 78
Totals	\$ 964,447 50	\$ 215,250 56
Deduct premiums and bills in course of collection at this date	98,505 70	44,185 13
Entire premiums collected during the year	\$ 865,941 80	\$ 171,065 43
Deduct re-insurance, rebate, abatement and return premiums	213,484 26	73,283 78
	\$ 652,457 54	\$ 97,781 65
Net cash actually received for premiums		\$ 750,239 19
Received for interest on mortgages		10,427 21
Received for interest and dividends on stocks, bonds and collateral loans.		26,639 87
Income received from all other sources		8,760 00
Aggregate amount of Income actually received during the year in cash.		\$ 796,066 27

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$53,953.77, losses occurring in previous years)	\$ 444,628 93	\$ 153,695 73
Deduct all amounts received for salvages and re-insurance in other companies	57,329 55	88,585 85
	\$ 387,299 38	\$ 65,109 88

Net amount paid during the year for losses	\$	452,409	26
Cash dividends actually paid stockholders		22,222	50
Paid for commissions or brokerage		163,496	95
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		48,383	45
Paid for State and local taxes in this and other States		18,309	86
All other payments and expenditures		67,653	70
Aggregate amount of actual Expenditures during the year in cash	\$	772,475	72

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks.	Premiums thereon	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 57,091,297	\$ 776,934 46	\$ 1,424,247	\$ 85,370 12
Totals	62,937,745	846,338 15	12,634,157	163,978 78
Deduct those expired and marked off as terminated	\$ 120,029,042	\$ 1,623,272 61	\$ 14,058,404	\$ 249,348 90
In force at end of the year	67,015,847	914,390 37	12,565,370	163,531 68
Deduct amount re-insured	\$ 53,013,195	\$ 708,882 24	\$ 1,493,034	\$ 85,817 22
Net amount in force December 31, 1890	12,421,320	102,999 85	630,844	30,201 44
	\$ 40,591,875	\$ 605,882 39	\$ 862,190	\$ 55,615 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 28,559,103 00	\$ 433,421 92	1-2	\$ 216,710 66
1889	Two years	49,381 00	658 57	1-4	164 64
1890		5,200 00	113 32	3-4	85 36
1888	Three years	2,683,759 00	38,599 96	1-6	6,433 33
1889		3,244,690 00	48,084 46	1-2	24,042 23
1890		3,381,480 00	53,653 11	5-6	44,710 85
1889	Four years	16,580 00	172 40	5-8	107 75
1890		6,700 00	81,38	7-8	71 50
1886	Five years	273,515 00	4,044 35	1-10	404 34
1887		338,825 00	4,801 76	3-10	1,467 52
1888		537,422 00	6,638 49	1-2	3,319 24
1889		579,051 00	8,759 81	7-10	6,131 87
1890		415,899 00	6,863 36	9-10	6,177 03
Totals		\$ 40,591,875 00	\$ 605,882 39		\$ 309,826 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	10,926,237	63
Losses paid from organization to date		6,232,042	24
Total amount of cash dividends declared since the company commenced business		2,317,500	00
Total amount of the company's stock owned by the directors at par value		55,500	00
Amount loaned to stockholders, not officers		18,000	00
Losses incurred during the year: fire, \$387,384.38; marine, \$63,191.23; total		450,575	61
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	\$	680,837	00
Premiums received		15,281	58
Losses paid		6,798	48
Losses incurred		6,892	57

Union Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated February 6, 1804.

CHAS. S. HOLLINGSHEAD, President.

EDGAR R. DANNELS, 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 (unencumbered) \$ 160,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due. 9,900 00
 Interest due and accrued on all said mortgage loans. 247 50

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Chesapeake & Delaware Canal reg. 5s, 1916	\$ 15,000 00	\$ 11,100 00
American Steamship Co. con. 6s	6,000 00	6,300 00
Susquehanna Coal Co. con. 6s, 1911	10,000 00	11,425 00
Balt. & Ohio R. R. Co., Parkersburg Branch, 6s	25,000 00	29,000 00
Staubenville & Indiana R. R. reg. 5s, 1914	15,000 00	15,900 00
Phila. & Reading R. R. consols, sterling con. 6s, 1911	25,000 00	29,750 00
Pennsylvania Car Trust, "C," reg. 5s, 1892	2,000 00	2,000 00
Pennsylvania Car Trust, "F," reg. 5s, 1893.	8,000 00	8,000 00
New York Car Trust "C," reg. 6s.	30,000 00	30,000 00
Shamokin, Sunbury & Lewisburg con. 5s, 1912	4,000 00	4,000 00
Bethlehem Iron Co. 1st mtge. con. 6s, 1894	2,000 00	2,020 00
Phila. & Reading R. R. gen. mtge. con. 4s, 1958	4,000 00	3,210 00
Phila. & Reading R. R. 3d pref. in. mtge., 1958	5,000 00	1,425 00
Perkiomen R. R., 1st series mtge. 5s, 1918	13,000 00	13,000 00
<i>Stock</i>		
100 shares Little Schuylkill R. R. Co.	5,000 00	6,700 00
400 shares Pennsylvania R. R. Co.	20,000 00	20,000 00
136 shares No. Pennsylvania R. R. Co.	6,800 00	11,220 00
48 shares Delaware R. R. Co.	1,200 00	1,488 00
68 shares Philadelphia National Bank.	6,800 00	16,116 00
88 shares Farmers & Mechanics National Bank	8,800 00	13,552 00
88 shares Delaware Mutual Safety Inv. Co.	2,200 00	4,202 00
Totals	\$ 214,800 00	\$ 240,408 00
Total value of stocks and bonds		\$ 240,408 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
500 shares Texas & Pac. R. R. Co.	\$ 50,000 00	\$ 7,000 00	\$ 10,000 00
200 shares A. T., & S. Fé R. R. Co.	20,000 00	5,750 00	
1 share Pennsylvania R. R. Co.	50 00	50 00	26 67
50 shares 13th & 15th Sts. Pass. R. W. Co	2,500 00	9,500 00	} 10,000 00
Phila. & Reading R. R. Co. 1st pref. mtge. bonds.	2,000 00	1,115 00	
Grand Rapids & Indiana R. R. Co. 5 per ct. con. bonds	1,000 00	922 50	} 1,600 00
23 shares Corn Exchange National Bank stock	1,250 00	1,875 00	
United N. Jersey R. R. & Canal Co. mtge. bonds.	5,000 00	5,200 00	} 5,000 00
14 shares Commonwealth Title Ins. and Trust Co. stock	700 00	900 00	
Totals.	\$ 72,500 00	\$ 32,322 50	\$ 26,626 67

Amount loaned on collaterals	\$	26,626	67
Cash in the company's principal office		856	00
Cash deposited in bank		25,324	06
Interest due and accrued on bonds		1,229	17
Interest due and accrued on collateral loans		47	23
Gross premiums in course of collection, not more than three months due		59,104	55
Bills receivable, not matured, taken for fire, marine and inland risks		162	51
All other property belonging to the company		1,200	82
Aggregate amount of all the Assets of the company, stated at their actual value	\$	525,106	51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	22,203	03
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		11,096	32
Losses resisted, including interest, costs and other expenses thereon		1,487	41
Total gross amount of claims for losses		34,786	76
Deduct re-insurance thereon		3,029	08
Net amount of unpaid losses	\$	31,757	68
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$100,327.92; unearned premiums (fifty per cent.)	\$	95,163	96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$178,465.35; unearned premiums (<i>pro rata</i>)		90,211	64
Total unearned premiums	\$	185,375	60
Amount reclaimable by the insured on perpetual fire insurance policies		35,196	71
Cash dividends to stockholders remaining unpaid		2,305	88
All other demands against the company, absolute and contingent		1,089	93
Total amount of all Liabilities, except capital stock and net surplus	\$	255,725	80
Joint-stock capital actually paid up in cash		250,000	00
Surplus beyond capital and all other Liabilities		19,380	71
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	525,106	51

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	From fire risks.	\$	26,784	98
Gross premiums on risks written and renewed during the year		363,792	44	
Total		\$	390,577	42
Deduct premiums and bills in course of collection at this date		59,104	55	
Entire premiums collected during the year		\$	331,472	87
Deduct re-insurance, rebate, abatement and return premiums		66,026	62	
Net cash actually received for premiums	\$	265,446	25	
Received for interest on mortgages		410	00	
Received for interest and dividends on stocks, bonds and collateral loans		14,899	80	
Income received from all other sources		6,526	80	
Deposits premiums received for perpetual fire risks	\$	923	17	
Aggregate amount of Income actually received during the year in cash	\$	287,282	85	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$63,915.31, losses occurring in previous years)	On fire risks.	\$	203,730	02	Marine and inland risks.	\$	17,175	05
Deduct all amounts received for salvages and re-insurance in other companies		20,090	13			1,394	21	
		\$	188,639	89		\$	15,780	84
Net amount paid during the year for losses		\$	204,420	73				

UNION INSURANCE COMPANY.

401

Cash dividends actually paid stockholders	\$	108 94
Paid for commissions or brokerage		60,011 92
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		24,226 21
Paid for State and local taxes in this and other States		8,221 98
All other payments and expenditures		31,771 72
Amount of deposit premiums returned during the year on perpetual fire risks	\$	793 50
Aggregate amount of actual Expenditures during the year in cash	\$	328,761 50

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 32,364,814	\$ 394,633 25
Written or renewed during the year	30,500,949	393,792 44
Totals	\$ 62,865,763	\$ 758,425 69
Deduct those expired and marked off as terminated.	29,179,975	359,959 22
In force at the end of the year	\$ 33,685,788	\$ 398,466 47
Deduct amount re-insured	2,355,306	29,673 20
Net amount in force December 31, 1890	\$ 31,330,482	\$ 368,793 27

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 16,441,961 00	\$ 190,327 92	1-2	\$ 95,163 96
1889		55,732 00	585 87	1-4	146 47
1890	Two years	91,960 00	821 23	3-4	615 93
1888		2,920,955 00	30,981 26	1-6	5,163 54
1889	Three years	2,506,092 00	28,793 54	1-2	14,351 77
1890		3,584,616 00	37,792 19	5-6	31,493 45
1887	Four years	80,725 00	844 58	1-8	105 57
1888		104,550 00	1,227 27	3-8	460 23
1889	Five years	53,795 00	560 37	5-8	350 20
1890		98,795 00	924 88	7-8	809 27
1886	Perpetual risks.	1,273,207 00	13,546 79	1-10	1,354 67
1887		2,003,501 00	18,858 57	3-10	5,657 58
1888		1,826,887 00	17,686 82	1-2	8,843 41
1889		1,250,093 00	12,395 84	7-10	8,677 06
1890		1,392,964 00	13,536 14	9-10	12,182 49
Totals		\$ 34,991,014 00	\$ 407,990 73		\$ 220,572 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	21,769 046 00
Losses paid from organization to date		15,860,810 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		27,622 22
Amount loaned to officers and directors		6,600 00
Amount loaned to stockholders, not officers		10,026 67
Dividends declared payable in stock from organization		15,000 00
Losses incurred during the year; fire		180,677 09

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	353,136 00
Premiums received		3,768 21
Losses paid		289 74
Losses incurred		3,373 77

Union Assurance Society,

OF

LONDON ENGLAND.

Incorporated 1714.

STEPHEN SOAMES, President.

CHARLES DARRELL, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 900,000 00

II. ASSETS.

Market value of real estate owned by the company (unencumbered) \$ 376,507 10
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 5,215,857 17
 Interest due and accrued on all said mortgage loans 49,287 87

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Consols, 2½ per cent	\$ 375,000 00	\$ 359,062 50
Bank stock	40,000 00	132,400 00
South-eastern R'y 5 per cent. deb., stock	100,000 00	156,000 00
British and Australasian Trust and Loan Co., 4¼ per cent. debentures	75,000 00	78,750 00
Barrow Hermitite Steel Co., 5 per cent. deb. Weymouth & Portland R'y, 4 per cent. deb., stock	100,000 00	100,000 00
A. Guinness Son & Co., 5 per cent. deb	61,250 00	70,437 50
Great Northern of Scotland R'y, 4 per cent. deb.	75,000 00	90,000 00
Freehold Trust Co. of Australia deb	15,000 00	18,150 00
Great Northern R'y Consolidated "B"	50,000 00	49,500 00
Great Western R'y Co. con. guar. stock	65,000 00	109,850 00
Great Northern R'y, 4 per cent., perpetual pref. Reid's Brewery Co., 5 per cent., pref. stock	22,500 00	35,325 00
S. Allsopp & Sons preference stock	1,225 00	1,543 00
India, 3½ per cent. stock	50,000 00	56,000 00
India, 3 per cent. stock	14,500 00	13,195 00
Scinde Annuity, Class "B"	225,000 00	241,312 50
Madras R'y Co., 4¼ per cent. guar. stock	110,000 00	107,250 00
Great India Peninsular R'y, 5 per cent. guar. stock	4,397 19	120,923 25
Society's shares	25,000 00	34,500 00
Foreign & Colonial Debenture Corporation 4½ per cent. deb	287,000 00	487,900 00
S. Allsopp & Son deb	32,600 00	203,750 00
Dalgety & Co. perpetual 4 per cent. deb	50,000 00	50,000 00
London & South-western R'y 3½ per cent. deb. stock	50,000 00	49,500 00
Lea Conservancy 4 per cent. deb. stock	75,000 00	81,000 00
Debenture Corporation, 1st bonds, 3d issue	200,000 00	222,000 00
Agency Land & Finance Co. of Australia 5 per cent. deb	70,000 00	68,600 00
New South Wales Mortgage, Loan & Agency Co. deb	50,000 00	52,500 00
Canadian Pacific R'y deb. stock	20,000 00	20,000 00
Great Eastern R'y ordinary stock	25,000 00	24,625 00
North-eastern R'y 4 per cent. preference	105,000 00	93,318 75
South-eastern R'y 6 per cent. pref. ordinary	50,000 00	63,000 00
Courage & Son's Brewery Co. 5 per cent. cumu- lative pref	125,000 00	195,000 00
London & North-western R'y ordinary stock	5,000 00	5,600 00
	25,000 00	44,500 00

UNION ASSURANCE SOCIETY.

	Par value.	Market value.
London & South-western R'y perpetual pref., 1884, stock	118,750 00	148,437 50
Midland R'y 4 per cent. cons. perpetual pref. stock	64,650 00	81,459 00
Manch., Sheff. & Linc. R'y 5 per cent. pref. stock, 1881	25,000 00	35,000 00
Northern British R'y 5 per cent. cons. pref. stock, 1879	25,000 00	36,000 00
Great Western R'y ordinary stock	25,000 00	40,625 00
London, Chatham & Dover R'y 4½ per cent. arbu. pref. stock	50,000 00	55,125 00
Walker & Co.'s Brewery preference shares	20,000 00	20,500 00
Madras R'y Co. 5 per cent. guar. stock	62,000 00	90,520 00
3 per cent. French rentes	6,150 00	193,725 00
New South Wales 3½ inscribed stock	100,000 00	101,500 00
Cape of Good Hope 4 per cent., 1936, cons. stock.	50,000 00	53,750 00
Victoria 5 per cent., 1894, bonds	25,000 00	25,500 00
Anglo-Sardinian bonds	18,500 00	18,500 00
Royal Bank of Wurtemberg bonds	7,000 00	7,000 00
Hypothekarkasse bonds	19,776 63	19,776 63
Totals	\$ 3,245,298 82	\$ 4,412,911 13
Total market value of stocks and bonds		\$ 4,412,911 13

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Cloth-workers Co. bond	\$ 54,712 70	\$ 54,712 70	\$ 54,712 70
Consolidated Stock of Barrow in Furness R'y	675,000 00	688,500 00	625,000 00
Great Western R'y ordinary stock	500 00	813 75	500 00
Debtenture Corporation	150,000 00	150,000 00	125,000 00
City of Winnipeg 6 per cent., 1894	2,500 00	2,550 00	
City of Ottawa 6 per cent. 1893	11,500 00	11,730 00	
Auckland Harbor 6 per cent.	2,500 00	2,600 00	
City of Wellington Water Works	1,500 00	1,815 00	
Australian Gas Light deb	5,000 00	5,350 00	40,000 00
Wellington Guy & Bruce R'y bonds	10,000 00	9,700 00	
City of Wellington Improvements	3,000 00	3,630 00	
New South Wales 5 per cent. bonds	5,000 00	5,100 00	
Philadelphia & Reading	10,000 00	1,625 00	
Erie preference	27,000 00	13,230 00	25,000 00
Norfolk & Western preference	20,000 00	10,975 00	
Chicago, Milwaukee & St. Paul	5,000 00	2,585 00	
Loans on County Boards and Parish Rates			68,811 38
Interest due and accrued on same			1,227 56
Loans on shares of the society			13,625 00
Interest accrued on same			295 14
Loans on society's life policies			310,366 58
Interest due and accrued on same			7,726 62
Leasehold property			199,424 71
Totals	\$ 983,212 70	\$ 964,916 45	\$ 1,471,689 69

Amount loaned on collaterals	\$ 1,471,689 69
Cash in the company's principal office and on current account at bankers	184,749 10
Cash deposited in bank of Victoria	50,192 27
Interest due and accrued on bonds	62,109 92
Interest due and accrued on collateral loans	2,984 37
Gross premiums in course of collection, not more than three months due	361,311 90
All other property belonging to the company	9,038 40

Aggregate amount of all the Assets of the company, stated at their actual value. \$12,196,638 92

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 151,635 00
Deduct re-insurance thereon	19,766 69
Net amount of unpaid losses	\$ 131,868 31

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$688,570.00; unearned premiums (fifty per cent.)	\$ 344,280 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$34,500.00; unearned premiums (<i>pro rata</i>)	12,030 00
Total unearned premiums	\$ 356,310 00
Net premium reserve, and all other Liabilities, except capital under the life insurance or any other special department	9,083,571 02
Cash dividends to stockholders remaining unpaid	111,338 37
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	18,821 90
All other demands against the company, absolute and contingent	15,047 32
Total amount of all Liabilities except capital stock and net surplus	\$ 9,716,956 92
Joint-stock capital actually paid up in cash	900,000 00
Surplus beyond capital and all other Liabilities	1,579,682 00
Aggregate amount of all Liabilities, including capital stock and net surplus	\$12,196,638 92

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	From fire risks. \$ 116,989 31
Gross premiums on risks written and renewed during the year	845,471 56
Total	\$ 962,460 87
Deduct premiums and bills in course of collection at this date.	168,871 87
Entire premiums collected during the year	\$ 793,589 00
Deduct re-insurance, rebate, abatement and return premiums.	129,235 48
Net cash actually received for premiums	\$ 664,353 52
Received for interest on mortgages	101,276 16
Received for interest and dividends on stocks, bonds and collateral loans	67,893 56
Income received from all other sources	64,305 39
Aggregate amount of Income actually received during the year in cash.	\$ 897,828 63

V. EXPENDITURES DURING THE YEAR,

Gross amount actually paid for losses (including \$67,100.00, losses occurring in previous years)	On fire risks. \$ 402,831 16
Deduct all amounts received for salvages, and re-insurance in other companies	28,873 20
Net amount paid during the year for losses	\$ 373,957 96
Cash dividends actually paid stockholders	199,225 00
Paid for commissions or brokerage.	103,450 33
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	149,892 04
Aggregate amount of actual Expenditures during the year in cash.	\$ 826,525 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 303,842,200 00	\$ 600,934 00
Written or renewed during the year	445,332,500 00	845,471 00
Totals	\$ 749,174,700 00	\$ 1,446,405 00
Deduct those expired and marked off as terminated.	316,741,000 00	624,645 00
In force at the end of the year	\$ 432,433,700 00	\$ 821,760 00
Deduct amount re-insured	39,210,000 00	98,690 00
Net amount in force December 31, 1890.	\$ 393,223,700 00	\$ 723,070 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less . . .	\$ 388,443,700 00	\$ 688,570 00	1-2	\$ 344,280 00
	More than five years	4,780,000 00	34,500 00	. . . . .	12,030 00
Totals		\$ 395,223,700 00	\$ 723,070 00	. . . . .	\$ 356,310 00

Answers to General Interrogatories.

Total amount of premiums received from January 1, 1868, to date	\$ 6,552,104 58
Losses paid from January 1, 1868, to date	3,496,620 79
Total amount of cash dividends declared since January 1, 1868	3,418,125 00
Total amount of the company's stock owned by the directors at par value	281,500 00
Amount loaned to officers and directors	10,675 00
Amount loaned to stockholders, not officers	13,625 00
Losses incurred during the year: fire	\$ 438,216 27

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 369,641 00
Premiums received	3,768 21
Losses paid	289 74
Losses incurred	3,373 77

United Firemen's Insurance Co.,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 2, 1860.

JOSEPH L. CAVEN, President.

ROBERT B. BEATH, 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 (unencumbered)	\$ 104,650 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	653,731 50
Interest due and accrued on all said mortgage loans	13,899 69
Value of premises mortgaged (insured for \$442,330.00 as collateral)	\$ 1,361,000 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
Philadelphia City, 1895, 4 per cent.	\$ 40,000 00	\$ 41,600 00
City of Woonsocket, Dakota, 1898-1904, 7 per cent.	6,000 00	6,300 00
Northern Central Railroad Co., 1904, 6 per cent.	10,000 00	11,500 00
Chic. & West'n Indiana R.R. Co., 1932, 6 per cent.	10,000 00	11,200 00
Toledo Belt Line Railway Co., 1900-1, 5 per cent.	10,000 00	10,000 00
Zanesville & Ohio Riv. Railroad Co., 1914 6 per cent.	10,000 00	7,500 00
Jack., Tampa & Key West R.R. Co., 1914 6 per cent.	10,000 00	10,000 00
Chattanooga Union Railroad Co., 6 per cent.	15,000 00	15,375 00
Oregon Pacific Railroad Co., 1900, 6 per cent.	10,000 00	5,000 00
McKeesport & Belle Vernon R. R. Co., 6 per cent.	10,000 00	11,500 00
Atlantic City Railroad Co., 1919, 5 per cent.	20,000 00	20,800 00

<i>Bonds.</i>	Par value.	Market value.
Lehigh Valley Railway Co., 1940, 4½ per cent . . .	10,000 00	10,100 00
Pennsylvania Equipment Trust, 1895, 4 per cent . . .	10,000 00	9,400 00
Mortgage Trust Co. of Pennsylvania, deb. 5 per cent . . .	10,000 00	10,000 00
Real Est. Title Ins. & Trust Co., deb. 4½ per cent . . .	20,000 00	20,000 00
<i>Shares of Stock.</i>		
200 Continental Passenger Railway Co.	20,000 00	23,400 00
150 Union Passenger Railway Co.	7,500 00	24,750 00
Totals	\$ 228,500 00.	\$ 248,425 00

Total market value of stocks and bonds \$ 248,425 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Phila. & Reading 1st pref. inc. bonds \$	2,000 00	\$ 1,100 00	\$ 800 00
400 shrs. Lomb. & So. S. P. R.R. stock	10,000 00	27,900 00	} 24,000 00
5 shrs. Real Est. T. Ins. & T. Co. stock	500 00	1,000 00	
70 shrs. Title G. & T. Co. of N. Y. stock	7,000 00	11,200 00	8,000 00
60 shrs. Title G. & T. Co. of N. Y. stock	6,000 00	9,600 00	7,200 00
Record Publishing Co. bonds	50,000 00	50,000 00	25,000 00
5 shrs. County Fire Ins Co. stock	500 00	625 00	525 00
500 shrs. Penn. R. R. Co. stock	25,000 00	25,000 00	20,000 00
13 shrs. Penn. R. R. Co. stock	650 00	650 00	500 00
30 shrs. Real Est. T. Ins. & T. Co. stock	3,000 00	6,000 00	2,000 00
50 shrs. Thirteenth & Fifteenth Sts. Pass. Ry. Co. stock	2,500 00	9,750 00	6,000 00
20 shrs. Buck's Co. Trust Co. stock	2,000 00	2,000 00	} 3,000 00
12 shrs. New Hope, Del. B. Co. stock	1,200 00	1,500 00	
10 shrs. Tit. Guar. & T. Co. of N. Y. st'k	1,000 00	1,600 00	
City of Philadelphia 6 per cent bond	500 00	545 00		500 00
City of Philadelphia 6 per cent. bond	500 00	545 00	500 00
Totals	\$ 112,350 00	\$ 149,015 00	\$ 98,025 00

Amount loaned on collaterals	98,025 00
Cash in the Company's principal office	2,094 63
Cash deposited in bank	17,246 41
Interest due and accrued on bonds	1,680 00
Interest due and accrued on collateral loans	1,169 56
Gross premiums in course of collection, not more than three months due	20,240 54
All other property belonging to the company	6,429 00
Amount of premiums unpaid on policies which have been issued more than three months	\$ 52 39
Aggregate amount of all the assets of the company, stated at their actual value	\$ 1,167,591 33

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,699 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,976 13
Losses resisted, including interest, costs and other expenses thereon	2,525 00
Net amount of unpaid losses	\$ 22,200 88
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$195,099.90; unearned premiums, (fifty per cent.)	\$ 97,549 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,527.90; unearned premiums, (<i>pro rata</i>)	69,482 58
Total unearned premiums	167,032 53
Amount reclaimable by the insured on perpetual fire insurance policies	554,027 94
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,263 25
All other demands against the company, absolute and contingent	8,410 73
Total amount of all Liabilities, except capital stock and net surplus	\$ 753,935 36
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	113,655 97
Aggregate amount of all Liabilities, including paid up capital stock and net surplus	\$ 1,167,591 33

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	From fire risks.	\$ 18,344 33
Deduct amount of same not collected.		18 00
Net collected		\$ 18,326 33
Gross premiums on risks written and renewed during the year		279,455 92
Total		\$ 297,782 25
Deduct premiums and bills in course of collection at this date		20,240 54
Entire premiums collected during the year		\$ 277,541 71
Deduct re-insurance, rebate, abatement and return premiums		39,457 91
Net cash actually received for premiums		\$ 241,083 80
Received for interest on mortgages		32,782 71
Received for interest and dividends on stocks, bonds and collateral loans.		14,972 90
Deposit premiums received for perpetual fire risks		\$ 55,583 00
Aggregate amount of Income actually received during the year in cash		<u>\$ 288,839 41</u>

V. EXPENDITURES DURING THE YEAR

Net amount actually paid for losses (including \$20,159.13, losses occurring in previous years)	\$ 116,585 13
Cash dividends actually paid stockholders	21,000 00
Paid for commissions or brokerage	51,117 16
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	19,227 51
Paid for State and local taxes in this and other States	7,371 44
All other payments and Expenditures	18,887 79
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 13,832 82
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 234,189 25</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Perpetual risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 27,542,475	\$ 294,648 18	\$ 24,278,112	\$ 565,055 46
Written or renewed during the year	28,812,023	279,455 92	2,763,650	61,759 00
Totals	\$ 56,354,498	\$ 574,104 10	\$ 27,041,762	\$ 626,814 46
Deduct those expired and marked off as terminated	25,231,664	246,592 91	593,460	15,029 50
In force at the end of the year	\$ 31,122,834	\$ 327,511 19	\$ 26,448,302	\$ 611,784 96
Deduct amount re-insured	1,142,321	10,883 39	10,000	250 00
Net amount in force Dec. 31, 1890.	<u>\$ 29,980,513</u>	<u>\$ 316,627 80</u>	<u>\$ 26,438,302</u>	<u>\$ 611,534 96</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 20,166,445 00	\$ 195,099 90	1-2	\$ 97,549 95
1889		28,065 00	296 51	1-2	148 26
1890	Two years	47,206 00	320 51	3-4	240 38
1888		1,293,559 00	13,359 18	1-6	2,226 53
1889	Three years	1,671,843 00	18,137 24	1-2	9,068 62
1890		2,181,414 00	24,389 26	5-6	20,324 38
1887	Four years	28,650 00	348 63	1-8	43 58
1888		43,350 00	507 58	3-8	190 35
1889	Five years	49,800 00	412 09	7-8	257 56
1890		70,550 00	568 75	7-8	497 66
1886	Perpetual	386,437 00	5,427 01	1-10	542 71
1887		790,519 00	9,490 06	3-10	2,847 02
1888	Various	969,653 00	11,202 89	1-2	5,601 45
1889		1,234,562 00	13,768 36	7-10	9,637 85
1890	Perpetual	648,260 00	15,488 08	9-10	13,939 27
1890		370,200 00	7,811 75	Various	3,9 6 96
	Perpetual	26,438,302 00	611,534 96	90 & 95%	554,027 97
Totals		<u>\$ 56,418,815 00</u>	<u>\$ 928,162 76</u>		<u>\$ 721,060 50</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,191,977 23
Losses paid from organization to date	1,348,707 41
Total amount of cash dividends declared since the company commenced business	275,506 00
Total amount of the company's stock owned by the directors at par value	59,250 00
Amount loaned to officers and directors	20,000 00
Amount loaned to stockholders, not officers	11,500 00
Losses incurred during the year: fire	115,455 36

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

Risks written	\$ 58,521 00
Premiums received	785 66
Losses paid	None
Losses incurred	None

United States Fire Insurance Co.,

OF

NEW YORK NEW YORK.

Incorporated April 1, 1824.

W. W. UNDERHILL, President.

WALTER H. GRIFFEN, 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	\$ 470,000 00
Interest due and accrued on all said mortgage loans	2,004 58
Value of lands mortgaged, exclusive of buildings	\$ 316,300 00
Value of buildings mortgaged (insured for \$481,450.00 as collateral)	632,700 00
Total value of said mortgaged premises	\$ 949,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. 4 per cent. registered bonds	\$ 5,000 00	\$ 6,000 00
Rensselaer & Saratoga R. R. stock	15,000 00	26,250 00
N. Y. C. & H. R. R. stock	120,000 00	120,000 00
Totals	\$ 140,000 00	\$ 152,250 00

Total market value of stocks and bonds	\$ 152,250 00
Cash in the company's principal office	6,009 96
Cash deposited in bank	59 52
Interest due and accrued on bonds	600 00
Gross premiums in course of collection, not more than three months due. .	20,085 74

Aggregate amount of all the Assets of the company, stated at their actual value \$ 651,009 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	6,499	20
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		11,527	00
Losses resisted, including interest, costs and other expenses thereon		1,900	00
Total gross amount of claims for losses	\$	19,926	20
Deduct re-insurance and salvage claims thereon		8,500	00
Net amount of unpaid losses	\$	11,426	20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$113,663.87; unearned premiums (fifty per cent.)	\$	56,831	93
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,950.07; unearned premiums (<i>pro rata</i>)		63,396	39
Gross premiums received and receivable upon all unexpired inland navigation risks, \$24,455.17; unearned premiums (fifty per cent.)		12,227	58
Total unearned premiums	\$	132,455	90
Cash dividends to stock holders remaining unpaid		12	50
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses,		1,361	33
All other demands against the company, absolute and contingent		5,574	91
Total amount of all Liabilities, except capital stock and net surplus	\$	150,830	84
Joint-stock capital actually paid up in cash		250,000	00
Surplus beyond capital and all other Liabilities		250,178	96
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	651,009	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	\$	22,881	59	From fire risks.	\$	2,331	65	Marine and inland risks.
Deduct amount of same not collected		493	26					
Net collected	\$	22,388	33		\$	2,331	65	
Gross premiums on risks written and renewed during the year		192,022	85			27,859	41	
Totals	\$	214,411	18		\$	30,191	06	
Deduct premiums and bills in course of collection at this date		17,307	57			2,778	17	
Entire premiums collected during the year	\$	197,104	10		\$	27,412	89	
Deduct re-insurance, rebate, abatement and return premiums		28,702	46			3,037	63	
	\$	168,401	64		\$	24,375	26	
Net cash actually received for premiums	\$	192,776	90					
Received for interest on mortgages		31,050	96					
Received for interest and dividends on stocks, bonds, and collateral loans		1,088	15					
Income received from all other sources		493	75					
Aggregate amount of Income actually received during the year in cash	\$	225,319	76					

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$15,542.72, losses occurring in previous yrs)	\$	90,513	81	On fire risks.	\$	14,443	56	Marine and inland risks.
Deduct all amounts actually received for salvages and re-insurance in other companies.		4,373	43			252	91	
	\$	86,140	38		\$	14,190	65	
Net amount paid during the year for losses	\$	100,331	03					
Cash dividends actually paid stockholders		27,673	50					
Paid for commissions or brokerage		48,096	64					
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		17,953	30					
Paid for State and local taxes in this and other States		727	84					
All other payments and Expenditures		21,268	67					
Aggregate amount of actual Expenditures during the year in cash	\$	216,050	98					

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 25,447,984	\$ 217,334 27	\$ 725,147	\$ 24,650 64
Written or renewed during the year	22,059,324	192,022 85	1,450,943	27,859 41
Totals	\$ 47,507,308	\$ 409,337 12	\$ 2,176,090	\$ 52,510 05
Deduct those expired and marked off as terminated	20,299,772	169,131 47	1,360,633	28,054 88
In force at the end of the year	\$ 27,207,536	\$ 240,205 65	\$ 815,457	\$ 24,455 17
Deduct amount re-insured	912,933	8,591 71		
Net amount in force Dec. 31, 1890	\$ 26,294,603	\$ 231,613 94	\$ 815,457	\$ 24,455 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 13,048,694 00	\$ 113,663 87	1-2	\$ 56,831 93
1889	Two years	47,900 00	384 94	1-4	96 23
1890		13,750 00	124 01	3-4	93 00
1888	Three years	3,811,067 00	27,316 04	1-6	4,552 67
1889		3,878,237 00	32,999 92	1-2	16,499 96
1890		3,558,472 00	34,423 54	5-6	28,686 28
1887	Four years	18,600 00	167 35	1-8	20 94
1888		37,650 00	342 00	3-8	128 25
1889		78,500 00	904 24	5-8	565 15
1890		55,000 00	471 25	7-8	412 34
1886		222,227 00	2,105 36	1-10	210 53
1887	Five years	271,800 00	2,526 91	3-10	758 07
1888		389,000 00	4,608 83	1-2	2,304 41
1889		483,925 00	6,747 64	7-10	4,723 35
1890		379,781 00	4,828 04	9-10	4,345 23
Totals		\$ 26,294,603 00	\$ 231,613 94		\$ 120,228 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,175,075 00
Losses paid from organization to date	2,153,727 00
Total amount of cash dividends declared since the company commenced business	1,726,591 00
Total amount of the company's stock owned by the directors at par value	50,800 00
Losses incurred during the year: fire, \$88,868.00; marine, \$15,696.00; total	104,564 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 359,837 50
Premiums received	4,705 94
Losses paid	391 20
Losses incurred	391 20

UNITED STATES BRANCH
OF THE
Western Assurance Company,
OF
TORONTO CANADA.

Organized August, 1851.

A. M. SMITH, President.

C. C. FOSTER, Secretary.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. registered bonds	\$ 241,000 00	\$ 289,200 00
Ohio State stock 3 per cent	100,000 00	102,500 00
Georgia State bonds, 4½ per cent	25,000 00	26,625 00
City of Richmond, Va., bonds, 4 per cent	40,000 00	41,200 00
Dominion of Canada stock, 4 per cent	201,350 00	211,417 50
Canadian Bank of Commerce stock	40,000 00	50,000 00
Imperial Loan and Investment Co stock	25,000 00	30,250 00
Dominion Savings and Investment Co. stock	15,000 00	12,600 00
Canada Permanent Loan and Savings Co. stock	3,500 00	6,895 00
Freehold Loan and Savings Co. stock	9,500 00	12,635 00
Toronto Real Estate Investment Co. stock	20,000 00	25,000 00
Totals	\$ 720,350 00	\$ 808,322 50
Total market value of stocks and bonds		\$ 808,322 50
Cash in the company's principal office		5 81
Cash deposited in bank		138,257 19
Gross premiums in course of collection, not more than three months due		134,593 67
Bills receivable, not matured, taken for fire, marine and inland risks		30,933 93
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 1,112,113 10

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due		
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	}	\$ 80,417 25
Losses resisted, including interest, costs and other expenses thereon		2,600 00
Net amount of unpaid losses		\$ 83,017 25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$596,292.89; unearned premiums (fifty per cent.)	}	\$ 298,146 44
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$385,303.61; unearned premiums (<i>pro rata</i>),		206,755 15
Gross premiums received and receivable upon all unexpired inland navigation risks, \$46,441.46; unearned premiums (fifty per cent.)		23,220 73
Gross premiums received and receivable upon all unexpired marine risks		7,195 94

Total unearned premiums	\$ 535,318 26
All other demands against the company, absolute and contingent	17,297 86
Total amount of all Liabilities, except net surplus	\$ 635,633 37
Surplus beyond all other Liabilities	476,449 73
Aggregate amount of all Liabilities, including net surplus	\$ 1,112,113 10

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	From fire risks. \$ 122,577 36	Marine and inland risks. \$ 35,079 78
Gross premiums on risks written and renewed during the year	1,041,456 81	540,367 85
Totals	\$1,164,034 17	\$ 575,447 63
Deduct premiums and bills in course of collection at this date	130,528 65	34,998 95
Entire premiums collected during the year	\$1,033,505 52	\$ 540,448 68
Deduct re-insurance, rebate, abatement and return premiums	183,973 66	180,777 33
	\$ 849,531 86	\$ 359,671 35
Net cash actually received for premiums		\$ 1,209,203 21
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		34,329 08
Aggregate amount of Income actually received during the year in cash		\$ 1,243,532 29

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$77,113.35; losses occurring in previous years)	On fire risks. \$ 499,318 65	Marine and inland risks. \$ 518,187 24
Deduct all amounts received for salvages, and re-insurance in other companies	34,784 62	227,688 30
	\$ 464,534 03	\$ 290,498 94
Net amount paid during the year for losses		\$ 755,032 97
Paid for commissions or brokerage		225,882 60
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		27,200 00
Paid for State, National and local taxes in this and other States		27,081 13
All other payments and Expenditures		88,061 28
Aggregate amount of actual Expenditures during the year in cash		\$ 1,124,157 98

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year \$	Fire risks. 70,830,137	Premiums thereon. \$ 966,122 25	Marine and inland risks. \$ 2,254,474	Premiums thereon. \$ 90,053 07
Written or renewed during the year	77,657,702	1,041,456 81	88,238,311	540,367 85
Totals	148,487,839	\$ 2,007,579 06	\$ 90,492,785	\$ 630,420 92
Deduct those expired and marked off as terminated	71,039,342	976,343 68	86,209,778	565,369 64
In force at end of the year	\$ 77,448,497	\$ 1,031,235 38	\$ 4,283,007	\$ 65,051 28
Deduct amount re-insured	3,529,378	49,638 88	794,640	11,413 88
Net amount in force December 31, 1890	\$ 73,919,119	\$ 981,596 50	\$ 3,488,367	\$ 53,637 40

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less . . .	\$ 44,769,764 00	\$ 596,292 89	1-2	\$ 298,146 44
1888		6,096,221 00	77,849 73	1-6	12,974 96
1889	Three years	7,081,022 00	93,716 47	1-2	46,858 24
1890		8,146,108 00	104,977 82	5-6	87,481 52
1886		1,349,945 00	20,284 68	1-10	2,028 47
1887	Five years	1,305,498 00	19,353 64	3-10	5,806 09
1888		1,465,035 00	12,921 36	1-2	6,460 68
1889		1,671,239 00	27,173 65	7-10	19,021 55
1890		2,034,377 00	29,026 26	9-10	26,123 64
Totals		\$ 73,919,119 00	\$ 981,596 50		\$ 504,901 59

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 13,119,346 65
Losses paid from organization to date	8,810,901 18
Losses incurred during the year: fire, \$490,126.72; marine, \$272,711.39; total	762,838 11
Amount deposited in different States and countries for the security of all the company's policy-holders	165,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 948,815 00
Premiums received	17,313 30
Losses paid	8,738 60
Losses incurred	8,838 60

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 (unencumbered)	\$ 202,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	412,050 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$11,000.00 is in process of foreclosure)	11,000 00
Interest due and accrued on all said mortgage loans	6,081 88
Value of lands mortgaged, exclusive of buildings	\$ 434,800 00
Value of buildings mortgaged (insured for \$412,228.00 as collateral)	457,850 00
Total value of said mortgaged premises	\$ 892,650 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
New York City bonds	\$ 100,000 00	\$ 102,000 00	
Richmond (Va.) City bonds	15,000 00	15,500 00	
Oregon Short Line R. R. bonds	20,000 00	20,400 00	
Central Pacific R. R. bonds	25,000 00	25,500 00	
Richmond & Danville R. R. bonds	20,000 00	22,800 00	
St. Joseph & Grand Island R. R. bonds	20,000 00	20,000 00	
Housatonic R. R. bonds	20,000 00	21,000 00	
Chicago, Burlington & Quincy R. R. bonds	20,000 00	17,000 00	
Albany & Susquehanna R. R. bonds	40,000 00	63,000 00	
New York & Harlem R. R. stock	60,000 00	156,000 00	
New York, Lackawanna & Western R. R. stock	80,000 00	90,000 00	
Rensselaer & Saratoga R. R. stock	50,000 00	88,000 00	
United States 4 per cent. reg. bonds	75,000 00	90,000 00	
Totals	<u>\$ 545,000 00</u>	<u>\$ 731,200 00</u>	
Total market value of stocks and bonds			\$ 731,200 00
Cash deposited in bank			169,872 92
Gross premiums in course of collection not more than three months due			104,733 89
Bills receivable, not matured, taken for fire, marine and inland risks			<u>3,149 95</u>
Aggregate amount of all the Assets of the company, stated at their actual value			<u>\$ 1,640,088 64</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 37,546 73	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	34,197 32	
Losses resisted, including interest, costs and other expenses thereon	4,000 00	
Total gross amount of claims for losses	<u>\$ 75,744 05</u>	
Deduct re-insurance thereon	5,018 51	
Net amount of unpaid losses		\$ 70,725 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$681,224.50; unearned premiums (fifty per cent.)	\$ 340,612 25	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$851,274.58; unearned premiums (<i>pro rata</i>)	447,022 20	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$1,652.75; unearned premiums (fifty per cent)	826 37	
Total unearned premiums		\$ 788,460 82
All other demands against the company, absolute and contingent		<u>20,240 19</u>
Total amount of all Liabilities, except capital stock and net surplus		\$ 879,426 55
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		<u>460,662 09</u>
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 1,640,088 64</u>

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 98,188 35	\$ 302 35
Deduct amount of same not collected	958 05	
Net collected	\$ 97,230 30	\$ 302 35
Gross premiums on risks written and renewed during the year	1,096,043 10	2,947 21
Totals	\$1,193,273 40	\$ 3,249 56
Deduct premiums and bills in course of collection at this date	107,613 04	270 80
Entire premiums collected during the year	\$1,085,660 36	\$ 2,978 76
Deduct re-insurance, rebate, abatement and return premiums	129,258 17	
	<u>\$ 956,402 19</u>	<u>\$ 2,978 76</u>

Net cash actually received for premiums	\$ 959,380 95
Received for interest on mortgages	22,779 78
Received for interest and dividends on stocks, bonds and collateral loans	31,675 50
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,013,836 23</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$71,722.33, losses occurring in previous years)	On fire risks.	Marine and inland risks.
Deduct all amounts received for salvages and re-insurance in other companies	\$ 495,325 23	\$ 1,116 88
	36,453 11	
	<u>\$ 458,872 12</u>	<u>\$ 1,116 88</u>

Net amount paid during the year for losses	\$ 459,989 00
Cash dividends actually paid stockholders	30,000 00
Paid for commissions or brokerage	213,493 82
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	40,609 64
Paid for State and local taxes in this and other States	25,953 44
All other payments and Expenditures	126,601 63
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 896,647 53</u>

VI. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$150,029,421	\$1,443,082 35	\$ 74,150	\$ 2,139 50
Written or renewed during the year	109,872,474	1,096,043 10	304,050	2,947 21
Totals	\$259,901,895	\$2,539,125 45	\$ 378,200	\$ 5,086 71
Deduct those expired and marked off as terminated	96,683,216	962,766 27	318,150	3,433 96
In force at the end of the year	\$163,218,679	\$1,576,359 18	\$ 60,050	\$ 1,652 75
Deduct amount re-insured	4,486,819	43,860 10		
Net amount in force December 31, 1890	<u>\$158,731,860</u>	<u>\$1,532,499 08</u>	<u>\$ 60,050</u>	<u>\$ 1,652 75</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 64,111,311 00	\$ 681,224 50	1-2	\$ 340,612 25
1889		499,301 00	3,639 77	1-4	909 44
1890	Two years	279,367 00	2,430 28	3-4	1,822 71
1888		22,377,131 00	178,280 78	1-6	29,713 46
1890	Three years	23,150,568 00	187,588 20	1-2	93,794 10
1887		25,048,045 00	213,925 20	5-6	178,271 00
1888	Four years	203,445 00	1,671 98	1-8	208 99
1889		188,722 00	1,789 47	3-8	671 05
1890	Five years	251,125 00	2,487 89	5-3	1,554 93
1886		222,473 00	2,148 05	7-8	1,879 84
1887	Five years	3,749,682 00	43,226 21	1-10	4,322 62
1888		4,191,918 00	48,379 10	3-10	14,511 93
1889	Five years	4,227,591 00	47,697 75	1-2	23,848 88
1889		4,655,684 00	53,503 80	7-10	37,452 66
1890		5,575,497 00	64,512 10	9-10	55,066 89
Totals		<u>\$158,731,860 00</u>	<u>\$ 1,532,499 08</u>		<u>\$ 787,634 45</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$14,808,714 10
Losses paid from organization to date	8,144,143 04
Total amount of cash dividends declared since the company commenced business.	558,000 00
Total amount of the company's stock owned by the directors at par value	95,000 00
Amount loaned to stockholders, not officers	12,000 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$457,875 33; marine, \$1,116.88; total	458,992 21

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

Risks written	\$ 441,765 00
Premiums received	7,456 00
Losses paid	1,316 36
Losses incurred	1,679 76

Western Insurance Company,

OF

PITTSBURGH PENNSYLVANIA.

Incorporated March 20, 1849.

ALEXANDER NIMICK, President. WILLIAM P. HERBERT, 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 (unencumbered)	\$ 50,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	176,947 50
Interest due and accrued on all said mortgage loans	2,357 50
Value of lands mortgaged, exclusive of buildings	\$ 176,600 00
Value of buildings mortgaged (insured for \$161,100.00 as collateral)	328,100 00
Total value of said mortgaged premises	\$ 504,700 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States registered 4 per cent.	\$ 30,000 00	\$ 36,300 00
Allegheny county riot	30,000 00	30,000 00
Pittsburgh Junction R. R. Co. 6 per cent.	18,000 00	21,240 00
Pittsburgh Western R. R. Co. 4 per cent	10,000 00	7,800 00
Pittsburgh Western R. R. Co. 4 per cent stock.	5,000 00	1,600 00
Lawrence R. R. Co. 7 per cent	1,000 00	1,100 00
Monongahela Incline Plane Co. 5 per cent.	4,000 00	4,160 00
Pittsburgh & Allegheny Bridge Co. coupon	15,000 00	15,525 00
Central Traction Co. coupon	15,000 00	15,825 00
Williamsburg boro., Allegheny co., coupon	30,000 00	30,750 00
Braddock township school coupon	12,000 00	12,255 00
Bellevue boro., school 4½ per cent. coupon	1,000 00	1,010 00
Pgh. Springfield 12th Ward school 6 per cent.	500 00	500 00
German Evan. Prot. Church coupon	8,000 00	8,440 00
Totals	\$ 179,500 00	\$ 186,505 00

WESTERN INSURANCE COMPANY.

417

Total market value of stocks and bonds	\$ 186,505 00
Cash in the company's principal office	444 53
Cash deposited in bank	21,866 30
Interest due and accrued on bonds	438 75
Gross premiums in course of collection, not more than three months due	17,345 93
All other property belonging to the company	212 50
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 456,118 01</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,236 33
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	11,995 00
Losses resisted, including interest, costs and other expenses thereon	889 00
Net amount of unpaid losses	\$ 29,120 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$125,715.50; unearned premiums (fifty per cent.)	\$ 62,857 75
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$62,483.29; unearned premiums (<i>pro rata</i>)	34,676 70
Total unearned premiums	\$ 97,534 45
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	150 00
All other demands against the company, absolute and contingent	4,731 46
Total amount of all Liabilities, except capital stock and net surplus	\$ 131,536 24
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	24,581 77
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 456,118 01</u>

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	\$ 13,787 82	From Marine and fire risks.	inland risks.
Gross premiums on risks written and renewed during the year	178,584 82	\$ 681 93	
Totals	\$ 192,372 64	\$ 681 93	
Deduct premiums and bills in course of collection at this date	17,345 93		
Entire premiums collected during the year	\$ 175,026 71	\$ 681 93	
Deduct re-insurance, rebate, abatement and return premiums	21,235 86	4 46	
	\$ 153,790 85	\$ 677 47	
Net cash actually received for premiums		\$ 154,468 32	
Received for interest on mortgages		10,739 55	
Received for interest and dividends on stocks, bonds and collateral loans		7,638 30	
Income received from all other sources		775 00	
Aggregate amount of Income actually received during the year in cash		<u>\$ 173,621 26</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$4,388 91, losses occurring in previous years)	\$ 90,958 29	On fire risks.	Marine and inland risks.
Deduct all amounts received for salvages and re-insurance in other companies	1,418 87	351 28	
	\$ 89,539 42	\$ 150 42	

Net amount paid during the year for losses	\$	89,689	84
Cash dividends actually paid stockholders		18,000	00
Paid for commissions or brokerage		25,537	65
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		8,991	65
Paid for State and local taxes in this and other States		4,626	37
All other payments and Expenditures		6,292	36
Aggregate amount of actual Expenditures during the year in cash	\$	153,137	87

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of Dec. of the preceding year	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 15,515,403	\$ 179,556 44		
	15,645,472	178,584 82	\$ 92,595	\$ 681 93
Totals	\$ 31,160,875	\$ 358,141 26	\$ 92,595	\$ 681 93
Deduct those expired and marked off as terminated	14,431,235	166,116 38	92,595	681 93
In force at end of year	\$ 16,729,640	\$ 192,024 88		
Deduct amount re-insured	393,839	3,825 59		
Net amount in force December 31, 1890	\$ 16,335,801	\$ 188,198 79		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 10,369,031 00	\$ 125,715 50	1-2	\$ 62,857 75
1888		1,271,028 00	12,414 86	1-6	2,069 14
1889		1,537,131 00	16,563 68	1-2	8,281 84
1890	Three years	1,938,678 00	20,017 67	5-6	16 681 39
1886		154,649 00	1,883 39	1-10	188 34
1887		210,440 00	2,415 45	3-10	724 63
1887	Five years	203,589 00	2,143 01	1-2	1,071 50
1883		308,093 00	3,404 22	7-10	2,382 96
1889		293,162 00	3,641 01	9-10	3,276 90
Totals		\$ 16,335,801 00	\$ 188,198 79		\$ 97,534 45

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,193,850 00
Losses paid from organization to date	1,712,721 44
Total amount of cash dividends declared since the company commenced business	881,500 00
Total amount of the company's stock owned by the directors at par value	70,800 00
Dividends declared payable in stock from organization	168,750 00
Losses incurred during the year: fire, \$104,530.70; marine, \$150.42; total	104,681 12

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 867,510 00
Premiums received	9,005 50
Losses paid	6,814 15
Losses incurred	6,026 16

Western Home Insurance Company,

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.	\$ 189,915 51
Interest due and accrued on all said mortgage loans	13,624 79
Value of lands mortgaged, exclusive of buildings	\$ 484,800 00
Value of buildings mortgaged (insured for \$52,050.00 as collateral)	73,875 00
Total value of said mortgaged premises	\$ 532,675 00

Loans on Collaterals

	Par value.	Market value.	Loaned thereon.
Certificates of stock Sioux City Engine Co.	\$ 2,800 00	\$ 5,000 00	\$ 1,000 00
Certificates of stock Nebraska and Iowa Ins. Co.	11,000 00	5,500 00	2,761 88
Totals	\$ 13,800 00	\$ 10,500 00	\$ 3,761 88

Amount loaned on collaterals.	\$ 3,761 88
Cash in the company's principal office	2,760 50
Cash deposited in bank	38,499 49
Interest due and accrued on collateral loans	210 00
Gross premiums in course of collection, not more than three months due.	30,749 72
Bills receivable, not matured, taken for fire, marine and inland risks.	16,108 23
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 295,630 12

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,958 85
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	2,835 00
Losses resisted, including interest, costs and other expenses thereon	3,946 00
Total gross amount of claims for losses	\$ 9,739 85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$70,530.16; unearned premiums (fifty per cent.)	\$ 35,265 08
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$63,078.60; unearned premiums (<i>pro rata</i>).	34,939 83
Total unearned premiums	\$ 70,204 91
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	519 04
Total amount of all Liabilities, except capital stock and net surplus.	\$ 80,463 80
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	15,166 32
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 295,630 12

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	\$ 51,270 50	From fire risks.
Deduct amount of same not collected	12,299 92	
Net collected	\$ 38,970 58	
Gross premiums on risks written and renewed during the year	117,257 61	
Total	\$ 156,228 19	
Deduct premiums and bills in course of collection at this date	46,857 95	
Entire premiums collected during the year	\$ 109,370 24	
Deduct re-insurance, rebate, abatement and return premiums	25,142 13	
Net cash actually received for premiums	\$ 84,281 11	
Received for interest on mortgages	1,330 11	
Received for interest and dividends on stocks, bonds and collateral loans	98,527 04	
Aggregate amount of Income actually received during the year in cash	\$ 98,527 04	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$10,687.74, losses occurring in previous years)	\$ 69,714 94
Paid for commissions or brokerage	12,574 29
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	14,235 35
Paid for State and local taxes in this and other States	1,967 97
All other payments and Expenditures	11,493 78
Aggregate amount of actual Expenditures during the year in cash	\$ 109,986 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 10,137,492	\$ 173,371 76
Written or renewed during the year	6,457,598	117,257 61
Totals	\$ 16,595,090	\$ 290,629 37
Deduct those expired and marked off as terminated	6,945,698	150,234 60
In force at the end of the year	\$ 9,649,392	\$ 138,394 77
Deduct amount re-insured	237,277	4,786 01
Net amount in force December 31, 1890	\$ 9,412,115	\$ 133,608 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 4,145,612 00	\$ 70,530 16	1-2	\$ 35,265 08
1888	Three years	363,017 00	4,691 14	1-6	781 86
1889		1,221,661 00	12,164 78	1-2	6,082 39
1890	Five years	1,266,189 00	14,018 47	5-6	11,682 05
1886		424,954 00	5,102 28	1-10	510 28
1887		667,525 00	6,774 88	3-10	2,022 45
1888		350,277 00	6,209 42	1-2	3,104 71
1889		717,430 00	9,748 69	7-10	6,824 08
1890		231,450 00	4,368 89	9-10	3,932 01
Totals		\$ 9,412,115 00	\$ 133,608 76		\$ 70,204 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 852,290 69
Losses paid from organization to date	277,783 87
Total amount of cash dividends declared since the company commenced business	32,000 00
Total amount of company's stock owned by the directors at par value	141,850 00
Amount loaned to officers and directors	77,950 00
Amount loaned to stockholders, not officers	33,049 50
Losses incurred during the year: fire	66,417 05

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	146,709 00
Premiums received		1,616 55
Losses paid		2,663 98
Losses incurred		2,663 98

Williamsburg City Fire Insurance Co.,

OF

BROOKLYN NEW YORK.

Incorporated March, 1853.

MARSHALL S. 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 (unencumbered)	\$	634,843 90
Loans on mortgage (first liens), upon which not more than one year's interest is due		319,600 00
Interest due and accrued on all said mortgage loans		1,234 91
Value of lands mortgaged, exclusive of buildings	\$	273,750 00
Value of buildings mortgaged (insured for \$259,200.00 as collateral)		294,550 00
Total value of said mortgaged premises	\$	568,300 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States Currency bonds, 6s	\$ 5,000 00	\$ 5,850 00
Richmond, Va., registered bonds, 4s of 1920	12,500 00	12,500 00
Forty-second Street and Grand Street Ferry, 7 per cent. coupon bonds	24,000 00	25,200 00
Georgia 7 per cent. coupon, 1915	25,000 00	29,500 00
Calvary Cemetery, Greenpoint and Brooklyn R. R. bonds	20,000 00	22,000 00
Long Island Bank of Brooklyn stock	10,000 00	15,000 00
First National Bank of Brooklyn stock	5,000 00	25,000 00
People's Gas Light Co. of Brooklyn stock	13,000 00	11,700 00
Metropolitan Gas Light Co. of Brooklyn	5,000 00	5,000 00
Dry Dock, East Broadway and Battery R. R. Co. of New York stock	20,000 00	28,000 00
Dry Dock, East Broadway and Battery R. R. Co. of New York, scrip	20,000 00	20,200 00
Central Park, North and East River R. R. stock	30,000 00	36,000 00
American Loan and Trust Co	15,000 00	15,000 00
Kings County Trust Co. stock	6,500 00	11,375 00
Brooklyn City R. R. Co. stock	26,620 00	42,592 00
Washington Trust Co. stock	3,300 00	6,105 00
Forty-second Street and Grand Street Ferry R. Co. stock	24,000 00	57,600 00
New York & New Jersey Telephone Co. stock	10,000 00	10,300 00
Totals	\$ 274,920 00	\$ 378,922 00

Total market value of stocks and bonds \$ 378,922 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Greenwich Insurance Co. stock . . .	\$ 250 00	\$ 475 00	\$ 350 00
Title Guarantee & Trust Co. stock . .	4,000 00	6,400 00	5,000 00
Lafayette Insurance Co. stock . . .	1,000 00	800 00	1,000 00
Amphion Academy stock	250 00	225 00	
Second Avenue R. R. Co. stock . . .	400 00	440 00	
Totals	\$ 5,900 00	\$ 8,340 00	\$ 6,350 00

Amount loaned on collaterals	\$ 6,350 00
Cash in company's principal office	2,892 60
Cash deposited in bank	31,511 39
Interest due and accrued on bonds	3,414 90
Interest due and accrued on collateral loans	106 80
Gross premiums in course of collection, not more than three months due	63,480 43
All other property belonging to the company	8,497 82
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,184 57
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,450,854 75

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,444 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	43,591 50
Losses resisted, including interest, costs and other expenses thereon	6,514 38
Total gross amount of claims for losses	\$ 57,550 18
Deduct re-insurance thereon	5,034 72
Net amount of unpaid losses	\$ 52,515 46
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$356,610.14; unearned premiums (fifty per cent.)	\$ 178,305 07
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$521,730.48; unearned premiums (<i>pro rata</i>)	273,089 67
Total unearned premiums	\$ 451,394 74
Cash dividends to stockholders remaining unpaid	80 00
All other demands against the company, absolute and contingent	16,403 01
Total amount of all Liabilities, except capital stock and net surplus	\$ 520,393 21
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	680,461 54
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,450,854 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	\$ 61,510 19	From fire risks.
Deduct amount of same not collected	4,517 06	
Net collected	\$ 56,993 13	
Gross premiums on risks written and renewed during the year	639,703 23	
Total	\$ 696,696 36	
Deduct premiums and bills in course of collection at this date	64,665 00	
Entire premiums collected during the year	\$ 632,031 36	
Deduct re-insurance, rebate, abatement and return premiums	97,301 99	
Net cash actually received for premiums	\$ 534,729 37	
Received for interest on mortgages	16,364 09	
Received for interest and dividends on stocks, bonds and collateral loans	18,831 19	
Income received from all other sources	24,940 18	
Aggregate amount of Income actually received during the year in cash	\$ 594,864 83	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$30,742.84, fire risks, losses occurring in previous years	\$ 299,933 39
Deduct all amounts received for salvages and re-insurance in other companies	37,335 90
Net amount paid during the year for losses	\$ 262,597 49
Cash dividends actually paid stockholders	49,950 00
Paid for commissions or brokerage	133,462 47
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	59,735 36
Paid for State and local taxes in this and other States	6,835 74
All other payments and Expenditures	37,897 95
Aggregate amount of actual Expenditures during the year in cash	\$ 550,478 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks, thereon.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 112,596,389	\$ 914,257 57
Written or renewed during the year	84,402,933	639,703 23
Totals	\$ 196,999,322	\$ 1,553,960 80
Deduct those expired and marked off as terminated	76,382,937	611,850 97
In force at the end of the year	\$ 120,616,385	\$ 942,109 83
Deduct amount re-insured	6,090,221	63,769 21
Net amount in force December 31, 1890	\$ 114,526,164	\$ 878,340 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$ 45,587,232 00	\$ 356,610 14	1-2	\$ 178,305 07
1889		161,680 00	1,319 93	1-4	329 98
1890	Two years	66,614 00	588 86	3-4	441 65
1888		15,749,787 00	114,115 67	1-6	19,019 28
1889	Three years	17,352,902 00	120,226 00	1-2	60,113 00
1887		21,632,402 00	139,128 13	5-6	115,940 11
1888		107,525 00	984 80	1-8	123 10
1889	Four years	130,410 00	1,151 92	3-8	431 97
1889		242,825 00	2,108 49	5-8	1,317 81
1886		315,100 00	2,605 38	7-8	2,279 70
1887	Five years	2,040,157 00	21,674 40	1-10	2,167 44
1888		2,601,826 00	28,002 56	3-10	8,400 77
1889		3,020,546 00	31,044 59	1-2	15,522 29
1890		2,763,654 00	29,371 27	7-10	20,560 20
1884		2,750,504 00	29,378 03	9-10	26,440 23
	Seven years	3,000 00	30 00	1-14	2 14
Totals		\$ 114,526,164 00	\$ 878,340 62		\$ 451,394 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,061,960 23
Losses paid from organization to date	6,143,220 31
Total amount of cash dividends declared since the company commenced business	1,202,500 00
Total amount of the company's stock owned by the directors at par value	81,650 00
Amount loaned to officers and directors	5,000 00
Amount loaned to stockholders, not officers	1,000 00
Losses incurred during the year: fire	276,951 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 418,625 00
Premiums received	5,460 19
Losses paid	1,500 72
Losses incurred	1,735 11

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 1890.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium	Losses paid.	Per cent. of losses to premiums received.	Losses incurred.	Expenses.
Aetna, Connecticut	\$ 1,473,572 00	\$ 25,176 18	1.71	\$ 8,952 95	35.56	\$ 10,184 16	\$ 4,822 92
Agricultural, New York	559,480 00	7,198 73	1.28	140 25	1.94	1,166 79	350 10
Allemannia Fire, Pennsylvania	840,375 00	8,393 63	.99	3,536 27	42.13	5,036 12	105 32
Alta Fire, California	237,930 00	3,944 99	1.66	786 00	19.92	786 00	1,263 59
Amazon, Ohio	640,668 00	10,982 19	1.71	3,477 63	31.66	3,439 97	3,895 83
American, Massachusetts	372,589 00	4,625 74	1.24	1,425 46	30.82	1,425 46	1,508 34
American, New Jersey	607,247 00	9,003 68	1.48	4,382 13	48.67	4,634 43	2,011 61
American Fire, New York	408,613 88	5,435 00	1.33	5,138 90	94.55	3,638 90	3,594 55
American Fire, Pennsylvania	1,251,283 00	20,775 98	1.66	9,146 11	44.02	10,190 00	1,301 80
American Central, Missouri	609,776 00	7,776 60	1.27	1,594 72	20.51	1,711 72	5,967 72
Anglo-Nevada, California	516,754 00	10,680 52	2.06	2,183 14	20.44	2,060 84	41 59
Armenia, Pennsylvania	1,079,749 00	18,520 20	1.10	7,847 90	42.38	7,685 25	5,967 72
Armstrong Fire, New York	78,550 00	1,138 94	1.45	53 01	58.61	53 01	41 59
Atlas Assurance, England	791,509 00	14,993 59	1.89	8,787 84	58.61	8,787 84	4,152 44
Boylston, Massachusetts	346,852 00	5,279 43	1.52	1,498 72	28.38	1,498 72	983 86
British America, Canada	495,845 00	8,891 94	1.79	2,096 56	23.57	2,256 22	1,892 81
Broadway, New York	319,150 00	3,723 26	1.20	1,529 17	41.07	2,529 17	82 53
Buffalo German, New York	400,008 35	6,169 65	1.54	2,078 87	33.69	2,078 87	2,074 88
Burlington, Iowa	209,825 00	3,760 87	1.79	463 05	12.31	463 05	1,227 51
Caledonian, Scotland	64,550 00	1,019 03	1.58	0 00	0.00	0 00	444 65
California, California	791,606 00	15,341 82	1.95	11,372 36	74.13	8,938 10	5,094 16
Citizens, Missouri	233,332 00	3,299 00	1.41	678 00	20.55	678 00	663 00
Citizens, New York	231,067 00	3,946 92	1.71	1,244 51	31.53	800 58	757 31
Citizens, Pennsylvania	53,813 00	635 46	1.18	0 00	0.00	0 00	1,590 35
City of London Fire, England	285,300 00	5,147 21	1.80	1,745 78	33.91	1,994 03	1,590 35
Commercial, California	520,322 81	9,158 77	1.76	10,243 54	111.84	8,356 80	9,662 74
Commercial Union, England	1,826,319 00	35,735 73	1.96	14,580 65	40.80	16,815 98	375 63
Concordia Fire, Wisconsin	258,373 00	3,819 10	1.47	2,459 60	64.14	2,459 60	3,160 11
Connecticut Fire, Connecticut	924,757 00	14,774 17	1.59	4,361 56	29.52	5,407 45	2,865 25
Continental, New York	985,337 00	17,548 23	1.78	4,990 85	28.43	4,112 65	2,865 25

STATISTICAL TABLES.

Denver, Colorado	3,936,586 00	70,827 11	1.79	22,261 71	31.43	25,906 47	34,705 28
Detroit Fire and Marine, Michigan	61,766 00	792 81	1.28	555 87	70.11	555 87	130 88
Eagle Fire, New York	347,110 00	3,910 45	1.13		0.00	21 98	1,041 36
Empire State, New York	163,070 00	2,469 19	1.51	772 75	31.29	754 75	593 81
Equitable Fire and Marine, Rhode Island	269,995 59	3,674 83	1.36	449 63	12.24	8 63	881 12
Exchange Fire, New York	340,275 00	4,123 67	1.21	2,748 59	66.65	2,748 59	1,162 94
Farragut Fire, New York	353,708 00	4,792 12	1.35	130 35	2.72	145 35	1,393 67
Fire Association, Pennsylvania	667,818 00	10,516 54	1.57	5,302 49	50.42	5,319 64	3,011 73
Fireman's Fund, California	1,484,203 00	29,792 27	2.01	17,989 07	60.38	18,625 67	8,193 84
Firemen's, New Jersey	293,540 00	3,614 88	1.23	49 00	1.36	67 00	244 92
Fire Insurance Co. of the County of Philadelphia, Penn	85,400 00	1,299 34	1.52		0.00		397 22
Franklin Fire, Pennsylvania	563,662 63	8,540 85	1.51	809 20	9.05	1,000 99	1,412 45
German, Freeport, Illinois	975,053 00	17,681 71	1.81	6,138 33	34.72	10,173 73	5,795 79
German Fire, Peoria, Illinois	468,050 00	8,161 15	1.74	1,948 84	23.88	1,717 46	1,920 29
German Fire, Pennsylvania	1,012,668 00	12,614 47	1.24	7,901 37	62.63	7,901 37	3,457 90
German-American, New York	1,891,528 00	28,764 38	1.52	8,737 85	30.38	9,307 50	6,761 52
Germania Fire, New York	543,701 00	7,572 40	1.39	2,454 41	32.41	1,942 16	3,717 58
German Insurance and Savings, Illinois	3,800 00	69 80	1.84		0.00		20 94
Girard Fire and Marine, Pennsylvania	323,552 00	4,723 39	1.46	97 88	2.07	97 88	925 10
Glens Falls, New York	606,552 00	7,337 95	1.21	2,166 78	29.54	2,166 78	1,675 77
Grand Rapids Fire, Michigan	125,461 00	1,773 32	1.41	23 00	1.29	23 00	524 10
Granite State Fire, New Hampshire	276,900 00	4,560 05	1.65	1,909 99	41.88	1,089 46	1,140 01
Greenwich, New York	79,185 00	1,189 37	1.50		0.00		82 00
Guardian Assurance, England	658,787 70	9,859 17	1.49	4,661 73	47.28	6,395 33	1,684 53
Hamburg-Bremen Fire, Germany	534,745 00	9,533 61	1.78	2,807 84	29.45	2,807 84	2,764 72
Hanover Fire, New York	462,130 00	7,893 86	1.71	2,489 02	31.53	1,601 17	1,514 63
Hartford Fire, Connecticut	1,979,533 00	32,713 48	1.65	9,503 45	29.05	11,345 25	5,695 51
Hekla Fire, Minnesota	96,895 10	1,357 84	1.40		0.00		303 16
Helvetia Swiss Fire, Switzerland	387,979 00	5,872 88	1.51	185 94	3.15	185 94	1,803 64
Home, New York	2,414,971 00	31,866 76	1.32	11,856 25	37.28	12,097 87	6,361 35
Home Mutual, California	814,940 00	14,709 49	1.80	4,385 53	29.81	4,110 53	3,808 31
Imperial Fire, England	1,016,576 92	23,816 59	2.34	6,634 07	27.86	6,309 07	5,954 15
Insurance Co. of North America, Pennsylvania	2,585,634 00	50,657 38	1.96	19,622 93	38.74	16,720 71	12,543 39
Insurance Co. of the State of Pennsylvania	374,673 00	5,187 13	1.38	816 56	15.72	2,731 40	1,612 64
Jersey City, New Jersey	58,650 00	741 36	1.26	136 59	18.42	136 59	326 64

TABLE I—CONTINUED.

NAME OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premis.	Losses paid.	Per cent. of losses to premiums received.	Losses incurred.	Expenses.
Knoxville Fire, Tennessee	\$ 48,274 00	\$ 832 35	1.72	\$ 944 49	113.47	\$ 944 49	. . . . .
Lancashire, England.	612,591 00	10,193 09	1.66	6,593 26	64.68	9,907 89	\$ 2,236 49
Liberty, New York	567,784 00	10,848 95	1.91	2,684 32	24.74	3,485 94	2,476 48
Lion Fire, England.	956,555 88	23,121 89	2.42	9,733 01	42.09	10,185 07	4,780 47
Liverpool and London and Globe, England	2,409,137 00	44,091 92	1.83	9,199 62	20.87	8,805 62	10,773 93
London Assurance Corporation, England	664,375 00	10,325 15	1.51	605 25	5.86	1,089 25	3,534 50
London and Lancashire Fire, England	772,813 00	15,430 59	1.99	1,872 35	11.48	1,872 35	3,566 19
Long Island, New York	82,662 00	2,100 28	2.54	684 59	32.59	684 59	. . . . .
Lumbermen's, Pennsylvania	96,122 00	1,154 48	1.20	551 59	47.78	551 59	429 55
Manchester Fire, England.	878,406 45	17,886 34	2.04	7,860 50	43.95	7,860 50	5,237 93
Manufacturers' and Builders' Fire, New York	489,025 00	9,141 00	1.26	2,698 77	43.94	2,698 77	73 58
Marine, Missouri	205,950 00	2,693 04	1.31	1,493 33	55.45	1,493 33	600 15
Mechanics', Pennsylvania	44,060 00	447 15	1.00	22 23	4.97	622 33	237 55
Mercantile, Fire and Marine, Massachusetts.	538,094 00	6,027 27	1.12	1,016 70	16.86	1,016 70	66 60
Merchants', New Jersey	657,036 58	10,345 85	1.58	2,605 89	25.19	2,636 79	1,855 70
Merchants', Rhode Island	230,655 00	3,076 14	1.33	5 07	.17	5 07	686 56
Michigan Fire and Marine, Michigan	720,717 50	13,468 26	1.87	435 74	3.24	435 74	5,177 45
Milwaukee Mechanics', Wisconsin.	712,410 00	10,497 60	1.47	3,841 79	36.59	5,628 65	2,356 16
National Fire, Connecticut	1,286,567 96	29,201 82	2.27	6,149 70	21.06	6,177 95	7,300 45
National Assurance, Ireland	628,811 00	13,942 60	2.22	2,305 62	16.54	2,305 62	3,574 28
Newark Fire, New Jersey	189,408 00	4,268 11	2.25	1,384 73	32.44	2,435 45	1,280 43
New Hampshire Fire, New Hampshire	880,760 00	12,583 45	1.43	1,427 86	11.35	5,811 96	3,927 36
New York Fire, New York	105,625 00	1,785 01	1.69	1,614 00	90.42	1,614 00	175 00
New York Bowery Fire, New York	323,725 00	4,250 25	1.31	1,662 85	39.12	4,497 85	1,371 92
New Zealand, New Zealand	164,370 00	1,375 00	.84	32 60	2.37	32 60	779 80
Niagara Fire, New York	1,179,112 00	23,321 49	1.98	8,105 05	34.75	7,698 11	5,393 95
Northwestern National, Wisconsin	866,169 00	11,285 59	1.30	1,573 51	13.94	1,573 51	2,821 39
Northern Assurance, England.	837,465 65	15,267 67	1.82	5,606 37	36.72	5,399 30	3,169 37
North American, Massachusetts	102,435 00	1,119 80	1.09	11 85	1.06	50	237 95
North British and Mercantile, England	1,147,886 00	21,190 11	1.84	9,754 56	46.03	12,155 86	4,978 06
Norwich Union Fire, England	1,095,268 00	19,197 91	1.75	1,838 33	9.57	2,210 17	5,458 66

Oakland Home, California	457,645 16	10,811 95	2.36	4,192 09	38.77	5,924 33	3,119 45
Oregon Fire and Marine, Oregon	369,413 00	4,436 13	1.20	5,592 75	126.07	5,592 75	
Orient, Connecticut.	962,058 00	13,103 47	1.36	5,309 63	40.52	4,354 61	2,620 69
Pacific Fire, New York.	120,146 00	1,205 36	1.00		0.00	20 00	358 59
Packers' and Provision Dealers', Illinois.	141,116 00	2,300 92	1.63		0.00		690 28
Pennsylvania Fire, Pennsylvania	1,454,360 00	30,904 41	2.13	16,074 31	52.01	20,921 35	7,819 64
People's Fire, New Hampshire	319,925 25	5,134 55	1.60		.67	39 78	1,214 04
People's Fire, New York	101,245 00	1,086 80	1.07		0.00		244 63
Phenix, New York	1,563,415 00	34,141 05	2.18	7,469 40	21.88	8,514 99	8,606 62
Phoenix, Connecticut.	1,536,374 00	23,804 67	1.55	2,492 08	10.41	2,578 08	3,570 69
Phoenix Assurance, England.	710,640 49	11,778 59	1.05	7,395 67	62.79	7,776 00	2,074 04
Providence-Washington, Rhode Island.	1,423,640 00	25,310 34	1.71	7,692 19	30.39	8,665 00	9,157 95
Prussian National, Prussia	656,025 00	11,361 27	1.73	975 96	8.59	975 96	3,674 85
Queen, England	1,104,292 00	22,419 03	2.03	7,291 37	32.52	6,075 37	5,348 49
Reading Fire, Pennsylvania	232,800 00	2,875 11	1.23		0.00	2,041 87	620 16
Rochester-German, New York	420,716 00	8,547 70	2.03	4,162 38	48.69	5,198 09	2,772 99
Royal, England.	840,823 54	12,382 58	1.47	3,375 19	27.26	3,375 19	2,474 38
Scania Fire, Sweden	288,650 00	5,166 21	1.79	1,417 02	27.43	1,417 02	1,925 66
Scottish Union and National, Scotland.	1,021,694 00	18,218 00	1.78	9,617 44	52.79	7,791 78	2,922 67
Security, Connecticut.	693,048 00	13,387 36	1.93	2,162 66	16.15	2,885 52	4,462 45
Southern, Louisiana	142,675 00	1,868 35	1.33	16 95	.89	16 95	352 75
Southern California, California	260,684 00	4,683 63	1.79	524 49	11.19	318 95	1,070 90
Springfield Fire and Marine, Massachusetts.	1,348,468 00	25,707 64	1.91	9,455 48	36.78	9,491 88	7,712 29
Spring Garden, Pennsylvania	601,238 74	7,719 49	1.29	5,055 58	64.88	7,055 58	2,727 37
Standard Fire, Missouri	231,675 00	4,316 95	1.86	540 83	12.53	540 83	1,006 89
State Investment, California	212,047 00	4,866 17	2.15	1,673 00	36.64	2,423 00	1,141 55
State, Iowa	887,040 00	15,606 05	1.77	10,881 61	60.93	10,896 61	4,112 36
St. Paul Fire and Marine, Minnesota.	1,110,854 00	17,245 01	1.55	8,106 49	47.01	8,106 49	6,360 99
St. Paul German, Minnesota	363,551 00	5,713 37	1.57	591 44	10.35	591 44	1,428 34
Sun, California	271,699 00	5,007 20	1.84	1,222 53	24.41	1,222 53	1,306 37
Sun Fire Office, England	1,692,841 48	31,597 68	1.86	2,347 73	7.45	3,347 73	9,895 68
Svea Fire, Sweden	268,016 00	3,755 49	1.40	444 14	11.82	444 14	742 07
Syndicate, Minnesota.	289,330 00	4,409 81	1.52	1,065 32	24.16	1,089 32	788 57
Teutonia Fire, Pennsylvania	42,635 00	450 50	1.06		0.00		91 68
Traders', Illinois	1,079,275 00	20,795 69	1.93	6,341 47	30.49	7,666 42	6,238 70
Transatlantic Fire, Germany.	318,350 00	4,214 54	1.32	770 17	18.27	1,308 34	1,290 01

TABLE I—CONCLUDED.

NAMES OF COMPANIES	Risks written during the year.	Premiums received.	Average rate of prems.	Losses paid.	Per cent. of losses to premiums received.	Losses incurred.	Expenses.
Union, California	\$ 580,834 00	\$ 15,281 58	2.24	\$ 6,798 48	62.24	\$ 6,892 57	\$ 3,276 96
Union, Pennsylvania	353,136 00	3,768 21	1.07	289 74	7.69	3,373 77	1,063 66
Union Assurance, England	369,641 00	6,569 83	1.77	139 11	2.12	139 11	1,809 23
United Firemen's, Pennsylvania	58,521 00	785 66	1.35	. . . . .	0.00	. . . . .	177 46
United States Fire, New York	359,837 50	4,705 94	1.31	391 20	8.31	391 20	1,292 56
Western Assurance, Canada	948,815 00	17,313 30	1.82	8,738 60	50.47	8,838 60	5,194 00
Westchester Fire, New York	441,765 00	7,456 00	1.68	1,316 36	17.66	1,679 76	1,966 95
Western, Pennsylvania	867,510 00	9,005 50	1.04	6,814 15	75.66	6,026 16	2,324 26
Western Home, Iowa	146,709 00	1,616 55	1.10	2,663 98	164.79	2,663 98	. . . . .
Williamsburgh City Fire, New York	418,625 00	5,460 19	1.34	1,500 72	27.48	1,735 11	. . . . .
Totals	\$91,941,829 16	\$1,555,417 15	1.69	\$ 519,549 30	33.50	\$ 565,541 40	\$395,030 82

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.
Ætna, Connecticut	\$ 366,905,756 00	\$ 3,570,308 54	.98	\$ 1,590,307 43	\$ 964,002 70
Agricultural, New York	103,765,582 00	980,093 71	.94	465,721 15	372,738 15
Alamo Fire, Texas	3,977,063 88	63,028 25	1.59	14,479 71	18,568 05
Allemannia Fire, Pennsylvania	17,176,265 00	229,187 46	1.33	81,012 20	69,151 71
Alta Fire, California	7,999,136 00	133,013 72	1.66	37,444 58	54,184 83
Amazon, Ohio	21,606,047 00	297,348 08	1.38	137,916 55	105,442 00
American, Massachusetts	25,602,314 00	301,982 32	1.18	167,759 32	101,447 00
American, New Jersey	71,050,000 00	549,500 35	.77	212,558 27	174,649 19
American Fire, New York	101,600,220 00	940,881 66	.92	377,789 95	309,791 29
American Fire, Pennsylvania	245,836,199 00	2,286,253 36	.97	1,075,266 93	690,749 23
American Central, Missouri	54,876,589 00	690,342 70	1.26	286,495 43	229,631 09
Armenia, Pennsylvania	8,424,040 00	78,051 90	.92	21,242 12	30,421 53
Armstrong Fire, New York	38,527,525 56	472,029 34	1.22	244,107 38	49,207 23
Atlas Assurance, England	874,742,000 00	1,312,113 00	.15	635,356 97	313,589 79
Boylston, Massachusetts	35,252,642 00	358,351 67	1.02	180,450 80	116,209 50
British American, Canada	57,080,744 00	681,999 68	1.19	363,197 64	176,384 59
Broadway, New York	26,218,442 00	129,237 08	.49	35,266 89	49,424 59
Buffalo German, New York	59,149,803 00	536,877 15	1.07	207,331 90	155,282 08
Burlington, Iowa	16,494,492 00	261,121 25	1.58	116,321 98	110,501 89
Caledonian, Scotland	78,864,062 00	1,023,252 63	1.29	86,084 93	191,190 11
California, California	71,564,558 00	1,073,106 70	1.49	433,071 35	290,538 03
Citizens, Missouri	8,615,177 00	97,599 74	1.13	65,564 74	36,414 59
Citizens, New York	92,081,888 94	765,141 40	.83	385,339 23	294,628 70
Citizens, Pennsylvania	25,806,025 00	300,582 60	1.17	151,800 83	97,565 90
City of London Fire, England	44,077,357 41	514,563 91	1.16	225,464 92	147,913 45
Commercial, California	35,907,960 89	526,777 10	1.47	266,058 47	175,263 79
Commercial Union, England	349,655,276 00	3,320,794 35	.95	1,587,637 85	834,893 20
Concordia Fire, Wisconsin	29,459,847 00	373,001 82	1.27	164,796 63	121,896 90
Connecticut Fire, Connecticut	114,138,672 00	1,364,755 63	1.19	580,952 60	400,333 62
Continental, New York	335,693,904 00	2,591,062 03	.77	1,225,157 27	968,767 93

TABLE II—CONTINUED.

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.
Denver, Colorado	\$ 16,704,733 00	\$ 233,064 42	1.39	\$ 53,984 28	\$ 84,999 04
Detroit Fire and Marine, Michigan	22,913,790 00	265,901 92	1.16	107,950 54	77,929 40
Eagle Fire, New York	29,589,321 00	165,185 04	.56	54,590 12	72,851 46
Empire State, New York	15,322,739 00	191,450 94	1.25	113,506 60	56,715 91
Equitable Fire and Marine, Rhode Island,	30,454,122 00	327,101 75	1.07	148,001 19	104,048 39
Exchange Fire, New York	34,031,970 00	337,252 30	.96	257,428 57	104,821 44
Farragut Fire, New York	22,994,825 00	190,132 53	.83	65,565 75	79,233 78
Fire Association, Pennsylvania	163,912,254 00	1,979,410 52	1.21	862,680 77	568,356 68
Fireman's Fund, California	141,730,020 00	1,973,837 72	1.39	639,818 83	448,642 04
Firemen's, New Jersey	44,110,182 00	299,796 10	.68	123,168 22	95,584 81
Fire Insurance Company of the County of Philadelphia, Penna	21,071,039 00	238,929 95	1.13	107,891 28	80,204 62
Franklin Fire, Pennsylvania	50,892,824 00	549,823 50	1.08	227,547 49	229,070 44
German, Freeport, Illinois,	92,041,013 00	1,524,038 57	1.65	732,230 64	528,712 11
German Fire, Peoria, Illinois	21,716,153 00	314,719 38	1.45	133,882 51	82,557 63
German Fire, Pennsylvania	24,277,873 00	267,563 42	1.10	127,817 05	78,833 16
German-American, New York	309,002,242 00	2,988,389 24	.97	1,301,445 00	894,795 17
Germania Fire, New York	179,392,171 14	1,532,853 30	.86	605,311 95	424,241 78
German Insurance and Savings, Illinois	2,123,460 00	21,021 26	.99	9,099 50	7,949 41
Girard Fire and Marine Pennsylvania	49,148,596 00	520,994 50	1.06	161,447 44	178,068 02
Glens Falls, New York	70,305,528 00	693,513 06	.99	259,914 11	218,201 12
Grand Rapids Fire, Michigan	11,340,695 00	146,452 18	1.29	68,664 33	42,583 30
Granite State Fire, New Hampshire	34,432,774 00	445,328 81	1.29	197,056 10	107,643 37
Greenwich, New York	246,989,336 00	1,148,620 29	.46	561,901 53	371,077 82
Guardian Assurance, England	170,496,920 59	1,354,801 86	.79	458,824 58	443,325 38
Hamburg-Bremen Fire, Germany	104,992,618 00	1,244,114 41	1.18	534,051 15 1/2	344,174 85
Hanover Fire, New York	170,280,564 51	1,420,755 32	.83	636,369 58	513,601 89
Hartford Fire, Connecticut	289,397,532 00	3,543,614 50	1.22	1,587,808 00	1,011,253 21
Hekla Fire, Minnesota	14,251,108 00	220,408 80	1.55	40,199 07	42,346 27
Helvetia Swiss Fire, Switzerland	649,187,443 00	1,155,262 83	.18	287,116 91	192,861 51
Home, New York	656,453,395 00	5,353,986 77	.82	2,386,870 76	1,531,360 48

Home Mutual, California	25,391,583 00	456,467 80	1.79	142,338 90	184,698 33
Imperial Fire, England	137,302,954 00	1,371,521 59	.99	566,521 66	404,312 73
Insurance Company of North America, Pennsylvania	748,829,909 00	5,329,894 49	.71	2,648,671 11	1,353,147 53
Insurance Company of the State of Pennsylvania	43,398,497 00	376,647 66	.87	243,801 98	127,897 32
Jersey City, New Jersey	11,432,627 00	147,612 10	1.29	89,680 11	59,181 81
Knoxville Fire, Tennessee	9,475,264 00	169,219 85	1.78	76,198 56	117,211 75
Lancashire, England	201,841,387 00	2,009,688 68	.99	1,003,515 11	584,758 74
Liberty, New York	102,137,516 00	1,088,037 38	1.06	551,778 20	318,379 20
Lion Fire, England	61,383,650 00	689,238 19	1.12	222,418 75	141,300 26
Liverpool and London and Globe, England	630,972,520 00	5,742,334 91	.91	2,467,611 76	1,347,134 14
London Assurance, England	153,265,707 00	1,225,557 83	.80	532,575 61	300,071 76
London and Lancashire Fire, England	278,932,419 00	2,425,976 97	.87	954,151 78	561,986 71
Lumbermen's, Pennsylvania	12,027,918 00	122,705 56	1.02	53,298 30	42,341 33
Manchester Fire, England	328,019,802 00	1,079,732 40	.33	519,144 30	310,465 90
Manufacturer's and Builder's Fire, New York	32,533,694 00	262,534 90	.81	120,240 79	107,162 88
Marine, Missouri	7,909,251 00	76,627 42	.97	21,230 00	29,129 26
Mechanics', Pennsylvania	19,496,407 00	186,057 54	.95	72,997 48	60,391 88
Mercantile Fire and Marine, Massachusetts	13,824,925 00	172,492 28	1.24	89,507 92	55,936 75
Merchants', New Jersey	86,011,240 00	971,672 59	1.13	517,243 56	308,331 72
Merchants', Rhode Island	27,779,232 00	304,375 41	1.09	148,838 98	96,072 65
Michigan Fire and Marine, Michigan	42,981,825 00	590,266 39	1.38	244,202 51	170,865 33
Milwaukee Mechanics', Wisconsin	48,413,702 00	627,769 53	1.29	259,445 83	221,971 64
National Fire, Connecticut	108,694,191 00	1,406,963 88	1.29	572,576 85	423,852 26
National Assurance, Ireland	28,205,704 00	1,111,583 00	.88	627,460 00	320,242 00
Newark Fire, New Jersey	81,361,523 00	247,514 39	.88	136,092 43	85,959 98
New Hampshire Fire, New Hampshire	46,156,285 00	923,150 58	1.13	421,970 14	265,767 12
New York Bowery Fire, New York	264,112,585 00	505,737 31	1.10	269,249 49	154,851 06
New Zealand, New Zealand	270,031,712 00	1,818,477 00	.69	831,133 00	405,546 00
Niagara Fire, New York	57,848,243 00	2,437,944 52	.90	1,033,928 46	689,980 26
Northwestern National, Wisconsin	128,048,439 00	647,079 58	1.12	270,370 12	128,998 93
Northern Assurance, England	21,290,614 00	1,322,686 76	1.03	579,801 51	379,754 04
North American, Massachusetts	263,220,617 00	207,013 51	.97	97,418 72	63,951 61
North British and Mercantile, England	150,944,100 00	2,602,467 26	.99	1,219,219 52	743,462 39
Norwich Union Fire, England		1,526,044 27	1.01	630,525 73	408,462 52

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.
Oakland Home, California	\$ 34,833,994 40	\$ 590,771 77	1.70	\$ 197,806 03	\$ 165,747 51
Ohio Farmers, Ohio	94,111,317 00	856,684 54	.91	515,777 56	250,175 62
Orient, Connecticut	107,215,469 00	1,214,595 24	1.13	563,995 35	362,311 95
Pacific Fire, New York	37,240,816 00	317,708 92	.85	139,818 08	96,520 06
Packers and Provision Dealers, Illinois	7,222,972 00	84,686 59	1.17	36,325 88	31,470 39
Pennsylvania Fire, Pennsylvania	111,151,618 00	1,379,354 59	1.24	667,687 66	420,473 74
Peoples Fire, New Hampshire	46,430,035 00	616,285 19	-1.32	299,938 46	175,721 20
Peoples Fire, New York	19,530,202 00	153,301 03	.78	100,248 70	53,757 77
Phoenix, Connecticut	346,148,467 00	4,048,399 60	1.17	1,912,711 19	1,371,124 52
Phoenix Assurance, England	253,292,497 00	2,917,098 08	1.15	1,446,398 01	898,929 26
Providence-Washington, Rhode Island	270,394,563 00	2,416,665 52	.89	901,891 17	589,218 13
Prussian National, Prussia	160,772,074 00	1,506,114 27	.93	591,440 89	387,977 67
Queen, England	569,933,117 00	1,118,581 78	.20	352,262 14	252,387 58
Reading Fire, Pennsylvania	175,403,503 00	1,943,708 31	1.11	912,945 47	391,172 43
Reliance, Pennsylvania	26,637,336 00	321,527 75	1.21	118,924 89	87,429 96
Rochester German, New York	23,647,918 00	208,927 03	.88	99,537 01	58,648 12
Rockford, Illinois	49,713,659 00	585,013 32	1.18	226,047 52	147,186 11
Royal, England	34,625,679 00	504,197 94	1.45	147,156 75	176,119 93
Scania Fire, Sweden	665,435,149 79	4,661,317 00	.70	1,832,072 71	1,162,867 01
Scottish Union and National, Scotland	77,546,616 00	317,996 04	.41	81,478 61	109,564 30
Security, Connecticut	104,980,376 00	1,054,975 33	1.01	256,763 65	182,699 88
Southern, Louisiana	71,686,382 00	798,455 16	1.11	343,175 47	216,455 25
Southern California, California	32,959,911 37	515,180 17	1.53	196,062 28	130,267 56
Springfield Fire and Marine, Massachusetts	18,981,109 00	322,661 36	1.70	105,272 08	99,488 42
Spring Garden, Pennsylvania	150,702,440 00	2,034,482 97	1.35	965,623 87	596,886 11
Standard Fire, Missouri	34,075,218 18	374,519 71	1.09	137,074 75	107,800 66
State Investment, California	19,888,605 00	172,526 78	1.58	62,817 79	68,674 52
State, Iowa	34,384,553 00	581,294 71	1.60	191,563 54	168,880 10
	22,405,455 00	398,520 68	1.78	171,377 92	170,935 81

St. Paul Fire and Marine, Minnesota	99,381,275 00	1,331,591 93	1.34	597,663 04	347,117 27
St. Paul German, Minnesota	39,889,495 00	681,647 01	1.71	174,046 27	115,326 65
Sun, California	22,123,695 00	409,263 93	1.85	138,002 31	100,358 69
Sun Fire Office, England	175,236,949 00	1,935,672 92	1.10	765,351 28	473,188 19
Syndicate, Minnesota	18,869,452 00	241,874 12	1.28	97,371 20	76,174 24
Teutonia Fire, Pennsylvania	3,649,033 00	29,404 13	.81	3,426 74	13,125 09
Traders, Illinois	53,751,264 00	766,666 59	1.43	352,743 75	195,991 53
Transatlantic Fire, Germany	30,983,834 00	303,536 05	.98	140,881 36	107,053 62
Union, California	75,571,992 00	1,010,316 93	1.34	452,409 26	297,843 96
Union, Pennsylvania	30,500,949 00	363,792 44	1.19	204,420 73	124,231 83
Union Assurance, England	445,332,500 00	845,471 00	.19	373,957 96	253,342 37
United Firemen's, Pennsylvania	28,812,023 00	279,455 92	.97	116,585 35	96,603 90
United States Fire, New York	23,510,267 00	219,882 26	.93	100,331 03	88,046 45
Western Assurance, Canada	165,896,013 00	1,581,824 66	.95	755,032 97	369,125 01
Westchester Fire, New York	110,176,524 00	1,098,990 31	.99	459,989 00	406,658 53
Western, Pennsylvania	15,738,067 00	179,266 75	1.14	89,689 84	45,448 03
Western Home, Iowa	6,457,598 00	117,257 61	1.82	69,714 94	40,269 39
Williamsburgh City Fire, New York	84,402,933 00	639,703 23	.76	262,597 49	237,930 62
Totals	\$ 16,468,706,658 15	\$ 140,704,986 97	.85	\$ 61,237,609 56	\$ 40,114,110 48

STATISTICAL TABLES.

TABLE III.
INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
Ætna, Connecticut	\$ 3,140,306 81	\$ 435,894 48	\$ 4,124 50	\$ 3,580,325 79
Agricultural, New York	835,336 76	104,370 49	3,476 25	943,183 50
Alamo Fire, Texas	41,212 25	7,186 21	3,853 09	52,251 55
Allemanina Fire, Pennsylvania	180,446 12	16,284 37	1,922 36	198,652 85
Alta Fire, California	75,189 75	12,061 83		87,251 58
Amazon, Ohio	250,814 26	20,964 46	1,167 69	272,946 41
American, Massachusetts	261,763 67	23,674 53		285,438 20
American, New Jersey	447,924 73	91,098 50	5,640 57	544,663 80
American Fire, New York	756,730 42	47,121 87		803,852 29
American Fire, Pennsylvania	1,945,165 19	120,518 49	61,039 80	2,126,723 48
American Central, Missouri	594,379 62	38,501 41	26,207 25	659,088 28
Armenia, Pennsylvania	64,022 82	14,429 91	2,930 14	81,382 87
Armstrong Fire, New York	323,229 32	16,378 29		339,607 60
Atlas Assurance, England	1,021,331 18	73,330 93	21,975 89	1,116,638 00
Boylston, Massachusetts	293,420 77	35,974 59		329,395 36
British America, Canada	585,681 25	26,438 84	6,011 99	618,132 08
Broadway, New York	103,498 63	21,239 65		124,738 28
Buffalo-German, New York	430,097 96	44,754 70	20,388 63	495,239 29
Burlington, Iowa	248,344 05	12,745 10	650 70	261,739 85
Caledonian, Scotland	526,092 82	9,702 53		535,795 35
California, California	755,902 88	45,869 85	5,538 98	807,311 71
Citizen's, Missouri	95,810 04	20,460 36		116,270 40
Citizen's, New York	663,569 39	35,593 24	5,035 84	704,198 47
Citizen's, Pennsylvania	255,012 09	32,528 12	5,568 66	293,108 87
City of London Fire, England	412,408 06	21,743 33		434,151 39
Commercial, California	440,211 14	18,426 28		458,637 42
Commercial Union, England	2,724,388 16	60,753 09	36,011 44	2,821,152 69
Concordia Fire, Wisconsin	294,125 69	27,605 33		321,731 02
Connecticut Fire, Connecticut	1,138,145 96	107,424 27		1,245,570 23
Continental, New York	2,303,080 92	205,300 56	39,431 06	2,547,812 54
Denver, Colorado	170,191 11	20,001 01	1,120 32	191,312 44
Detroit Fire and Marine, Michigan	222,798 02	57,181 15	1,204 82	281,183 99

STATISTICAL TABLES.

Eagle Fire, New York	\$ 158,980 50	\$ 25,473 53	\$ 14,429 78	\$ 178,883 81
Empire State, New York	156,759 10	10,584 11	.. . . .	167,307 60
Equitable Fire and Marine, Rhode Island	272,786 50	21,417 87	4,345 02	298,149 39
Exchange Fire, New York	302,141 18	15,591 75	.. . . .	317,732 93
Farragut Fire, New York	166,633 80	15,233 08	484 60	182,351 48
Fire Association, Pennsylvania	1,702,899 09	229,106 47	3,946 69	1,935,952 25
Fireman's Fund, California	1,333,639 38	99,699 53	20,849 08	1,454,527 99
Firemen's, New Jersey	260,457 13	88,602 83	7,676 00	351,757 96
Fire Insurance Company of the County of Philadelphia, Pennsylvania	202,036 79	38,955 74	1,195 59	244,188 12
Franklin Fire, Pennsylvania	479,920 45	140,347 12	11,059 57	631,320 94
German, Freeport, Illinois	1,244,068 04	140,382 49	7,868 04	1,392,318 57
German Fire, Peoria, Illinois	218,040 84	22,621 89	75 95	240,738 68
German Fire, Pennsylvania	221,105 07	19,649 20	2,843 97	243,598 24
German-American, New York	2,388,212 97	231,128 36	.. . . .	2,619,341 33
Germania Fire, New York	1,143,333 93	118,187 23	.. . . .	1,261,521 16
German Insurance and Savings, Illinois	17,057 18	12,184 66	.. . . .	31,241 84
Girard Fire and Marine, Pennsylvania	449,759 59	58,135 02	2,139 64	510,034 25
Gleus Falls, New York	556,503 19	93,052 86	8,513 16	649,814 05
Glens Falls, New York	121,099 92	18,133 14	100 00	139,333 06
Grand Rapids Fire, Michigan	298,048 11	19,371 10	.. . . .	317,419 21
Granite State Fire, New Hampshire	983,551 61	47,224 54	13,787 51	1,044,563 66
Greenwich, New York	1,103,099 03	32,769 50	3,400 00	1,139,268 53
Guardian Assurance, England	959,147 34	33,054 14	.. . . .	992,201 48
Hamburg-Bremen Fire, Germany	1,187,504 94	92,099 84	1,660 15	1,281,264 93
Hanover Fire, New York	3,071,634 75	247,403 27	20,149 29	3,339,187 31
Hartford Fire, Connecticut	140,511 66	12,885 73	.. . . .	153,397 39
Hekla Fire, Minnesota	602,839 82	47,765 47	.. . . .	650,605 29
Helvetia Swiss Fire, Switzerland	4,108,920 93	285,386 21	93,976 19	4,488,283 33
Home Mutual, California	350,918 52	39,197 46	4,068 54	394,184 52
Imperial Fire, England	1,103,815 93	29,820 42	14,152 56	1,147,786 91
Insurance Company of North America, Pennsylvania	4,382,266 48	369,646 33	29,894 43	4,781,807 24
Insurance Company of the State of Pennsylvania	295,694 24	15,982 67	27,867 77	339,544 68
Jersey City, New Jersey	131,262 46	21,002 89	5,125 87	157,391 22
Knoxville Fire, Tennessee	151,145 30	16,232 36	30,860 23	198,237 89

TABLE III—CONTINUED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
Lancashire, England	\$ 1,649,560 54	\$ 78,288 85	\$ 1,815 66	\$ 1,729,665 05
Liberty, New York	850,795 45	65,687 23	.....	916,482 68
Lion Fire, England	436,186 07	24,363 59	.....	460,549 66
Liverpool and London and Globe, England	4,496,999 86	195,852 90	78,234 64	4,771,087 40
London Assurance, England	996,464 15	73,317 50	.....	1,069,781 65
London and Lancashire Fire, England	1,740,297 36	81,814 19	540 25	1,822,651 80
Lumbermen's, Pennsylvania	103,092 89	40,631 70	3,187 41	146,912 00
Manchester Fire, England	901,458 40	38,718 35	32,812 02	972,988 77
Manufacturers and Builders Fire, New York	218,761 94	16,033 93	7,248 69	242,044 56
Marine, Missouri	59,984 65	12,541 64	.....	72,526 29
Mechanics, Pennsylvania	154,925 24	28,206 54	5,409 04	188,540 82
Mercantile Fire and Marine, Massachusetts	136,523 28	28,874 46	.....	165,397 74
Merchants, New Jersey	832,428 23	66,168 26	2,521 67	901,118 16
Merchants, Rhode Island	261,477 29	20,530 89	75 00	282,083 18
Michigan Fire and Marine, Michigan	473,699 18	42,052 63	3,838 71	519,590 52
Milwaukee Mechanics, Wisconsin	552,395 32	84,566 13	1,277 60	638,239 05
National Fire, Connecticut	1,178,477 31	114,853 64	2,954 51	1,296,285 46
National Assurance, Ireland	1,100,458 00	50,475 00	645 00	1,151,578 00
Newark Fire, New Jersey	206,231 50	29,657 64	868 50	236,757 64
New Hampshire Fire, New Hampshire	763,577 35	77,313 23	.....	840,890 58
New York Bowery Fire, New York	386,379 48	23,597 41	.....	409,976 89
New Zealand, New Zealand	1,376,217 00	78,229 00	.....	1,454,446 00
Niagara Fire, New York	1,857,632 07	77,472 04	15,465 92	1,950,570 03
Northwestern National, Wisconsin	559,495 30	65,714 82	.....	625,210 12
Northern Assurance, England	1,070,766 27	60,325 50	42 57	1,131,134 34
North American, Massachusetts	154,815 19	13,079 93	2,818 97	170,714 09
North British and Mercantile, England	2,092,754 37	141,458 46	.....	2,234,212 83
Norwich Union Fire, England	1,223,029 08	64,231 09	.....	1,287,260 17
Oakland Home, California	375,353 82	13,543 42	4,418 87	393,316 11
Ohio Farmers, Ohio	793,862 85	65,871 98	.....	859,734 83
Orient, Connecticut	1,018,071 65	82,760 38	539 85	1,101,371 88

Pacific Fire, New York	250,570 04	21,045 62	2,350 04	273,965 70
Packers and Provision Dealers, Illinois	82,046 30	17,233 28	. . . . .	99,279 58
Pennsylvania Fire, Pennsylvania	1,189,561 13	159,638 41	2,783 17	1,351,962 71
Peoples Fire, New Hampshire	491,032 28	33,177 00	. . . . .	524,209 28
Peoples Fire, New York	131,547 74	10,736 04	. . . . .	142,283 78
Phenix, New York	3,336,436 44	103,257 40	87,339 34	3,527,033 18
Phenix, Connecticut	2,652,591 32	220,173 39	6,356 62	2,879,121 33
Phenix Assurance, England	1,784,705 70	56,920 00	. . . . .	1,841,625 70
Providence-Washington, Rhode Island	1,130,198 51	43,299 20	. . . . .	1,173,497 71
Prussian National, Prussia	670,372 94	55,276 68	2,750 10	728,399 72
Queen, England	1,576,807 34	91,927 53	1,708 33	1,670,443 20
Reading Fire, Pennsylvania	278,640 03	27,016 31	2,218 20	307,874 54
Reliance, Pennsylvania	178,554 23	34,997 61	2,540 63	216,092 47
Rochester German, New York	436,780 89	19,776 03	17,672 84	474,229 76
Rockford, Illinois	379,510 44	32,599 81	1,344 61	413,454 86
Royal, England	3,574,840 08	119,329 44	70,379 27	3,764,548 79
Scania Fire, Sweden	715,462 36	38,533 44	34,179 58	788,175 38
Scottish Union and National, Scotland	600,083 26	68,307 77	. . . . .	668,391 03
Security, Connecticut	613,914 07	26,865 11	137 50	640,916 68
Southern, Louisiana	405,469 00	19,211 43	. . . . .	424,680 43
Southern California, California	14,096 67	14,096 67	3,509 25	231,274 06
Springfield Fire and Marine, Massachusetts	1,737,621 47	139,044 39	4,270 20	1,880,936 06
Spring Garden, Pennsylvania	299,244 16	53,929 20	4,599 79	357,764 15
Standard Fire, Missouri	144,462 24	12,949 49	8,248 26	165,659 99
State Investment, California	409,221 02	15,581 54	9,411 00	434,213 56
State, Iowa	341,491 98	18,785 02	5,623 08	365,900 08
St. Paul Fire and Marine, Minnesota	1,039,735 64	102,618 92	8,299 59	1,150,654 15
St. Paul German, Minnesota	457,595 77	19,306 57	. . . . .	476,902 34
Sun, California	248,681 90	26,570 44	5,752 90	281,005 24
Sun Fire Office, England	1,455,217 81	60,893 17	4,856 09	1,520,967 07
Syndicate, Minnesota	192,318 69	20,263 78	1,200 00	213,782 47
Teutonia Fire, Pennsylvania	23,219 33	9,099 99	1,198 92	33,518 24
Traders, Illinois	597,817 14	59,824 60	. . . . .	657,641 74
Transatlantic Fire, Germany	263,874 30	17,248 14	. . . . .	281,122 44
Union, California	750,239 19	37,067 08	8,760 00	796,066 27
Union, Pennsylvania	265,446 25	15,309 80	6,526 80	287,282 85
Union Assurance, England	664,353 52	169,169 72	64,305 39	897,828 63
United Firemen's, Pennsylvania	241,083 80	47,755 61	. . . . .	288,839 41
United States Fire, New York	192,776 90	32,139 11	493 75	225,319 76

TABLE III—CONCLUDED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
Western Assurance, Canada	\$ 1,209,203 21	\$ 34,329 08	. . . . .	\$ 1,243,532 29
Westchester Fire, New York	959,380 95	54,455 28	. . . . .	1,013,836 23
Western, Pennsylvania	154,468 32	18,377 94	\$ 775 00	173,621 26
Western Home, Iowa	84,228 11	14,298 93	. . . . .	98,527 04
Williamsburgh City Fire, New York	534,729 37	35,195 28	24,940 18	594,864 83
Totals	\$112,827,799 89	\$8,617,404 48	\$1,143,182 82	\$ 122,588,387 19

TABLE IV.
EXPENDITURES CLASSIFIED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Ætna, Connecticut					
Agricultural, New York	\$ 1,590,307 43	\$ 720,000 00	\$ 688,655 87	\$ 275,346 83	\$ 3,274,310 13
Alamo Fire, Texas	465,721 15	50,015 00	293,164 77	79,573 38	888,474 30
Allemania Fire, Pennsylvania	14,479 71		14,027 48	4,540 57	33,047 76
Alta Fire, California	81,012 20	14,000 00	51,432 41	17,719 30	164,163 91
Amazon, Ohio	37,444 58		36,172 53	18,012 30	91,629 41
American, Massachusetts	137,916 55	17,508 30	77,525 67	27,903 33	260,853 85
American, New Jersey	167,759 32	8,763 00	75,387 62	20,359 38	278,260 32
American Fire, New York	212,558 27	63,780 00	123,191 80	51,457 39	450,987 46
American Fire, Pennsylvania	377,789 95	40,000 00	219,276 10	90,765 19	727,831 24
American Central, Missouri	1,075,266 93	49,600 00	637,049 42	53,691 81	1,815,616 16
Armenia, Pennsylvania	286,495 43	57,000 00	133,162 43	96,468 66	573,126 52
Armstrong Fire, New York	21,242 12	14,545 00	21,682 08	8,739 45	66,208 65
Atlas Assurance, England	244,107 38		42,362 79	6,844 44	293,314 61
	635,356 97	120,000 00	313,589 79		1,068,946 76
Boylston, Massachusetts					
British-America, Canada	180,450 80	16,792 90	85,192 10	31,017 40	313,453 20
Broadway, New York	363,197 64		136,389 07	40,895 52	540,482 23
Buffalo-German, New York	35,266 89	22,000 00	35,406 25	14,018 34	106,691 48
Burlington, Iowa	207,331 90	40,000 00	115,960 67	39,321 41	402,613 98
	116,321 98	20,000 00	91,034 11	19,467 78	246,823 87
Caledonian, Scotland					
California, California	86,084 93		161,669 82	29,520 29	277,275 04
Citizens, Missouri	433,071 35	54,000 00	195,391 03	95,147 00	777,609 38
Citizens, New York	65,564 74	6,000 00	24,282 41	12,132 18	107,979 33
Citizens, Pennsylvania	385,339 23	29,742 15	184,116 40	110,512 30	709,710 08
City of London Fire, England	151,800 83	20,000 00	70,701 57	26,864 33	269,366 73
Commercial, California	225,464 92		117,102 00	30,811 45	373,378 37
Commercial Union, England	266,058 47		129,675 20	45,588 59	441,322 26
Concordia Fire, Wisconsin	1,587,637 85		637,800 36	197,092 84	2,422,531 05
Connecticut Fire, Connecticut	164,795 62	12,000 00	86,600 07	35,295 93	298,693 53
Continental, New York	580,952 60	80,000 00	291,515 16	108,818 46	1,061,286 22
	1,225,157 27	141,122 68	719,562 07	249,205 86	2,335,047 88

TABLE IV—CONTINUED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Denver, Colorado	\$ 53,984 28		\$ 58,748 37	\$ 26,250 67	\$ 138,983 32
Detroit Fire and Marine, Michigan	107,950 54	\$ 35,000 00	47,613 95	30,315 45	220,879 94
Eagle Fire, New York	54,590 12	37,270 00	61,940 62	10,910 84	164,711 58
Empire State, New York	113,506 60		41,272 54	15,444 37	170,222 51
Equitable Fire and Marine, Rhode Island	148,001 19	21,022 70	72,092 39	31,956 00	273,072 28
Exchange Fire, New York	257,428 57	7,000 35	87,732 68	17,088 76	369,250 36
Farragut Fire, New York	65,565 75	20,000 00	54,779 18	24,454 60	164,799 53
Fire Association, Pennsylvania	862,680 77	200,000 00	479,890 01	88,466 67	1,631,037 45
Fireman's Fund, California	639,818 83	120,000 00	295,047 32	153,594 72	1,208,460 87
Firemen's, New Jersey	123,168 22	72,029 84	66,088 38	29,496 43	290,782 87
Fire Insurance Co. of the County of Philadelphia, Penna	107,891 28	27,812 00	57,631 95	22,472 67	215,807 90
Franklin Fire, Pennsylvania	227,547 49	99,600 00	138,408 18	90,662 26	556,217 93
German, Freeport, Illinois	732,230 64	40,000 00	485,862 56	42,849 55	1,300,942 75
German Fire, Peoria, Illinois	133,882 51	18,000 00	77,920 05	4,637 58	234,440 14
German Fire, Pennsylvania	127,817 05	20,000 00	72,465 08	6,368 08	226,650 21
German-American, New York	1,301,445 57	200,000 00	590,842 76	303,952 41	2,396,240 74
Germania Fire, New York	605,311 95	100,000 00	284,886 72	139,355 06	1,129,553 73
German Insurance and Savings, Illinois	9,099 59	17,904 00	4,633 13	3,316 28	34,952 91
Girard Fire and Marine, Pennsylvania	161,447 44	74,000 00	143,190 13	34,877 89	411,515 46
Glens Falls, New York	259,914 11	20,000 00	161,879 21	56,321 91	498,115 23
Grand Rapids Fire, Michigan	68,664 33	12,000 00	39,940 24	11,643 06	123,247 63
Granite State Fire, New Hampshire	197,056 10	12,000 00	78,890 59	28,752 78	316,699 47
Greenwich, New York	561,901 53	20,000 00	295,911 49	75,166 34	952,979 35
Guardian Assurance, England	458,824 58		354,354 53	90,970 85	904,149 96
Hamburg-Bremen Fire, Germany	534,051 15		254,124 04	90,050 81	878,226 00
Hanover Fire, New York	636,369 58	100,000 00	368,255 53	145,346 36	1,249,971 47
Hartford Fire, Connecticut	1,587,808 00	300,000 00	708,590 61	302,662 60	2,899,061 21
Hekla Fire, Minnesota	40,199 07		41,891 66	454 61	82,545 34
Helvetia Swiss Fire, Switzerland	287,116 91	100,000 00	135,449 05	57,412 46	579,978 42
Home, New York	2,386,870 76	300,000 00	1,155,088 26	376,272 22	4,218,231 24
Home Mutual, California	142,338 90	35,382 00	134,957 75	49,740 58	362,419 23

Imperial Fire, England	556,521 66		329,759 94	74,552 79	970,834 39
Insurance Company of North America, Pennsylvania	2,048,671 11	450,000 00	936,188 59	416,958 94	4,451,818 64
Insurance Company of the State of Pennsylvania	243,801 98	20,000 00	104,428 95	23,468 37	391,699 30
Jersey City, New Jersey	89,680 11	17,500 00	45,881 14	13,300 67	166,361 92
Knoxville Fire, Tennessee	76,198 56	12,075 00	60,830 17	56,381 58	205,485 31
Lancashire, England	1,003,515 11		548,893 14	35,865 60	1,588,273 85
Liberty, New York	551,778 20		227,376 48	91,002 72	870,157 40
Lion Fire, England	222,418 75		109,158 84	32,141 42	363,719 01
Liverpool and London and Globe, England	2,467,611 76		1,045,953 64	301,175 50	3,814,745 90
London Assurance, England	532,575 61		284,272 05	75,799 71	892,647 37
London and Lancashire Fire, England	954,151 78		429,633 30	132,353 41	1,516,138 49
Lumbermen's, Pennsylvania	53,298 30	20,000 00	30,640 82	11,700 51	115,639 63
Manchester Fire, England	519,144 30	49,965 00	272,129 64	38,336 26	879,575 20
Manufacturers' and Builders' Fire, New York	120,240 79	11,820 00	77,727 23	29,435 65	239,223 67
Marine, Missouri	21,230 00	12,000 00	19,142 74	9,986 52	62,359 26
Mechanics', Pennsylvania	72,997 48	19,953 00	44,851 82	15,540 06	153,342 36
Mercantile Fire and Marine, Massachusetts	89,507 92	32,020 00	43,063 00	12,873 75	177,404 67
Merchants', New Jersey	517,243 56	40,978 00	194,831 17	113,500 55	866,553 28
Merchants', Rhode Island	148,838 98	14,000 00	88,632 80	7,439 85	258,911 63
Michigan Fire and Marine, Michigan	244,202 51	32,000 00	110,410 30	60,455 03	447,067 84
Milwaukee Mechanics', Wisconsin	259,445 83	50,120 50	170,043 51	51,928 13	531,537 97
National Fire, Connecticut	572,516 85	100,000 00	307,291 70	116,560 56	1,096,369 11
National Assurance, Ireland	627,460 00	55,000 00	245,512 00	74,730 00	1,002,702 00
Newark Fire, New Jersey	136,092 43	25,303 99	62,776 48	23,183 50	247,356 40
New Hampshire Fire, New Hampshire	421,970 14	48,000 00	205,993 65	59,773 47	735,737 26
New York Bowery Fire, New York	269,249 49	18,000 00	117,334 52	37,516 54	442,100 55
New Zealand, New Zealand	831,133 00	125,000 00	267,836 00	137,710 00	1,361,679 00
Niagara Fire, New York	1,033,928 46	50,357 50	454,928 78	235,051 48	1,774,266 22
Northwestern National, Wisconsin	270,370 12	60,000 00	154,211 74	64,787 19	549,369 05
Northern Assurance, England	579,801 51		248,996 75	130,757 89	959,556 15
North American, Massachusetts	97,418 72	6,000 00	44,336 38	19,615 23	167,370 33
North British and Mercantile, England	1,219,219 52		618,340 41	125,121 98	1,962,681 91
Norwich Union Fire, England	630,525 73		300,892 82	107,569 70	1,038,988 25
Oakland Home, California	197,806 03	18,000 00	109,436 27	56,311 24	381,553 54
Ohio Farmers', Ohio	515,777 56		181,120 91	69,054 70	765,953 17
Orient, Connecticut	563,995 35	60,000 00	259,780 94	102,531 01	986,307 30

TABLE IV—CONCLUDED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Pacific Fire, New York	\$ 139,818 08	\$ 24,000 00	\$ 71,882 76	\$ 24,637 30	\$ 260,338 14
Packers' and Provision Dealers, Illinois	36,325 88	15,000 00	23,964 26	7,506 13	82,796 27
Pennsylvania Fire, Pennsylvania	667,687 66	60,000 00	331,347 92	89,125 82	1,148,161 40
People's Fire, New Hampshire	299,938 46	18,000 00	131,939 76	43,784 44	493,659 66
People's Fire, New York	100,248 70	12,000 00	42,252 06	11,505 71	166,006 47
Phoenix, New York	1,912,711 19	100,000 00	986,391 01	384,823 51	3,383,835 71
Phoenix, Connecticut	1,446,398 01	280,000 00	564,677 80	334,251 46	2,625,327 27
Phoenix Assurance, England	901,891 17	.. . . .	399,898 83	189,319 30	1,491,109 30
Providence-Washington, Rhode Island	591,440 89	24,000 00	274,471 63	113,506 04	1,003,418 56
Prussian National, Prussia	352,262 14	89,988 00	187,363 37	65,024 21	694,637 72
Queen, England	912,945 47	.. . . .	349,992 43	141,180 00	1,404,117 90
Reading Fire, Pennsylvania	118,924 89	20,022 49	64,631 93	22,798 93	226,377 25
Reliance, Pennsylvania	99,537 01	24,000 00	47,501 86	11,146 26	182,185 13
Rochester-German, New York	226,047 52	16,000 00	110,687 15	36,498 96	389,233 63
Rockford, Illinois	147,150 75	32,000 00	151,161 64	24,958 29	355,276 68
Royal, England	1,832,072 71	.. . . .	818,823 72	344,043 29	2,994,939 72
Scania Fire, Sweden	81,478 61	.. . . .	95,855 36	13,708 94	191,042 91
Scottish Union and National, Scotland	256,793 65	.. . . .	131,045 58	51,654 30	439,493 53
Security, Connecticut	343,175 47	20,000 00	210,082 62	6,372 63	579,630 72
Southern, Louisiana	196,062 28	23,552 00	97,357 68	32,909 88	349,881 84
Southern California, California	105,272 08	12,333 33	60,212 10	39,276 32	217,093 83
Springfield Fire and Marine, Massachusetts	965,623 87	150,000 00	368,974 34	227,911 77	1,712,509 98
Spring Garden, Pennsylvania	137,074 75	64,000 00	79,493 59	28,307 07	308,875 41
Standard Fire, Missouri	62,817 19	.. . . .	49,054 98	19,619 54	131,492 31
State Investment, California	191,563 54	37 50	133,051 69	35,828 41	360,481 14
State, Iowa	171,377 92	.. . . .	130,438 87	40,496 94	342,313 73
St. Paul Fire and Marine, Minnesota	597,663 04	50,000 00	274,182 33	72,934 94	994,780 31
St. Paul German, Minnesota	174,046 27	30,000 00	95,727 91	19,598 74	319,372 92
Sun, California	138,002 31	30,000 00	71,519 71	28,838 98	268,361 00
Sun Fire Office, England	765,351 28	.. . . .	317,789 67	160,398 52	1,243,539 47
Syndicate, Minnesota	97,371 20	7,500 00	55,710 48	20,463 76	181,045 44

<i>Tentonia Fire, Pennsylvania</i>	3,426 74	9,000 00	8,449 94	4,675 15	25,551 83
<i>Traders', Illinois</i>	352,743 75	50,000 00	162,460 18	33,531 35	598,735 28
<i>Transatlantic Fire, Germany</i>	140,881 36		84,865 95	22,187 67	247,934 98
<i>Union, California</i>	452,409 26	22,222 50	211,880 40	85,963 56	772,475 72
<i>Union, Pennsylvania</i>	204,420 73	108 94	84,238 13	39,993 70	328,761 50
<i>Union Assurance, England</i>	373,957 96	199,225 00	253,342 37		826,525 33
<i>United Firemen's, Pennsylvania</i>	116,585 35	21,000 00	70,344 67	26,259 23	234,189 25
<i>United States Fire, New York</i>	100,331 03	27,673 50	66,049 94	21,996 51	216,050 93
<i>Western Assurance, Canada</i>	755,032 97		253,082 60	116,042 41	1,124,157 98
<i>Westchester Fire, New York</i>	459,989 00	30,000 00	254,103 46	152,555 07	896,647 53
<i>Western, Pennsylvania</i>	89,689 84	18,000 00	34,529 30	10,918 73	153,137 87
<i>Western Home, Iowa</i>	69,714 94		26,809 64	13,461 75	109,986 33
<i>Williamsburgh City Fire, New York</i>	262,597 49	49,950 00	193,197 83	44,732 79	550,478 11
Totals	\$61,237,609 56	\$ 6,481,596 08	\$29,833,848 97	\$10,383,622 50	\$ 107,936,677 11

STATISTICAL TABLES.

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	\$ 275,000 00	\$ 43,000 00	\$ 8,858,860 00	\$ 6,570 00	\$ 772,285 31	\$ 500,817 34	\$ 934 39	\$ 10,457,497 04
Agricultural, New York	151,130 62	1,325,872 70	331,381 00	59,357 12	199,407 65	109,258 79	50,190 98	2,226,598 86
Alamo Fire, Texas	22,952 40	141,774 45			68,085 10	8,424 63	2,544 13	243,780 71
Allemannia Fire, Pennsylvania	38,126 60	166,572 90	18,702 50	102,952 44	34,243 85	31,587 81	4,363 14	396,549 24
Alta Fire, California		146,103 95	4,100 00		38,852 96	47,800 21	10,123 65	246,980 77
Amazon, Ohio	87,150 00	14,302 62	206,123 50	190,600 00	26,422 47	38,583 72	1,257 09	564,439 40
American, Massachusetts			484,473 70	38,306 25	26,548 14	29,484 41	4,021 83	582,834 33
American, New Jersey		1,319,039 83	396,625 00		25,371 90	35,382 45	25,662 24	2,115,889 14
American Fire, New York	313,807 72	24,220 00	956,675 00	199,200 00	35,363 02	146,787 19	3,217 67	1,365,462 88
American Fire, Pennsylvania		1,223,150 00	1,079,732 69	159,900 00	169,390 04	50,463 57	33,267 72	2,950,394 07
American Central, Missouri	234,490 05	11,000 00	684,000 00	132,000 00	71,676 50	73,405 38		1,472,081 88
Armenia, Pennsylvania	500,000 00	227,262 81	8,000 00	16,000 00	29,033 06	9,590 85	5,006 90	330,309 33
Atlas Assurance, England	35,415 71		328,744 44	889,898 68	18,213 55	40,962 74		387,920 73
	306,204 81	2,396,313 84	1,603,683 21		93,644 31	348,729 79	4,149,849 60	9,788,324 24
Boylston, Massachusetts		209,800 00	493,447 68	114,100 00	44,224 72	56,771 73	5,750 00	924,094 13
British America, Canada			793,447 45		51,011 03	92,546 63	7,212 50	854,217 61
Broadway, New York		1,800 00	420,000 00		26,068 04	21,803 30	8,371 50	478,042 84
Buffalo-German, New York	300,000 00	509,921 43	322,528 31	151,000 00	113,960 26	68,584 43	6,202 28	1,472,196 71
Burlington, Iowa	18,220 00	128,181 59	64,985 73	43,900 00	58,451 11	50,291 02	4,271 85	368,301 30
Caledonian, Scotland		50,000 00	697,950 00		209,285 65	67,252 40		1,024,488 05
California, California		149,923 41	539,470 00		308,849 84	178,535 99	1,900 00	1,284,679 24
Citizens, Missouri	1,000 00	114,028 34	307,237 00	22,978 00	8,450 95	11,275 84	2,924 00	467,894 13
Citizens, New York	131,000 00	76,500 00	377,702 50	390,850 00	67,555 16	94,179 68	10,617 18	1,148,404 52
Citizens, Pennsylvania	106,000 00	285,770 00	253,048 00	51,193 40	26,086 46	27,792 63	4,181 91	754,072 40
City of London Fire, England		600,468 44	600,468 44		40,533 88	66,766 05	1,953 81	709,722 78
Commercial, California	4,500 00	100,221 26	117,788 12	38,900 00	70,517 60	90,332 53	557 35	422,816 86
Commercial Union, England	842,906 57		1,450,000 00		417,085 83	506,894 78	17,368 54	3,234,255 72
Concordia Fire, Wisconsin		343,180 00	144,100 00		36,206 28	40,153 29	6,204 26	569,843 83
Connecticut Fire, Connecticut	99,600 00	752,200 00	1,396,314 00	4,300 00	135,197 54	112,780 96		2,500,392 50
Continental, New York	734,360 00	171,510 00	3,970,372 00		319,436 70	349,854 51	42,415 63	5,587,948 84
Denver, Colorado		258,995 00		30,250 00	21,439 47	17,664 18	5,036 98	333,385 63
Detroit Fire and Marine, Michigan	67,081 78	870,158 95	13,000 00	7,500 00	28,460 43	27,838 31	22,681 53	1,036,721 00

Eagle Fire, New York	449,000 00	19,500 00	643,786 00	200 00	8,604 17	18,537 55	13,304 62	1,152,992 34
Empire State, New York		241,657 65			87,714 63	8,715 90	2,773 88	340,862 06
Equitable Fire and Marine, R. I	129,900 00	89,650 00	310,145 00	900 00	25,298 83	31,339 59	2,377 50	589,610 92
Exchange Fire, New York		92,930 00	129,015 00	87,300 00	26,453 79	31,586 58	6,035 50	373,340 87
Farragut Fire, New York	6,000 00	22,000 00	336,157 00	18,000 00	24,827 88	23,074 50	4,488 00	434,547 38
Fire Association, Pennsylvania	129,991 00	1,612,217 01	2,375,676 00	346,200 00	167,119 74	169,869 07	45,346 64	4,846,419 46
Fireman's Fund, California	300,000 00	324,925 00	1,099,369 50	368,800 00	190,227 45	324,645 63	22,422 34	2,630,389 92
Firemen's, New Jersey	122,679 13	932,296 00	680,421 82		23,300 31	15,843 47	20,904 00	1,795,444 73
Fire Insurance Company of the County of Philadelphia, Penn. }	66,050 00	276,200 00	453,667 00	34,000 00	23,125 52	39,664 36	8,546 86	901,253 74
Franklin Fire, Pennsylvania	308,150 00	489,241 34	1,089,305 00	1,052,900 00	195,409 09	66,759 36	11,465 61	3,213,230 40
German, Freeport, Illinois	18,500 00	1,451,500 76	236,877 30	72,760 75	191,910 73	443,494 00	68,953 37	2,543,996 91
German Fire, Peoria, Illinois	4,900 00	281,967 99		24,725 00	62,558 81	43,126 46	11,698 24	428,976 50
German Fire, Pennsylvania	45,470 22	247,702 05	156,336 00	2,000 00	14,229 13	31,749 44	4,304 08	501,790 92
German-American, New York			4,936,017 00		395,675 72	268,200 84		5,599,893 56
Germania Fire, New York	50,000 00	180,500 00	2,552,451 25		75,135 39	190,586 41	8,942 38	3,066,615 43
German Insurance and Savings, Illinois }	41,000 00	188,685 30		12,500 00	4,043,41	12,097 63	9,299 16	267,625 50
Guard Fire and Marine, Per n	298,800 00	715,800 00	353,115 00	28,200 00	82,586 87	88,150 92	18,951 73	1,585,604 52
Glens Falls, New York	43,696 66	699,345 88	932,900 00	3,000 00	149,339 49	60,339 39	5,920 27	1,894,541 69
Grand Rapids Fire, Michigan	2,950 00	185,545 00	17,950 00	88,900 00	17,721 50	10,088 08	4,209 77	327,364 35
Granite State Fire, New Hampshire		119,950 00	225,446 00	21,480 00	33,194 52	52,765 93	6,616 35	459,452 80
Greenwich, New York	170,000 00	11,100 00	940,997 50	143,807 51	108,792 95	172,598 26	3,739 21	1,551,035 43
Guardian Assurance, England		142,750 00	1,162,312 50		354,681 74	114,133 19	11,709 65	1,785,587 08
Hamburg-Bremen Fire, Germany		9,000 00	1,041,181 25		31,281 25	92,069 32	4,681 25	1,178,213 07
Hanover Fire, New York	250,000 00	58,000 00	1,885,826 50	100,350 00	133,479 71	140,482 56	9,801 86	2,577,940 63
Hartford Fire, Connecticut	624,675 60	1,312,618 07	3,671,667 00	30,000 00	355,895 29	541,992 76	39,767 41	6,576,616 13
Hekla, Fire, Minnesota		11,141 00	194,500 00	24,300 00	33,260 81	30,687 80	7,670 37	301,559 98
Helvetia Swiss Fire, Switzerland	46,000 00	766,360 36	224,918 08		386,971 90	149,934 77	23,643 05	1,597,828 16
Home, New York	1,375,064 03	665,150 00	5,525,607 08	593,100 00	313,400 82	574,883 71	43,986 94	9,091,192 58
Home Mutual, California	143,075 00	393,265 00	164,272 00		62,314 54	99,545 17	5,040 48	867,512 19
Imperial Fire, England	451,634 70		921,181 66		136,820 48	178,806 14	4,430 98	1,692,873 96
Insurance Company of North America, Pennsylvania }	316,650 82	2,393,632 06	4,514,060 00	127,750 00	720,092 53	741,622 79	137,710 63	8,951,518 83
Insurance Company of the State of Pennsylvania	305,968 00	75,350 00	220,078 19		52,286 22	25,925 52	24,571 37	704,179 30
Jersey City, New Jersey	71,800 00	170,361 32	124,695 00	27,850 00	33,482 38	7,180 75	2,983 59	438,353 04

STATISTICAL TABLES.

TABLE V.—CONTINUED.

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.
Knoxville Fire, Tennessee . . .	\$ 35,000 00	\$ 12,490 00	\$ 5,500 00	\$ 163,627 86	\$ 33,375 67	\$ 71,379 62	\$ 2,502 26	\$ 323,878 41
Lancashire, England	368,533 00		1,418,077 83		71,808,23	178,588 50		2,037,007 56
Liberty, New York			1,223,561 05		45,042 22	172,647 27	5,828 09	1,447,078 63
Lion Fire, England		192,100 00	433,900 00	31,200 00	112,421 31	56,018 58	11,411 15	837,051 04
Liverpool and London and Globe, England	1,524,500 00	2,241,350 00	2,217,775 00	39,000 00	666,307 88	705,109 44	65,952 82	7,459,995 14
London Assurance, England			1,584,890 00		63,252 97	144,930 06		1,793,073 03
London & Lancashire Fire, England	222,500 00		1,622,853 00	192,281 12		234,450 01		2,272,084 13
Lumbermen's, Pennsylvania	59,535 00	323,800 00	346,245 00	79,000 00	5,236 97	11,997 94	9,708 12	835,493 03
Manchester Fire, England	192,172 12	30,553 75	1,440,353 75	6,250 00	58,566 19	336,280 15	10,562 66	2,074,738 62
Manufacturers and Builders Fire, New York		70,000 00	259,988 00	121,590 00	11,048 86	37,049 28	7,246 99	506,923 13
Marine, Missouri		11,267 35	177,750 00	40,884 91	16,828 66	5,554 22	2,450 00	254,735 14
Mechanics, Pennsylvania	83,500 00	286,300 00	280,745 00	36,000 00	30,364 99	25,320 88	5,404 90	717,035 77
Mercantile Fire and Marine, Mass		24,500 00	584,170 00		4,954 33	23,621 71	4,683 47	641,629 51
Merchants, New Jersey	237,500 00	453,000 00	752,750 00		32,701 30	114,276 29	10,721 60	1,600,949 25
Merchants, Rhode Island		104,000 00	303,655 00	21,912 59	35,257 62	36,212 86	2,655 99	501,693 07
Michigan Fire and Marine, Mich	18,545 47	676,543 33	30,525 00		17,972 12	59,929 15	19,076 35	822,891 42
Milwaukee Mechanics, Wisconsin	34,300 00	764,670 60	742,240 00	17,850 00	101,068 10	56,219 34	20,845 00	1,737,193 04
National Fire, Connecticut	75,335 76	610,755 52	1,581,424 00	450 00	167,300 57	171,633 90	13,313 39	2,620,213 19
National Assurance, Ireland	232,000 00	691,666 00	1,420,310 00	187,590 00	45,805 00	180,841 00	60,365 00	2,818,577 00
Newark Fire New Jersey	50,000 00	365,867 50	238,678 31	3,000 00	31,787 25	20,271 80	8,531 39	718,136 25
New Hampshire Fire, New Hamp		599,146 86	860,369 96	98,225 00	103,522 06	67,351 91	20,542 00	1,659,157 79
New York Bowery Fire, New York	1,000 00	18,200 00	530,060 00	3,700 00	13,714 00	81,376 81	4,127 55	652,178 36
New Zealand, New Zealand	1,590,534 00	293,205 00	400,846 00	128,000 00	46,612 00	205,497 00	10,401 00	2,675,295 00
Niagara Fire, New York	577,566 63	46,050 00	1,367,690 00	110,912 50	215,534 57	276,244 05	28,483 10	2,622,480 85
Northwestern National, Wisconsin		401,800 00	969,060 00		128,139 65	73,337 03	7,580 49	1,579,917 17
Northern Assurance, England			1,132,288 50		90,201 28	161,389 65	4,549 45	1,502,973 32
North American, Massachusetts	114,544 44		197,572 25	2,300 00	14,505 43	21,745 79	3,740 95	358,364 42
North British & Mercantile, England	44,100 00	74,400 00	2,953,183 00		138,878 63	284,704 36	56,819 63	3,433,585 62
Norwich Union Fire, England		40,000 00	1,540,951 21		103,892 13	95,228 11	13,412 61	1,792,584 06

Oakland Home, California	94,119 67	135,489 20	41,000 00		70,011 41	136,090 43	23,481 88	500,192 59
Ohio Farmers, Ohio	22,089 37	928,002 16	104,366 05	16,920 00	291,759 80	234,275 66	56,817 60	1,654,230 64
Orient, Connecticut	22,745 78	927,560 00	1,388,525 30	11,940 00	80,571 52	206,445 25	29,674 01	1,977,461 86
Pacific Fire, New York	65,000 00	141,200 00	446,630 00		25,765 67	35,470 59	5,008 46	719,075 72
Packers & Provision Dealers, Illinois		195,512 50	96,860 00		14,183 40	7,028 97	4,004 73	317,589 60
Pennsylvania Fire, Pennsylvania	152,500 00	463,220 09	2,146,128 00	509,825 00	65,038 80	140,995 27	7,602 36	3,485,310 45
Peoples Fire, New Hampshire		242,281 66	260,399 25	35,750 00	120,812 13	89,670 84	12,959 54	761,873 42
Peoples Fire, New York			277,940 00	16,500 00	4,723 69	20,381 77	3,259 50	322,804 96
Phenix, New York	1,725,751 95	174,000 00	2,243,251 50	2,700 00	388,711 63	758,461 51	18,059 25	5,311,335 84
Phenix, Connecticut	233,524 34	676,600 00	3,858,742 00	143,322 50	298,745 03	356,128 04	57,752 82	5,624,814 73
Phoenix Assurance, England			1,458,550 00		427,246 55	201,951 11	8,980 00	2,096,727 66
Providence-Washington, R. I.			1,053,898 00		48,734 01	221,916 36		1,324,548 37
Prussian National, Prussia	210,625 53	704,262 50	516,905 72	7,750 00	63,425 25	153,793 38	50,959 51	1,707,711 83
Queen, England	30,000 00		1,994,415 82		395,511 90	33,571 34		2,453,499 06
Reading Fire, Pennsylvania	42,770 94	291,526 56	181,092 50	65,400 00	38,344 38	16,593 11	5,191 63	640,919 12
Reliance, Pennsylvania	100,000 00	121,100 00	557,957 00		48,551 66	18,899 47	3,005 79	849,513 92
Rochester-German, New York	190,859 84	318,505 00	127,688 83		117,632 44	89,206 24	6,837 17	850,729 52
Rockford, Illinois	43,515 04	304,564 96	65,910 00	149,245 00	54,268 74	161,232 78	22,752 07	801,488 59
Royal, England	1,818,200 10		2,982,480 00	85,000 00	584,667 17	476,772 11	26,660 94	5,973,780 32
Scania Fire, Sweden		1,111,410 40	47,592 00	90,601 00	36,107 02	15,631 31	62,847 61	1,364,239 34
Scottish Union & National, Scotland		919,800 00	728,844 51		131,350 67	92,050 14	22,281 18	1,895,232 50
Security, Connecticut	34,000 00	163,725 00	344,687 00	40,700 00	57,991 89	79,257 38	2,082 20	724,443 47
Southern, Louisiana			351,945 00	47,610 00	91,597 43	66,195 68	2,000 00	559,348 11
Southern California, California	80,131 53	132,226 85			58,182 87	72,572 47	11,075 98	354,189 70
Springfield Fire and Marine, Mass	109,000 00	314,950 00	2,741,276 00	58,400 00	117,030 32	228,930 11	34,561 17	3,604,147 60
Spring Garden, Pennsylvania	201,000 00	490,265 44	355,050 00	208,150 00	60,201 23	33,021 98	13,587 13	1,361,275 78
Standard Fire, Missouri		182,350 00	60,000 00		9,563 82	34,473 78	27,917 24	314,309 84
State Investment, California	145,000 00	210,500 00	7,500 00	58,500 00	107,299 61	142,839 49	3,309 37	674,948 47
State, Iowa	101,300 00	177,788 23	13,675 00	2,910 78	40,446 13	159,858 63	9,860 26	505,839 03
St. Paul Fire & Marine, Minnesota	83,981 82	649,483 17	582,871 00	301,700 00	102,690 84	122,532 87	27,571 41	1,870,831 13
St. Paul German, Minnesota		300,150 00	137,300 00	9,000 00	82,168 82	121,947 53	20,219 33	670,785 68
Sun, California	90,000 00	240,012 82	82,043 07		31,820 06	85,937 47	6,001 40	535,814 82
Sun Fire Office, England	210,000 00	496,000 00	997,630 00		170,059 94	321,053 18	27,981 80	2,222,724 92
Syndicate, Minnesota		180,250 00	64,400 00	81,850 00	26,185 44	29,425 81	9,387 04	391,498 29
Teutonia Fire, Pennsylvania	78,600 00	43,600 00	123,090 00	9,956 00	8,290 78	3,039 96	1,767 81	267,444 55
Traders', Illinois	1,500 00	139,537 37	1,119,930 00	50,000 00	60,633 89	52,881 46	31,923 37	1,406,406 09
Transatlantic Fire, Germany			400,440 00		54,933 23	29,422 49		534,795 72

STATISTICAL TABLES

TABLE V.—CONCLUDED.

NAMES OF COMPANIES.	Real estate.	Loans on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums unpaid.	Miscellaneous assets.	Totals.
Union, California	\$ 135,000 00	\$ 170,350 00	\$ 679,596 00	\$ 27,000 00	\$ 79,284 46	\$ 142,690 83	\$ 20,184 64	\$ 1,254,105 93
Union, Pennsylvania	160,000 00	9,400 00	240,408 00	26,626 67	26,180 06	59,267 06	2,724 72	525,106 51
Union Assurance, England	376,507 10	5,215,857 17	4,412,911 13	1,471,689 69	234,941 37	361,311 90	123,420 56	12,196,638 92
United Firemen's, Pennsylvania	104,650 00	653,731 50	248,425 00	98,025 00	19,341 04	20,240 54	23,178 25	1,167,591 33
United States Fire, New York		470,000 00	152,250 00		6,069 48	20,085 74	2,604 58	651,009 80
Western Assurance, Canada			808,322 50		138,263 00	165,527 60		1,112,113 10
Westchester Fire, New York	202,000 00	423,050 00	731,200 00		169,872 92	107,783 84	6,081 88	1,640,088 64
Western, Pennsylvania	50,000 00	176,947 50	186,505 00		22,310 83	17,245 93	3,008 75	456,118 01
Western Home, Iowa		189,915 51		3,761 88	41,259 99	46,857 95	13,834 79	295,630 12
Williamsburgh City Fire, New York	634,843 90	319,600 00	378,922 00	6,350 00	34,403 99	63,480 43	13,254 43	1,459,854 75
Totals	\$23,157,284 75	\$51,805,056 28	\$126,398,986 94	\$10,779,136 56	\$15,675,791 77	\$18,118,267 16	\$6,311,034 99	\$252,245,558 45

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 beginning of the year.	Written during the year.	Terminated during the year.	Re-insured during the year.	In force at the end of the year.
Ætna, Connecticut	\$ 332,802,848 00	\$ 366,905,756 00	\$ 324,899,266 00	\$ 13,282,285 00	\$ 361,427,053 00
Agricultural, New York	247,533,170 00	103,765,582 00	96,161,244 00	8,479,900 00	246,657,608 00
Alamo Fire, Texas	686,546 00	3,977,063 88	1,702,949 30	371,779 99	2,588,880 59
Allemania Fire, Pennsylvania	13,033,261 00	17,176,265 00	11,117,413 00	1,092,827 30	17,999,286 00
Alta Fire, California	3,061,804 00	7,999,136 00	4,180,850 00	1,270,856 00	5,609,234 00
Amazon, Ohio	22,471,386 00	21,666,047 00	17,945,714 00	1,412,991 00	24,718,728 00
American, Massachusetts	27,366,244 00	25,602,314 00	22,954,105 00	2,863,284 00	27,151,169 00
American, New Jersey	80,113,331 00	71,050,000 00	54,590,183 00	3,373,804 00	93,199,344 00
American Fire, New York	105,295,681 00	101,690,220 00	101,553,448 00	8,438,231 00	96,994,222 00
American Fire, Pennsylvania	180,778,737 00	245,836,199 00	195,620,267 00	10,057,585 00	220,937,084 00
American Central, Missouri	64,034,292 00	54,876,589 00	48,060,601 00	2,715,604 00	68,134,676 00
Armenia, Pennsylvania	6,313,394 00	8,424,040 00	6,292,175 00	77,215 00	8,368,044 00
Armstrong Fire, New York	20,641,749 51	38,527,525 56	34,072,926 12	3,448,817 86	21,647,531 09
Atlas Assurance, England	655,597,333 00	874,742,000 00	720,243,333 00	117,108,000 00	692,988,000 00
Boylston, Massachusetts	35,533,552 00	35,252,642 00	31,959,387 00	2,702,800 00	36,124,007 00
British America, Canada	62,112,790 00	57,080,744 00	57,586,890 00	1,132,332 00	60,474,312 00
Broadway, New York	16,215,840 00	26,218,442 00	21,080,592 00	1,243,798 00	20,109,892 00
Buffalo German, New York	61,477,079 00	50,149,803 00	46,623,362 00	1,760,726 00	63,242,794 00
Burlington, Iowa	37,492,670 00	16,494,492 00	18,480,841 00	12,409,818 00	22,896,503 00
Caledonian, Scotland	4,820,983 00	78,864,062 00	21,143,847 00	4,058,666 00	58,482,529 00
California, California	53,834,056 00	71,564,558 00	60,766,021 00	5,295,381 00	59,337,212 00
Citizens', Missouri	7,137,781 00	8,615,177 00	7,525,662 00	34,450 00	8,192,846 00
Citizens', New York	115,495,253 24	92,081,888 94	83,916,836 57	3,646,023 78	119,924,281 83
Citizens', Pennsylvania	28,472,269 00	25,806,025 00	24,590,820 00	933,294 00	28,754,180 00
City of London Fire, England	50,229,068 00	44,077,357 41	47,796,020 41	1,900,577 00	44,609,828 00
Commercial, California	22,440,644 09	35,907,960 89	30,312,399 93	1,059,191 66	26,977,013 39
Commercial Union England	317,240,816 00	349,655,276 00	298,736,073 00	4,657,944 00	363,502,075 00
Concordia Fire, Wisconsin	44,589,048 00	29,459,847 00	31,531,665 00	2,229,982 00	40,288,148 00
Connecticut Fire, Connecticut	115,397,842 00	114,138,672 00	104,370,653 00	7,356,014 00	125,165,861 00
Continental, New York	531,281,076 00	335,693,904 00	287,534,333 00		572,084,633 00
Denver, Colorado	4,788,204 37	16,704,733 00	8,429,497 37	771,820 00	12,291,620 00
Detroit Fire and Marine, Michigan	21,187,190 00	22,913,790 00	21,995,152 00		22,105,828 00

STATISTICAL TABLES.

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.
Eagle Fire, New York	40,628,968 00	29,589,321 00	24,623,794 00	3,887,049 00	41,707,446 00
Empire State, New York	12,078,270 00	15,322,739 00	12,324,352 00	209,467 00	14,867,190 00
Equitable Fire and Marine, Rhode Island	27,513,750 30	30,454,122 10	27,275,716 22	846,429 99	29,845,726 19
Exchange Fire, New York	29,897,162 00	34,031,970 00	32,474,926 00	1,131,591 00	30,322,615 00
Farragut Fire, New York	29,209,399 00	22,994,825 00	22,472,553 00	1,138,631 00	28,593,040 00
Fire Association, Pennsylvania	276,653,386 00	163,912,254 00	144,063,923 00	4,003,979 00	292,497,738 00
Fireman's Fund, California	119,187,401 00	141,730,020 38	123,985,523 38	12,469,626 00	124,462,272 00
Firemen's, New Jersey	47,794,592 00	44,110,182 00	40,535,901 00	1,191,700 00	50,177,173 00
Fire Ins. Co. of the County of Phila., Pa.	17,835,386 00	21,071,039 00	17,612,882 00	428,690 00	20,864,853 00
Franklin Fire, Pennsylvania	76,122,994 00	50,892,824 00	47,956,224 00	1,608,632 00	77,450,962 00
German, Freeport, Illinois	171,547,349 00	92,041,013 00	85,364,164 00	5,638,725 00	172,585,473 00
German Fire, Peoria, Illinois	12,353,996 00	21,716,153 00	20,335,730 00	. . . . .	13,734,419 00
German Fire, Pennsylvania	28,439,254 00	24,277,873 00	21,169,616 00	328,926 00	31,218,585 00
German-American, New York	504,469,656 00	309,002,242 00	330,188,092 00	13,240,056 00	470,043,750 00
Germania Fire, New York	245,504,078 63	179,392,171 14	165,747,251 97	18,180,776 75	240,968,221 05
German Insurance and Savings, Illinois	2,317,833 00	2,123,460 00	1,709,735 00	18,515 00	2,713,043 00
Girard Fire and Marine, Pennsylvania	70,317,013 00	49,148,596 00	40,270,742 00	2,318,919 00	76,875,948 00
Glens Falls, New York	109,677,348 00	70,395,528 00	60,899,263 00	5,991,579 00	113,092,034 00
Grand Rapids Fire, Michigan	9,339,122 00	11,340,695 00	9,847,748 00	317,773 00	10,514,296 00
Granite State Fire, New Hampshire	38,810,739 00	34,432,774 00	33,716,260 00	7,166,619 00	32,360,634 00
Greenwich, New York	253,640,614 00	246,989,335 00	220,569,794 00	11,821,210 00	268,238,946 00
Guardian Assurance, England,	148,618,203.41	170,496,920 59	106,760,933 88	5,173,399 00	207,180,791 12
Hamburg-Bremen Fire, Germany	111,646,469 00	104,992,618 00	95,589,583 00	5,697,823 00	115,051,681 00
Hanover Fire, New York	200,306,927 33	170,280,564 51	168,787,360 07	11,289,130 01	190,511,001 76
Hartford Fire, Connecticut	345,574,745 00	289,397,532 00	236,013,784 00	10,557,788 00	388,400,705 00
Hekla Fire, Minnesota . . . . .	. . . . .	14,251,108 00	3,275,301 00	1,617,721 00	9,358,086 00
Helvetia Swiss Fire, Switzerland	323,919,046 00	649,187,443 00	459,980,135 00	160,838,447 00	352,287,907 00
Home, New York	723,853,422 00	656,453,395 00	560,335,433 00	93,128,037 00	726,843,347 00
Home Mutual, California	26,779,113 00	25,391,583 00	21,570,978 00	1,613,383 00	28,986,335 00
Imperial Fire, England	135,714,883 79	137,302,954 01	119,409,224 79	6,436,230 50	147,172,382 51
Insurance Co. of North America, Penna.	439,012,518 00	748,829,909 00	662,150,904 00	17,251,816 00	508,439,707 00
Insurance Co. of the State of Pennsylvania	39,773,678 00	43,398,497 00	39,391,503 00	2,785,457 00	40,995,215 00

Jersey City, New Jersey	18,511,818 00	11,432,627 00	8,940,098 00	333,270 00	20,671,077 00
Knoxville Fire, Tennessee	4,681,831 00	9,475,264 00	4,977,011 00		9,180,084 00
Lancashire, England	192,845,438 00	201,841,387 00	174,651,581 00	6,985,723 00	213,049,521 00
Liberty, New York	83,031,366 00	102,137,516 00	94,418,708 00	7,423,016 00	83,327,158 00
Lion Fire, England	53,478,576 00	61,383,650 00	57,737,356 00	15,263,730 00	41,861,140 00
Liverpool and London and Globe, England	650,721,020 00	630,972,540 00	515,758,340 00	66,903,556 00	699,031,644 00
London Assurance, England	151,493,835 00	153,265,707 00	115,262,324 00	9,192,432 00	180,304,786 00
London and Lancashire Fire, England . .	224,350,060 00	278,932,419 00	208,096,023 00	20,260,420 00	274,926,036 00
Lumbermen's, Pennsylvania	11,681,980 00	12,027,918 00	10,475,810 00	661,648 00	12,572,440 00
Manchester Fire, England	180,603,250 00	328,019,802 00	265,290,296 00	22,329,082 00	221,003,674 00
Manufacturers' and Builders' Fire, N. Y. .	39,809,040 00	32,533,694 00	30,129,755 00	4,233,893 00	37,979,086 00
Marine, Missouri	4,710,530 00	7,909,251 00	6,888,050 00	93,375 00	5,638,356 00
Mechanics', Pennsylvania	16,758,176 00	19,496,407 00	17,034,352 00		19,220,231 00
Mercantile Fire and Marine, Massachusetts	17,970,861 00	13,824,925 00	14,145,740 00	900,881 00	16,759,165 00
Merchants', New Jersey	97,172,215 00	86,011,240 00	75,952,702 00	1,887,447 00	105,373,306 00
Merchants', Rhode Island	26,643,583 00	27,779,232 00	25,284,779 00	584,106 00	28,553,930 00
Michigan Fire and Marine, Michigan . . .	28,991,170 00	42,981,825 00	34,277,726 00	1,196,915 00	36,498,354 00
Milwaukee Mechanics, Wisconsin	64,303,470 00	48,413,702 00	43,248,786 00		69,468,386 00
National Fire, Connecticut	125,686,496 00	108,694,191 00	94,403,592 00	8,250,154,00	131,726,941 00
National Assurance, Ireland	226,000,000 00				226,000,000 00
Newark Fire, New Jersey	31,114,423 00	28,205,704 00	27,094,041 00	1,510,969 00	30,715,117 00
New Hampshire Fire, New Hampshire . . .	80,951,596 00	81,361,523 00	69,361,718 00	4,936,411 00	88,014,990 00
New York Bowery Fire, New York	67,928,743 00	46,156,285 00	44,930,852 00	11,066,401 00	58,087,775 00
New Zealand, New Zealand	178,241,845 00	264,112,585 00	263,320,170 00	24,037,305 00	154,996,955 00
Niagara Fire, New York	333,730,840 00	270,031,712 00	249,517,847 00	38,506,585 00	315,738,120 00
Northwestern National, Wisconsin	81,115,939 00	57,848,243 00	51,151,465 00	1,053,492 00	86,759,225 00
Northern Assurance, England	136,961,547 00	128,041,439 00	114,651,617 00	5,797,803 00	144,560,566 00
North American, Massachusetts	24,643,318 00	21,290,614 00	19,766,130 00	2,606,899 00	23,560,903 00
North British and Mercantile, England . .	276,783,191 00	263,220,617 00	227,882,198 00	26,435,007 00	285,686,603 00
Norwich Union Fire, England	142,383,452 00	150,944,100 00	123,141,417 00	7,821,775 00	162,364,560 00
Oakland Home, California	19,783,850 50	34,833,964 40	28,101,203 50	5,027,730 40	21,488,881 00
Ohio Farmers', Ohio	248,625,025 00	94,111,317 00	79,059,320 00		263,677,012 00
Orient, Connecticut	88,216,740 00	107,215,469 00	86,197,578 00	6,520,919 00	102,713,722 00
Pacific Fire, New York	40,854,808 00	37,240,816 00	30,038,298 00	3,374,355 00	44,682,971 00
Packers' and Provision Dealers', Illinois. .	5,785,736 00	7,222,972 00	5,310,284 00	167,350 00	7,531,074 00
Pennsylvania Fire, Pennsylvania	131,433,174 00	111,151,618 00	96,122,013 00	4,993,253 00	141,469,526 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.
People's Fire, New Hampshire	\$ 36,250,634 00	\$ 46,430,935 00	\$ 38,344,185 00	\$ 2,160,977 00	\$ 42,184,507 00
People's Fire, New York	19,634,433 00	19,530,202 00	18,881,391 00	880,058 00	19,403,186 00
Phenix, New York	497,218,081 00	346,148,467 00	327,708,947 00	8,704,114 00	506,953,487 00
Phenix, Connecticut	295,179,474 00	253,292,497 00	235,203,819 00	.. . . .	313,268,152 00
Phoenix Assurance, England	230,700,542 00	270,394,563 00	203,413,320 00	27,592,498 00	270,089,587 00
Providence-Washington, Rhode Island	31,104,561 00	160,772,074 00	138,950,196 00	12,135,803 00	100,790,636 00
Prussian National, Prussia	422,789,407 00	569,933,117 00	388,817,807 00	155,734,009 00	448,170,648 00
Queen, England	214,170,829 00	175,403,503 00	159,971,923 00	7,995,046 00	221,607,363 00
Reading Fire, Pennsylvania	22,956,137 00	26,637,336 00	18,842,273 00	2,490,010 00	28,261,190 00
Reliance, Pennsylvania	20,253,016 00	23,047,918 00	21,066,558 00	1,131,880 00	21,702,496 00
Rochester-German, New York	56,661,582 00	49,713,659 00	42,634,334 00	4,783,578 00	58,957,329 00
Rockford, Illinois	65,024,222 00	34,625,670 00	33,720,395 00	.. . . .	65,929,587 00
Royal, England	507,067,524 16	665,435,149 79	506,023,762 56	63,857,901 55	602,621,009 84
Scania Fire, Sweden	31,308,817 00	77,546,646 00	29,804,119 00	43,542,679 00	35,508,665 00
Scottish Union and National, Scotland	89,608,223 00	104,980,376 00	89,660,735 00	32,688,590 00	72,230,274 00
Security, Connecticut	41,695,835 00	71,686,382 00	58,488,450 00	4,577,913 00	50,315,854 00
Southern, Louisiana	12,740,295 61	32,959,911 37	29,139,553 96	2,420,565 00	14,146,088 02
Southern California, California	10,213,578 00	18,981,109 00	14,151,869 00	1,552,712 00	13,480,106 00
Springfield Fire and Marine, Massachusetts	181,306,154 00	150,702,440 00	142,174,958 00	.. . . .	189,833,636 00
Spring Garden, Pennsylvania	29,817,185 44	34,075,218 18	31,133,331 10	1,199,560 42	31,559,512 10
Standard Fire, Missouri	4,611,060 00	10,888,605 00	4,905,364 00	782,268 00	9,812,033 00
State Investment, California	17,302,652 00	34,384,553 00	22,350,600 00	1,621,790 00	27,714,815 00
State, Iowa	42,452,117 00	22,405,455 00	23,387,944 00	1,573,430 00	36,896,198 00
St. Paul Fire and Marine, Minnesota	94,433,102 00	99,381,275 00	80,029,944 00	9,914,967 00	103,869,456 00
St. Paul German, Minnesota	8,507,977 00	39,889,465 00	17,342,047 00	6,882,388 00	24,173,007 00
Sun, California	16,668,130 00	22,123,695 00	16,852,503 00	4,141,417 00	17,797,905 00
Sun Fire Office, England	198,668,414 00	175,236,949 00	142,815,860 00	15,123,000 00	215,966,503 00
Syndicate, Minnesota	10,190,248 00	18,869,452 00	11,429,795 00	1,616,787 00	16,013,118 00
Teutonia Fire, Pennsylvania	3,975,349 00	3,649,033 00	3,550,763 00	358,070 00	3,715,549 00
Traders', Illinois	46,676,672 00	53,751,264 00	43,465,321 00	4,265,758 00	52,696,857 00
Transatlantic Fire, Germany	29,733,998 00	30,982,834 00	28,144,858 00	.. . . .	32,571,974 00

Union, California	58,515,544 00	75,571,002 00	79,581,217 00	13,052,164 00	41,454,065 00
Union, Pennsylvania	32,364,814 00	39,500,949 00	29,179,975 00	2,355,306 00	31,330,482 00
Union Assurance, England	303,842,200 00	445,332,500 00	316,741,000 00	39,210,000 00	393,223,700 00
United Firemen's, Pennsylvania	27,542,475 00	28,812,023 00	25,231,664 00	1,142,321 00	29,980,513 00
United States Fire, New York	26,173,131 00	23,510,267 00	21,060,405 00	912,933 00	27,110,060 00
Western Assurance, Canada	73,084,611 00	165,896,013 00	157,249,120 00	4,324,018 00	77,407,486 00
Westchester Fire, New York	150,103,571 00	110,176,524 00	97,001,366 00	4,486,819 00	158,791,910 00
Western, Pennsylvania	15,515,403 00	15,738,067 00	14,523,830 00	393,839 00	16,335,801 00
Western Home, Iowa	10,137,492 00	6,457,598 00	6,945,698 00	237,277 00	9,412,115 00
Williamsburgh City Fire, New York	112,596,389 00	84,402,933 00	76,382,937 00	6,090,221 00	114,526,164 00
Totals	\$16,174,534,276 38	\$16,468,706,658 15	\$13,860,016,145 13	\$ 1,435,772,704 91	\$ 17,347,452,084 49

TABLE VIII.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Aetna Insurance Company	Hartford, Connecticut	Jotham Goodnow	Andrew C. Bayne
Agricultural Insurance Company	Watertown, New York	J. R. Stebbins	H. M. Stevens
Alamo Fire Insurance Company	San Antonio, Texas	F. Groos	S. D. Scudder
Allemannia Fire Insurance Company	Pittsburgh, Pennsylvania	Joseph Abel	G. W. Hammer
Alta Fire Insurance Company	Stockton, California	J. M. Welch	M. D. Baker
Amazon Insurance Company	Cincinnati, Ohio	Gazzam Gano	J. H. Beattie
American Insurance Company	Boston, Massachusetts	Francis Peabody	J. W. Field
American Insurance Company	Newark, New Jersey	F. H. Harris	Jas. H. Worden
American Fire Insurance Company	New York, New York	David Adee	Wm. H. Crolius
American Fire Insurance Company	Philadelphia, Pennsylvania	Thos. H. Montgomery	Richard Maris
American Central Insurance Company	St. Louis, Missouri	Geo. T. Cram	Chas. Christensen
Armenia Insurance Company	Pittsburgh, Pennsylvania	S. S. D. Thompson	W. D. McGill
Armstrong Fire Insurance Company	New York, New York	P. B. Armstrong	J. C. Hatie
Atlas Assurance Company	London, England	W. J. W. Baynes	Samuel J. Pipkin
Boylston Insurance Company	Boston, Massachusetts	Joseph W. Balch	Washington Glover
British American Assurance Company	Toronto, Canada	John Morison	W. H. Banks
Broadway Insurance Company	New York, New York	Eugene B. Magnus	Geo. W. Jones
Buffalo-German Insurance Company	Buffalo, New York	Philip Becker	Oliver J. Eggert
Burlington Insurance Company	Burlington, Iowa	John G. Miller	Jacob Alter
Caledonian Insurance Company	Edinburgh, Scotland	Henry W. Brown, U. S. Man	Philadelphia, Penn
California Insurance Company	San Francisco, California	L. L. Bromwell	W. H. C. Fowler
Citizens Insurance Company	St. Louis, Missouri	J. B. M. Kehler	John P. Harrison
Citizens Insurance Company	New York, New York	Edward A. Walton	Frank M. Parker
Citizens Insurance Company	Pittsburgh, Pennsylvania	Wm. G. Johnson	J. R. Snively
City of London Fire Insurance Company	London, England	John C. Paige, U. S. Manager	Boston, Massachusetts
Commercial Insurance Company	San Francisco, California	John H. Wise	Chas. A. Laton
Commercial Union Assurance Company	London, England	Chas. Sewall, U. S. Manager	New York, New York
Concordia Fire Insurance Company	Milwaukee, Wisconsin	J. H. Inbusch	Gustav Wollaeger
Connecticut Fire Insurance Company	Hartford, Connecticut	J. D. Browne	Chas. R. Burt
Continental Insurance Company	New York, New York	F. C. Moore	Cyrus Peck
Denver Insurance Company	Denver, Colorado	Philip Feldhauser	J. A. Perkins
Detroit Fire and Marine Insurance Company	Detroit, Michigan	W. A. Butler	James J. Clark

Detroit Fire and Marine Insurance Company	Detroit, Michigan	W. A. Butler	J.	J.	J.	J.	J.
Eagle Fire Company	New York, New York	Alexander J. Clinton	Thomas J. Gaines	James Johnston	James H. Tillinghast	Geo. W. Montgomery	
Empire State Insurance Company	Rochester, New York	Henry Michaels					
Equitable Fire and Marine Insurance Company	Providence, Rhode Island	Fred. W. Arnold					
Exchange Fire Insurance Company	New York, New York	Richard C. Combes					
Farragut Fire Insurance Company	New York, New York	John E. Leffingwell	Samuel Darbee	W. S. Winship	Bernard Faymonville	Charles Colyer	Charles R. Peck
Fire Association of Philadelphia	Philadelphia, Pennsylvania	J. Lightfoot					Ezra T. Cresson
Fireman's Fund Insurance Company	San Francisco, California	David J. Staples					
Firemen's Insurance Company	Newark, New Jersey	John H. Kase					
Fire Insurance Company of the County of Philadelphia	Philadelphia, Pennsylvania	James N. Stone					
Franklin Fire Insurance Company	Philadelphia, Pennsylvania	James W. McAllister					
German Insurance Company	Freeport, Illinois	C. O. Collmann	Wm. Trembor	Theo. J. Mueller	F. L. Gross	James A. Silvey	Chas. Ruykhaver
German Fire Insurance Company	Peoria, Illinois	B. Cremer				J. H. Bastert	Edwin F. Merrill
German Fire Insurance Company	Pittsburgh, Pennsylvania	H. H. White				J. L. Cunningham	S. F. Aspinwall
German-American Insurance Company	New York, New York	Emil Oelbermann				S. F. Aspinwall	Alfred F. Howard
Germania Fire Insurance Company	New York, New York	Rudolph Garrigue				Mason A. Stone	New York, New York
German Insurance and Savings Institution	Quincy, Illinois	F. W. Heckenkamp					
Girard Fire and Marine Insurance Company	Philadelphia, Pennsylvania	Alfred S. Gillett					
Glens Falls Insurance Company	Glens Falls, New York	Russell M. Little					
Grand Rapids Fire Insurance Company	Grand Rapids, Michigan	Julius Houseman					
Granite State Fire Insurance Company	Portsmouth, New Hampshire	Frank Jones					
Greenwich Insurance Company	New York, New York	Samuel F. Harriot					
Guardian Fire and Life Assurance Company	London, England	Henry E. Bowers, U. S. Man.					
Hamburg-Bremen Fire Insurance Company	Hamburg, Germany	F. O. Affeld, U. S. Manager	New York, New York	Charles I. Roe	P. C. Royce	Thos. C. Hodgson	M. F. Grossmann
Hanover Fire Insurance Company	New York, New York	I. Remser Lane				Wm. L. Bigelow	Charles R. Story
Hartford Fire Insurance Company	Hartford, Connecticut	Geo. L. Chase					
Hekla Fire Insurance Company	St. Paul, Minnesota	Geo. W. Sprague					
Helvetia Swiss Fire Insurance Company	St. Gall, Switzerland	F. Haltmayer, Vice-President					
Home Insurance Company	New York, New York	Daniel A. Herald					
Home Mutual Insurance Company	San Francisco, California	J. F. Houghton					
Imperial Fire Insurance Company	London, England	John C. Paige, U. S. Manager	Boston, Massachusetts	Greville E. Frye	A. B. Earle		
Insurance Company of North America	Philadelphia, Pennsylvania	Charles Platt					
Insurance Company of the State of Pennsylvania	Philadelphia, Pennsylvania	Geo. G. Crowell					
Jersey City Insurance Company	Jersey City, New Jersey	Nathaniel Foote	Chas. F. Patterson				
Knoxville Fire Insurance Company	Knoxville, Tennessee	D. A. Carpenter	Guy Francis				

STATISTICAL TABLES.

TABLE VIII.—CONTINUED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Lancashire Fire Insurance Company	Manchester, England	E. Litchfield, U. S. Manager.	New York, New York
Liberty Insurance Company	New York, New York	Geo. A. Morrison	Phillip La Tourette
Lion Fire Insurance Company	London, England	M. Bennett, Jr., U. S. Manager	Hartford, Connecticut
Liverpool and London and Globe Insurance Company.	Liverpool, England	Crooke & Warren, Res. Sec.	Chicago, Illinois
London Assurance Corporation	London, England	Chas. L. Case, Manager	Chicago, Illinois
London and Lancashire Fire Insurance Company	Liverpool, England	J. S. Belden, Manager	Chicago, Illinois
Lumbermen's Insurance Company	Philadelphia, Pennsylvania	Lewis Davis	Oliver H. Hill
Manchester Fire Assurance Company	Manchester, England		James Burns Moffat
Manufacturers and Builders Fire Insurance Company	New York, New York	Edward V. Loew	J. J. Nestell
Marine Insurance Company	St. Louis, Missouri	James A. Bartlett	Samuel G. Kennedy
Mechanics Insurance Company	Philadelphia, Pennsylvania	Chas. J. Gallagher	Simon J. Martin
Mercantile Fire and Marine Insurance Company	Boston, Massachusetts	Geo. R. Rogers	James Simpson
Merchants Insurance Company	Newark, New Jersey	Henry Powles	J. R. Mullikin
Merchants Insurance Company in Providence	Providence, Rhode Island	W. T. Barton	W. P. Goodwin
Michigan Fire and Marine Insurance Company	Detroit, Michigan	D. Whiting, Jr.	Eugene Harbeck
Milwaukee Mechanics Insurance Company	Milwaukee, Wisconsin	Christian Preusser	Adolf J. Cramer
National Fire Insurance Company	Hartford, Connecticut	James Nichols	E. G. Richards
National Assurance Company of Ireland	Dublin, Ireland		Harold Englebach
Newark Fire Insurance Company	Newark, New Jersey	John J. Henry	Oscar O. Brewer
New Hampshire Fire Insurance Company	Manchester, N. H.	James A. Weston	John C. French
New York Bowery Fire Insurance Company	New York, New York	Henry Silberhorn	J. Frank Patterson
New Zealand Insurance Company	Auckland, New Zealand	John Logan Campbell	Geo. Patrick Pierce
Niagara Fire Insurance Company	New York, New York	Peter Notman	Geo. C. Howe
Northwestern National Insurance Company	Milwaukee, Wisconsin	Alfred James	John P. McGregor
Northern Assurance Company	London, England	Wm. D. Crooke, Manager	Chicago, Illinois
North American Insurance Company	Boston, Massachusetts	Silas Peirce	Chas. E. Macullar
North British and Mercantile Insurance Company	London and Edinburgh	Sam. P. Blagden, U. S. Mgr.	New York, New York
Norwich Union Fire Insurance Society	Norwich, England	J. Montgomery Hare, U. S. Mgr.	New York, New York
Oakland Home Insurance Company	Oakland, California	Wm. P. Jones	Wm. F. Blood
Ohio Farmers Insurance Company	Le Roy, Ohio	James C. Johnson	O. S. Wells
Orient Insurance Company	Hartford, Connecticut	Chas. B. Whiting	James U. Taintor

Pacific Fire Insurance Company	New York, New York	Frank F. Stinson	George Jeremiah
Packers and Provision Dealers Insurance Company	Chicago, Illinois	A. N. Young	R. J. Smith
Pennsylvania Fire Insurance Company	Philadelphia, Pennsylvania	R. Dale Beuson	W. Gardner Crowell
People's Fire Insurance Company	Manchester, New Hampshire	J. C. Moore	S. B. Stearns
People's Fire Insurance Company	New York, New York	F. V. Price	A. C. Milne
Phenix Insurance Company	Brooklyn, New York	Geo. P. Sheldon	Chas. C. Little
Phoenix Insurance Company	Hartford, Connecticut	H. Kellogg	Geo. H. Burdick
Phenix Assurance Company	London, England	A. D. Irving, U. S. Manager	New York, New York
Providence-Washington Insurance Company	Providence, Rhode Island	J. H. DeWolf	E. L. Watson
Prussian National Insurance Company	Stettin, Prussia	Hermann Theune	O. N. F. Lippert
Queen Insurance Company	Liverpool, England	Joseph M. Rogers, Manager	Chicago, Illinois
Reading Fire Insurance Company	Reading, Pennsylvania	Wm. A. Arnold	S. E. Ancona
Reliance Insurance Company of Philadelphia	Philadelphia, Pennsylvania	Thos. C. Hill	William Chubb
Rochester German Insurance Company	Rochester, New York	Frederick Cook	H. F. Atwood
Rockford Insurance Company	Rockford, Illinois	John Lake	Chas. E. Sheldon
Royal Insurance Company	Liverpool, England	Ernest L. Allen, Manager	Chicago, Illinois
Scania Fire and Life Insurance Joint Stock Company	Malmö, Sweden	Alex. Hall	Axel Pihlgren
Scottish Union and National Insurance Company	Edinburgh, Scotland	M. Bennett, Jr., U. S. Manager	Hartford, Connecticut
Security Insurance Company	New Haven, Connecticut	Chas. S. Leete	H. Mason
Southern Insurance Company	New Orleans, Louisiana	Ernest Miltenberger	Scott McGehee
Southern California Insurance Company	Los Angeles, California	E. F. Spence	D. E. Miles
Springfield Fire and Marine Insurance Company	Springfield, Massachusetts	J. N. Dunham	S. J. Hall
Spring Garden Insurance Company	Philadelphia, Pennsylvania	Nelson F. Evans	G. B. Armitage
Standard Fire Insurance Company	Kansas City, Missouri	Wm. S. Woods	Milo E. Lawrance
State Investment and Insurance Company	San Francisco, California	Geo. L. Brander	Chas. H. Cushing
State Insurance Company	Des Moines, Iowa	O. B. Ayres	W. M. Black
St. Paul Fire and Marine Insurance Company	St. Paul, Minnesota	C. H. Bigelow	C. B. Gilbert
St. Paul German Insurance Company	St. Paul, Minnesota	Albert Scheffer	J. Quincy Haas
Sun Insurance Company	San Francisco, California	C. L. Taylor	Ed. E. Potter
Sun Fire Office Company	London, England	J. J. Guile, U. S. Manager	New York, New York
Syndicate Insurance Company	Minneapolis, Minnesota	John DeLaittre	Jacob Stone
Teutonia Fire Insurance Company	Philadelphia, Pennsylvania	Eugene Franssen	Thomas Chamberlin
Traders' Insurance Company	Chicago, Illinois	E. Buckingham	R. J. Smith
Transatlantic Fire Insurance Company	Hamburg, Germany	E. Harbers, U. S. Manager	New York, New York
Union Insurance Company	San Francisco, California	Nathaniel T. James	James D. Bailey
Union Insurance Company	Philadelphia, Pennsylvania	Chas. S. Hollingshead	Edgar R. Dannels
Union Assurance Society	London, England	Stephen Soames	Chas. Darrell
United Firemen's Insurance Company	Philadelphia, Pennsylvania	Joseph L. Caven	Robert B. Beath
United States Fire Insurance Company	New York, New York	W. W. Underhill	W. H. Griffen

TABLE VIII.—CONCLUDED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Western Assurance Company	Toronto, Canada	A. M. Smith . . . . .	. . . . . C. C. Foster
Westchester Fire Insurance Company	New York, New York	Geo. R. Crawford . . . . .	. . . . . John Q. Underhill
Western Insurance Company	Pittsburgh, Pennsylvania	Alexander Nimick . . . . .	. . . . . William P. Herbert
Western Home Insurance Company	Sioux City, Iowa	Wm. L. Joy . . . . .	. . . . . Geo. W. Kingsnorth
Williamsburgh City Fire Insurance Company	Brooklyn, New York	Marshall S. Driggs . . . . .	. . . . . Frederick H. Way

FIDELITY, CASUALTY AND ACCIDENT
INSURANCE COMPANIES.

American Casualty Insurance & Security Co. OF BALTIMORE CITY,

OF

BALTIMORE MARYLAND.

Incorporated January 15, 1890.

WILLIAM E. MIDGLEY, President.

JOHN J. JACKSON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds	\$ 435,000 00	\$ 530,700 00
Baltimore City stock, 5 per cent., payable 1894.	15,000 00	16,012 50
Baltimore City stock, 3½ per cent., payable 1930.	443,500 00	461,240 00
Totals	\$ 893,500 00	\$1,007,952 50
Total market value of stocks and bonds		\$ 1,007,952 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
152 shares of the capital stock of the American Steam Boiler Insur- ance Company of New York	\$ 15,200 00	\$ 22,800 00	\$ 15,200 00
Totals	\$ 15,200 00	\$ 22,800 00	\$ 15,200 00
Amount loaned on collaterals			\$ 15,200 00
Cash in company's principal office			32 29
Cash deposited in bank			502,731 55
Interest due and accrued on bonds			3,791 97
Interest due and accrued on collateral loans			115 50
Gross premiums in course of collection, not more than three months due			204,691 90
Bills receivable, not matured, taken for fire, marine and inland risks.			725 06
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 1,791,745 08

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 10,000 00
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$260,420.47; unearned premiums (fifty per cent.)	\$ 130,210 24
Gross premiums received and receivable upon all unexpired risks, running more than one year from date of policy, \$74,425.96; unearned premiums (<i>pro rata</i>)	29,035 55
Total unearned premiums	\$ 159,245 79
All other demands against the company, absolute and contingent	51,122 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 220,367 79
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	571,377 29
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,791,745 08

IV. INCOME DURING THE YEAR.

Gross premiums on risks written during the year	From risks.	
Deduct premiums and bills in course of collection at this date	\$ 457,591 93	
	205,416 90	
Entire premiums collected during the year	\$ 252,175 03	
Deduct re-insurance, rebate, abatement and return premiums	195,970 70	
Net cash actually received for premiums.		\$ 56,204 33
Received for re-insurance from American Steam Boiler Insurance Co.		50,000 00
Received for interest and dividends on stocks, bonds and collateral loans		26,471 29
Aggregate amount of Income actually received during the year in cash.		<u>\$ 132,675 62</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 13,673 04
Paid for commissions or brokerage	17,444 04
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	21,999 88
Paid for State and local taxes in this and other States	4,189 08
All other payments and expenditures	42,417 58
Aggregate amount of actual Expenditures during the year in cash.	<u>\$ 99,723 62</u>

VI. MISCELLANEOUS.

Risks and Premiums.

Written during the year	Risks.	Premiums thereon.
Deduct those expired and marked off as terminated.	\$ 105,229,867	\$ 457,591 93
	21,416,904	122,745 50
In force at the end of the year	\$ 83,812,963	\$ 334,846 43

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1890	One year or less	\$42,186,680 00	\$ 260,420 47	1-2	\$ 130,210 24
1889	Two years	16,212,400 00	27,740 52	1-4	6,935 13
1890		1,194,119 00	5,879 19	3-4	4,409 40
1888	Three years	2,210,165 00	9,114 10	1-6	1,519 02
1889		20,161,334 00	28,725 88	1-2	14,362 94
1890	Four years	470,175 00	853 65	5-6	711 37
1888		398,250 00	620 41	3-8	232 65
1889	Five years	216,290 00	393 70	5-8	245 06
1888		541,000 00	750 00	1-2	375 00
1889		312,550 00	348 51	7-10	243 99
Totals		<u>\$83,812,963 00</u>	<u>\$ 334,846 43</u>		<u>\$ 159,245 79</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 252,175 03
Losses paid from organization to date	13,673 04
Total amount of the company's stock owned by the directors at par value	267,900 00
Losses incurred during the year	23,673 04
Amount deposited in different States and countries for the security of all the company's policy-holders	<u>200,000 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 364,500 00
Premiums received	1,590 37
Losses paid	None
Losses incurred	<u>115 00</u>

American Employers Liability Insurance Co.,

OF

JERSEY CITY NEW JERSEY.

Incorporated May 1, 1890.

JONATHAN H. CRANE, President.

JOHN MACRAE, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 150,000 00

II. ASSETS.

Loans on mortgage (first liens) upon which not more than one year's interest is due. \$ 37,500 00
 Interest due and accrued on all said mortgage loans 349 38
 Value of premises mortgaged (insured for \$51,500 00 as collateral) 75,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
School-house bonds of the corporation of the City of New York	\$ 10,000 00	\$ 10,150 00
United States bond loan of 1891	40,000 00	41,250 00
New Jersey State bonds	30,000 00	35,993 75
Consolidated stock of the City of New York	30,000 00	30,150 00
Totals	\$ 110,000 00	\$ 117,543 75

Total market value of stocks and bonds	\$ 117,543 75
Cash in the company's principal office	414 05
Cash deposited in bank	6,149 56
Interest due and accrued on bonds	1,020 29
Gross premiums in course of collection, not more than three months due	18,907 84

Aggregate amount of all the Assets of the company, stated at their actual value \$ 181,884 87

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired casualty risks, running one year or less from date of policy, \$43,868.74; unearned premiums, (fifty per cent)	\$ 21,934 38
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	3,722 80

Total amount of all Liabilities, except capital stock and net surplus.	\$ 25,657 17
Joint-stock capital actually paid up in cash	150,000 00
Surplus beyond capital and all other Liabilities	6,227 70

Aggregate amount of all Liabilities, including paid up capital stock and net surplus \$ 181,884 87

IV. INCOME DURING THE YEAR.

	From casualty risks.
Gross premiums on risks written during the year	\$ 50,682 94
Deduct premiums and bills in course of collection at this date	20,174 79
Net cash actually received for premiums	\$ 30,508 15
Received for interest on mortgages	403 76
Received for interest and dividends on stocks, bonds and collateral loans	1,182 42
Income received from all other sources	132 13
Received for calls on capital	\$ 7,500 00

Aggregate amount of Income actually received during the year in cash \$ 32,226 46

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$	2,302 93
Paid for commissions or brokerage		5,629 18
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		9,063 08
Paid for State and local taxes in this and other States		1,908 07
All other payments and Expenditures		9,270 55
Aggregate amount of actual Expenditures during the year in cash	\$	<u>28,173 81</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Casualty risks.	Premiums thereon.
Written or renewed during the year	\$ 21,319,000	\$ 50,682 94
Deduct those expired and marked off as terminated	684,000	6,814 20
Net amount in force December 31, 1890	<u>\$ 11,635,000</u>	<u>\$ 43,868 74</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	50,682 94
Losses paid from organization to date		2,302 93
Total amount of company's stock owned by the directors at par value		68,700 00
Losses incurred during the year		2,302 93
Amount deposited in different States and countries for the security of all the company's policy-holders		<u>100,500 00</u>

COLORADO BUSINESS.

No business in the State during the year 1890.

American Surety Company,

OF

NEW YORK NEW YORK.

Incorporated April 14, 1884.

WILLIAM L. TRENHOLM, President.

FRED F. NUGENT, 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 (unencumbered) \$ 200,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States registered 4 per cent bonds	\$ 230,000 00	\$ 276,300 00
New York City consolidated stock	100,000 00	101,500 00
Western Union Telegraph Co stock	260,000 00	197,600 00
Lake Shore and Michigan Southern R. R. stock, Consolidated Gas Co., New York stock	150,000 00	159,000 00
The State Trust Co., New York stock	10,000 00	9,500 00
Missouri, Kansas and Texas R. R. Co. bonds	237,600 00	392,040 00
Delaware, Lackawanna and Western R. R. Co. stk	50,000 00	37,250 00
	20,000 00	26,300 00
Totals	<u>\$1,057,600 00</u>	<u>\$1,199,540 00</u>

AMERICAN SURETY COMPANY.

Total market value of stocks and bonds	\$ 1,199,540 00
Cash in the company's principal office	1,659 29
Cash deposited in bank	10,140 51
Interest due and accrued on bonds	12,686 76
Gross premiums in course of collection, not more than three months due	36,976 63
All other property belonging to the company	1,342 50
Amount of premiums unpaid on policies which have been issued more than three months	\$ 9,382 50
Aggregate amount of all the Assets of the company, stated at their actual value	<u>\$ 1,462,345 69</u>

III. LIABILITIES.

Gross claims in process of adjustment, or in suspense, including all reported and supposed losses	\$ 44,332 86
Claims resisted, including interest, costs and other expenses thereon	27,364 74
Net amount of unpaid losses	\$ 71,697 60
Gross premiums received and receivable upon all unexpired surety risks, running one year or less from date of policy, \$441,145.03: unearned premiums (fifty per cent.)	220,572 52
All other demands against the company, absolute and contingent	7,764 57
Total amount of all Liabilities, except capital stock and net surplus	\$ 300,034 69
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	162,311 00
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 1,462,345 69</u>

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	From surety risks. \$ 47,802 55
Gross premiums on risks written, transferred and renewed during the year	486,032 93
Total	\$ 533,835 48
Deduct premiums and bills in course of collection at this date	49,359 13
Entire premiums collected during the year	\$ 487,476 35
Deduct re-insurance, rebate, abatement and return premiums	66,012 22
Net cash actually received for premiums	\$ 421,864 13
Received for interest on mortgages	827 50
Received for interest and dividends on stocks, bonds and collateral loans	42,655 56
Income received from all other sources	5,130 62
Aggregate amount of Income actually received during the year in cash	<u>\$ 470,083 81</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$15,834.20, losses occurring in previous years)	On surety risks. \$ 101,812 73
Deduct all amounts actually received for salvages and re-insurance in other companies	22,599 33
Net amount paid during the year for losses	\$ 79,213 35
Cash dividends actually paid stockholders	90,000 00
Paid for commissions or brokerage	30,063 42
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	103,422 17
Paid for State and local taxes in this and other States	10,067 95
All other payments and Expenditures	58,121 28
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 370,888 17</u>

VI. MISCELLANEOUS.
Risks and Premiums.

In force on the 31st day of December of the preceding year	Surety risks.	Premiums thereon.
Written or renewed during the year	\$ 60,969,672	\$ 390,684 22
	87,317,002	486,032 93
Totals	\$ 148,286,674	\$ 877,017 15
Deduct those expired, transferred or cancelled	74,403,315	435,872 12
Net amount in force December 31, 1890	\$ 73,883,359	\$ 441,145 03

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,762,458 74
Losses paid from organization to date	427,772 94
Total amount of cash dividends paid since the company commenced business	240,000 00
Total amount of company's stock owned by the directors at par value	422,150 00
Losses incurred during the year: surety	115,140 77
Amount deposited in different States and countries for the security of the company's policy-holders	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 121,000 00
Premiums received	7,208 09
Losses paid	921 27
Losses incurred	921 27

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>	Par value.	Market value.
United States, 4 per cent registered	\$ 200,000 00	\$ 242,000 00
Maine Central Railroad, 7 per cent	2,000 00	2,360 00
Boston, Clinton, Fitchburg & New Bedford R. R., 5 per cent	1,000 00	1,167 50
Maine Central Railroad, 6 per cent	5,000 00	5,750 00
Fall River Railroad, 5 per cent	7,000 00	7,315 00
Old Colony Railroad, 6 per cent	1,000 00	1,130 00
Dexter & Piscataquis Railroad, 4 per cent	50,000 00	50,500 00

<i>Bonds.</i>	Par value.	Market value.
Fitchburg Railroad, 5 per cent	\$ 5,000 00	\$ 5,275 00
City of Lynn, 4 per cent	50,000 00	53,500 00
City of Boston, 3½ per cent	21,000 00	21,000 00
N. Y. Cent. & Hudson River R. R., 7 per cent .	20,000 00	25,600 00
Fitchburg Railroad, 5 per cent	10,000 00	10,925 00
Old Colony Railroad, 4 per cent	5,000 00	5,275 00
Baltimore & Ohio Railroad, 5 per cent	26,000 00	27,560 00
Fitchburg Railroad, 5 per cent	10,000 00	10,550 00
Boston & Lowell Railroad, 4 per cent	12,600 00	12,240 00
Old Colony Railroad, 7 per cent	8,000 00	8,720 00
Leeds & Farmington Railroad, 6 per cent	18,000 00	19,900 00
New York & New England R. R., 6 per cent	5,000 00	5,650 00
Aroostook County, 4 per cent	5,000 00	5,025 00
Fitchburg Railroad, 5 per cent	1,000 00	1,055 00
Atchison, 4 per cent. mortgage	21,000 00	16,380 00
City of Boston, 3½ per cent	65,000 00	65,000 00
Town of Andover, 4 per cent	60,000 00	64,200 00
Boston & Lowell Railroad, 5 per cent	5,000 00	5,425 00
Old Colony Railroad, 6 per cent	6,000 00	6,780 00
Town of Canton., Mass., 4 per cent	5,000 00	5,350 00
Atchison income	8,000 00	3,860 00
Attleboro, North Attleboro & Wrenham R. R., 5 per cent	5,000 00	5,100 00
City of Burlington, Vermont, 5 per cent	5,000 00	5,012 50
City of Toledo, Board of Education, 8 per cent	5,000 00	5,550 00
City of Los Angeles, 5 per cent	5,000 00	5,237 50
Town of Danville, Ill., 5 per cent	5,000 00	5,262 50
Totals	\$ 657,000 00	\$ 715,655 00

Total market value of stocks and bonds	\$ 715,655 00
Cash in the company's principal office	81 68
Cash deposited in bank	131,516 93
Interest due and accrued on bonds	7,390 40
Gross premiums in course of collection, not more than three months due	161,260 29
Amount of premiums unpaid on policies which have been issued more than three months	\$ 20,194 11
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 1,015,904 30

III. LIABILITIES.

Net amount of unpaid losses	\$ 154,825 00
Total unearned premiums	415,248 04
All other demands against the company, absolute and contingent	28,041 00
Total amount of all Liabilities, except net surplus	\$ 598,114 04
Surplus beyond all other Liabilities	417,790 26
Aggregate amount of all Liabilities, including net surplus	\$ 1,015,904 30

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 851,681 35
Received for interest and dividends on stocks, bonds and collateral loans	34,397 26
Income received from all other sources	2,469 92
Aggregate amount of Income actually received during the year in cash	\$ 888,548 53

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 378,997 67
Paid for commissions or brokerage	201,321 12
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	66,641 45
Paid for State and local taxes in this and other States	17,524 09
All other payments and Expenditures	74,052 30
Aggregate amount of actual Expenditures during the year in cash	\$ 738,536 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 117,350,015	\$ 675,137 01
Written or renewed during the year	160,628,187	1,371,440 42
Totals	<u>\$ 277,978,202</u>	<u>\$ 2,046,577 43</u>
Deduct those expired and marked off as terminated	145,089,291	1,216,281 35
In force at the end of the year	<u>\$ 132,888,911</u>	<u>\$ 830,296 08</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date in the United States	\$ 1,983,436 91
Losses paid from organization to date in the United States	734,604 17
Losses incurred during the year	533,822 67
Amount deposited in different States and countries for the security of all the company's policy-holders	400,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,170,757 00
Premiums received	16,593 11
Losses paid	2,847 55
Losses incurred	6,027 58

EQUITABLE ACCIDENT INSURANCE COMPANY OF COLORADO,
OF
DENVER COLORADO.

Incorporated January 16, 1891.

S. H. HASTINGS, President.

FRED. J. EGAN, Secretary.

I. CAPITAL.

\$100,000.00

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	\$ 65,875 00
Interest due and accrued on all said mortgage loans	1,296 93
Value of lands mortgaged, exclusive of buildings	\$ 125,065 00
Value of buildings mortgaged (insured for \$47,950.00 as collateral)	56,335 00
Total value of said mortgaged premises	<u>\$ 181,400 00</u>

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
369 Continental Oil Co	\$ 36,900 00	\$ 72,000 00	\$ 14,500 00
150 Kibler Stove Co	15,000 00	15,000 00	5,000 00
10 Commercial National Bank	1,000 00	1,080 00	450 00
70 Denver Fire Ins. Co.	7,000 00	9,450 00	5,000 00
9 Beaver Brook Water Co.	900 00	1,120 00	
41 Peoples National Bank	4,100 00	4,715 00	5,000 00
16 Moulten Metal Centrifugal De- composing Co.	1,600 00	2,000 00	
10 Denver Fire Ins. Co	1,000 00	1,350 00	2,500 00
Trust deed and note of \$5,000, secur- ing property valued at \$45,000	5,000 00	5,000 00	
Totals	<u>\$ 72,500 00</u>	<u>\$ 111,715 00</u>	<u>\$ 32,450 00</u>

Amount loaned on collaterals	\$	32,450 00
Cash in the company's principal office		1,841 24
Cash deposited in bank		9,080 62
Interest due and accrued on collateral loans		1,934 31
Gross premiums in course of collection, not more than three months due		58,483 99
Aggregate amount of all the Assets of the company, stated at their actual value	\$	170,962 09

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	2,500 00
Losses resisted, including interest, costs and other expenses thereon		1,000 00
Net amount of unpaid losses	\$	3,500 00
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$121,438.82; unearned premiums (fifty per cent.)	\$	60,719 41
Total unearned premiums	\$	60,719 41
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		4,595 21
All other demands against the company, absolute and contingent		571 45
Total amount of all Liabilities, except capital stock and net surplus	\$	69,386 07
Joint-stock capital actually paid up in cash		100,000 00
Surplus beyond capital and all other Liabilities		1,576 02
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	170,962 09

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	\$	34,366 29	From accident risks.
Deduct amount of same not collected		17,238 29	
Net collected	\$	17,128 00	
Gross premiums on risks written and renewed during the year		127,961 74	
Total	\$	145,089 74	
Deduct premiums and bills in course of collection at this date		58,483 99	
Entire premiums collected during the year	\$	86,605 75	
Deduct re-insurance, rebate, abatement and return premiums		7,983 22	
Net cash actually received for premiums	\$	78,622 53	
Received for interest on mortgages		6,950 21	
Received for interest and dividends on stocks, bonds and collateral loans		559 55	
Aggregate amount of Income actually received during the year in cash	\$	86,132 29	

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$	38,294 37
Paid for commissions or brokerage		24,966 44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		8,252 21
All other payments and Expenditures		10,567 99
Aggregate amount of actual Expenditures during the year in cash	\$	82,081 01

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 5,767,500	\$ 76,890 80
Written or renewed during the year	8,319,450	127,961 74
Totals	\$ 14,086,950	\$ 204,852 54
Deduct those expired and marked off as terminated	6,137,000	83,413 72
Net amount in force December 31, 1890	\$ 7,949,950	\$ 121,438 82

Answers to General Interrogatories.

Total amount of premiums received from organization to date	\$ 121,438 82
Losses paid from organization to date	38,294 37
Total amount of the company's stock owned by the directors at par value	85,800 00
Losses incurred during the year	38,294 37

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 4,909,900 00
Premiums received	78,836 39
Losses paid	28,278 34
Losses incurred	28,278 34

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 the real estate owned by the company (unencumbered)	\$ 6,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	7,200 00
Interest due and accrued on all said bond and mortgage loans.	241 00
Value of premises mortgaged (insured for \$7,000.00 as collateral)	12,900 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. Government bonds, 4 per cent. reg., 1907.	\$ 75,000 00	\$ 91,000 00
U. S. Government bonds, 6 per cent. reg., 1898	75,000 00	88,500 00
150 shares N.Y., Lack. & Western R. R. stock	25,000 00	27,500 00
Pitts., Clev. & Tol. R. R. 1st mtg. 6 per ct. bonds	25,000 00	26,750 00
West Shore R'y 1st mtg. 4 per cent. bonds	25,000 00	25,375 00
Brooklyn & Montauk R.R. 1st mtg. 5 per ct. bds.	25,000 00	27,250 00
Lake Erie & West. R. R. 1st mtg. 5 per ct. bonds	25,000 00	27,000 00
C., R. I. & Pac. R. R. ext'n and col. 5 per ct. bds.	50,000 00	49,000 00
Central R. R. of N. J., gen. mtg. 5 per ct. bonds	25,000 00	27,250 00
Cin., Ind., St.L., & Chi. R.R. 1st mtg. 4 per ct. bds.	25,000 00	24,250 00
Chesapeake & Ohio R. R., P. M. 6 per ct. bonds	10,000 00	11,250 00
Consolidated stock of city of New York, 2½ per ct. Kings Co. El. R. 1st mtg. 5 per cent. bonds	100,000 00	99,000 00
City of Richmond (Va.) 4 per cent. guar. stock.	10,000 00	10,000 00
Wabash Railway 1st mtg. 5 per cent. bonds	10,000 00	10,000 00
200 shares Morris & Essex R. R. ext. stock.	25,000 00	24,500 00
Indiana State 3 per cent. bonds.	20,000 00	20,400 00
200 shares Pennsylvania R. R. stock (par \$50.00)	50,000 00	50,000 00
Central Ohio R. R. con. 1st mtg. 4 per ct. bonds	10,000 00	9,825 00
Western Union Tel Co. col. trust, 5 per ct. bonds	25,000 00	25,000 00
100 shares N. Y. C. & H. R. R. R. stock	25,000 00	25,000 00
D. & R. G. 1st con. mtg. 4 per cent. bonds	10,000 00	10,150 00
	4,000 00	3,240 00
Totals	\$ 674,000 00	\$ 712,240 00

Total market value of stocks and bonds \$ 712,240 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Utah Southern ext. and col. bonds	\$ 20,000 00	\$ 20,800 00	
K. C. & Omaha 1st mtg. 5 per cent. bonds	15,000 00	11,850 00	
Colorado Central 7 per ct. con. bds.	8,000 00	8,800 00	
Oregon S. L. U. N. gold 5 per ct. bds.	20,000 00	15,900 00	\$ 50,000 00
U. P., Denver & Gulf R. R. 1st mtg. 5 per cent. bonds	6,000 00	4,620 00	
Evansville & Terre Haute bonds	5,000 00	5,700 00	
Utah Southern ext. and col. 7 per cent. bonds	17,000 00	17,060 00	
Grand Rapids & Ind. 1st mtg bds.	27,000 00	29,970 00	
St. L., Jacksonville & Chicago 7 per cent bonds	2,000 00	2,200 00	50,000 00
Cincinnati & Springfield 1st mtg. 7 per cent. bonds	4,000 00	4,520 00	
N. Y., L. E. & W. 2d con. mtg. bds.	10,000 00	9,675 00	
D. & R. G. 1st mtg. 7 per ct. bonds	5,000 00	5,775 00	
Wabash R'y 1st mtg. 5 per ct. bds.	5,000 00	4,900 00	
West. Union col. trust 5 per ct. bds.	4,000 00	3,960 00	
Richmond & West Pt. Terminal 1st mtge 5 per cent. bonds	5,000 00	3,412 50	25,000 00
100 shares Western Union stock	10,000 00	7,600 00	
100 shares Canada Southern stock	10,000 00	4,850 00	
300 shares W. Union Tel. stock	30,000 00	22,800 00	
Ft. Worth & Denver City 1st mtg. 6 per cent. bonds	2,000 00	1,980 00	
U. P. Sinking Fund 8 per ct. bonds	12,000 00	12,960 00	
Metropolitan Elevated 1st mtg. 6 per cent bonds	5,000 00	5,712 50	50,000 00
St. Joseph & Grand Island 1st mtg. 6 per cent Bonds	2,000 00	1,940 00	
200 shares Chicago, Rock Island & Pacific stock	20,000 00	14,100 00	
100 shares Canada Southern	10,000 00	4,850 00	
West Shore R. R. reg. 1st mtg 4 per cent. guar. bonds	10,000 00	10,225 00	
N. J. Southern R'y 6 per cent. bds., due 1899	3,000 00	3,180 00	
Wabash R'y Co., 1st mtg. 5 per cent. bonds, due 1939	6,000 00	5,880 00	
Michigan Central R'y, 1st mtg. 6 per cent. bonds, due 1999	3,000 00	3,600 00	
Rio Grande Western R'y 1st mtg. 4 per cent bonds, due 1939	5,000 00	3,825 00	50,000 00
M., K. & T. 1st mtg. 4 per ct. bonds	10,000 00	7,450 00	
St. Jo. & Grand Island, 1st mtg. 6 per cent. bonds	5,000 00	4,850 00	
150 shares W. U. Telegraph stock	15,000 00	11,400 00	
North Pac. R. R. Land Grant con. mtg. gold, 5 per cent., due 1989	10,000 00	8,175 00	
Rich. & W. Pt. Term. R'y & Ware- house Co. 1st mtg 5 per ct. 1914	10,000 00	6,825 00	
42 shares Home Ins. Co. of New York, stock	4,200 00	6,195 00	
200 shares N. Y., Ont. & W. R'y stk.	20,000 00	3,000 00	
100 shares W. U. Tel. Co. stock	10,000 00	7,600 00	20,000 00
100 shares Texas Pacific stock	10,000 00	1,325 00	
100 shares Manhattan R'y stock	10,000 00	9,575 00	
100 shares Gold and Stock Tel. Co. stock	10,000 00	10,000 00	8,710 00
Louisville, St. Louis & Texas 1st mtg. 6 per cent. bonds	30,000 00	23,400 00	16,310 00
Totals	\$ 425,200 00	\$ 353,060 00	\$ 270,020 00
Amount loaned on collaterals			\$ 270,020 00
Cash in the company's principal office			18,397 45
Cash belonging to the company deposited in:			
National Park Bank		\$ 12,264 48	
Chemical National Bank		6,246 74	
Union Trust Co.		1,000 00	
Seventh National Bank		1,048 21	
Interest due and accrued on stocks and bonds			38,956 88
Interest due and accrued on collateral loans			1,004 17
			2,434 61

Gross premiums in course of collection, not more than three months due, viz:		
Fidelity department	\$ 20,897 85	
Plate Glass department.	28,802 52	
Steam Boiler department.	15,632 82	
Accident department	285,622 33	
		\$ 350,955 52
All other property belonging to the company		32,177 05
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,421,229 23

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 74,601 54	
Losses resisted, including interest, costs and other expenses thereon	27,983 00	
Net amount of unpaid losses		\$ 102,584 54
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy:		
Fidelity, \$218,573.90; unearned portion, 50 per cent.	\$ 109,286 95	
Accident, \$1,194,350.35; unearned portion, 50 per ct.	598,483 84	
Plate Glass, \$214,692.44; unearned portion, 50 per ct.	107,346 22	
Steam Boiler, \$68,186.45; unearned portion, 50 per ct.	34,093 23	
Gross premiums received and receivable upon all unexpired risks, running more than one year from date of policy:		
Fidelity, \$135 00; unearned premium <i>pro rata</i>	112 50	
Accident, \$1,315.00; unearned premium <i>pro rata</i>	1,195 00	
Plate Glass, \$38.10; unearned premium, <i>pro rata</i>	33 03	
Steam Boiler, \$61,843.29; unearned premiums <i>pro rata</i>	31,434 40	
Total unearned premiums		\$ 881,985 17
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		6,370 15
All other demands against the company, absolute and contingent		101,686 89
Total amount of all Liabilities, except capital stock and net surplus		\$ 1,092,626 75
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		78,602 48
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,421,229 23

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
	\$ 226,157 46	\$ 1,093,396 77	\$ 218,658 86	\$ 83,666 28
Deduct re-insurance, rebate, abatement & returned premiums.	26,866 20	25,538 25	5,881 32	7,475 38
	\$ 199,291 26	\$ 1,067,858 52	\$ 212,777 54	\$ 76,190 90
Net cash actually received for premiums				\$ 1,556,118 22
Received for interest on bonds and mortgages				44,445 52
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources				
Aggregate amount of Income actually received during the year in cash				\$ 1,600,563 74

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
	\$ 80,160 32	\$ 383,986 18	\$ 86,001 34	\$ 12,101 44
Deduct salvage amount recovered, re-insurance, etc	28,593 47	4,440 17	10,876 30	5,780 15
	\$ 51,566 85	\$ 379,546 01	\$ 75,125 04	\$ 6,321 29
Net amount paid for losses				\$ 512,559 19
Cash dividends actually paid stockholders				22,500 00
Paid for commissions or brokerage				417,450 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes				166,145 83
Paid for State, National and local taxes in this and other States				22,111 43
All other payments and Expenditures				196,629 72
Aggregate amount of actual Expenditures during the year in cash				\$ 1,337,393 17

VI. MISCELLANEOUS.

Risks and Premiums.

FIDELITY.		Am't at risk.	Premium.
In force December 31, preceding year		\$ 31,246,971 57	\$ 198,952 64
Written or renewed during the year		36,273,177 12	232,285 94
Totals		\$ 67,520,148 69	\$ 431,238 58
Deduct expirations and cancellations and re-insurance		33,897,755 13	212,529 68
In force December 31, 1890		\$ 33,622,393 56	\$ 218,708 90
ACCIDENT.			
In force December 31, preceding year		\$ 96,649,666 00	\$ 666,982 75
Written or renewed during the year		166,232,000 00	1,262,369 34
Totals		\$ 262,881,666 00	\$ 1,929,352 09
Deduct expirations and cancellations and re-insurance		100,805,066 00	733,686 74
In force December 31, 1890		\$ 162,076,600 00	\$ 1,195,665 35
PLATE GLASS.			
In force December 31, preceding year		\$ 6,573,674 14	\$ 183,245 04
Written or renewed during the year		7,717,638 92	217,978 52
Totals		\$ 14,291,313 06	\$ 401,223 56
Deduct expirations and cancellations		6,668,026 10	186,493 02
In force December 31, 1890		\$ 7,623,286 96	\$ 214,730 54
STEAM BOILER.			
In force December 31, preceding year		\$ 16,285,314 00	\$ 108,075 71
Written or renewed during the year		20,556,121 33	88,987 11
Totals		\$ 36,841,435 33	\$ 197,062 82
Deduct expirations and cancellations and re-insurance		12,943,164 00	67,033 08
In force December 31, 1890		\$ 23,898,271 33	\$ 130,029 74
Aggregate amount		\$ 227,220,551 85	\$ 1,759,134 53

Recapitulation of Fire Risks and Premiums.

FOR THE TERM OF ONE YEAR.

	Year written.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
Fidelity	1890	\$ 33,616,393 00	\$ 218,573 90	1-2	\$ 109,286 95
Accident	1890	161,995,600 00	1,194,350 35	1-2	598,483 84
Plate Glass	1890	7,622,984 96	214,692 44	1-2	107,346 22
Steam Boiler	1890	17,675,438 00	68,186 45	1-2	34,093 23

FOR THE TERM OF TWO YEARS.

Steam Boiler	1890	\$ 40,500 00	\$ 191 50	1-2	\$ 95 75
Steam Boiler	1891	122,500 00	669 80	3-4	502 35

FOR THE TERM OF THREE YEARS.

Fidelity	1890	\$ 6,000 00	\$ 135 00	5-6	\$ 112 50
Accident	1890	1,000 00	15 00	1-2	7 50
Plate Glass	1890	110 00	7 50	5-6	6 25
Steam Boiler	1888	1,964,950 00	22,622 12	1-6	3,770 35
Steam Boiler	1889	1,592,500 00	14,986 84	1-2	7,493 42
Steam Boiler	1890	2,391,833 33	21,873 03	5-6	18,227 53

FOR THE TERM OF FOUR YEARS.

Plate Glass	1890	\$ 192 00	\$ 30 60	7-8	\$ 26 78
-----------------------	----------------	-----------	----------	-----	----------

FOR THE TERM OF FIVE YEARS.

Accident	1890	\$ 70,000 00	\$ 950 00	9-10	\$ 855 00
Steam Boiler	1889	500 00	25 00	7-10	17 50
Steam Boiler	1890	110,000 00	1,475 00	9-10	1,327 50

FOR THE PERIOD OF TEN YEARS.

Accident	1890	\$ 10,000 00	\$ 350 00	95	332 50
Totals		\$ 227,220,551 85	\$ 1,759,134 53		\$ 881,985 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,302,925 81
Losses paid from organization to date	2,241,110 27
Total amount of cash dividends declared since the company commenced business	162,500 00
Total amount of the company's stock owned by the directors at par value	100,200 00
Losses incurred during the year	472,771 55
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.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	\$ 96,500 00	\$ 543 10	\$ 2,500 00	\$ 2,500 00
Accident	1,899,500 00	11,283 78	2,425 55	2,925 55
Plate Glass	123,338 92	4,205 92	1,210 46	1,246 06
Aggregate	\$ 2,119,338 92	\$ 16,032 80	\$ 6,136 01	\$ 6,671 61

Guarantee Company of North America,

OF

MONTREAL CANADA.

Incorporated August 2, 1851.

A. T. GALT, President.

ROBERT KERR, Assistant Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 304,600 00

II. ASSETS.

Market value of real estate owned by the company (unencumbered) \$ 4,289 52
 Loans on mortgage (first liens), upon which not more than one year's interest is due 23,460 52

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Montreal corporation bonds	\$ 20,500 00	\$ 20,905 00
Montreal corporation stock	30,900 00	41,019 50
Montreal harbour bonds	83,500 00	95,382 50
Montreal warehousing bonds	5,138 19	4,511 42
Victoria, B. C. water-works bonds	10,000 00	12,000 00
Dominion of Canada stock	2,399 67	2,495 65
Lake Champlain and St. Lawrence Jct. Ry. bds	5,000 00	5,000 00
U. S. Guarantee Company stock	139,100 00	139,100 00
Province of Quebec bonds	1,000 00	1,140 00
City of Toronto bonds	10,000 00	11,500 00
Canada Southern Railway 2nds bonds	15,000 00	14,250 00
City of Brooklyn bonds	200,000 00	205,875 00
U. S. Government reg. bonds	43,000 00	51,695 00
City of Richmond, Va., bonds	15,000 00	15,380 00
Totals	\$ 580,537 86	\$ 620,254 07
Total market value of stocks and bonds		\$ 620,254 07

Loans on Collaterals.

Loan on paid-up life policy	\$	400 00	
Amount loaned on collaterals	\$	400 00	
Cash in the company's principal office	}	48,994 14	
Cash deposited in bank			
Interest due and accrued on bonds		8,287 75	
Gross premiums in course of collection, not more than three months due		32,765 44	
Bills receivable, not matured, secured		500 00	
All other property belonging to the company		5,286 39	
Aggregate amount of all the Assets of the company, stated at their actual value	\$	744,237 83	

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	20,448 61	
Losses resisted, including interest, costs and other expenses thereon		22,625 35	
Net amount of unpaid losses	\$	43,073 96	
Gross premiums received and receivable upon all unexpired guarantee risks, running one year or less from date of policy, \$240,229.72; unearned premiums (fifty per cent.)		120,114 86	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		15,112 64	
Total amount of all Liabilities, except capital stock and net surplus	\$	178,301 46	
Joint-stock capital actually paid up in cash		304,600 00	
Surplus beyond capital and all other Liabilities		261,336 37	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	744,237 83	

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	\$	19,308 53	For guarantee risks.
Gross premiums on risks written and renewed during the year		281,404 32	
Total	\$	300,712 85	
Deduct premiums in course of collection at this date		32,765 44	
Entire premiums collected during the year	\$	267,947 41	
Deduct re-insurance, rebate and return premiums		33,298 12	
Net cash actually received for premiums	\$	234,649 29	
Received for interest on bonds and stocks, etc.	\$	21,987 64	
Income from all other sources, viz: claims recovered		15,777 44	
Total	\$	272,414 37	
Aggregate amount of Income actually received during the year in cash	\$	272,414 37	

V. EXPENDITURES DURING THE YEAR

Net amount actually paid for losses (including \$12,706.22, losses occurring in previous years)	\$	69,020 64
Cash dividends actually paid stockholders		18,276 00
Paid for commissions or brokerage		6,313 18
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés		55,621 42
Paid for State and local taxes in this and other States		5,118 51
All other payments and Expenditures		56,867 68
Aggregate amount of actual Expenditures during the year	\$	211,217 43

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	Premiums thereon.
In force on the 31st day of December, 1889	\$38,518,407 00	\$ 243,993 06
Written or renewed during the year	51,713,383 00	291,196 12
Totals	\$90,231,790 00	\$ 535,189 18
Deduct those expired and marked off as terminated	45,214,984 00	267,344 57
In force at the end of the year 1890	\$45,016,806 00	\$ 267,844 61
Deduct amount re-insured	4,571,416 00	27,614 89
Net amount in force December 31, 1890	\$40,445,390 00	\$ 240,229 72

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,195,902 53
Losses paid from organization to date	753,700 86
Total amount of cash dividends declared since the company commenced business	189,430 27
Total amount of the company's stock owned by the directors at par value	134,190 00
Dividends declared payable in stock from organization	38,900 00
Losses incurred during the year	77,246 64
Amount deposited in different States and countries for the security of all the company's policy-holders.	301,399 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 22,000 00
Premiums received	242 18
Losses paid	None
Losses incurred	None

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.

Market value of real estate owned by the company (unencumbered)	\$ 4,461 23
Loans on mortgage (first liens), upon which not more than one year's interest is due	384,470 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$39,000.00 is in process of foreclosure)	\$ 39,000 00
Interest due and accrued on all said mortgage loans	12,142 41
Value of lands mortgaged, exclusive of buildings	\$1,329,353 00
Value of buildings mortgaged (insured for \$100,670.00 as collateral)	257,280 00
Total value of said mortgaged premises	\$1,586,633 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds</i>		
State of Connecticut 3½ per cent.	\$ 100,000 00	\$ 110,000 00
United States 4 per cent	2,000 00	2,460 00
Wooster (Ohio) City 5 per cent	10,000 00	10,800 00
Atchison (Kansas) City Park 6 per cent.	15,000 00	16,200 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
Kansas City (Kansas) City 7 per cent	10,000 00	10,500 00
Kansas City (Kansas) City 6 per cent	7,500 00	7,875 00
Coolidge (Kansas) City 7 per cent.	10,000 00	11,000 00
Leavenworth (Kansas) City 6 per cent	5,500 00	5,775 00
Horton (Kansas) City 6 per cent	12,000 00	12,900 00
Evansville (Indiana) City 7 per cent	10,000 00	11,000 00
Council Bluffs (Iowa) City 6 per cent	10,000 00	10,800 00
Winfield (Kansas) City 6 per cent.	10,000 00	10,500 00
Oberlin (Kansas) City 6 per cent	5,000 00	5,250 00
Medicine Lodge (Kansas) City 6 per cent.	5,000 00	5,400 00
York (Nebraska) City 6 per cent	10,000 00	10,500 00
Columbus (Nebraska) City 6 per cent.	10,000 00	10,100 00
Trinidad (Colorado) City 6 per cent	5,000 00	5,200 00
Abilene City (Kansas) Board of Education 6 p. c.	11,000 00	11,550 00
Anthony (Kansas) Board of Education 6 per cent	12,500 00	13,750 00
Gladstone (Michigan) City 6 per cent.	10,000 00	10,500 00
Gladwin (Michigan) City 7 per cent	7,000 00	7,700 00
Madrid (Iowa) School District 7 per cent	3,500 00	3,675 00
Nebraska School 6 per cent.	1,000 00	1,020 00
Nebraska School 7 per cent.	11,867 50	12,460 87
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 & Tazewell Drainage District (Illinois) 7 per cent	13,200 00	14,520 00
Lake Fork Drainage District (Illinois) 7 per cent	14,010 61	15,411 67
W. C. Special Drainage District (Illinois) 6 per c.	10,000 00	10,500 00
Big Slough Drainage District (Illinois) 7 per cent	15,000 00	16,500 00
Arizona Canal Co. 8 per cent	10,000 00	11,000 00
Arizona Improvement Co. 6 per cent	5,000 00	5,000 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
Jefferson (Kansas) Township 6 per cent	10,000 00	10,500 00
Reno (Kansas) Township 6 per cent	15,000 00	15,750 00
Dexter (Kansas) Township 6 per cent	10,000 00	10,500 00
Haskell (Kansas) Township 7 per cent	5,000 00	5,500 00
Albion (Nebraska) Village 7 per cent	6,500 00	7,150 00
South Western Irrigation Co. (Kansas) 7 per cent	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	5,000 00	5,250 00
Pawnee County (Kansas) 6 per cent	8,000 00	8,400 00
Dickinson County (Kansas) 6 per cent	11,000 00	11,550 00
Riley County (Kansas) 6 per cent	15,000 00	15,750 00
Riley County (Kansas) 6 per cent	10,000 00	10,500 00
Lynn County (Iowa) 6 per cent	10,000 00	10,000 00
Dayton & Western Railroad Co. 6 per cent	15,000 00	17,250 00
Mahoning Coal Railroad Co. 5 per cent	10,000 00	10,500 00
Cincinnati, Van Wert & Michigan R. R. Co. 6 per cent.	12,000 00	12,000 00
Chicago, Burlington & Quincy R. R. Co. convert- ible 5 per cent.	1,100 00	1,100 00
New York & New England R. R. Co. 6 per cent	10,000 00	10,200 00
<i>Shares of Stock.</i>		
40 City National Bank, Hartford	4,000 00	4,200 00
100 Hartford National Bank, Hartford	10,000 00	15,200 00
80 Security Company, Hartford	8,000 00	12,400 00
100 American National Bank, Hartford	5,000 00	6,800 00
71 Farmers' & Mechanics' Nat. Bank, Hartford	7,100 00	7,952 00
41 Aetna National Bank, Hartford	4,100 00	4,920 00
120 New York, New Haven & Hartford R. R. Co	12,000 00	31,440 00
110 Chicago, Burlington & Quincy R. R. Co.	11,000 00	9,900 00
100 Chicago, Milwaukee & St. Paul R'y Co. pre	10,000 00	10,500 00
100 Atchison, Topeka & Santa Fé R. R. Co.	10,000 00	2,900 00
110 Chicago, Rock Island & Pacific R'y Co.	11,000 00	7,810 00
100 St. Louis & San Francisco R'y Co. first pre	10,000 00	7,800 00
100 Chicago & Northwestern R'y Co. pre	10,000 00	13,600 00
Totals.	\$ 703,213 11	\$ 767,363 24

Total market value of stocks and bonds	\$ 767,363 24
Cash in the company's principal office	4,245 29
Cash deposited in bank	52,347 60
Interest due and accrued on bonds	16,459 73
Gross premiums in course of collection, not more than three months due	127,992 00
Aggregate amount of all the Assets of the company, stated at their actual value.	\$ 1,408,481 50

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 10,428 73
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$82,243.52; unearned premiums (fifty per cent)	\$ 41,121 76
Gross premiums received and receivable upon all unexpired risks, running more than one year from date of policy, \$1,471,754.03; unearned premiums (<i>pro rata</i>)	779,062 73
Total unearned premiums	\$ 820,184 49
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	625 00
All other demands against the company, absolute and contingent	5,597 13
Total amount of all Liabilities, except capital stock and net surplus	\$ 836,835 35
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	71,646 15
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,408,481 50

IV. INCOME DURING THE YEAR.

Gross amount for premiums, inspections and bills in course of collection at close of last year, as shown by that year's statement	From Steam boiler risks. \$ 102,887 45
Gross premiums on risks written and renewed during the year	652,487 77
Total	\$ 755,375 22
Deduct premiums and bills in course of collection at this date	127,992 00
Entire premiums collected during the year	\$ 627,383 22
Deduct re-insurance, rebate, abatement and return premiums	52,789 89
Net cash actually received for premiums	\$ 574,593 33
Received for interest on mortgages	24,916 13
Received for interest and dividends on stocks, bonds and collateral loans	37,643 64
Income received from all other sources	2,025 05
Aggregate amount of Income actually received during the year in cash	\$ 639,178 15

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$19,522.28, losses occurring in previous years)	\$ 65,913 06
Cash dividends actually paid stockholders	50,000 00
Paid for commissions or brokerage	147,392 63
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	26,656 40
Paid for State and local taxes in this and other States	11,315 57
Inspection expenses	195,319 57
All other payments and Expenditures	100,918 33
Aggregate amount of actual Expenditures during the year in cash	\$ 597,515 56

Risks and Premiums.

	Steam boiler risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 121,200,690	\$ 1,327,392 38
Written or renewed during the year	68,623,317	652,487 77
Totals.	\$ 189,824,007	1,979,880 15
Deduct those expired and marked off as terminated.	40,225,053	425,882 60
In force on the 31st day of December, 1890	\$ 149,598,954	\$ 1,553,997 55

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$10,989,681 00	\$ 82,243 52	1-2	\$ 41,121 76
1889	Two years	296,233 00	2,304 51	1-4	576 12
1890		325,000 00	1,890 22	3-4	1,417 65
1888		36,657,503 00	423,207 48	1-6	70,534 58
1889	Three years	44,993,527 00	469,418 70	1-2	234,709 35
1890		54,004,590 00	544,134 65	5-6	453,445 50
1886	Five years	5,000 00	150 00	1-10	15 00
1887		186,000 00	3,014 15	3-10	904 23
1888		1,001,420 00	14,349 11	1-2	7,174 55
1889		725,000 00	8,354 25	7-10	5,847 94
1890		415,000 00	4,930 66	9-10	4,437 81
Totals		\$149,598,954 00	\$ 1,553,997 55		\$ 820,184 49

Answers to General Interrogatories.

Total amount for premiums and inspection received from the organization of the company to date	\$ 5,987,304 85
Losses paid from organization to date	458,058 81
Total amount of cash dividends declared since the company commenced business	489,750 00
Total amount of the company's stock owned by the directors at par value	135,550 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year	56,671 92
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	\$ 498,200 00
Premiums received	3,930 73
Losses paid	1,684 60
Losses incurred	1,684 60

Lloyd's Plate Glass Insurance Co.,

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.

Market value of real estate owned by the company (unencumbered) \$ 125,000 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value	Market value.
United States Government reg. 4 per cent	\$ 100,000 00	\$ 120,000 00
Brooklyn and Coney Island R. R.	10,000 00	10,500 00
Atlantic Avenue R. R.	7,000 00	7,350 00
Forty-second St., M'ville & St. Nicholas Ave. R.R.	5,000 00	5,700 00

<i>Bonds.</i>	Par value.	Market value.
Chicago and Eastern Illinois R. R	5,000 00	5,650 00
Toledo and Ohio Central R. R	20,000 00	21,000 00
Second Avenue R. R	10,000 00	10,500 00
Brooklyn Cross Town	10,000 00	10,500 00
Northern Pacific and Montana R. R	10,000 00	10,200 00
Northern Pacific Land Grant	10,000 00	8,300 00
Pittsburgh and Western R. R	10,000 00	7,700 00
Chicago, Rock Island and Pacific R. R	10,000 00	9,725 00
Dominion of Canada	10,000 00	11,000 00
Totals	<u>\$ 217,000 00</u>	<u>\$ 238,125 00</u>
Total market value of stocks and bonds		\$ 238,125 00
Cash in the company's principal office		3,472 35
Cash deposited in bank		34,788 78
Gross premiums in course of collection, not more than three months due		65,938 04
All other property belonging to the company		15,679 41
Amount of premiums unpaid on policies which have been issued more than three months		<u>\$ 6,461 28</u>
Aggregate amount of all the Assets of the company, stated at their actual value		<u>\$ 483,003 58</u>

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 3,540 80
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$354,672.67; unearned premiums (fifty per cent.)	\$ 177,336 34
Gross premiums received and receivable upon all unexpired risks, running more than one year from date of policy, \$16,242.74; unearned premiums (<i>pro rata</i>)	8,071 96
Total unearned premiums	\$ 185,408 30
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	28,578 09
All other demands against the company, absolute and contingent	18,099 83
Total amount of all Liabilities, except capital stock and net surplus	\$ 235,627 02
Joint-stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other Liabilities	147,376 56
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 483,003 58</u>

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	From plate glass risks. \$ 61,364 76
Deduct amount of same not collected	974 25
Net collected	\$ 60,390 51
Gross premiums on risks written and renewed during the year	387,634 50
Total	\$ 448,025 01
Deduct premiums and bills in course of collection at this date	72,399 32
Entire premiums collected during the year	\$ 375,625 69
Deduct re-insurance, rebate, abatement and return premiums	22,441 95
Net cash actually received for premiums	\$ 353,183 74
Received for interest and dividends on stocks, bonds and collateral loans	11,861 41
Income received from all other sources	4,040 00
Aggregate amount of Income actually received during the year in cash	<u>\$ 369,085 15</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$2,806.85, losses occurring in previous years)	On plate glass risks. \$ 208,944 54	
Deduct all amounts received for salvages, and re-insurance in other companies	49,069 15	
Net amount paid during the year for losses	\$ 159,875 39	
Cash dividends actually paid stockholders	16,000 00	
Paid for commissions or brokerage	87,862 16	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	58,057 48	
Paid for State and local taxes in this and other States	7,871 24	
All other payments and Expenditures	2,678 87	
Aggregate amount of actual Expenditures during the year in cash	\$ 332,345 14	

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 10,714,529	\$ 325,555 69
Written or renewed during the year	12,683,427	387,634 50
Totals	\$ 23,397,956	\$ 713,190 19
Deduct those expired and marked off as terminated	11,056,011	342,274 78
Net amount in force December 31, 1890.	\$ 12,341,945	\$ 370,915 41

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1890	One year or less	\$ 12,019,699 00	\$ 354,672 67	1-2	\$ 177,336 34
1890	Two years	2,176 00	143 61	3-4	107 71
1888	} Three years	114,138 00	5,760 56	1-6	960 09
1889		103,685 00	4,833 94	1-2	2,416 97
1890		102,247 00	5,504 63	5-6	4,587 19
Totals		\$ 12,341,945 00	\$ 370,915 41		\$ 185,408 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,946,310 55
Losses paid from organization to date	786,489 67
Total amount of cash dividends declared since the company commenced business	73,000 00
Total amount of the company's stock owned by the directors at par value	62,500 00
Losses incurred during the year	209,678 49
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	\$ 103,367 61
Premiums received	3,656 13
Losses paid	1,198 86
Losses incurred	1,495 36

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.

	Par value.	Market value.
4 per cent. Government bonds, U. S., 1907	\$ 200,000 00	\$ 244,000 00
Fifth Avenue Bank stock	2,000 00	2,600 00
Hamilton Bank stock	2,500 00	3,250 00
Kings County Trust Co. stock	2,000 00	3,700 00
Brooklyn Gas Light Co. stock	5,000 00	6,012 50
Fulton Municipal Gas Co. stock	5,000 00	6,750 00
Louisville, St. Louis and Texas R. R. bonds	5,000 00	5,000 00
Metropolitan Gas Light Co. stock	5,000 00	5,500 00
Equitable Gas Light Co. bonds	10,000 00	11,000 00
Brooklyn Bank stock	2,500 00	4,225 00
Totals	\$ 239,000 00	\$ 292,037 50

Total market value of stocks and bonds	\$ 292,037 50
Cash in the company's principal office	6,082 76
Cash deposited in bank	22,058 70
Interest due and accrued on bonds	375 00
Gross premiums in course of collection, not more than three months due	30,806 19
Sundry accounts	595 20
All other property belonging to the company	4,212 23

Aggregate amount of all the Assets of the company, stated at their actual value \$ 350,084 82

III. LIABILITIES.

Net amount of unpaid losses	\$ 2,616 00
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$225,917.91; unearned premiums (fifty per cent.)	112,958 95
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	6,066 98
All other demands against the company, absolute and contingent	7,941 94

Total amount of all Liabilities, except capital stock and net surplus \$ 129,583 87

Joint-stock capital actually paid up in cash 100,000 00

Surplus beyond Capital and all other Liabilities 120,500 95

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus \$ 350,084 82

IV. INCOME DURING THE YEAR.

		From plate glass risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 22,902 24	
Gross premiums on risks written and renewed during the year	242,338 86	
Total	\$ 265,241 10	
Deduct premiums and bills in course of collection at this date	31,767 78	
Entire premiums collected during the year	\$ 233,473 32	
Deduct re-insurance, rebate, abatement and return premiums	16,420 95	
Net cash actually received for premiums	\$ 217,052 37	
Received for interest and dividends on stocks, bonds and collateral loans	13,433 21	
Aggregate amount of Income actually received during the year in cash	\$ 230,485 58	

V. EXPENDITURES DURING THE YEAR.

		On plate glass risks.
Gross amount actually paid for losses (including \$2,500.00, losses occurring in previous years)	\$ 97,587 65	
Deduct all amounts received for salvages and re-insurance in other companies	11,588 10	
Net amount paid during the year for losses	\$ 85,999 55	
Cash dividends actually paid stockholders	14,000 00	
Paid for commissions or brokerage	62,963 47	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	34,121 01	
Paid for State and local taxes in this and other States	2,486 86	
Aggregate amount of actual Expenditures during the year in cash	\$ 199,570 89	

VI. MISCELLANEOUS.

Risks and Premiums.

	Plate glass risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 6,442,275	\$ 190,624 06
Written or renewed during the year	8,232,077	242,338 86
Totals	\$ 14,674,352	\$ 432,962 94
Deduct those expired and marked off as terminated	6,989,640	207,045 03
Net amount in force December 31, 1890	\$ 7,684,712	225,917 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,671,559 00
Losses paid from organization to date	605,041 00
Total amount of cash dividends declared since the company commenced business	154,000 00
Total amount of the company's stock owned by the directors at par value	56,500 00
Losses incurred during the year	86,115 55
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	\$ 110,630 25
Premiums received	3,541 22
Losses paid	1,394 48
Losses incurred	1,394 48

Missouri, Kansas & Texas Trust Co.,

OF

KANSAS CITY MISSOURI.

Re-organized February 14, 1889.

A. E. STILLWELL, President.

M. C. CURTIS, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 969,800 00

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$	25,534 85
Loans on mortgage (first liens), upon which not more than one year's interest is due.		724,285 68
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$29,959.07 is in process of foreclosure).		29,959 07
Interest due and accrued on all said mortgage loans		12,675 00
Value of lands mortgaged, exclusive of buildings	\$	1,048,259 00
Value of buildings mortgaged, (insured for \$434,275.00 as collateral)		544,125 00
Total value of said mortgaged premises	\$	1,592,384 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
2168 Kansas City Suburban Belt R. R. Co.	\$ 216,800 00	\$ 128,317 00
123 M. K. T. Building Co.	12,300 00	7,380 00
175 Iowa Savings Bank Building Co.	17,500 00	10,500 00
230 So. West Electric Light & Water.	23,000 00	11,500 00
<i>Bonds.</i>		
514 Kansas City Suburban Belt R. R. Co.	514,133 33	478,844 00
80 Kansas City, Nevada & Fort Smith R. R. Co.	40,000 00	32,000 00
50 Nevada Gas & Electric Light Co.	50,000 00	50,000 00
Totals.	\$ 873,733 33	\$ 718,541 00

Total market value of stocks and bonds \$ 718,541 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
2 Real estate notes.	\$ 11,048 00	\$ 16,572 00	\$ 5,274 24
2 Real estate notes.	13,650 00	20,650 00	2,666 66
1 Real estate note	8,200 00	8,200 00	8,200 00
2 Real estate notes.	12,000 00	12,000 00	12,000 00
1 Real estate note	1,300 00	1,300 00	1,300 00
100 shrs. Randolph Town Light Co. }	23,000 00	3,600 00	3,336 04
130 shrs. N. Kan. City Improv. Co. }	60,000 00	60,000 00	25,000 00
600 shrs. E. Kan. City Land Co.	25,130 00	50,000 00	12,565 00
Title to real estate to secure note.	285 00	550 00	285 00
1 Real estate note	25,000 00	25,000 00	15,000 00
25 b'ds. Wier City Water Wks Co.	24,000 00	24,000 00	15,000 00
24 b'ds. Kan. City Sub. Belt R.R. Co.	200,000 00	500 00	500 00
2000 shrs. Kan. City Sub. Belt R.R. Co.	1,000 00	500 00	500 00
10 shrs. M., K. & T. Building Co.	1,000 00	2,000 00	175 00
10 shrs. Iowa Sav. B'k. Building Co.	5,600 00	1,250 00	600 00
56 shrs. Leeds Land & Improv. Co.	1,250 00	10,000 00	6,666 67
25 shrs. Second Street Improv. Co.	10,000 00	6,666 67	
100 shrs. Kan. City Sub. Belt R. R. Co.	6,666 67		
6 2/3 shrs. Kan. City Sub. Belt R. R. Co.			

	Par value.	Market value.	Loaned thereon.
60 Government Warehouse rec'pts, 300 bbls.	13,500 00	13,500 00	8,000 00
40 Government Warehouse rec'pts 10 shrs. Granite Mount Mining Co. 10 b'ds. Car. Wat., Lt. Ht. & Pow. Co. 60 b'ds. Southwest Electric Light and Water Power Co.	9,000 00 250 00 10,000 00 60,000 00	9,000 00 450 00 10,000 00 50,000 00	5,000 00 300 00 4,500 00 33,776 22
50 shrs. Metropolitan Nat. B'k. K. C. 10 shrs. Am. Nat. B'k. Austin, Tex. 328 shrs. Southwest Elec. L. & P. Co. 20 shrs. Man. N. B'k. Pittsb'rg, Kan. 500 shrs. Gibraltar Building Co. 70 shrs. Union Nat. B'k. Kan. City 1746 shrs. Wyandotte St. Improv. Co. 100 shrs. Second Street Improv. Co. 20 shrs. M., K. & T. Trust Co. 15 shrs. M., K. & T. Trust Co. 100 shrs. M., K. & T. Trust Co. 10 shrs. M., K. & T. Trust Co. 13 shrs. M., K. & T. Trust Co. 1 Personal note 1 Personal note 1 Personal note	5,000 00 1,000 00 32,800 00 2,000 00 50,000 00 7,000 00 174,600 00 5,000 00 2,000 00 1,500 00 10,000 00 1,000 00 1,300 00 281 39 5,000 00 2,500 00	5,000 00 1,000 00 10,000 00 2,000 00 40,000 00 9,500 00 129,000 00 5,000 00 2,100 00 1,575 00 10,500 00 1,050 00 1,365 00 281 39 5,000 00 2,500 00	4,800 00 1,750 00 500 00 9,000 00 1,000 00 696 00 25 00 5,000 00 2,500 00 14,342 10 45,000 00
Totals	\$ 822,861 06	\$ 541,613 06	\$ 244,757 93

Amount loaned on collaterals	\$ 244,757 93
Cash in the company's principal office	85,991 81
Cash deposited in bank	20,244 62
Interest due and accrued on bonds	2,195 00
Gross premiums in course of collection, not more than three month's due	500 00
All other property belonging to the company	
Aggregate amount of all the Assets of the company, stated at their actual value	\$ 1,844,213 96

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fidelity risks, running one year or less from the date of policy, \$13,047.55; unearned premiums (fifty per cent)	\$ 6,523 78
Total unearned premiums	\$ 6,523 78
Bills payable	277,000 00
Debentures (\$238,920) and deposits (\$238,445.41) under Trust Dept. of the Co.	477,365 41
Principal unpaid on loans which have been authorized	10,800 29
Interest due and accrued on debentures	2,322 50
Installments paid on stock and premium certificates not issued	3,320 00
All other demands against the company	439 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 777,770 98
Joint-stock capital actually paid up in cash	969,800 00
Surplus beyond capital and all other Liabilities	96,642 98
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,844,213 96

IV. INCOME DURING THE YEAR.

Gross premiums on risks written and renewed during the year	From fidelity risks. \$ 15,028 37
Deduct premiums and bills in course of collection at this date	2,195 00
Entire premiums collected during the year	\$ 12,833 37
Deduct re-insurance, rebate, abatement and return premiums	1,333 08
Net cash actually received for premiums	\$ 11,500 29
Received for interest and dividends on stocks, bonds and collateral loans.	37,336 89
Income received from all other sources.	133,153 95
Aggregate amount of Income actually received during the year in cash	\$ 181,991 13

V. EXPENDITURES DURING THE YEAR.

	On fidelity risks.	
Gross amount actually paid for losses	\$ 1,000 00	
Deduct all amounts received for salvages, and re-insurance in other companies	500 00	
Net amount paid during the year for losses	\$ 500 00	
Cash dividends actually paid stockholders	55,450 40	
Paid for commissions or brokerage	14,692 80	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	27,822 78	
Paid for State and local taxes in this and other States	895 88	
All other payments and Expenditures	33,901 24	
Aggregate amount of actual Expenditures during the year in cash	\$ 133,263 10	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fidelity risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 85,500 00	\$ 648 75
Written or renewed during the year	2,427,623 00	15,028 37
Totals	\$ 2,513,123 00	\$ 15,677 12
Deduct those expired and marked off as terminated	269,965 00	1,885 15
In force at the end of the year	\$ 2,243,158 00	\$ 13,791 97
Deduct amount re-insured	164,800 00	744 42
Net amount in force December 31, 1890	\$ 2,078,358 00	\$ 13,047 55

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 13,763 98
Losses paid from organization to date	1,000 00
Total amount of cash dividends declared since the company commenced business	83,890 40
Total amount of the company's stock owned by the directors at par value	266,600 00
Losses incurred during the year: fidelity	1,000 00
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.

Risks written	\$ 144,000 00
Premiums received	782 50
Losses paid	None
Losses incurred	None

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	\$ 278,222 22
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$10,000.00 is in process of foreclosure)	10,000 00
Interest due and accrued on all said mortgage loans	7,012 56
Total value of said mortgaged premises	\$ 715,400 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Detroit City bonds	\$ 35,000 00	\$ 35,000 00
Total market value of stocks and bonds		\$ 35,000 00
Cash in the company's principal office		20,133 29
Cash deposited in bank		61,657 23
Gross premiums in course of collection, not more than three months due		142,244 90
Aggregate amount of all the Assets of the company, stated at their actual value		\$ 554,270 20

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 2,466 66
Losses resisted, including interest, costs and other expenses thereon	26,500 00
Net gross amount of unpaid losses	\$ 28,966 66
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$535,336.99; unearned premiums (fifty per cent.)	\$ 267,668 49
Total unearned premiums	\$ 267,668 49
All other demands against the company, absolute and contingent	36,983 67
Total amount of all Liabilities, except capital stock and net surplus	\$ 333,618 82
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	20,651 38
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 554,270 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		From accident risks.	
Deduct amount of same not collected	\$ 131,548 67		
			34,177 19
Net collected	\$ 97,371 48		
Gross premiums on risks written and renewed during the year			668,189 91
Total	\$ 765,561 39		
Deduct premiums and bills in course of collection at this date			142,244 90
Entire premiums collected during the year	\$ 623,316 49		
Deduct re-insurance, rebate, abatement and return premiums			69,710 11
Net cash actually received for premiums		\$	553,606 38
Received for interest on mortgages			19,454 57
Received for interest and dividends on stocks, bonds and collateral loans.			669 89
Aggregate amount of Income actually received during the year in cash		\$	573,730 84

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses	\$	280,723 68
Paid for commissions or brokerage		141,946 19
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		73,380 86
Paid for State and local taxes in this and other States		15,296 07
All other payments and expenditures		45,020 51
Aggregate amount of actual Expenditures during the year in cash	\$	556,367 31

VI. MISCELLANEOUS.

Risks and Premiums.

	No.	Fire risks.	Premiums thereon.
In force on the 31st day of Dec. of preceding year	27,433	\$ 58,729,800	\$ 513,973 48
Written or renewed during the year	32,740	73,094,100	668,189 91
Totals	60,179	\$ 132,423,900	\$ 1,182,163 39
Deduct those expired and marked off as terminated	33,554	69,570,600	646,826 40
In force at the end of the year	26,625	\$ 62,853,300	\$ 535,336 99

Answers to General Interrogatories.

Total amount of premiums received from organization of the company to date	\$	1,934,776 09
Losses paid from organization to date		903,685 07
Total amount of the company's stock owned by the directors at par value		138,000 00
Losses incurred during the year: accident		298,190 34
Amount deposited in different States and countries for the security of all the company's policy-holders		117,100 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	1,397,450 00
Premiums received		13,265 51
Losses paid		18,359 92
Losses incurred		18,359 92

St. Paul German Accident Insurance Co.,

OF
ST. PAUL MINNESOTA.

Incorporated March 19, 1890.

JAMES H. DRAKE, President.

GEO. F. SABIN, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 104,000 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$	23,950 00
Loans on mortgage (first liens), upon which more than one year's interest is due		900 00
Interest due and accrued on all said mortgage loans		394 58
Total value of said mortgage premises	\$	65,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Debenture bond No. 10 Am. Mortgage Sec. Co.	\$ 1,000 00	\$ 1,000 00	
Debenture bond No. 12 Am. Mortgage Sec. Co.	1,000 00	1,000 00	
Debenture bond No. 39 Am. Mortgage Sec. Co.	300 00	300 00	
Debenture bond No. 43 Am. Mortgage Sec. Co.	30,000 00	30,000 00	
Debenture bond No. 46 Am. Mortgage Sec. Co.	30,000 00	30,000 00	
Debenture bond No. 60 Am. Mortgage Sec. Co.	8,000 00	8,000 00	
Debenture bond No. 68 Am. Mortgage Sec. Co.	5,000 00	5,000 00	
Totals	\$ 75,300 00	\$ 75,300 00	
Total market value of stocks and bonds			\$ 75,300 00
Cash deposited in bank			4,264 44
Interest due and accrued on bonds			1,033 41
Gross premiums in course of collection, not more than three months due			9,285 85
Aggregate amount of all the Assets of the company, stated at their actual value			\$ 115,128 28

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	861 86
Gross premiums received and receivable upon all unexpired accident and plate glass risks, running one year or less from date of policy, \$18,453.03; unearned premiums, (fifty per cent)	\$	9,226 51
Total unearned premiums		9,226 51
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		560 00
All other demands against the company, absolute and contingent		2,601 04
Total amount of all Liabilities except capital stock and net surplus	\$	13,249 41
Joint-stock capital actually paid up in cash		104,000 00
Aggregate amount of all Liabilities, including paid-up capital stock	\$	117,249 14

IV. INCOME DURING THE YEAR.

	From acci- dent risks.	Plate glass risks.	
Gross premiums on risks written during the year	\$ 13,881 87	\$ 5,559 93	
Deduct premiums and bills in course of collection at this date	7,300 91	1,984 94	
Entire premiums collected during the year	\$ 6,580 96	\$ 3,574 99	
Deduct re-insurance, rebate, abatement and return premiums	604 67	384 10	
Net cash actually received for premiums	\$ 5,976 29	\$ 3,190 89	\$ 9,167 18
Received for interest on mortgages			5,880 17
Income received from all other sources			500 00
Received for capital		\$ 104,000 00	
Aggregate amount of Income actually received during the year in cash			\$ 15,547 35

V. EXPENDITURES DURING THE YEAR.

	On acci- dent risks.	On plate glass risks.	
Gross amount actually paid for losses	\$ 519 48	\$ 112 26	
Net amount paid during the year for losses			\$ 631 74
Paid for commissions or brokerage			2,536 76
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes			3,278 28
All other payments and expenditures			6,057 73
Aggregate amount of actual Expenditures during the year in cash			\$ 12,504 51

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.	Plate glass risks.	Premiums thereon.
Written during the year	\$ 2,067,100	\$ 13,881 87	\$ 211,541 45	\$ 5,559 93
Deduct those expired and marked off as terminated	131,500	604 67	18,711 00	384 10
Net amount in force at the end of the year 1890	\$ 1,935,600	\$ 13,277 20	\$ 192,830 45	\$ 5,175 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 18,453 03
Losses paid from organization to date	631 74
Total amount of the company's stock owned by the directors at par value	74,100 00
Losses incurred during the year	1,493 60
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	\$ 441,862 10
Premiums received	2,385 57
Losses paid	144 20
Losses incurred	944 20

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 (unencumbered) \$ 16,517 57

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par Value.	Market Value.
Tennessee State, 6 per cent	\$ 32,000 00	\$ 20,000 00
Johnson County, Ill., 8 per cent., 1892	23,000 00	23,000 00
Wayne County, Ill., 7 per cent., 1890	17,000 00	17,000 00
White County, Ill., 8 per cent., 1892	8,500 00	8,500 00
Montrose County, Colo., 6 per cent., 1898-1908	5,200 00	5,200 00
Mesa County, Colo., 6 per cent., 1898-1908	7,000 00	7,000 00
Rio Arriba County, N. M., 8 per cent., 1887-1902	9,200 00	9,200 00
School District No. 84, Cass County, Dakota, 8 per cent., 1893	1,500 00	1,500 00
School District No. 7, Cass County, Dakota, 6 per cent., 1898-1908	23,000 00	23,000 00
School District No. 1, Montrose County, Colo., 10 per cent., 1888-1898	8,000 00	8,000 00
Bloomfield, Conn., Town, 4½ per ct., 1890-1905	30,000 00	30,000 00
Pitkin, Colo., Town, 10 per cent., 1893	3,500 00	3,500 00
Howard Township, Kan., 8 per cent., 1910	24,000 00	24,000 00
Paw Paw Township, Kan., 8 per cent., 1910	8,000 00	8,000 00
Parsons, Kan., City, 6 per cent., 1917	20,000 00	20,000 00
Lima, Ohio, City, 6 per cent., 1909	16,000 00	16,000 00
Richmond, Va., City, 4 per cent., 1920	30,000 00	30,000 00
C., B. & O. R. R. Co., 4 per cent., 1922	5,000 00	5,280 00
Columbus & Western R. R. Co., 6 per ct., 1911	50,000 00	53,000 00
Pullman Palace Car Co., 8 per cent., 1892	28,000 00	29,680 00
<i>Shares of Stock.</i>		
1100 Chicago, Burlington & Quincy R. R. Co	110,000 00	97,762 50
400 Illinois Central R. R. Co	40,000 00	38,400 00
4580 Pennsylvania R. R. Co., \$50	229,000 00	228,427 50
200 Union Pacific R. R. Co	20,000 00	8,500 00
1300 Chicago, Milwaukee & St. Paul R. R., pref.	130,000 00	135,850 00
700 Chic., Milwaukee & St. Paul R. R., com	70,000 00	35,262 50
200 Chicago & Northwestern R. R. Co., pref	20,000 00	26,800 00
210 Chicago & Alton R. R. Co., common	21,000 00	26,040 00
100 Illinois Cent. R. R. Co., 4 per cent. leased line	10,000 00	8,000 00
268 Farmers & Mechanics Nat. Bank, Hartford	26,800 00	28,006 00
700 American Nat. Bank, Hartford, \$50	35,000 00	45,500 00
400 City Nat. Bank, Hartford	40,000 00	40,000 00
660 Phoenix Nat. Bank, Hartford	66,000 00	82,500 00
248 Etna Nat. Bank, Hartford	24,800 00	26,536 00
200 Mercantile Nat. Bank, Hartford	20,000 00	15,000 00

<i>Bonds.</i>	Par value.	Market value.
140 New Britain Nat. Bank, New Britain	14,000 00	18,900 00
100 National Bank of Commerce, New York	10,000 00	18,500 00
33 Nat. Shoe and Leather Bank, New York	3,300 00	4,950 00
100 St. Paul Nat. Bank, St. Paul, Minn	10,000 00	12,000 00
276 First Nat. Bank, Morris, Minn	27,600 00	20,700 00
500 Hartford Trust Co., Hartford	50,000 00	62,500 00
503 Western Union Telegraph Co	50,300 00	37,725 00
2128 Colorado Valley (Colo.) Land Co	212,800 00	212,800 00

Totals \$ 1,590,500 00 \$ 1,572,519 50

Total market value of stocks and bonds \$ 1,572,519 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Meriden, Waterbury & Conn. R. R. bonds	\$ 100,000 00	\$ 100,000 00	} \$ 100,000 00
1334 shares Meriden-Britania Co. st'k	33,350 00	136,735 00	

Amount loaned on collaterals \$ 100,000 00
 Cash in the company's principal office 506 25
 Cash deposited in bank 88,435 10

Aggregate amount of all the Assets of the company, stated at their actual value \$ 1,777,978 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 124,950 00
Losses resisted, including interest, costs and other expenses thereon	56,050 00
Net amount of unpaid losses	\$ 181,000 00
Unearned premiums on risks in force	803,230 39
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	\$ 994,230 39
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond Capital and all other Liabilities	183,748 03
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,777,978 42

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 2,128,523 35
Received for interest and dividends on stocks, bonds and collateral loans	86,595 98
Income received from all other sources	13,676 75
Aggregate amount of Income actually received during the year in cash	\$ 2,228,796 08

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 960,050 88
Cash dividends actually paid stockholders	96,000 00
Paid for commissions or brokerage	567,954 58
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	217,330 97
Paid for State and local taxes in this and other States	39,640 97
All other payments and Expenditures	186,614 95
Aggregate amount of actual Expenditures during the year in cash	\$ 2,067,592 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.	Number.
In force on the 31st day of December of the preceding year	\$ 243,746,608	\$ 1,403,215 38	73,095
Written or renewed during the year	289,381,670	2,128,523 35	101,928
Totals	\$ 533,128,270	\$ 3,531,738 73	175,023
Deduct those expired and marked off as termi- nated	288,917,189	2,003,537 51	103,480
Net amount in force December 31, 1890	\$ 244,211,089	\$ 1,528,201 22	71,543

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company date	\$31,087,001 68
Losses paid from organization to date	13,023,236 32
Total amount of cash dividends declared since the company commenced business	1,758,000 00
Total amount of the company's stock owned by the directors at par value	77,000 00
Amount loaned to officers and directors	28,000 00
Amount loaned to stockholders, not officers	31,415 00
Losses incurred during the year	1,093,763 88
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.

Risks written	\$ 9,378,200 00
Premiums received	75,750 57
Losses paid	44,791 60
Losses incurred	43,086 60

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 1890.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per ct. of losses to premiums received.	Losses incurred.
American Casualty and Security Company, Maryland	\$ 364,500 00	\$ 1,590 37	.44	. . . . .	0.00	\$ 115 00
American Surety Company, New York	121,000 00	7,208 09	5.95	\$ 921 27	12.78	921 27
Employers Liability Assurance Corporation, England	2,170,757 00	16,593 11	.76	2,847 55	17.16	6,027 55
Equitable Accident Insurance Company, Colorado	4,909,900 00	78,836 39	1.61	28,278 34	35.87	28,278 34
Fidelity and Casualty Company, New York	2,119,338 92	16,032 80	.75	6,136 01	38.21	6,671 61
Guarantee Company of North America, Canada	22,000 00	242 10	1.10	. . . . .	0.00	. . . . .
Hartford Steam Boiler Inspection and Insurance Company, Connecticut.	498,200 00	3,930 73	.78	. . . . .	0.00	. . . . .
Lloyd's Plate Glass Insurance Company, New York	103,367 61	3,656 13	3.53	1,198 86	32.82	1,495 36
Metropolitan Plate Glass Insurance Company, New York	110,630 25	3,541 22	3.20	1,394 48	39.38	1,394 48
Missouri, Kansas and Texas Trust Company, Missouri	144,000 00	782 50	.54	. . . . .	0.00	. . . . .
Pacific Mutual Life Insurance Company, California	5,519,450 00	19,615 43	.36	8,457 00	43.11	8,457 00
Standard Life and Accident Insurance Company, Michigan	1,397,450 00	13,265 51	.95	18,359 92	138.40	18,359 92
St. Paul German Accident Insurance Company, Minnesota	441,862 10	2,385 57	.54	144 20	6.04	944 20
Travelers Insurance Company, Connecticut	9,378,200 00	75,750 57	.81	44,791 60	59.13	43,086 60
Totals	\$ 27,300,655 88	\$ 243,430 52	.89	\$112,529 23	46.23	\$115,751 33

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, 1890.

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 Casualty Insurance and Security, Maryland	\$ 1,791,745 08	\$ 220,367 79	\$ 1,000,000 00	\$ 571,377 29	\$ 106,204 33	\$ 132,675 62	\$ 13,673 04	. . . . .	\$ 86,050 58	\$ 99,723 62	\$ 83,812,963 00
American Employers' Liability, New Jersey	181,884 87	25,657 17	150,000 00	6,227 70	30,508 15	32,226 46	2,302 93	. . . . .	25,870 88	28,173 81	11,635,000 00
American Surety, New York	1,462,345 69	300,034 69	1,000,000 00	162,311 00	421,864 13	470,083 81	79,213 35	\$90,000 00	201,674 82	370,888 17	73,883,359 00
Employers' Liability, England	1,015,904 30	598,114 04	. . . . .	417,790 26	851,681 35	888,548 53	378,997 67	. . . . .	359,538 96	738,536 63	132,888,911 00
Equitable Accident, Colorado	170,962 09	69,386 07	100,000 00	1,576 02	78,622 53	86,132 29	38,294 37	. . . . .	43,786 64	82,081 01	7,949,950 00
Fidelity and Casualty, New York	1,421,229 23	1,092,626 75	250,000 00	78,602 48	1,556,118 22	1,600,563 74	512,559 19	22,500 00	802,333 98	1,337,393 17	227,220,551 85
Guarantee Company of North America, Canada	744,237 83	178,301 46	304,600 00	261,336 37	234,649 29	272,414 37	69,020 64	18,276 00	123,920 79	211,217 43	40,445,390 00
Hartford Steam Boiler, Connecticut	1,408,481 50	836,835 35	500,000 00	71,646 15	574,593 33	639,178 15	65,913 06	50,000 00	481,602 50	597,515 56	149,598,954 00
Lloyds Plate Glass, New York	483,003 58	235,627 02	100,000 00	147,376 56	353,183 74	369,085 15	159,875 39	16,000 00	156,469 75	332,345 14	12,341,945 00
Metropolitan Plate Glass, New York	350,084 82	129,583 87	100,000 00	120,500 95	217,052 37	230,485 58	85,999 55	14,000 00	99,571 34	199,570 89	7,684,712 00
Missouri, Kansas and Texas Trust, Missouri	1,844,213 96	777,770 98	969,800 00	96,642 98	11,500 29	181,991 13	500 00	55,450 40	77,312 70	133,263 10	2,078,358 00
Standard Life and Accident, Michigan	554,270 20	333,618 82	200,000 00	20,651 38	553,606 38	573,730 84	280,723 68	. . . . .	275,643 63	566,367 31	62,853,300 00
St. Paul German Accident, Minnesota	115,128 28	13,249 41	104,000 00	*	9,167 18	15,547 35	631 74	. . . . .	11,872 77	12,504 51	2,128,430 45
Travelers', Connecticut	1,777,978 42	994,230 39	600,000 00	183,748 03	2,128,523 35	2,228,796 08	960,050 88	96,000 00	1,011,541 47	2,067,592 35	244,211,089 00
Totals	\$13,321,469 85	\$ 5,805,403 81	\$ 5,378,400 00	\$2,139,787 17	\$ 7,127,274 64	\$ 7,721,459 10	\$2,647,755 49	\$362,226 40	\$3,757,190 81	\$ 6,767,172 70	\$1,058,732,913 30

* Impairment, \$2,121.13.

TABLE III.
GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
American Casualty Insurance and Security Company	Baltimore, Maryland . . .	William E. Midgley	John J. Jackson
American Employers' Liability Insurance Company	Jersey City, New Jersey . .	Jonathan H. Crane	John Macrae
American Surety Company	New York, New York . . .	William L. Trenholm	Fred. F. Nugent
Employers' Liability Assurance Corporation	London, England	Endicott and Macomber . . .	U.S. Managers, Boston, Mass
Equitable Accident Insurance Company	Denver, Colorado	S. H. Hastings	Fred. J. Egan
Fidelity and Casualty Company	New York, New York . . .	William M. Richards	Robert J. Hillas
Guarantee Company of North America	Montreal, Canada	A. T. Galt	Robert Kerr
Hartford Steam Boiler Inspection and Insurance Company	Hartford, Connecticut . . .	J. M. Allen	J. B. Pierce
Lloyd's Plate Glass Insurance Company	New York, New York . . .	J. G. Beemer	W. T. Woods
Metropolitan Plate Glass Insurance Company	New York, New York . . .	Henry Harteau	Eugene H. Winslow
Missouri, Kansas and Texas Trust Company	Kansas City, Missouri . . .	A. E. Stillwell	M. C. Curtis
Pacific Mutual Life Insurance Company	San Francisco, California . .	Geo. A. Moore	J. N. Patton
Standard Life and Accident Insurance Company	Detroit, Michigan	D. M. Ferry	Stewart Marks
St. Paul German Accident Insurance Company	St. Paul, Minnesota	James H. Drake	Geo. F. Sabin
Travelers' Insurance Company	Hartford, Connecticut . . .	James G. Batterson	Rodney Dennis

LIST OF AGENTS.

List of Local Agents for 1891.

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
	Geo. A. Willis	Alamosa
	John A. Ellett	Boulder
	Jones & Logan	Buena Vista
	M. Kennedy	Colorado Springs
	Wm. H. McClure	Cañon City
	Geo. E. Crater & Co.	Denver
	Prewitt & Prewitt	Durango
	Jay H. Boughton	Fort Collins
	Eugene T. Wolverton	Glenwood Springs
	Edward L. Berthoud	Golden
	Samuel G. McMullin	Grand Junction
	Scott & Lyons	Greeley
	Kilgore & Van Harlingen	La Junta
	Stickley & Shaw	Leadville
	Benj. F. Waite	Loveland
	R. G. Sutphen	Longmont
	C. A. Merriman	Monte Vista
	Catlin & Bonney	Montrose
	James W. Abbott	Ouray
	M. Williams	Pueblo
Creamer & Foster	Salida	
Mark B. Palmer	Sterling	
E. B. Stoddard	Trinidad	
John P. Kearns	Walsenburg	
Agricultural Ins. Co., Watertown, N. Y. . .	Adoniram J. Denton	Colorado Springs
	Fred. S. Morris	Denver
	Adam C. Foote	Pueblo
	Frederick A. A. Williams	Trinidad
Alamo Fire Ins. Co., San Antonio, Texas.	G. Miller	Pueblo
	J. A. Bonham	Akron
	Sampson & Butler	Antonito
	C. W. Brooks	Aspen
	Fred K. Brown	Burlington
	Henry Broadhurst	Colorado Sdrings
	Cunningham & Watt	Colorado City
	W. B. Fowler	Como
	Packard & Piper	Denver
	T. A. Good	Del Norte
	W. A. DeBeque	DeBeque
	A. R. King	Delta
	C. M. Morrison	Fort Garland
	Geo. J. Miller	Fairplay
	John Tomay	Georgetown
	Chas. T. Sills	Gunnison
	J. H. Muesse	Hyde
	Geo. L. Hines	Lamar
	F. B. Cook	Leadville
	R. C. Elliott	Monument
J. N. Farris & Co.	Pueblo	
C. H. Ament	Rocky Ford	
W. E. Crissman	Sterling	
H. R. Cohen	Trinidad	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Alamo Fire Ins. Co., San Antonio, Texas	G. B. Beardsley	West Cliff
	E. H. Cooper	Cortez
	Geo. W. Clelland	Cañon City
	R. H. McFadden	Durango
	H. E. Peck	Pitkin
Allemannia Fire Ins. Co., Pittsburgh, Pa.	People's Fire Ins. Agency	Denver
	W. O. Campbell	Pueblo
	Geo. F. Wentz	Colorado Springs
	Edwin L. Coates	Boulder
	J. M. McDonald	Denver
	E. L. Carlton	Denver
	J. C. Bansemer	Denver
	C. C. Davis	Colorado Springs
	E. F. Hall	Denver
	O. G. Hill	Littleton
Wm. N. Bailey	Fort Collins	
Alta Fire Ins. Co., Stockton, Cal	L. A. W. Brown	Aspen
	L. W. Cunningham	Colorado City
	John B. Cooke	Greeley
	L. E. Dwinell	Colorado Springs
	Wm. A. Eckerley	Montrose
	F. Gallotti	Durango
	Hall & Thomas	Fort Collins
	Robert D. Hall	Cañon City
	Jones & Logan	Buena Vista
	McKinney & Wallace	Salida
	L. H. Roberts	Trinidad
	Schirmer & Lehman	Denver
	J. L. Streit & Son	Pueblo
	G. W. Smith	Boulder
	Stickley & Shaw	Leadville
	E. T. Wolverton	Glenwood Springs
	Wm. B. Hess	Rico
Amazon Ins. Co., Cincinnati, Ohio	Henry O. Morris	Pueblo
	E. A. Sperry & Co	Denver
	Reeves & Guy	Colorado Springs
	L. H. Roberts	Trinidad
	John Tomay	Georgetown
	C. W. Brooks	Aspen
	Creamer & Foster	Salida
	Thomas Williams	Longmont
	Bromley & Williamson	Boulder
	J. H. Ramey	Grand Junction
	Chas T. Sills	Gunnison
	Robert McCune	Fountain
	Sampson & Butler	Antonito
	W. L. Thompson	Leadville
	Bridwell & Cassedy	Cañon City
	John F. Reed	Walsenburg
	DuBois & Wolf	Fort Collins
	Robert Steele	Greeley
	Prewitt & Arnold	Durango
	Geo. A. Wilks	Alamosa
Chas. F. Painter	Telluride	
A. H. Mundee	Rico	
W. E. Smiley	Manitou	
W. H. McCreery	Loveland	
Wm. B. Upton	Montrose	
C. W. Haskins	Ouray	
Samuel Gilmow	Rockvale	
Arthur R. Frisbie	Cañon City	
Gregory & Shaw	Glenwood Springs	
American Ins. Co., Boston, Mass	Wormell, Brannen & Kellogg	Denver
	Lorin H. Roberts	Trinidad
	Chas. H. Small & Co	Pueblo
	Reeves & Guy	Colorado Springs
	Jas. R. Curtis	Longmont
	John H. O'Brien	Boulder
	Fuller & Dawley	Greeley
Gray & Selig	Montrose	
Chas R. Williams	Grand Junction	

LIST OF LOCAL AGENTS.

507

COMPANIES.	AGENTS.	LOCATION
American Ins. Co., Boston, Mass	Carlos W. Brooks	Aspen
	Archibald A. Rice	Glenwood Springs
American Ins. Co., Newark, N. J.	Brigham & Washburn	Trinidad
	Geo. E. Crater & Co.	Denver
	Chester R. Clark	Elbert
	F. B. Crawford	Grand Junction
	Gill & Reynolds	Aspen
	Wakeman H. McIntyre	Colorado Springs
	Wm. H. McClure	Cañon City
	O. W. Mallaby	Pueblo
	Thos. J. Montgomery	Fort Collins
	C. Edgar Smith	Boulder
	Scott & Lyons	Greeley
	Seth Terry	Longmont
	Willis L. Thompson	Leadville
Samuel Slemmons	Pueblo	
American Fire Ins. Co., New York, N. Y.	Mackey & Smith	Aspen
	A. L. Lawton	Colorado Springs
	B. F. Rockafellow	Cañon City
	Anthony Sweeney	Denver
	B. D. Sanborn	Greeley
	Ramsey Bros.	Grand Junction
	Strait & Sons	Pueblo
	H. R. Cohen	Trinidad
American Fire Ins. Co., Philadelphia, Pa.	Morris B. Colt	Alamosa
	A. J. Mackey	Boulder
	D. C. Sindlinger	Buena Vista
	Wm. H. McClure	Cañon City
	Harry Lake	Central City
	Matthew Kennedy	Colorado Springs
	William Dillon	Castle Rock
	Anthony Sweeney	Denver
	Frank Gallotti	Durango
	C. Golding Dwyre	Fort Collins
	H. Seifried	Georgetown
	Hodges & Wallingford	Glenwood Springs
	B. D. Sanborn	Greeley
	A. B. Matthews	Gunnison
	Samuel McMullin	Grand Junction
	Geo. E. McClelland	Idaho Springs
	Steel & Van Valkenburgh	Leadville
	Clarence L. Smith	Loveland
	Reeves & Reinhold	Montrose
	Chas. W. Haskins	Ouray
	O. W. Mallaby	Pueblo
	A. R. Rose	Salida
	Robin Bros.	Silverton
Chas. F. Painter	Telluride	
Thos. H. Brown	Trinidad	
J. W. Ayers	Las Animas	
Killam & Beard	Aspen	
John Gordon	Gunnison	
American Central Ins. Co., St. Louis, Mo.	Strait & Sons	Pueblo
	James Williams	Denver
	C. Golding Dwyre	Fort Collins
	L. C. Graves & Co.	Buena Vista
	A. L. Lawton	Colorado Springs
	Scott & Lyons	Greeley
	A. R. Rose	Salida
	Monash Bros.	Trinidad
	Henry Seifried	Georgetown
P. G. Scott	Las Animas	
W. E. Smiley	Manitou	
Armenia Ins. Co., Pittsburgh, Pa.	J. L. Boyd & Son	Denver
	Edwin L. Coates	Boulder
	W. O. Campbell	Pueblo
	Hemenway Bros.	Colorado Springs
	A. P. Dunlavy	Trinidad

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Armstrong Fire Ins. Co., New York, N. Y.	Anthony Sweeney	Denver
Atlas Assurance Co., London, England.	Zollars & McGrew	Denver
	T. T. Frith	Denver
	Gill & Reynolds	Aspen
	Geo. A. Willis	Alamosa
	Thos. V. Wilson	Boulder
	John Potter	Colorado Springs
	Holt & Axtell	Custed Butte
	Prewitt & Arnold	Durango
	C. C. Emigh	Fort Collins
	R. M. Hedden	Glenwood Springs
	B. D. Sanborn	Greeley
	J. A. Layton	Grand Junction
	Stickley & Shaw	Leadville
	Weir & Rupp	Manitou
	J. H. Maben	Monte Vista
	Catlin & Bonney	Montrose
	Kirkendall & Spurgeon	Moffat
	D. J. Lipe	Pueblo
	A. H. Mundee	Rico
	Creamer & Foster	Salida
	Chas. F. Painter	Telluride
	L. H. Roberts	Trinidad
	Craig & Israel	Salida
Boylston Ins. Co., Boston, Mass.	Reeves & Guy	Colorado Springs
	L. Anfenger & Co.	Denver
	David S. Holton	Pueblo
	Monash Bros	Trinidad
British American Assurance Co., Toronto, Canada	L. E. Dwinell & Co.	Colorado Springs
	L. Anfenger & Co.	Denver
	Stickley & Shaw	Leadville
	Benson & Kirtland	Pueblo
	H. R. Cohen	Trinidad
	Wm. E. Smiley	Manitou
	L. A. W. Brown	Aspen
	Archibald A. Rice	Glenwood Springs
	John M. Jackson	Colorado City
Broadway Ins. Co., New York, N. Y.	The Colorado Ins. Agency Co.	Denver
Buffalo-German Ins. Co., Buffalo, N. Y.	Packard & Piper	Denver
	L. A. W. Brown	Aspen
	Prewitt & Arnold	Durango
	Miller & Wallace	Grand Junction
	Steel & Van Valkenburgh	Leadville
	W. H. Alderson	Montrose
	Smith & Doyle	Pueblo
	R. E. Wallace	Salida
	D. E. Castleman	Trinidad
	Matthew Kennedy	Colorado Springs
	J. T. Russell	La Junta
Burlington Ins. Co., Burlington, Iowa	H. L. Wadsworth	Denver
	W. H. McIntyre	Colorado Springs
	W. L. Thompson	Leadville
	D. J. Lipe	Pueblo
Caledonian Ins. Co., Edinburgh, Scotland	Davis & Critchell	Denver
	C. W. Brooks	Aspen
	L. E. Dwinell & Co.	Colorado Springs
	B. F. Rockafellow	Cañon City
	Eugene V. Wolverton	Glenwood Springs
	Willis L. Thompson	Leadville
	Wm. E. Smiley	Manitou
	D. E. Castleman	Trinidad
	Prewitt & Arnold	Durango
	Williams & Clark	Pueblo
	John Tomay	Georgetown
	W. G. Edwards & Bro.	Boulder
	Asher R. Golden	Longmont
	Golding, Dwyer & Akin	Fort Collins
	Robert Steele	Greeley

LIST OF LOCAL AGENTS.

509

COMPANIES.	AGENTS.	LOCATION.
Caledonia Ins. Co., Edinburgh, Scotland.	Wallace & Brush	Salida
	A. D. Guild	Grand Junction
California Ins. Co., San Francisco, Cal. . .	Geo. W. Neff	Denver
	Geo. A. Willis.	Alamosa
	J. H. Nicholson	Boulder
	Bridwell & Cassedy	Cañon City
	W. H. McIntyre	Colorado Springs
	Harry G. Shuck.	Central City
	John M. Jackson	Colorado City
	Paul B. Gaylord.	Denver
	Prewitt & Arnold	Durango
	Blackly & Baldwin	Delta
	Jay H. Boughton	Fort Collins
	E. T. Wolverton	Glenwood Springs
	Smith & Baldwin	Grand Junction
	Stickley & Shaw	Leadville
	B. F. Waite	Loveland
	John T. Russell.	La Junta
	J. A. Chatfield	Littleton
	Catlin & Bonney	Montrose
	Keen Bros.	Monument
	L. H. Cheney	Monte Vista
	W. E. Smiley	Manitou
	James W. Abbott	Ouray
	Benson & Kirtland	Pueblo
	A. H. Munde.	Rico
	Wallace & Brush	Salida
	James H. Robin.	Silverton
	Chas. F. Painter.	Telluride
	John P. Kearns	Walsenburg
	L. A. W. Brown.	Aspen
	Thomas A. Good	Del Norte
	Godding & Steele	Rocky Ford
	L. Wirt Markham.	Lamar
	L. H. Roberts	Triadad
	Burton Preston	Fort Morgan
	Bacon & Meier	Colorado Springs
	L. C. Graves & Co.	Buena Vista
Citizens' Insurance Co., St. Louis, Mo. . .	H. L. Wadsworth	Denver
	Smith & Doyle	Pueblo
Citizens' Insurance Co., New York, N.Y. . .	A. L. Lawton	Colorado Springs
	Paul B. Gaylord.	Denver
	Scott & Lyons.	Greeley
	Willis L. Thompson.	Leadville
	Henry O. Morris	Pueblo
	Creamer & Foster.	Salida
	Brigham & Washburn	Trinidad
Citizens' Ins. Co., Pittsburgh, Penn. . . .	The Peoples' Fire Ins. Ag'cy	Denver
City of London Fire Insurance Co., London, England	J. H. O'Brien	Boulder
	Anthony Sweeney.	Denver
	F. Gallotti.	Durango
	C. Golding Dwyre.	Fort Collins
	Lyons & Brooks.	Greeley
	Stickley & Shaw	Leadville
	J. G. Young.	Pueblo
Commercial Ins Co., San Francisco, Cal. . .	James W. Abbott	Ouray
	C. S. Aldrich	Monte Vista
	Benson & Kirtland	Pueblo
	Henry Broadhurst	Colorado Springs
	Catlin & Bonney.	Montrose
	Creamer & Foster.	Salida
	C. Golding Dwyre.	Fort Collins
	Paul B. Gaylord.	Denver
	Gill & Reynolds.	Aspen
	Goodale & Cooper.	Lamar
	Hodges & Wallingford	Glenwood Springs
	J. MacKeon	Brighton
	Monash Bros	Trinidad
	Chas. F. Painter.	Telluride

COMPANIES.	AGENTS.	LOCATION.	
Commercial Ins. Co., San Francisco, Cal .	Prewitt & Arnold	Durango	
	Jas. H. Ramey	Grand Junction	
	D. C. Sindlinger	Buena Vista	
	R. G. Sutphen	Longmont	
	Steel & Van Valkenburgh	Leadville	
	W. H. H. Waggoner	Kiowa	
Commercial Union Assurance Co., London, England	Gill & Reynolds	Aspen	
	John A. Bonham	Akron	
	Dabney & Borden	Boulder	
	Jones & Logan	Buena Vista	
	Willard C. Kidder	Brighton	
	Fullerton & Seymour	Central City	
	Andrew L. Lawton	Colorado Springs	
	Wm. H. McClure	Cañon City	
	Holt & Axtell	Crested Butte	
	James Williams	Denver	
	Prewitt & Arnold	Durango	
	Blackly and Baldwin	Delta	
	C. Golding Dwyre	Fort Collins	
	Geo. W. Warner	Fort Morgan	
	James W. Work	Florence	
	Scott & Lyons	Greeley	
	Eugene T. Wolverton	Glenwood Springs	
	John Tomay	Georgetown	
	Sam'l G. McMullin	Grand Junction	
	Chas. T. Sills	Gunnison	
	J. H. Painter	Holyoke	
	Geo. E. McClelland	Idaho Springs	
	Wm. H. Pound	Julesburg	
	Riley G. Sutphen	Longmont	
	Willis L. Thompson	Leadville	
	Chas. L. Seeley	La Junta	
	E. S. Allen	Loveland	
	Jacob J. Abbott	Lake City	
	Catlin & Bonney	Montrose	
	Chas. A. Merriman	Monte Vista	
	Keen Bros	Monument	
	James W. Abbott	Ouray	
	Oliver W. Mallaby	Pueblo	
	Alfred H. Mundee	Rico	
	Anthony R. Rose	Salida	
	Chas. F. Painter	Telluride	
	John P. Kearns	Walsenburg	
	David W. Reeves	Yuma	
	Chas. D. Dunlap	Denver	
	G. C. Brown	Sterling	
	John A. Ellett	Boulder	
	Lindsay & Lindsay	Trinidad	
	Cortright & Rice	Lyons	
	Rich'd J. Van Valkenburgh	Erie	
	John J. Munger	Palmer Lake	
	Concordia Fire Insurance Co., Milwaukee, Wis	E. S. Rich & Co	Denver
		Stickley & Shaw	Leadville
		Henry O. Morris	Pueblo
		A. Rice	Glenwood Springs
		Arthur R. Frisbie	Cañon City
		Samuel Gilman	Rockvale
		L. A. W. Brown	Aspen
		Wallace & Brush	Salida
	Connecticut Fire Insurance Co., Hartford, Conn	L. A. W. Brown	Aspen
		Dabney & Borden	Boulder
		W. H. McClure	Cañon City
		A. L. Lawton	Colorado Springs
		Seymour Warren	Denver
		C. Golding Dwyre	Fort Collins
		E. T. Wolverton	Glenwood Springs
		M. O. Deloplatne . . . . .		Grand Junction
		Frederick M. Dille . . . . .		Greeley
		Stickley & Shaw . . . . .		Leadville
Seth Terry		Longmont	
Reeves & Reinhold		Montrose	

LIST OF LOCAL AGENTS.

511

COMPANIES.	AGENTS.	LOCATION.
Connecticut Fire Ins. Co., Hartford, Conn.	James W. Abbott	Ouray
	Henry O. Morris	Pueblo
	J. W. Wood	Salida
	Tom H. Brown	Trinidad
	J. D. Maben	Monte Vista
Continental Ins. Co., New York, N. Y.	Gill & Reynolds	Aspen
	Jones & Logan	Buena Vista
	C. Edgar Smith	Boulder
	W. H. McIntyre	Colorado Springs
	H. G. Shuck	Central City
	W. H. McClure	Cañon City
	W. L. Malpass	Como
	Geo. E. Crater & Co.	Denver
	Chester R. Clark	Elbert
	T. J. Montgomery	Fort Collins
	A. B. Mathews	Gunnison
	T. B. Crawford	Grand Junction
	E. L. Berthoud	Golden
	Scott & Lyons	Greeley
	Geo. E. McClelland	Idaho Springs
	R. G. Sutphen	Longmont
	C. L. Smith	Loveland
	W. L. Thompson	Leadville
	W. J. Clark	Monte Vista
	Henry O. Morris	Pueblo
	M. H. Smith	Sterling
	Creamer & Foster	Salida
	Brigham & Washburn	Trinidad
	R. H. McFadden	Durango
	James MacKeon	Brighton
	J. M. Heister	Denver
	Wm. H. Crawford, Jr.	Grand Junction
	A. E. Amsbury	Delta
	Wm. B. Upton	Montrose
	C. Dunbar	Greeley
	John Gordon	Gunnison
	W. E. Smiley	Manitou
	Stead & Foster	Salida
Denver Ins. Co., Denver, Colorado	C. W. Brooks	Aspen
	S. O. Fletcher	Alamosa
	Sampson & Butler	Antonito
	Bromley & Williamson	Boulder
	James MacKeon	Brighton
	John Y. Munson	Berthoud
	J. A. Wright	Boulder
	E. Feldhauser	Denver
	L. C. Graves & Co.	Buena Vista
	A. L. Lawton	Colorado Springs
	John K. Vanatta	Colorado City
	Bridwell & Cassedy	Cañon City
	William Dillon	Castle Rock
	Holt & Axtell	Crested Bntte
	Stephen J. Smith	Cortez
	R. H. McFadden	Durango
	D. M. Campbell	Delta
	Thomas A. Good	Del Norte
	J. J. Eubank	Eastonville
	Jos. H. Charmon	Elizabeth
	T. J. Montgomery	Fort Collins
	Chas. G. Lewis	Fort Collins
	E. C. Luce	Fort Morgan
	Geo. W. Twombly	Fort Lupton
	C. M. Morrison	Fort Garland
	Geo. A. Miller	Fairplay
	C. T. Sills	Gunnison
	John Tomay	Georgetown
	A. D. Guild	Grand Junction
	Gregory & Shaw	Glenwood Springs
	S. F. McCreery	Greeley
	Geo. E. McClelland	Idaho Springs
	Steel & Van Valkenburgh	Leadville
John T. Russell	La Junta	
Geo. S. Thompson	La Veta	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Denver Ins. Co., Denver, Colo	James A. Kelly	La Jara
	James A. Chatfield	Littleton
	R. G. Sutphen	Longmont
	R. W. Orvis	Loveland
	Catlin & Bonney	Montrose
	Wier & Rupp	Manitou
	L. H. Cheney	Monte Vista
	W. F. Phelps	Morrison
	James W. Abbott	Ouray
	Young & Crockett	Pueblo
	J. J. Munger	Palmer Lake
	G. B. Wheeler	Platteville
	Chas. G. Ament	Rocky Ford
	James G. Thomas	Rye
	Chas. Holioway	Red Cliff
	A. H. Mundee	Rico
	John T. Jenkins	La Fayette
	A. R. Rose	Salida
	F. E. Milner	Steamboat Spr'gs
	T. J. McDonald	Saguache
	Lindsay Morris	Trinidad
	Chas. F. Painter	Telluride
John F. Read	Walsenburg	
R. C. Elliott	Monument	
H. T. Grace	Golden	
E. E. Norton	Lyons	
H. D. Hinkley	Sterling	
Detroit Fire and Marine Ins. Co., Detroit, Mich	Coe Bros. & Etheridge	Denver
Eagle Fire Co., New York, N. Y	Forrester & Co	Denver
Empire State Ins. Co., Rochester, N. Y	Coe Bros.	Denver
	C. L. & H. M. Hill	Pueblo
	L. E. Dwinell & Co	Colorado Springs
Equitable Fire and Marine Ins. Co., Providence, R. I	H. S. McDowell & Co	Denver
	Hemenway Bros	Colorado Springs
	E. M. Albertson	Boulder
	Henry Broadhurst	Colorado Springs
	Dickenson & Dickenson	Cañon City
Exchange Fire Ins. Co., New York, N. Y	The Colorado Ins. Agency Co	Denver
Farragut Fire Ins. Co., New York, N. Y	Wormell, Brannen & Kellogg	Denver
	E. C. Mattes & Co.	Pueblo
	McLain & Wright	Colorado Springs
Fire Association of Philadelphia, Philadelphia, Penn	Mackey & Smith	Aspen
	Dabney & Borden	Boulder
	A. L. Lawton	Colorado Springs
	B. F. Rockafellow	Cañon City
	Anthony Sweeney	Denver
	T. J. Montgomery	Fort Collins
	Lee Larrison	Golden
	B. D. Sanborn	Greeley
	Ramey Bros	Grand Junction
	O. A. McFarland	Longmont
	A. L. Bonney	Montrose
	Strait & Sons	Pueblo
	Stead & Foster	Salida
	Brigham & Washburn	Trinidad
	Fireman's Fund Ins. Co., San Francisco, Cal.	Geo. A. Willis . . . . .	Alamosa
Gill & Reynolds		Aspen
John W. Day		Boulder
Jones & Logan		Buena Vista
John Y. Munson		Berthoud
James MacKeon		Brighton
Bridwell & Cassidy		Cañon City
B. E. Seymour		Central City
A. L. Lawton		Colorado Springs
A. R. King		Delta
Ned Steel		Denver
F. Gallotti	Durango	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Fireman's Fund Ins. Co., San Francisco, Cal.	Thos. J. Montgomery G. W. Warner Geo. W. Twombly Kiefer Bros Henry Seifried Hodges & Wallingford Lee Larrison Burton D. Sanborn C. T. Sills DeLong Bros. & Marsh Beggs & Cleland Geo. E. McClelland Geo. L. Hines H. A. Avery J. T. Russell P. G. Scott Steel & Van Valkenbergh R. G. Sutphen Clarence L. Smith W. J. Clark Wm. B. Upton H. A. Groves W. W. Rowan Henry O. Morris John S. Wheeler E. J. Smith Crawford & Brown A. R. Rose Chas. L. Allen T. B. McDonald Thos. H. Brown Chas. F. Painter J. C. Braley John P. Kearns Philip A. Wilkinson W. C. Donichy . . . . .	. . . . . Fort Collins Fort Morgan Fort Lupton Fruita Georgetown Glenwood Springs Golden Greeley Gunnison Grand Junction Holyoke Idaho Springs Lamar Lake City La Junta Las Animas Leadville Longmont Loveland Monte Vista Montrose Moffat Ouray Pueblo Platteville Rocky Ford Ridgeway Salida Sterling Saguache Trinidad Telluride Villa Grove Walsenburg Wray Yuma
Firemen's Ins. Co., Newark, New Jersey.	Forrester & Co O. W. Mallaby A. E. Carlton . . . . .	. . . . . Denver Pueblo Colorado Springs
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pennsylvania	Davis & Critchell Hemenway Bros. Guyot & McLain . . . . .	. . . . . Denver Colorado Springs Pueblo
Franklin Fire Ins. Co., Philadelphia, Pa.	Cobb, Wilson & Benedict John L. Streit & Son Henry LeB. Wills Brigham & Washburn Scott & Lyons . . . . .	. . . . . Denver Pueblo Colorado Springs Trinidad Greeley
German Insurance Co., Freeport, Ill.	L. A. W. Brown Sampson & Butler Prindle & Calder Jones & Logan J. H. O'Brien John M. Jackson William Dillon Hugh D. Conover J. W. Lamb A. L. Lawton Harry G. Shuck H. L. Wadsworth Chas. C. Emigh J. W. Work Geo. M. Jacobs Eugene T. Wolverton Almond D. Guild E. M. McPherrin Riley G. Sutphen A. M. Lambright Kilgore & Van Harlingen Willis L. Thompson Lewis H. Cheney . . . . .	. . . . . Aspen Antonito Akron Buena Vista Boulder Colorado City Castle Rock Cañon City Cheyenne Wells Colorado Springs Central City Denver Fort Collins Florence Greeley Glenwood Springs Grand Junction Holyoke Longmont Las Animas La Junta Leadville Monte Vista

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
German Insurance Co., Freeport, Ill. . . .	Weir & Rupp	Manitou
	Young & Crockett	Pueblo
	Chas G. Ament	Rocky Ford
	W. H. Schenck	Sterling
	A. R. Rose	Salida
	F. A. A. Williams	Trinidad
	John F. Read	Walsenburg
	John Tomay	Georgetown
	J. W. Barnes	Golden
	B. B. Brown	Lamar
	Clarence L. Smith	Loveland
	F. E. Hoffman	Sedalia, Mo
	Gray & Selig	Montrose
	J. H. Chatfield	Littleton
E. E. Webster	Fort Collins	
German Fire Insurance Co., Peoria, Ill. . . .	C. T. Sills	Gunnison
	J. H. Boughton	Fort Collins
	A. J. Denton	Colorado Springs
	J. H. O'Brien	Boulder
	O. D. Russell	Grand Junction
	J. W. Barnes	Golden
	Steel & Van Valkenburgh	Leadville
	H. L. Wadsworth	Denver
	Chas. A. Cobb	Loveland
	F. A. A. Williams	Trinidad
	Miller & Wallace	Grand Junction
	Minot & Golden	Longmont
	A. C. Foote	Pueblo
	W. B. Upton	Montrose
	Chas. A. Cobb	Greeley
	Kephart & Rockwood	Durango
German Fire Ins. Co., Pittsburgh, Pa. . . .	People's Fire Ins. Agency	Denver
	W. O. Campbell	Pueblo
	Geo. F. Wentz	Colorado Springs
	Edwin L. Coates	Boulder
	Mackey & Smith	Aspen
	J. C. Bansemer	Denver
Chas. V. Parker	Denver	
German-American Insurance Co., New York, N. Y.	Gill & Reynolds	Aspen
	Andrew J. Mackey	Boulder
	James Mackeon	Brighton
	Jones & Logan	Buena Vista
	Wm. H. McClure	Cañon City
	Bennett E. Seymour	Central City
	Matthew Kennedy	Colorado Springs
	W. L. Malpuss	Como
	Geo. E. Crater & Co.	Denver
	R. H. McFadden	Durango
	Thos. J. Montgomery	Fort Collins
	Edward L. Berthoud	Golden
	DeLong Bros. & Marsh	Grand Junction
	Burton D. Sanborn	Greeley
	Chas. F. Sills	Gunnison
	Geo. E. McClelland	Idaho Springs
	Willis L. Thompson	Leadville
	Riley G. Sutphen	Longmont
	Clarence L. Smith	Loveland
	John Denholm	Otis
	Strait & Sons	Pueblo
	William B. Hess	Rico
	Anthony R. Rose	Salida
M. H. Smith	Sterling	
Eugene B. Stoddard	Trinidad	
Richard C. Diehl	Montrose	
Robert S. Odell	Topeka, Kans	
Lindsay & Lindsay	Trinidad	
John T. Russell	La Junta	

LIST OF LOCAL AGENTS.

515

COMPANIES.	AGENTS.	LOCATION
Germania Fire Ins. Co., New York, N. Y.	W. H. McIntyre	Colorado Springs
	Paul B. Gaylord	Denver
	Hall & Thomas	Fort Collins
	Scott & Lyons	Greeley
	Eben White	Longmont
	Henry O. Morris	Pueblo
German Insurance Co., Quincy, Ill	Brigham & Washburn	Trinidad
	A. G. Holland	Pueblo
	H. P. Mansfield	Trinidad
	J. P. McMillen	Colorado Springs
	Chas. T. Sills	Gunnison
	Schirmer & Lehman	Denver
Girard Fire and Marine Insurance Co., Philadelphia, Penn	R. J. Van Valkenburgh	Erie
	Joseph P. Riley	Denver
Glens Falls Ins. Co., Glens Falls, N. Y.	Harry M. Hill	Pueblo
	L. E. Dwinell & Co	Colorado Springs
	Monash Bros	Trinidad
	Lewis W. Cunningham	Colorado City
	Anderson & Farrar	Colorado Springs
Grand Rapids Fire Insurance Co., Grand Rapids, Mich	H. S. McDowell & Co	Denver
	C. C. Emigh	Fort Collins
	B. D. Sanborn	Greeley
	Weir & Rupp	Manitou
	John L. Streit & Son	Pueblo
	A. R. Rose	Salida
	L. H. Roberts	Trinidad
	Sam'l G. McMullin	Grand Junction
	Hemenway Bros	Colorado Springs
	W. T. Dickinson & Co	Cañon City
	E. S. Rich & Co	Denver
	Smith & Doyle	Pueblo
Granite State Fire Ins. Co., Portsmouth, N. H	F. A. A. Williams	Trinidad
	Reeves & Guy	Colorado Springs
	R. E. Wallace	Salida
	J. R. Curtiss	Longmont
	Geo. W. Bailey	Fort Collins
	Robert M. Hedden	Glenwood Springs
	Wallace & Brush	Salida
	Zollers & McGrew	Denver
	John P. Keams	Walsenburg
	John F. Arthur	Trinidad
Greenwich Ins. Co., New York, N. Y	Fred Dickson	Pueblo
	Stickley & Shaw	Leadville
	Craig & Israel	Salida
	Joseph P. Riley	Denver
	Harry M. Hill	Pueblo
Guardian Fire and Life Assurance Co., London, England	Prewitt & Arnold	Durango
	Oliver W. Mallaby	Pueblo
	J. A. Perkins & Co	Denver
	L. E. Dwinell & Co	Colorado Springs
	Brigham & Washburn	Trinidad
	James W. Abbott	Ouray
	Marion O. Delaplaines	Grand Junction
	Robert E. Wallace	Salida
	L. A. W. Brown	Aspen
	Eugene T. Wolverton	Glenwood Springs
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany	S. F. McCreery	Greeley
	Reeves & Guy	Colorado Springs
	L. Aufenger & Co	Denver
	Prewitt & Prewitt	Durango
	Steel & Van Valkenburgh	Leadville
	Smith & Doyle	Pueblo
Brigham & Washburn	Trinidad	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Hanover Fire Ins. Co., New York, N. Y	A. L. Lawton	Colorado Springs	
	Paul B. Gaylord	Denver	
	Scott & Lyons	Greeley	
	Willis L. Thompson	Leadville	
	Henry O. Morris	Pueblo	
	Creamer & Foster	Salida	
	Brigham & Washburn	Trinidad	
	Packard & Piper	Denver	
	Hartford Fire Ins. Co., Hartford, Conn	Edward L. Berthoud	Golden
Anthony Sweeney		Denver	
Chas. E. Day		Longmont	
Geo. E. McClelland		Idaho Springs	
Stickley & Shaw		Leadville	
Bennett E. Seymour		Central City	
Wm. H. McClure		Cañon City	
C. Golding Dwyre		Fort Collins	
Allen Winch		Sterling	
Geo. W. Warner		Fort Morgan	
Edwin J. Smith		Rocky Ford	
James W. Abbott		Ouray	
Wakeman H. McIntyre		Colorado Springs	
Gill & Reynolds		Aspen	
Robert H. Northcott		Akron	
Strait & Sons		Pueblo	
Edwin S. Allen		Loveland	
Frank Gallotti		Durango	
Brigham & Washburn		Trinidad	
Catlin & Bonney		Montrose	
Wm. E. Smiley		Manitou	
John T. Russell		La Junta	
John W. Day		Boulder	
Creamer & Foster		Salida	
Alfred H. Mundee		Rico	
Geo. A. Willis		Alamosa	
Ralph E. Webster		Holyoke	
Lewis H. Cheney		Monte Vista	
Alfred R. King		Delta	
Sam'l G. McMullin		Grand Junction	
Eugene T. Wolverton		Glenwood Springs	
Scott & Lyons		Greeley	
Chas. F. Painter		Telluride	
James W. Work		Florence	
John M. Jackson		Colorado City	
Prewitt & Arnold		Durango	
Hekla Fire Ins. Co., St. Paul, Minn		Wormell, Brannen & Kellogg	Denver
		Harold Fisk	Loveland
		Harding Bros	Cañon City
		W. H. Tucker	Craig
		Geo. A. Haynes	Salida
	W. B. Freeman	Grand Junction	
	H. L. Wadsworth	Denver	
	McLain & Wright	Colorado Springs	
Helvetia Swiss Fire Ins. Co., St. Gall, Switzerland	Mackey & Smith	Aspen	
	Zollars & McGrew	Denver	
	Mackey & Smith	Aspen	
	Geo. O. Nevins	Colorado Springs	
	Holt & Axtell	Crested Butte	
	Prewitt & Arnold	Durango	
	Miller & Wallace	Grand Junction	
	Fuller & Dawley	Greeley	
	W. E. Smiley	Manitou	
	Smith & Doyle	Pueblo	
	A. H. Mundee	Rico	
	J. W. Wood	Salida	
	Thos. H. Brown	Trinidad	
	Chas. F. Painter	Telluride	
	Home Ins. Co., New York, N. Y	Killam & Beard	Aspen
		Dabney & Borden	Boulder
		Wm. H. McClure	Cañon City
Bennett E. Seymour		Central City	

LIST OF LOCAL AGENTS.

517

NAME OF COMPANIES.	AGENTS.	LOCATION.
Home Ins. Co., New York, N. Y.	Matthew Kennedy	Colorado Springs
	Anthony Sweeney	Denver
	Prewitt & Arnold	Durango
	Jay H. Boughton	Fort Collins
	Geo. W. Warner	Fort Morgan
	Edward L. Berthoud	Golden
	Scott & Lyons	Greeley
	Hodges & Wallingford	Glenwood Springs
	Samuel G. McMullin	Grand Junction
	Chas. E. Day	Longmont
	Steel & Van Valkenburgh	Leadville
	Strait & Sons	Pueblo
	Creamer & Foster	Salida
	P. W. Plank	Lincoln, Nebraska
	Lindsay & Lindsay	Trinidad
Home Mutual Ins. Co., San Francisco, Cal.	Frank W. Young	Denver
	Fletcher & McNeely	Alamosa
	L. C. Graves & Co.	Buena Vista
	Hugh D. Conover	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colorado Springs
	Cobb, Wilson & Benedict	Denver
	F. Gallotti	Durango
	Jay H. Boughton	Fort Collins
	Henry Seiffied	Georgetown
	Hodges & Wallingford	Glenwood Springs
	Lee Larrison	Golden
	Reeves & Reinhold	Montrose
	C. A. Merriman	Monte Vista
	C. W. Haskins	Ouray
	Chas. F. Painter	Telluride
	Thos. H. Brown	Trinidad
	Williams & Clark	Pueblo
	John P. Kearns	Walsenburg
	F. G. Mitchell	Littleton
A. M. Crawford	Ridgeway	
Wm. H. Davis	Castle Rock	
Imperial Fire Ins. Co., London, England.	Sampson & Butter	Antonito
	Gill & Reynolds	Aspen
	G. M. Boss	Akron
	John W. Day	Boulder
	James K. Darnell	Breckenridge
	D. C. Sindlinger	Buena Vista
	E. A. Thompson	Brighton
	Bridwell & Cassidy	Cañon City
	William Dillon	Castle Rock
	B. E. Seymour	Central City
	John M. Jackson	Colorado City
	Henry Le B. Wills	Colorado Springs
	Holt & Axtell	Crested Butte
	Zimmerman & Chambers	Chivington
	Anthony Sweeney	Denver
	F. Gallotti	Durango
	W. H. Craine	Delta
	Jay H. Boughton	Fort Collins
	A. W. B. Johnson	Fort Morgan
	Gregory & Shaw	Glenwood Springs
	Henry Seiffied	Georgetown
	DeLong Bros. & Marsh	Grand Junction
	B. D. Sanborn	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
Jas. A. Kelley & Co	La Jara	
Wm. E. Smiley	Manitou	
A. L. Bonney	Montrose	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Imperial Fire Ins. Co., London, England.	S. D. Coffin	Monte Vista	
	Hay & Walbridge	Meeker	
	McPherson & Hopkins	New Castle	
	C. W. Haskins	Ouray	
	Henry O. Morris	Pueblo	
	W. M. Rudolph	Rocky Ford	
	Crawford & Brown	Ridgeway	
	Lee Fairbanks	Saguache	
	A. R. Rose	Salida	
	Jas. H. Robin	Silverton	
	J. H. Slater	Sheridan Lake	
	Chas. F. Painter	Telluride	
	Brigham & Washburn	Trinidad	
	John P. Kearns	Walsenburg	
	Reed Bros. & Co.	Yuma	
	Insurance Company of North America, Philadelphia, Pennsylvania.	Gill & Reynolds	Aspen
		Geo. A. Willis	Alamosa
Andrew J. Mackey		Boulder	
Jones & Logan		Buena Vista	
James MacKeon		Brighton	
Bennett E. Seymour		Central City	
Wakeman H. McIntyre		Colorado Springs	
Wm. H. McClure		Cañon City	
Holt & Axtell		Crested Butte	
Chas. H. Fairall		Cheyenne Wells	
John D. Williams		Castle Rock	
Thos. A. Good		Del Norte	
Ben. H. Wilson		Denver	
Frank Gallotti		Durango	
Jay H. Boughton		Fort Collins	
James W. Work		Florence	
Gregory & Shaw		Glenwood Springs	
Edward L. Berthoud		Golden	
Burton D. Sanborn		Greeley	
Alvah B. Mathews		Gunnison	
Henry Seifried		Georgetown	
DeLong Bros & Marsh		Grand Junction	
George E. McClelland		Idaho Springs	
Goodale & Cooper		Lamar	
Chas. E. Day		Longmont	
Stickley & Shaw		Leadville	
Edwin S. Allen		Loveland	
Chas. L. Seeley		La Junta	
Jacob J. Abbott		Lake City	
James H. Chatfield		Littleton	
Wm. B. Upton		Montrose	
C. A. Merriman		Monte Vista	
Keen Bros.		Monument	
James W. Abbott		Ouray	
Benson & Kirtland		Pueblo	
Geo. B. Wheeler		Platteville	
Edwin J. Smith		Rocky Ford	
A. H. Munde		Rico	
Wallace & Brush		Salida	
Robin Bros		Silverton	
Lee Fairbanks		Saguache	
Martin H. Smith		Sterling	
Eugene B. Stoddard		Trinidad	
Chas. F. Painter		Telluride	
John P. Kearns		Walsenburg	
Burton Preston		Fort Morgan	
Alvin L. Bonney		Montrose	
Wm. E. Smiley	Manitou		
Lindsay & Lindsay	Trinidad		
David Frank	Conejos		
John Gordon	Gunnison		
A. R. King	Delta		
Insurance Company of the State of Penn- sylvania, Philadelphia, Pennsylvania.	L. E. Dwinell & Co	Colorado Springs	
	Davis & Critchell	Denver	
	Williams & Clark	Pueblo	
	Ned Steel	Leadville	
	Carlos W. Brooks	Aspen	
R. E. Wallace	Salida		

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Ins. Co. of the State of Pennsylvania, Philadelphia, Penn	Chas. E. Leibold B. F. Rockafellow D. E. Castleman A. J. Phelps & Co . . . . .	. . . . . Manitou Cañon City Trinidad Colorado Springs
Jersey City Ins. Co., Jersey City, N. J . . .	Packard & Piper A. C. Foote . . . . .	. . . . . Denver Pueblo
Knoxville Fire Ins. Co., Knoxville, Tenn	Edward S. Rich & Co A. J. Denton F. A. A. Williams H. F. Sturdevant Kilgore & Van Harlingen . . . . .	. . . . . Denver Colorado Springs Trinidad Walden La Junta
Lancashire Ins. Co., Manchester, Eng . . .	Geo. A. Willis Dabney & Borden Hugh D. Conover A. L. Lawton Paul B. Gaylord Frank Gallotti Scott & Lyons E. B. Mathews E. T. Wolverton Eben White Ned Steel James W. Abbott O. W. Mallaby Wallace & Brush Lorin H. Roberts John F. Read Mackey & Smith C. A. Merriman . . . . .	. . . . . Alamosa Boulder Cañon City Colorado Springs Denver Durango Greeley Gunnison Glenwood Springs Longmont Leadville Ouray Pueblo Salida Trinidad Walsenburg Aspen Monte Vista
Liberty Ins. Co., New York, N. Y	Gill & Reynolds, Bromley & Williamson Jas. K. Darnell L. C. Graves & Co. Bridwell & Cassidy L. E. Dwinell & Co. W. mell. Braunen & Kellogg F. Gallotti Samuel G. McMullin Harry E. Churchill Stickley & Shaw J. H. Roberts Reeves & Reinhold Geo. S. Draper F. R. Harford C. R. Williams . . . . .	. . . . . Aspen Boulder Breckenridge Buena Vista Cañon City Colorado Springs Denver Durango Grand Junction Greeley Leadville Trinidad Montrose Pueblo Pueblo Grand Junction
Lion Fire Ins. Co., London, Eng	Sampson & Butler Gill & Reynolds, G. M. Boss Dabney & Borden Norman P. White Jas. K. Darnell Jones & Logan W. C. Kidder Bridwell & Cassidy Harry Lake John M. Jackson Henry LeB. Wills Zimmerman & Chambers Thomas A. Good Packard & Piper F. Gallotti A. R. King Wm. McFie J. C. Blevins Hall & Thomas Geo. W. Warner Henry Seifried Gregory & Shaw De Long Bros. & Marsh . . . . .	. . . . . Antonito Aspen Akron Boulder Bonanza Breckenridge Buena Vista Brighton Cañon City Central City Colorado City Colorado Springs Chivington Del Norte Denver Durango Delta Evans Eads Fort Collins Fort Morgan Georgetown Glenwood Springs Grand Junction

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Lion Fire Ins. Co., London, England . . .	F. M. Dille	Greeley	
	Chas. T. Sills	Gunnison	
	Barton & Feast	Granada	
	B. F. Moore	Holyoke	
	Geo. R. Brewing	Irwin	
	W. H. Pound	Julesburg	
	J. T. Russell	La Junta	
	Steel & Van Valkenburgh	Leadville	
	Riley G. Sutphen	Longmont	
	Frank Clark	Louisville	
	Clarence L. Smith	Loveland	
	Goodale & Cooper	Lamar	
	P. G. Scott	Las Animas	
	Jas. A. Kelly & Co.	La Jara	
	Wm. E. Smiley	Manitou	
	Wm. B. Upton	Montrose	
	Geo. A. Willis	Alamosa	
	S. D. Coffin	Monte Vista	
	Keen Bros.	Monument	
	Hay & Walbridge	Meeker	
	Kirkendall & Spurgeon	Moffat	
	McPherson & Hopkins	New Castle	
	C. W. Haskins	Ourray	
	John Denholm	Otis	
	M. Williams	Pueblo	
	John A. Hall, Jr.	Robinson	
	W. M. Rudolph	Rocky Ford	
	Crawford & Brown	Ridgeway	
	Lee Fairbanks	Saguache	
	Creamer & Foster	Salida	
	Jas. H. Robin	Silverton	
	W. E. Crissman	Sterling	
	J. P. Edwards	Arriba	
	H. H. Newton	Idaho Springs	
	Chas. F. Painter	Telluride	
	Lindsay & Lindsay	Trinidad	
	Hoy & Tyler	Wray	
	Reed Bros. & Co.	Yuma	
	John P. Kearns	Walsenburg	
	H. A. Avery	Lake City	
	L. M. Peterson	Manassa	
	Liverpool & London & Globe Ins. Co., Liverpool, England	Geo. A. Willis	Alamosa
		L. A. W. Brown	Aspen
		John A. Ellett	Boulder
		D. C. Sindlinger	Buena Vista
		W. C. Kidder	Brighton
		Bridwell & Cassedy	Cañon City
		B. E. Seymour	Central City
		A. L. Lawton	Colorado Springs
		Holt & Axtell	Crested Butte
		Thos. A. Good	Del Norte
		A. R. King	Delta
		Cobb, Wilson & Benedict	Denver
O. K. Gaymon		Dillon	
Frank Gallotti		Durango	
Geo. W. Warner		Fort Morgan	
Thos. J. Montgomery		Fort Collins	
Hodges & Wallingford		Glenwood Springs	
Lee Larrison		Golden	
John Tomay		Georgetown	
Burton D. Sanborn		Greeley	
Alvah B. Mathews		Gunnison	
De Long Bros. & Marsh		Grand Junction	
L. Wirt Markham		Lamar	
Stickley & Shaw		Leadville	
Chas. E. Day		Longmont	
Clarence L. Smith		Loveland	
A. M. Lambright		Las Animas	
A. L. Bonney		Montrose	
W. J. Clark		Monte Vista	
James W. Abbott		Ourray	
E. J. Smith		Rocky Ford	
Strait & Sons	Pueblo		

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Liverpool and London and Globe, Liverpool, England	Allen Winch	Sterling
	Chas. L. Seeley	La Junta
	A. R. Rose	Salida
	Jas. A. Kelly	La Jara
	T. B. MacDonald	Saguache
	Robin Bros	Silverton
	Weir & Rupp	Manitou
	Chas. F. Painter	Telluride
	A. H. Munde	Rico
	John P. Kearns	Walsenburg
	W. H. Spurgeon	Moffat
	Richard C. Elliott	Monument
	L. E. Andrews	Louisville
	Frederick O. L. Buck	Denver
	William Dillon	Castle Rock
	C. M. Sherman	Colorado City
	John Gordon	Gunnison
	Lindsay & Lindsay	Trinidad
	C. W. Stewart	Littleton
	London Assurance Corporation, London, England	Gill & Reynolds . . . . .	Aspen
John H. Nicholson		Boulder
Hugh D. Conover		Cañon City
J. A. Van Auken		Central City
Mathew Kennedy		Colorado Springs
Cobb, Wilson & Benedict		Denver
Frank Gallotti		Durango
Thos. J. Montgomery		Fort Collins
John Tomay		Georgetown
Hodges & Wallingford		Glenwood Springs
Wm. C. Mathews		Golden
M. O. Delaplaines		Grand Junction
B. D. Sanborn		Greeley
Thos. E. Irvine		Idaho Springs
Chas. E. Day		Longmont
Weir & Rupp		Manitou
Catlin & Bonney		Montrose
C. W. Haskins		Ouray
O. W. Mallaby		Pueblo
Wallace & Brush		Salida
H. P. Mansfield	Trinidad	
Ramey Bros.	Grand Junction	
London and Lancashire Fire Insurance Co., Liverpool, England	S. O. Fletcher	Alamosa
	L. A. W. Brown	Aspen
	J. H. Nicholson	Boulder
	Jones & Logan	Buena Vista
	Henry Le E. Willis	Colorado Springs
	Holt & Axtell	Crested Butte
	Anthony Sweeney	Denver
	Prewitt & Arnold	Durango
	C. Golding Dwyre & Akin	Fort Collins
	Sam'l G. McMullin	Grand Junction
	Burton D. Sanborn	Greeley
	Chas. T. Sillis	Gunnison
	H. A. Avery	Lake City
	Willis L. Thompson	Leadville
	W. J. Clark	Monte Vista
	A. L. Bonney	Montrose
	C. W. Haskins	Ouray
	Young & Crockett	Pueblo
	A. R. Rose	Salida
	Chas. F. Painter	Telluride
H. R. Cohen	Trinidad	
Bridwell & Cassedy	Cañon City	
Thos. A. Pierce	Walsenburg	
Wm. B. Hess	Rico	
Lumbermen's Ins. Co., Philadelphia, Pa.	Davis & Critchell	Denver

COMPANIES.	AGENTS.	LOCATION.
Manchester Fire Assurance Company, Manchester, England	James Williams	Denver
	Bridwell & Cassedy	Cañon City
	Creamer & Foster	Salida
	M. Williams	Pueblo
	D. C. Sindlinger	Buena Vista
	Hodges & Wallingford	Glenwood Springs
	Steel & Van Valkenburgh	Leadville
	T. J. Montgomery	Fort Collins
	Lyons & Brooks	Greeley
	Clarence L. Smith	Loveland
	Eben White	Longmont
	L. A. W. Brown	Aspen
	Matthew Kennedy	Colorado Springs
	Thos A. Good	Del Norte
	Reeves & Reinhold	Montrose
	Geo A. Willis	Alamosa
	W. J. Clark	Monte Vista
	Monash Bros	Trinidad
	James W. Abbott	Ouray
	Weir & Rupp	Manitou
	C. M. Sherman	Colorado City
Robin Bros	Silverton	
Prewitt & Arnold	Durango	
De Long Bros. & Marsh	Grand Junction	
Manufacturers' & Builders' Fire Insur- ance Company, New York, N. Y.	The Colorado Ins. Agency Co	Denver
	Schirmer & Lehman	Denver
Marine Ins. Co., St. Louis, Mo	Geo. F. Wentz	Colorado Springs
	L. E. Dwinell & Co	Colorado Springs
Mechanics' Ins. Co., Philadelphia, Penn.	Montraville Williams	Pueblo
	Fred S. Morris	Denver
Mercantile Fire and Marine Insurance Company, Boston, Mass	Wormell, Brannen & Kellogg	Denver
	Reeves & Guy	Colorado Springs
	C. H. Small & Co	Pueblo
	Lorin H. Roberts	Trinidad
	Thomas Williams	Longmont
	T. C. Morley	Greeley
	Archibald A. Rice	Glenwood Springs
	Gray & Selig	Montrose
	Miller & Wallace	Grand Junction
	Merchants' Ins. Co., Newark, N. J.	Andrew L. Lawton . . . . .	Colorado Springs
Anthony Sweeney		Denver
Stickley & Shaw		Leadville
Benson & Kirtland		Pueblo
D. E. Castleman		Trinidad
Merchants' Insurance Co. in Providence, Providence, R. I	H. S. McDowell & Co	Denver
	Geo. S. Draper & Co	Pueblo
	Edward M. Albertson	Boulder
	Dickinson & Dickinson	Cañon City
	John N. Green	Colorado Springs
	Rocky M't'n Loan & Inv. Co	Colorado Springs
	A. A. Beard	Aspen
	Stead & Foster	Salida
	L. C. Graves & Co	Buena Vista
	Thos. F. Daly	Leadville
	S. G. McMullin	Grand Junction
A. A. Rice	Glenwood Springs	
Michigan Fire and Marine Insurance Co., Detroit, Mich	Packard & Piper	Denver
	John Tomay	Georgetown
	L. E. Dwinell & Co	Colorado Springs
	Weir & Rupp	Manitou
	Smith & Doyle	Pueblo
	W. L. Thompson	Leadville
	L. A. W. Brown	Aspen
	Hodges & Wallingford	Glenwood Springs
	Catlin & Bonney	Montrose
J. W. Abbott	Ouray	
Prewitt & Arnold	Durango	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Michigan Fire and Marine Insurance Co., Detroit, Michigan	L. H. Roberts	Trinidad
	H. D. Conover	Cañon City
Milwaukee Mechanics' Insurance Com- pany, Milwaukee, Wisconsin	Gill & Reynolds	Aspen
	A. L. Lawton	Colorado Springs
	Bridwell & Cassedy	Cañon City
	Edward S. Rich	Denver
	C. C. Emigh	Fort Collins
	Robert M. Hedden	Glenwood Springs
	Burton D. Sanborn	Greeley
	J. R. Curtiss	Longmont
	Thoman & Fulton	Lamar
	John T. Russell	La Junta
	Stickley & Shaw	Leadville
	J. M. Hendrickson	Las Animas
	W. H. McCreery	Loveland
	A. C. Foote	Pueblo
	Creamer & Foster	Salida
	Monash Bros	Trinidad
National Fire Ins. Co., Hartford, Conn.	Geo. A. Willis	Alamosa
	Sampson & Butler	Antonito
	Gill & Reynolds	Aspen
	G. M. Boss	Akron
	J. P. Edwards	Arriba
	Dabney & Borden	Boulder
	Jas. K. Darnell	Breckenridge
	D. C. Sindlinger	Buena Vista
	E. A. Thompson	Brighton
	Bridwell & Cassedy	Cañon City
	William Dillon	Castle Rock
	Harry Lake	Central City
	J. M. Jackson	Colorado City
	Henry LeB. Wills	Colorado Springs
	Holt & Axtell	Crested Butte
	Zimmerman & Chambers	Chivington
	Thos. A. Good	Del Norte
	Anthony Sweeney	Denver
	F. Gallotti	Durango
	A. R. King	Delta
	J. C. Blevins	Eads
	J. H. Boughton	Fort Collins
	Geo. W. Warner	Fort Morgan
	Gregory & Shaw	Glenwood Springs
	DeLong Bros. & Marsh	Grand Junction
	B. D. Sanborn	Greeley
	Chas. T. Sills	Gunnison
	Barton & Feast	Grenada
	B. F. Moore	Holyoke
	H. H. Newton	Idaho Springs
	J. T. Russell	La Junta
	J. J. Abbott	Lake City
	W. L. Thompson	Leadville
	C. E. Day	Longmont
	Clarence L. Smith	Loveland
	Goodale & Cooper	Lamar
	Jas. A. Kelly & Co	La Jara
	F. H. Reinhold	Montrose
	S. D. Coffin	Monte Vista
	Wm. F. Smiley	Manitou
	Keen Bros.	Monument
	Hay & Walbridge	Meeker
	McPherson & Hopkins	New Castle
	C. W. Haskins	Ouray
	J. Denholm	Otis
	O. W. Mallaby	Pueblo
	W. M. Rudolph	Rocky Ford
	Crawford & Brown	Ridgeway
	Lee Fairbanks	Saguache
	A. R. Rose	Salida
	J. H. Robin	Silverton
	W. E. Crisman	Sterling
	J. H. Slater	Sheridan Lake
	C. F. Painter	Telluride

LIST OF LOCAL AGENTS.

NAME OF COMPANIES.	AGENTS.	LOCATION.
National Fire Ins. Co., Hartford, Conn.	Brigham & Washburn	Trinidad
	P. G. Scott	Las Animas
	J. P. Kearns	Walsenburg
	Hoy & Tyler	Wray
	Reed Bros. & Co.	Yuma
	L. M. Peterson	Manassa
National Assurance Co. of Ireland, Dublin, Ireland	Kirkendall & Spurgeon	Moffat
	Zollars & McGrew	Denver
	T. T. Frith	Denver
	L. C. Stephenson	Akron
	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	Matthew Kennedy	Colorado Springs
	Holt & Axtell	Crested Butte
	Prewitt & Arnold	Durango
	C. Golding Dwyer	Fort Collins
	Henry Seifried	Georgetown
	R. M. Hedden	Glenwood Springs
	B. D. Sanborn	Greeley
	Saml. G. McMullin	Grand Junction
	H. A. Avery	Lake City
	Stickley & Shaw	Leadville
	Catlin & Bonney	Montrose
	Kirkendall & Spurgeon	Moffat
	James W. Abbott	Ouray
Benson & Kirtland	Pueblo	
A. H. Mundee	Rico	
A. R. Rose	Salida	
Chas. F. Painter	Telluride	
Brigham & Washburn	Trinidad	
Newark Fire Ins. Co., Newark, N. J.	Henry Broadhurst	Colorado Springs
	Davis & Critchell	Denver
	Guyot & McLain	Pueblo
	D. E. Castleman	Trinidad
	Edward S. Wheeler	Chicago, Illinois
New Hampshire Fire Ins. Co., Manchester, N. H.	Hemenway Bros	Colorado Springs
	L. A. W. Brown	Aspen
	A. J. Denton	Colorado Springs
	Packard & Piper	Denver
	A. C. Foote	Pueblo
	Stickley & Shaw	Leadville
New York Bowery Fire Ins. Co., New York, N. Y.	F. A. A. Williams	Trinidad
New Zealand Ins. Co., Auckland, N. Z.	Packard & Piper	Denver
New Zealand Ins. Co., Auckland, N. Z.	Chas. H. Colby	Denver
	Z. Shed	Denver
	J. O. Parish	Denver
	J. W. Abbott	Ouray
	Reeves & Reinhold	Montrose
	Fuller & Dawley	Greeley
	J. W. McDaniel	Colorado Springs
	N. S. Walpole	Pueblo
	Geo. A. Haynes	Salida
	L. A. W. Brown	Aspen
	W. H. Rose	Denver
	DeLong Bros. & Marsh	Grand Junction
	C. R. Bourdette	Gunnison
	Chas. G. Lewis	Fort Collins
	E. C. Mason	Denver
John Tomay	Georgetown	
S. S. Gillespie	Pueblo	
Niagara Fire Ins. Co., New York, N. Y.	Gill & Reynolds	Aspen
	J. Y. Munson	Berthoud
	Ed. J. Morath	Boulder
	Jones & Logan	Buena Vista
	Wm. H. McClure	Cañon City
	H. H. Lake	Central City
	Henry LeB. Wills	Colorado Springs
	Alfred R. King	Delta

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Niagara Fire Ins. Co., New York, N. Y.	F. H. McLain	Fort Morgan	
	T. J. Montgomery	Fort Collins	
	John Tomay	Georgetown	
	Eugene T. Wolverton	Glenwood Springs	
	Edward L. Berthoud	Golden	
	De Long Bros. & Marsh	Grand Junction	
	Scott & Lyons	Greeley	
	Charles T. Sills	Gunnison	
	George E. McClelland	Idaho Springs	
	J. T. Russell	La Junta	
	Goodale & Cooper	Lamar	
	A. M. Lambright	Las Animas	
	Steel & Van Valkenburgh	Leadville	
	R. G. Sutphen	Longmont	
	C. L. Smith	Loveland	
	C. A. Merriman	Monte Vista	
	Alvin L. Bonney	Montrose	
	J. W. Abbott	Ouray	
	H. O. Morris	Pueblo	
	Robin Bros.	Silverton	
	Lindsay & Lindsay	Trinidad	
	Cobb, Wilson & Benedict	Denver	
	Anthony R. Rose	Salida	
	C. F. Painter	Telluride	
	Henry D. Hinkley	Sterling	
	John P. Kearns	Walsenburg	
	Willard C. Kidder	Brighton	
	Prewitt & Arnold	Durango	
	Northwestern National Insurance Co., Milwaukee, Wis	E. S. Rich & Co	Denver
		C. L. Seeley	La Junta
T. J. Montgomery		Fort Collins	
Chas. E. Day		Longmont	
John W. Day		Boulder	
R. Steele		Greeley	
J. P. McMillen		Colorado Springs	
Strait & Sons		Pueblo	
Bridwell & Cassidy		Cañon City	
Chas. A. Cobb		Loveland	
Lindsay & Lindsay	Trinidad		
Northern Assurance Co., London, Eng- land	L. A. W. Brown	Aspen	
	B. F. Rockafellow	Cañon City	
	Henry Le B. Wills	Colorado Springs	
	L. Anfenger & Co	Denver	
	Frank Gallotti	Durango	
	Jay H. Boughton	Fort Collins	
	T. C. Morley	Greeley	
	Crawford & Miller	Grand Junction	
	Geo. E. McClelland	Idaho Springs	
	Steel & Van Valkenburgh	Leadville	
	C. W. Haskins	Ouray	
	Henry O. Morris	Pueblo	
	Wallace & Brush	Salida	
	Brigham & Washburn	Trinidad	
North American Ins. Co., Boston, Mass .	Wilson, Mack & Co	Denver	
North British and Mercantile Ins. Co., London and Edinburgh, Great Britain .	A. J. Mackey	Boulder	
	Jones & Logan	Buena Vista	
	W. H. McClure	Cañon City	
	Bennett E. Seymour	Central City	
	A. L. Lawton	Colorado Springs	
	Cobb, Wilson & Benedict	Denver	
	F. Gallotti	Durango	
	Jay H. Boughton	Fort Collins	
	Henry Seifried	Georgetown	
	Scott & Lyons	Greeley	
	Gill & Reynolds	Aspen	
	Stickley & Shaw	Leadville	
	B. F. Waite	Loveland	
	R. G. Sutphen	Longmont	
	Strait & Sons	Pueblo	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
North British Insurance Co., London and Edinburgh, Great Britain	Creamer & Foster	Salida
	Lindsay & Lindsay	Trinidad
	W. B. Upton	Montrose
	James H. Robin	Silverton
	Thos. A. Good	Del Norte
	Geo. E. McClelland	Idaho Springs
	Hodges & Wallingford	Glenwood Springs
	John Y. Munson	Berthoud
	James W. Abbott	Ouray
	Sam'l G. McMullin	Grand Junction
	W. J. Clark	Monte Vista
Norwich Union Fire Insurance Society, Norwich, England	Scott & Lyons	Greeley
	Jay H. Boughton	Fort Collins
	Wm. H. McClure	Cañon City
	Lindsay & Lindsay	Trinidad
	Thos. A. Good	Del Norte
	Harry Lake	Central City
	John Potter	Colorado Springs
	Martin H. Smith	Sterling
	James W. Abbott	Ouray
	Robin Bros	Silverton
	Geo. A. Willis	Alamosa
	John Y. Munson	Berthoud
	Wm. B. Osborne	Loveland
	Frank Gallotti	Durango
	Steel & Van Valkenburgh	Leadville
	Edward J. Morath	Boulder
	Frank L. Smith	Longmont
	John P. Kearns	Walsenburg
	Chas. A. Merriman	Monte Vista
	Catlin & Bonney	Montrose
	Cobb, Wilson & Benedict	Denver
	Wallace & Brush	Salida
	Gill & Reynolds	Aspen
Eugene T. Wolverton	Glenwood Springs	
Williams & Clark	Pueblo	
John Tomay	Georgetown	
Oakland Home Ins. Co., Oakland, Cal	C. W. Brooks	Aspen
	D. C. Sindlinger	Buena Vista
	Chas. W. Sherman	Colorado City
	W. H. McIntyre	Colorado Springs
	Edward S. Rich & Co.	Denver
	Prewitt & Prewitt	Durango
	B. A. Ambler	Denver
	C. Golding Dwyre	Fort Collins
	Gregory & Shaw	Glenwood Springs
	Stickley & Shaw	Leadville
	W. W. Rowan	Ouray
	A. C. Foote	Pueblo
	Creamer & Foster	Salida
	Robin Bros	Silverton
	Morath & Cohen	Trinidad
Chas. F. Painter	Telluride	
Ohio Farmers Ins. Co., LeRoy, Ohio	E. A. Sperry & Co.	Denver
Orient Ins. Co., Hartford, Conn.	Gill & Reynolds	Aspen
	Bromley & Williamson	Boulder
	W. H. McIntyre	Colorado Springs
	Wm. Thompson	Cañon City
	James Williams	Denver
	Prewitt & Arnold	Durango
	Jay H. Boughton	Fort Collins
	E. T. Wolverton	Glenwood Springs
	Scott & Lyons	Greeley
	Stickley & Shaw	Leadville
	W. E. Smiley	Manitou
	A. L. Bonney	Montrose
James W. Abbott	Ouray	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Orient Ins. Co., Hartford, Conn.	Benson & Kirtland Wallace & Brush Brigham & Washburn Hugh D. Conover	Pueblo Salida Trinidad Cañon City
Pacific Fire Ins. Co., New York, N. Y. Packers' and Provision Dealers' Ins. Co., Chicago, Ill.	People's Fire Ins. Agency. J. Fred Zell Cobb, Wilson & Benedict	Denver Denver Denver
Pennsylvania Fire Ins. Co., Philadelphia, Penn	Gill & Reynolds. Geo. A. Willis Jones & Logan Jas. MacKeon Andrew J. Mackey W. H. McClure W. H. McIntyre Harry Lake Holt & Axtell Charles H. Fairall. Thomas A. Good Frank Gallotti B. H. Wilson J. H. Boughton Burton Preston Gregory & Shaw E. L. Berthoud Henry Seifried A. B. Matthews Burton B. Sanborn De Long Bros. & Marsh Geo. E. McClelland Goodale & Cooper. C. E. Day Stickley & Shaw E. S. Allen C. L. Seeley J. J. Abbott Wm. B. Upton C. A. Merriman Keen Bros J. W. Abbott Benson & Kirtland E. J. Smith Wallace & Brush Robin Bros Lee Fairbanks Martin H. Smith Brigham & Washburn Chas. F. Painter J. P. Kearns J. D. Williams A. H. Munde A. L. Bonney David Frank John Gordon	Aspen Alamosa Buena Vista Brighton Boulder Cañon City Colorado Springs Central City Crested Butte Cheyenne Wells Del Norte Durango Denver Fort Collins Fort Morgan Glenwood Springs Golden Georgetown Gunnison Greeley Grand Junction Idaho Springs Lamar Longmont Leadville Loveland La Junta Lake City Montrose Monte Vista Monument Ouray Pueblo Rocky Ford Salida Silverton Saguache Sterling Trinidad Telluride Walsenburg Castle Rock Rico Montrose Conejos Gunnison
People's Fire Ins. Co., Manchester, N. H.	Geo. S. Draper & Co Fred S. Morris Geo. F. Wentz F. A. A. Williams	Pueblo Denver Colorado Springs Trinidad
People's Fire Ins. Co., New York, N. Y.	People's Fire Ins. Agency	Denver
Phenix Ins. Co., Brooklyn, N. Y.	Bryant & Moffitt L. A. W. Brown Jones & Logan Andrew J. Mackey Wm. H. McClure William Dillon Bennett E. Seymour J. K. Vanatta H. LeB. Wills Holt & Axtell J. A. Perkins & Co	Alamosa Aspen Buena Vista Boulder Cañon City Castle Rock Central City Colorado Springs Crested Butte Denver

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Phenix Ins. Co., Brooklyn, N. Y.	Frank Gallotti	Durango	
	Geo. A. Miller	Fairplay	
	T. J. Montgomery	Fort Collins	
	Wm. A. Hill	Fort Morgan	
	Henry Seifried	Georgetown	
	Gregory & Shaw	Glenwood Springs	
	Edward L. Berthoud	Golden	
	A. D. Guild	Grand Junction	
	C. T. Sills	Gunnison	
	B. D. Sanborn	Greeley	
	Beggs & Cleland	Holyoke	
	Kilgore & Van Hartlingen	La Junta	
	Stickley & Shaw	Leadville	
	Goodale & Cooper	Lamar	
	A. M. Lambright	Las Animas	
	Chas. E. Day	Longmont	
	R. W. Oreis	Loveland	
	Morey & Warner	Lyons	
	Alderson & McCoy	Montrose	
	Sam'l D. Coffin	Monte Vista	
	James W. Abbott	Ouray	
	Young & Crockett	Pueblo	
	A. H. Munde	Rico	
	T. B. MacDonald	Saguache	
	A. R. Rose	Salida	
	Robin Bros	Silverton	
	Chas. L. Allen	Sterling	
Thos. H. Brown	Trinidad		
Chas. R. Buckley	La Junta		
E. E. Norton	Lyons		
Phoenix Ins Co., Hartford, Conn.	Geo. A. Willis	Alamosa	
	J. W. Day	Boulder	
	W. H. McClure	Cañon City	
	Bennett E. Seymour	Central City	
	W. H. McIntyre	Colorado Springs	
	Anthony Sweeney	Denver	
	Prewitt & Prewitt	Durango	
	C. Golding Dwyre	Fort Collins	
	B. D. Sanborn	Greeley	
	A. B. Mathews	Gunnison	
	E. L. Berthoud	Golden	
	Henry A. Avery	Lake City	
	R. C. Sutphen	Longmont	
	C. L. Smith	Loveland	
	Goodale & Cooper	Lamar	
	P. G. Scott	Las Animas	
	Strait & Sons	Pueblo	
	E. J. Smith	Rocky Ford	
	E. B. Stoddard	Trinidad	
	R. F. Smith	Coal Creek	
	Chas. L. Seeley	La Junta	
	Andrews & Chambers	Louisville	
	H. D. Hinckley	Sterling	
	John Gordon	Gunnison	
	Phoenix Assurance Co., London, Eng	Wormell, Brannen & Kellogg	Denver
		Jones & Logan	Buena Vista
		Strait & Sons	Pueblo
Lorin H. Roberts		Trinidad	
Henry Le B. Wills		Colorado Springs	
Henry Seifried		Georgetown	
R. H. McFadden		Durango	
Creamer & Foster		Salida	
E. J. Morath		Boulder	
Stickley & Shaw		Leadville	
Thos. J. Montgomery		Fort Collins	
Thos. C. Morley		Greeley	
Geo. A. Willis		Alamosa	
Lee Fairbanks		Saguache	
Chas. L. Seeley		La Junta	
Killam & Beard		Aspen	
Chas. A. Merriman	Monte Vista		
Chas. W. Haskins	Ouray		
A. L. Bonney	Montrose		

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Phenix Assurance Co., London, Eng . .	Chas R. Williams	Grand Junction
	Wm. F. Dickinson	Cañon City
	Eugene T. Wolverton	Glenwood Springs
	Benj. F. Waite	Loveland
	Seth Terry	Longmont
	Cunningham & Watt	Colorado City
Providence Washington Insurance Co., Providence, Rhode Island	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	Bromley & Williamson	Boulder
	Jones & Logan	Buena Vista
	Bridwell & Cassedy	Cañon City
	William Dillon	Castle Rock
	H. G. Shuck	Central City
	Matthew Kennedy	Colorado Springs
	Holt & Axtell	Crested Butte
	Packard & Piper	Denver
	Albert E. Amsbary	Delta
	Frewitt & Arnold	Durango
	T. J. Montgomery	Fort Collins
	John Tomay	Georgetown
	Hodges & Wallingford	Glenwood Springs
	T. C. Morley	Greeley
	A. D. Guild	Grand Junction
	C. T. Sills	Gunnison
	Origin Hall	Idaho Springs
	G. D. Phillips	La Junta
	A. V. Scott	Lamar
	J. J. Abbott	Lake City
	Chas. E. Day	Longmont
	E. S. Allen	Loveland
	Robt. J. Goldecker	Las Animas
	Steel & Van Valkenburgh	Leadville
	Weir & Rupp	Manitou
	A. L. Bonney	Montrose
	C. A. Merriman	Monte Vista
	J. W. Abbott	Ouray
	Henry O. Morris	Pueblo
	A. R. Rose	Salida
	Robin Bros	Silverton
Chas. F. Painter	Telluride	
H. R. Cohen	Trinidad	
John P. Kearns	Walsenburg	
Prussian National Insurance Co., Stettin, Prussia	L. Anfenger & Co.	Denver
	E. T. Wolverton	Glenwood Springs
	W. J. Foster	Colorado Springs
	Hugh D. Conover	Cañon City
	W. B. Hess	Rico
	C. R. Williams	Grand Junction
	D. J. Lipe	Pueblo
	Frewitt & Arnold	Durango
	Creamer & Foster	Salida
	Harry G. Shuck	Central City
	Reeves & Reinhold	Montrose
	Monash Bros	Trinidad
	W. L. Thompson	Leadville
	J. W. Smith	Del Norte
C. Golding Dwyer	Fort Collins	
John Gordon	Gunnison	
Queen Insurance Co., Liverpool, England	L. A. W. Brown	Aspen
	Jones & Logan	Buena Vista
	B. F. Rockafellow	Cañon City
	A. L. Lawton	Colorado Springs
	Anthony Sweeney	Denver
	Jay H. Boughton	Fort Collins
	J. H. Ramey	Grand Junction
	Henry Seifried	Georgetown
	B. D. Sanborn	Greeley
	Hodges & Wallingford	Glenwood Springs
Stickley & Shaw	Leadville	
Catlin & Bonney	Montrose	
O. W. Mallaby	Pueblo	
Creamer & Foster	Salida	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Queen Ins. Co., Liverpool, England . . .	H. D. Hinckley	Sterling
	Brigham & Washburn	Trinidad
Reading Fire Ins. Co., Reading, Pa. . . .	Coe Bros.	Denver
Reliance Ins. Co., Philadelphia, Pa. . . .	J. A. Perkins & Co.	Denver
Rochester German Ins. Co., Rochester, New York	John L. Boyd	Denver
	A. J. Denton	Colorado Springs
	A. C. Foote	Pueblo
Rockford Ins. Co., Rockford, Ill.	E. A. Sperry & Co.	Denver
	S. F. McCreery	Greeley
	Thos. J. Montgomery	Fort Collins
	Wallace & Brush	Salida
	D. E. Castleman	Trinidad
	A. C. Foote	Pueblo
	McLain & Wright	Colorado Springs
Royal Ins. Co., Liverpool, England . . .	John W. Day	Boulder
	Wm. H. McClure	Cañon City
	Henry Le B. Wills	Colorado Springs
	Cobb, Wilson & Benedict	Denver
	Thos. J. Montgomery	Fort Collins
	B. D. Sanborn	Greeley
	Geo. E. McClelland	Idaho Springs
	R. G. Sutphen	Longmont
	Strait & Sons	Pueblo
	Lindsay & Lindsay	Trinidad
Scania Fire & Life Ins. Co., Malmö, Sweden	E. A. Sperry & Co.	Denver
	A. G. Holland	Pueblo
	Dwinell & Co.	Colorado Springs
	Kephart & Rockwood	Durango
Scottish Union & National Ins. Co., Edinburgh, Scotland	Gill & Reynolds	Aspen
	Dabney & Borden	Boulder
	Jones & Logan	Buena Vista
	M. Kennedy	Colorado Springs
	Wm. H. McClure & Co.	Cañon City
	H. G. Shuck	Central City
	Paul B. Gaylord	Denver
	F. Gallotti	Durango
	J. H. Boughton	Fort Collins
	H. Seifried	Georgetown
	B. D. Sanborn	Greeley
	E. T. Wolverton	Glenwood Springs
	Smith & Baldwin	Grand Junction
	Steel & Van Valkenburgh	Leadville
	J. R. Wolverton	Loveland
	F. H. Reinhold	Montrose
	O. W. Mallaby	Pueblo
	Creamer & Foster	Salida
	Brigham & Washburn	Trinidad
	J. W. Abbott	Ouray
Security Ins. Co., New Haven, Conn. . . .	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	Bromley & Williamson	Boulder
	John Potter	Colorado Springs
	Holt & Axtell	Crested Butte
	Packard & Piper	Denver
	Prewitt & Arnold	Durango
	John Tomay	Georgetown
	Hodges & Wallingford	Glenwood Springs
	Scott & Lyons	Greeley
	Origin Hall	Idaho Springs
	G. D. Phillips	La Junta
	J. J. Abbott	Lake City
	W. L. Thompson	Leadville
	Weir & Rupp	Maitou
	A. L. Bonney	Montrose
	J. W. Abbott	Ouray
	Henry O. Morris	Pueblo
	W. B. Hess	Rico

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Security Ins. Co., New Haven, Conn.	Creamer & Foster Chas. F. Painter Harry R. Cohen G. B. Beardsley A. D. Guild . . . . .	. . . . . Salida Telluride Trinidad West Cliff Grand Junction
Southern Ins. Co., New Orleans, La.	Straight, Miller & Nichols Golding Dwyre & Akin John Tomay Wm. C. Mathews F. B. Cook Wm. Middelkamp & Co. J. L. Streit & Son Bacon & Meier T. A. Good Lewis H. Cheney Geo. A. Willis Robin Bros Geo. C. Pierce Bacon & Hulaniski John Gordon Prewitt & Arnold Amos P. Dunlavy F. S. Morris & Co. Chas. Dabney W. T. Dickinson & Co. Craig & Israel W. B. Hess A. A. Beard John S. Charlton . . . . .	. . . . . Denver Fort Collins Georgetown Golden Leadville Pueblo Pueblo Colorado Springs Del Norte Monte Vista Alamosa Silverton Ouray Ridgeway Gunnison Durango Trinidad Denver Boulder Cañon City Salida Rico Aspen Grand Junction
Southern California Ins. Co., Los Angeles, Cal	Chas. Emmett Thos. V. Wilson L. C. Graves & Co. John M. Jackson Geo. O. Nevins L. Anfenger & Co. Dwyre & Akin John Tomay J. H. Ramey Wm. C. Mathews John D. Sanborn Thomas Williams John T. Russell Stickley & Shaw Alderson & Young James W. Abbott Geo. S. Draper R. E. Wallace Daniel E. Castleman . . . . .	. . . . . Aspen Boulder Buena Vista Colorado City Colorado Springs Denver Fort Collins Georgetown Grand Junction Golden Greeley Longmont La Junta Leadville Montrose Ouray Pueblo Salida Trinidad
Springfield Fire and Marine Ins. Co., Springfield, Mass.	Louis C. Stephenson Geo. A. Willis L. A. W. Brown John Y. Munson Chas. Dabney James K. Darnell Jones & Logan Wm. H. McClure John D. Williams Bennett E. Seymour T. W. Vandever Andrew L. Lawton W. B. Fowler Thos. A. Good Albert E. Amsbary Cobb, Wilson & Benedict Frank Gallotti Thos. J. Montgomery Geo. W. Warner Henry Seiffried Hodges & Wallingford Edward L. Berthoud Chas R. Williams Scott & Lyons . . . . .	. . . . . Akron Alamosa Aspen Berthoud Boulder Breckenridge Buena Vista Cañon City Castle Rock Central City Cheyenne Wells Colorado Springs Como Del Norte Delta Denver Durango Fort Collins Fort Morgan Georgetown Glenwood Springs Golden Grand Junction Greeley

COMPANIES.	AGENTS.	LOCATION.	
Springfield Fire and Marine Insurance Co., Springfield, Mass	Alvah B. Mathews	Gunnison	
	Geo. E. Clark	Holyoke	
	Wm. H. Pound	Julesburg	
	John T. Russell	La Junta	
	Jacob J. Abbott	Lake City	
	Steel, & Van Valkenburgh	Leadville	
	Jas. H. Chatfield	Littleton	
	Eben White	Longmont	
	Clarence L. Smith	Loveland	
	Wm. B. Upton	Montrose	
	James W. Abbott	Ouray	
	Geo. B. Wheeler	Platteville	
	Henry O. Morris	Pueblo	
	Wm. B. Hess	Rico	
	Edwin J. Smith	Rocky Ford	
	Lee Fairbanks	Saguache	
	A. R. Rose	Salida	
	Stannard Bros	Sheridan Lake	
	Robin Bros	Silverton	
	Martin H. Smith	Sterling	
	Chas. F. Painter	Telluride	
	Brigham & Washburn	Trinidad	
	John F. Read	Walsenburg	
	Wm. C. Donichy	Yuma	
	Geo. L. Hines	Lamar	
	R. W. Orvis	Loveland	
	Collier Hendrie	Wray	
	Tobias & Stewart	Littleton	
John Gordon	Gunnison		
Sampson & Butler	Antonito		
Spring Garden Insurance Co., Philadelphia, Penn	Zollars & McGrew	Denver	
	C. W. Brooks	Aspen	
	L. E. Sherman	Colorado Springs	
	Prewitt & Arnold	Durango	
	Sam'l G. McMullin	Grand Junction	
	B. D. Sanborn	Greeley	
	Stickley & Shaw	Leadville	
	Weir & Rupp	Manitou	
	James W. Abbott	Ouray	
	D. J. Lipe	Pueblo	
	Creamer & Foster	Salida	
	Chas. F. Painter	Telluride	
	L. H. Roberts	Trinidad	
	Thos. V. Wilson	Boulder	
	J. P. Kearns	Walsenburg	
	John T. Russell	La Junta	
	Craig & Israel	Salida	
	Standard Fire Insurance Co., Kansas City, Mo	Bassett & Sill	Colorado Springs
		Packard & Piper	Denver
		J. D. & J. N. Salter	Pueblo
L. A. W. Brown		Aspen	
Gregory & Shaw		Glenwood Springs	
Jones & Logan		Buena Vista	
W. L. Thompson		Leadville	
Geo. A. Haynes		Salida	
Bridwell & Cassedy		Cañon City	
Brigham & Washburn		Trinidad	
J. W. McDaniels		Colorado Springs	
Weir & Rupp		Manitou	
Cunningham & Watt		Colorado City	
Bacon & Meier		Colorado Springs	
C. Golding Dwyre		Fort Collins	
Edwin S. Allen		Loveland	
Wm. C. Mathews		Golden	
John Tomay		Georgetown	
John T. Russell		La Junta	
Williams & Clark		Pueblo	
Wm. L. Malpuss		Como	
Wm. J. King		Villa Grove	
L. H. Cheney		Monte Vista	
O. K. Gaymon		Dillon	
Jas. K. Darnell		Breckenridge	

LIST OF LOCAL AGENTS.

533

COMPANIES.	AGENTS.	LOCATION.
Standard Fire Ins. Co., Kansas City, Mo.	Geo. A. Willis	Alamosa
	Sampson & Butler	Antonito
	Prewitt & Arnold	Durango
	Jacob J. Abbott	Lake City
	Holt & Axtell	Crested Butte
	Dusenbury & Knowland	Provo, Utah
	John A. Ellett	Boulder
	James W. Abbott	Ouray
	W. W. Crook	New Castle
	Arthur V. Cook & Co.	Grand Junction
	Clarence R. Bourdette	Gunnison
	Reeves & Reinhold	Montrose
	State Invest. and Ins. Co., San Francisco, Cal	Paul B. Gaylord . . . . .	Denver
Hamilton & Co		Colorado Springs
C. Golding Dwyre		Fort Collins
Stickley & Shaw		Leadville
D. J. Lipe		Pueblo
Morath & Mansfield		Trinidad
E. F. Dawley		Greeley
State Ins. Co., Des Moines, Iowa		R. S. Sweetland . . . . .	Denver
	E. S. Rich & Co.	Denver
	G. B. Markle	Littleton
	Jas MacKeon	Brighton
	John T. Russell	La Junta
	Thomas Williams	Longmont
	Wallace & Brush	Salida
	John M. Jackson	Colorado City
	Keen Bros.	Monument
	I. B. Reeves	Colorado Springs
	H. B. Houston	Fort Collins
	C. C. Emigh	Fort Collins
	W. H. McCreery	Loveland
	F. A. A. Williams	Trinidad
	Alderson & Young	Montrose
	L. Tinkel	Holyoke
	R. A. Sidebotham	Julesburg
	G. Miller	Pueblo
	Fuller & Dawley	Greeley
	Fred K. Brown	Burlington
	E. S. Armstrong	Hillside
	Lewis E. Loveland	Julesburg
	W. H. Terry	Mosca
	Henry C. Palmer	Sterling
	St. Paul Fire and Marine Ins. Co., St. Paul, Minn	Robert M. Hedden . . . . .	Glenwood Springs
A. H. Kenyon		Fort Collins
J. E. Phillips		Akron
Geo. A. Willis		Alamosa
Gill & Reynolds		Aspen
Dabney & Borden		Boulder
L. C. Graves & Co		Buena Vista
Hugh D. Conover		Cañon City
Bennett E. Seymour		Central City
L. W. Cunningham		Colorado City
A. L. Lawton		Colorado Springs
Cobb, Wilson & Benedict		Denver
Thomas A. Good		Del Norte
O. K. Gaymon		Dillon
Frank Gallotti		Durango
Jay H. Boughton		Fort Collins
Burton Preston		Fort Morgan
Henry Seifried		Georgetown
De Long Bros. & Marsh		Grand Junction
Burton D. Sanborn		Greeley
Chas. T. Sills		Gunnison
Hodges & Wallingford		Glenwood Springs
John T. Russell		La Junta
Steel & Van Valkenburgh		Leadville
Clarence L. Smith		Loveland
Weir & Rupp	Manitou	
Arthur C. Moulton	Meeker	
Wm. B. Upton	Montrose	
Chas. A. Merriman	Monte Vista	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	James W. Abbott	Ouray
	Geo. B. Wheeler	Platteville
	Henry O. Morris	Pueblo
	James H. Robin	Silverton
	A. R. Rose	Salida
	Allen Winch	Sterling
	Henry P. Mansfield John P. Kearns	Trinidad Walsenburg
St. Paul German Ins. Co., St. Paul, Minn.	Wormell, Brannen & Kellogg	Denver
	McLain & Wright	Colorado Springs
	Mackey & Smith	Aspen
	Harding Bros	Cañon City
	W. H. Tucker	Craig
	Geo. A. Haynes	Salida
	W. B. Freeman	Grand Junction
Harold Fisk	Loveland	
G. Miller	Pueblo	
Sun Ins. Co., San Francisco, Cal.	Smith & Doyle	Pueblo
	L. E. Dwinell	Colorado Springs
	F. S. Morris & Co	Denver
	John Tomay	Georgetown
	H. L. Wadsworth A. P. Dunlavy	Denver Trinidad
Sun Fire Office Co., London, Eng	Packard & Piper	Denver
	H. O. Morris	Pueblo
	M. Kennedy	Colorado Springs
	W. L. Thompson	Leadville
	L. A. W. Brown	Aspen
	Hodges & Wallingford	Glenwood Springs
	J. W. Abbott	Ouray
	Catlin & Bonney	Montrose
	Prewitt & Arnold	Durango
	J. H. Robin	Silverton
	Weir & Rupp	Manitou
	John Tomay	Georgetown
	H. G. Shuck	Central City
	L. H. Roberts	Trinidad
	B. D. Sanborn	Greeley
	Du Bois & Wolf	Fort Collins
	Creamer & Foster	Salida
E. M. Albertson	Boulder	
H. D. Conover	Cañon City	
Wm. B. Hess	Rico	
Chas. F. Painter	Telluride	
Syndicate Ins. Co., Minneapolis, Minn.	W. M. Rule	Boulder
	Hugh D. Conover	Cañon City
	James Williams	Denver
	Chas. C. Emigh	Fort Collins
	J. W. Sanborn	Greeley
	Sam'l G. McMullin	Grand Junction
	Stickley & Shaw	Leadville
	Weir & Rupp	Manitou
	Strait & Sons	Pueblo
	Edmond Fortune	Salida
Monash Bros	Trinidad	
Bacon & Meier	Colorado Springs	
Teutonia Ins. Co., Philadelphia, Penn.	F. S. Morris & Co	Denver
Traders' Ins. Co., Chicago, Ill.	J. E. Phillips	Akron
	Gill & Reynolds	Aspen
	W. C. Kidder	Brighton
	L. C. Graves & Co	Buena Vista
	Bridwell & Cassidy	Cañon City
	Henry Le B. Wills	Colorado Springs
	Bennett E. Seymour	Central City
	Thos. A. Good	Del Norte
	Frank Gallotti	Durango
	O. K. Gaymon	Dillon
Cobb, Wilson & Benedict	Denver	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Traders' Insurance Co., Chicago, Ill. . . .	Albert E. Armsbary Thos. J. Montgomery Geo. W. Warner Henry Seifried Eugene T. Wolverton Scott & Lyous Clarence L. Smith John T. Russell Clemens B. Thoman Steel & Van Valkenburgh Wm. B. Upton James W. Abbott D. J. Lipe Robin Bros. Lindsay & Lindsay Chas. F. Painter John P. Kearns Geo. B. Beardsley Sam'l G. McMullin Craig & Israel . . . . .	. . . . . Delta Fort Collins Fort Morgan Georgetown Greenwood Springs Greeley Loveland La Junta Lamar Leadville Montrose Ouray Pueblo Silverton Trinidad Telluride Walsenburg West Cliff Grand Junction Salida
Transatlantic Fire Insurance Co., Ham- burg, Germany	L. Anfenger & Co. John L. Streit & Son Reeves & Guy Monash Bros. . . . .	. . . . . Denver Pueblo Colorado Springs Trinidad
Union Ins. Co., San Francisco, Cal. . . .	Gill & Reynolds L. C. Stephenson L. C. Graves & Co. Thos. V. Wilson W. B. Fowler Thos. T. Frith Prewitt & Prewitt Thos. J. Montgomery McGonigal & Son C. T. Sills Henry Seifried Burton D. Sanborn Hodges & Wallingford Moore & Gordon Thos. E. Irvine Geo. S. Thompson H. A. Avery W. J. Clark Weir & Rupp Catlin & Bonney James W. Abbott Benson & Kirtland A. H. Mundece Allan McLean L. H. Roberts Chas. F. Painter . . . . .	. . . . . Aspen Akron Buena Vista Boulder Como Denver Durango Fort Collins Flagler Gunnison Georgetown Greeley Glenwood Springs Holyoke Idaho Springs La Veta Lake City Monte Vista Manitou Montrose Ouray Pueblo Rico Walsenburg Trinidad Telluride
Union Ins. Co., Philadelphia, Penn. . . .	J. A. Perkins & Co. Lindsay Morris J. W. McDaniel John K. Vanatta S. W. Townsend A. J. Phelps & Co. A. D. Guild . . . . .	. . . . . Denver Trinidad Colorado Springs Colorado City Pueblo Colorado Springs Grand Junction
Union Assurance Society, London, Eng. .	Mackey & Smith L. E. Dwinell & Co. Holt & Axtell Prewitt & Arnold N. Gano Dunn Miller & Wallace Fuller & Dawley Stickley & Shaw Kilgore & Van Harlingen W. E. Smiley Lewis H. Cheney James W. Abbott A. G. Holland A. H. Mundece . . . . .	. . . . . Aspen Colorado Springs Crested Butte Durango Denver Grand Junction Greeley Leadville La Junta Manitou Monte Vista Ouray Pueblo Rico

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
Union Assurance Society, London, Eng.	Joshua W. Wood	Salida	
	Chas. F. Painter	Telluride	
	Brigham & Washburn	Trinidad	
	Zollars & McGrew	Denver	
United Firemen's Insurance Co., Philadelphia, Pennsylvania	Charles R. Buckley	La Junta	
	Giltinan & Weck	Denver	
United States Fire Insurance Co., New York, N. Y.	John L. Streit & Son	Pueblo	
	Packard & Piper	Denver	
	Smith & Doyle	Pueblo	
	L. A. W. Brown	Aspen	
	Weir & Rupp	Manitou	
Western Assurance Co., Toronto, Canada	John Tomay	Georgetown	
	Cobb, Wilson & Benedict	Denver	
	Geo. A. Willis	Alamosa	
	Gill & Reynolds	Aspen	
	E. J. Morath	Boulder	
	L. C. Graves & Co.	Buena Vista	
	Wm. H. McClure	Cañon City	
	B. E. Seymour	Central City	
	A. L. Lawton	Colorado Springs	
	Thos. A. Good	Del Norte	
	Frank Gallotti	Durango	
	J. H. Boughton	Fort Collins	
	Henry Selfried	Georgetown	
	Hodges & Wallingford	Glenwood Springs	
	Lee Larrison	Golden	
	DeLong Bros. & Marsh	Grand Junction	
	B. D. Sanborn	Greeley	
	C. T. Sills	Gunnison	
	John T. Russell	La Junta	
	Steel & Van Valkenburgh	Leadville	
	Chas. E. Day	Longmont	
	C. L. Smith	Loveland	
	Wm. B. Upton	Montrose	
	James W. Abbott	Ouray	
	M. Williams	Pueblo	
	Wallace & Brush	Salida	
	J. H. Robin	Silverton	
	Chas. L. Allen	Sterling	
	Thos. H. Brown	Trinidad	
	Weir & Rupp	Manitou	
	John P. Kearns	Walsenburg	
	Geo. B. Wheeler	Platteville	
	L. W. Cunningham	Colorado City	
	Westchester Fire Ins. Co., New York, N. Y.	Packard & Piper	Denver
		Scott & Lyons	Greeley
		Townsend & Brayton	Pueblo
		Harry R. Cohen	Trinidad
Western Insurance Co., Pittsburgh, Penn.	J. S. Potter	Colorado Springs	
	People's Fire Ins. Agency	Denver	
	W. O. Campbell	Pueblo	
	Geo. F. Wentz	Colorado Springs	
Western Home, Sioux City, Iowa	J. C. Bausemer	Denver	
	Chas. H. Peters	Denver	
Williamsburgh City Fire Insurance Co., Brooklyn, New York	C. W. Brooks	Aspen	
	J. D. & J. N. Salter	Pueblo	
	R. H. Sidebotham	Julesburg	
	John Tomay	Georgetown	
	J. K. Vanatta	Colorado City	
	W. H. Alderson	Montrose	
	J. M. Hardin	Colorado Springs	
	John L. Boyd & Son	Denver	
Williamsburgh City Fire Insurance Co., Brooklyn, New York	Paul B. Gaylord	Denver	
	M. Williams	Pueblo	
	A. J. Denton	Colorado Springs	

FIDELITY, CASUALTY AND ACCIDENT COMPANIES' AGENTS,
FOR 1891.

COMPANIES.	AGENTS.	LOCATION.	
American Casualty Insurance & Security Co., Baltimore, Md.	John S. Eddy	Denver	
	Beecher, Schenck & Benedict	New York	
	J. T. Russell	La Junta	
	Benson & Kirtland	Pueblo	
	Lorin H. Roberts	Trinidad	
	Henry Broadhurst	Colorado Springs	
	Graves Miller	Pueblo	
	Philander Salmon	Denver	
	Willis L. Thompson	Leadville	
	Lemuel A. W. Brown	Aspen	
	Samuel G. McMullin	Grand Junction	
	James W. Abbott	Ouray	
	Chas. T. Sills	Gunnison	
American Employers' Liability Ins. Co., Jersey City, N. J.	Fred. J. Holt	Denver	
	James K. Darnell	Breckenridge	
	F. A. Chapman	Denver	
	Bennett D. Straight	Denver	
	Melvin Sowle	Denver	
American Surety Co., New York, N. Y.	Geo. B. Mechem	Pueblo	
	Edward D. Fairchild	Denver	
	Wormell, Brannen & Kellogg	Denver	
	Employers' Liability Assurance Corporation, London, England	Joseph H. Harrison & Co	Denver
		W. J. Smith	Denver
H. J. Meyer		Denver	
Graham Smith		Pueblo	
A. C. Wilson		Leadville	
Thos. H. Brown		Trinidad	
Miller & Wallace		Grand Junction	
Equitable Accident Ins. Co., Denver, Col.	Theo. Hoberecht	Denver	
	Frank J. Doyle	Pueblo	
	Chas. D. Brooks	Denver	
	Robt. B. Cameron	Salida	
	Thos. F. Daly	Leadville	
	James W. Phillips	Denver	
	Edwin J. Haskell	Silver Cliff	
	Wm. H. Bolthoff	Denver	
	Frank B. Cook	Leadville	
	A. J. Angle	Leadville	
	A. C. Anderson	Pueblo	
	Robert Lee Norris	Pueblo	
	Graham Smith	Pueblo	
	Fred E. Bodwell	Denver	
Leonard W. Ashley	Denver		
Fidelity and Casualty Co., New York, N. Y.	Thos. I. Drake	Denver	
	Packard & Piper	Denver	
	R. N. Wharton	Denver	
	Seymour Warren	Denver	
	L. H. Skinner	Colorado Springs	
	John L. Streit & Son	Pueblo	
	Willis L. Thompson	Leadville	
	F. A. A. Williams	Trinidad	
Gill & Reynolds	Aspen		
Prewitt & Arnold	Durango		

COMPANIES.	AGENTS.	LOCATION.
Guarantee Company of North America, Montreal, Canada.	Geo. W. Griffith, Jr. John Ross Pruyn	Denver Chicago, Illinois
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	Zollars & McGrew	Denver
Lloyd's Plate Glass Ins. Co., New York, N. Y.	Matthew Kennedy Bennett E. Seymour Cobb, Wilson & Benedict Frank Gallotti Sauborn, Phillips & Co. Geo. E. McClelland Benson & Kirtland A. R. Rose Lindsay & Lindsay J. W. Day	Colorado Springs Central City Denver Durango Greeley Idaho Springs Pueblo Salida Trinidad Boulder
Metropolitan Plate Glass Ins. Co., New York, N. Y.	Davis & Critchell L. E. Dwinell & Co. M. Williams Wallace & Brush E. T. Wolverton	Denver Colorado Springs Pueblo Salida Glenwood Springs
Missouri, Kansas and Texas Trust Co., Kansas City, Mo.	Jackson & Hunn John L. Boyd T. H. S. Schooley Wm. C. Beer	Denver Denver Pueblo Omaha, Neb.
Standard Life and Accident Ins. Co., Detroit, Mich.	R. D. Munson E. J. Vettters H. C. Paulsen J. M. Cameron W. C. Mosher B. F. M. Kimball C. F. Latner S. M. Nye W. De Wilde F. R. Harding S. M. Brown J. E. Leimbert J. F. Linthurst W. A. Fenn A. Butler J. W. Salter J. R. Cruzen W. M. Hogarth E. J. Grenfel F. French L. G. Erb J. H. Turrell J. W. Guire F. W. Juneman C. E. Angove A. D. Morehead W. A. Martin F. F. Howe C. C. Yonkers W. Gregory F. S. Scott C. J. C. Prior F. M. Stevens G. H. Koehler C. F. Jackels W. Willoughby P. Simmons R. T. Sheckells S. E. Hoge Wm. Mack L. C. White E. W. Hepner	Colorado Springs Grand Junction Trinidad Grand Junction Leadville Denver Denver Colorado Springs Colorado Springs Pueblo Leadville Pueblo Pueblo Trinidad Boulder Buena Vista Leadville Golden Fort Collins Black Hawk Central City Idaho Springs Georgetown London Junction Breckenridge Greeley Longmont Loveland St. Elmo Platteville Brighton Louisville Fort Morgan Silver Plume Como Denver Denver Denver Denver Denver Leadville Pueblo

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Standard Life and Accident Ins. Co., Detroit, Mich.	J. F. Arthur W. F. Dolty J. W. Sanborn J. W. McDaniel C. S. Gillespie R. C. Bloomfield P. L. Deal A. C. Foote & Co James Morgan	Trinidad Aspen Greeley Colorado Springs Edwardsville, Ill. Omaha, Neb. Denver Pueblo Pueblo
St. Paul German Accident Ins. Co., St. Paul, Minn.	A. E. Liverman Ralph Smith Edward P. Eppich E. Grant Davenport	Denver Denver Denver Denver

ANNUAL REPORT

Superintendent of Insurance

STATE OF FLORIDA

PART II.

PART II

Life and Cooperative Insurance

1911

NINTH 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, 1890.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE, MUTUAL
LIFE AND CO-OPERATIVE INSURANCE COMPANIES, LICENSED TO
TRANSACTION BUSINESS IN THIS STATE, FOR THE YEAR
ENDING ON THE LAST DAY OF FEBRUARY,
1892, SHOWING THEIR CONDITION ON
THE THIRTY-FIRST DAY OF
DECEMBER, 1890.

Ætna Life Insurance Company,

OF

HARTFORD CONNECTICUT.

Incorporated, 1820.

MORGAN G. BULKELEY, President.

J. L. ENGLISH, Secretary.

I. CAPITAL.

Amount of capital stock paid up in cash \$ 1,250,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions or other expenses . .	\$ 3,764,373 59	
Premium notes, loans or liens taken in part payment for premiums	51,289 10	
Premiums paid by surrendered policies	195,255 61	
Total	\$ 4,010,918 30	
Deduct premiums paid for re-insurance	692 80	
Total premium income	\$ 4,010,225 50	
Cash received for interest on:		
Mortgage loans	1,060,851 69	
Bonds owned and dividends on stock	568,170 72	
Premium notes, loans or liens	69,396 52	
Collateral loans	24,683 89	
Cash received as discount on claims paid in advance	6,033 59	
Cash received for rents	22,405 73	
Cash received for interest on deposits	34,554 38	
Total income	\$ 5,796,322 02	
Amount of net or invested assets, December 31, of previous year	33,239,933 93	
Total	\$39,036,255 95	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 1,400,278 94	
Premium notes, loans or liens used in payment of same	51,234 50	
Cash paid for matured endowments and additions	1,110,626 40	
Premium notes, loans or liens used in payment of same	19,296 45	
Total	\$ 2,581,436 29	
Deduct amount received from other companies	5,724 00	
Total amount actually paid for losses and matured endowments	\$ 2,575,712 29	

<i>Brought forward</i>	\$ 2,575,712 29	
Paid for surrendered policies	127,856 01	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	22,152 31	
Cash surrender values applied in payment of premiums	195,255 61	
Dividends paid to policy-holders	561,616 68	
Premium notes, loans or liens used in payment of dividends to policy-holders	73,821 39	
Paid stockholders for interest or dividends	125,000 00	
Paid commission to agents	511,876 81	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	24,391 89	
Paid for medical examiners' fees	35,322 83	
Paid for salaries and other compensation of officers and other office employes	84,003 12	
Paid for taxes, licenses, fees and fines	104,060 33	
Paid for rents	10,994 34	
Paid for furniture, fixtures and safes	995 88	
Paid for advertising	10,271 13	
Paid for stationery, postage and miscellaneous expenses	72,050 12	
Total Disbursements		\$ 4,535,380 74
Balance		\$34,500,875 21

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 628,660 39	
Loans on bonds and mortgage (first liens) on real estate	17,308,560 08	
Loans on collaterals	494,028 31	
Loans on the company's policies, assigned as collateral	314,165 62	
Premium notes, loans or liens on policies in force	1,109,095 73	
Cost value of bonds and stocks owned absolutely	11,549,442 74	
Cash in company's office	15,332 29	
Cash deposited in bank	3,081,590 05	
Total net or invested Assets		\$34,500,875 21

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 202,217 71	
Bonds and stocks	99,613 31	
Collateral loans	19,738 08	
Premium notes, loans or liens	165,385 89	
Market value of stocks and bonds over cost	716,594 11	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 127,625 75	
Gross deferred premiums on policies in force Dec. 31, 1890	233,095 82	
Total	\$ 360,722 57	
Deduct twenty per cent. for average loading on above gross amount	72,144 51	
Net amount of uncollected and deferred premiums		\$ 288,578 06
Total Assets		\$35,993,002 37

VI. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$29,506,270 00	
Deduct net value of risks re-insured in other solvent companies	46,974 00	
Net premium reserve		\$29,459,296 00
Claims for death losses due and unpaid	\$ 15,906 00	
Claims for matured endowments due and unpaid	45,819 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	125,288 80	
Claims for death losses and other policy claims, resisted by the company	30,500 00	
Total policy claims		\$ 217,513 80
Unpaid dividends or surplus due policy-holders		213,303 82
Premiums paid in advance		11,463 66
Bills payable		6,164 98
Liabilities on policy-holders' account		\$29,907,742 26

<i>Brought forward</i>		\$29,907,743 26
Gross surplus on policy-holders' account belonging exclusively to renewable term policy-holders	\$ 755,000 00	} 6,085,260 11
Gross surplus on policy-holders' account belonging exclusively to others than renewable term policy-holders	5,330,260 11	
Total Liabilities		\$35,993,002 37

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 1,230,578 24	
Premium notes, loans or liens received during the year	51,289 10	
Total		\$ 1,281,867 34
Deductions during the year, as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 70,530 95	
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	22,152 31	
Notes, loans or liens used in payment of dividends to stockholders	73,821 39	
Notes, loans or liens redeemed by maker, in cash	6,266 96	
Total reduction of Premium Note Account		\$ 172,771 61
Balance of note assets at the end of the year		\$ 1,109,095 73

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		Term policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	36,466	\$50,966,609 94	26,095	\$39,795,368 00	8,424	\$19,907,801 00	70,985	\$110,669,718 94
New policies issued	1,393	2,600,929 00	5,853	10,892,589 00	3,306	7,713,184 00	10,552	21,206,702 00
Old policies revived and increased	6	38,574 00	11	39,595 00	57	121,950 00	74	200,119 00
Totals	37,865	\$53,606,112 94	31,959	\$50,727,492 00	11,787	\$27,742,935 00	81,611	\$132,076,539 94
Deduct policies ceased to be in force—								
By death	666	\$ 1,014,633 00	200	\$ 271,513 00	64	\$ 156,250 00	930	\$ 1,442,396 00
By maturity (endowment)			1,044	1,112,582 00			1,044	1,112,582 00
By expiry (term)					649	1,376,584 00	649	1,376,584 00
By surrender	315	521,207 00	448	440,760 00	278	685,760 00	1,041	1,647,727 00
By lapse	287	784,651 00	878	1,951,260 00	883	2,077,150 00	2,084	4,813,061 00
By change and decrease	1	3,077 00	44	134,086 00	1	13,500 00	46	150,663 00
Not taken	197	462,600 00	1,113	2,202,145 00	529	1,212,400 00	1,839	3,877,145 00
Total terminated	1,466	\$ 2,786,168 00	3,727	\$ 6,112,346 00	2,404	\$ 5,521,644 00	7,597	\$ 14,420,158 00
Net Nos. and amounts in force at end of the year . . .	36,399	\$50,819,944 94	26,934	\$44,615,146 00	10,681	\$22,221,291 00	74,014	\$117,656,381 94

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	38	\$ 143,452 00
Policies issued during the year	121	411,031 00
Total	159	\$ 554,483 00
Deduct policies ceased to be in force during the year	42	170,478 00
In force December 31, 1890	117	\$ 384,005 00
Premiums received		9,376 76

The Connecticut Mutual Life Insurance Co.,

OF

HARTFORD CONNECTICUT.

Incorporated June 15, 1846.

JACOB L. GREENE, President.

EDWARD M. BUNCE, Secretary.

I. CAPITAL.

Mutual.

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 3,138,833 41	
Premiums paid by dividends and surrendered policies	1,277,741 92	
Total premium income		\$ 4,416,575 33
Received for interest on:		
Mortgage and collateral loans	1,990,378 43	
Bonds owned and dividends on stock	582,146 02	
Premium notes, loans and liens	102,559 27	
Other debts due the company	8,892 47	
Received as discount on claims paid in advance	8,004 26	
Received for rents	337,075 04	
Balance of profit and loss account	369,410 61	
Total income		\$ 7,815,041 43
Amount of net or invested assets December 31, of previous year		56,332,841 24
Total		\$64,147,882 67

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 3,375,978 15	
Premium notes, loans or liens used in payment of the same	52,172 50	
Paid for matured and discounted endowments and additions	794,888 69	
Premium notes, loans or liens used in payment of the same	1,464 31	
Total amount actually paid for losses and matured endowments		
Paid for surrendered policies	\$ 4,224,503 65	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	194,199 85	
Cash surrender values applied in payment of premiums	25,372 65	
Dividends paid to policy-holders	242,134 40	
Premium notes, loans or liens used in payment of dividends to policy-holders	1,115,730 77	
Paid for salaries and commissions to agents	31,651 02	
Paid for traveling expenses	298,492 72	
Paid for medical examiner's fees	20,412 85	
Paid for salaries and other compensation of officers and other employes	21,592 88	
Paid for taxes, licenses, fees and fines	135,783 20	
Paid for rents	292,586 24	
Paid for advertising	5,437 27	
Paid for postage, printing and other miscellaneous expenses	38,573 43	
	212,317 70	
Total Disbursements		\$ 6,858,788 63
Balance		\$57,289,094 04

IV. INVESTED ASSETS.

Cost value of real estate, unincumbered	\$ 7,662,865 54	
Loans on bonds and mortgages, first liens on real estate	35,674,585 53	
Loans on collaterals	38,282 50	
Premium notes, loans and liens on policies in force	1,688,178 94	
Cash value of bonds and stocks owned absolutely	11,557,249 89	
Cash deposited in bank	661,466 84	
Bills receivable	1,750 00	
Agents' ledger balances	4,714 80	
Total net or Invested Assets		\$57,289,094 04

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgages	\$ 727,180 73	
Bonds and stocks	128,649 84	
Collateral loans	996 07	
Premium notes, loans or liens	162,400 60	
Due for rents	7,537 00	
Market value of bonds and stocks, over cost	294,507 61	
Net amount of uncollected and deferred premiums	137,341 55	
Total Assets		\$58,747,707 44

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 4,714 80	
Bills receivable	1,750 00	
Total		\$ 6,464 80
Total Assets (less items not admitted)		\$58,741,242 64

VII. LIABILITIES.

Present value of all the outstanding policies in force on the thirty-first day of December 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest		\$51,776,001 00
Claims for death losses due and unpaid	\$ 17,986 25	
Claims for matured endowments due and unpaid	17,933 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.	92,456 00	
Claims for death losses and other policy claims, resisted by the company	38,846 00	
Total policy claims		\$ 167,221 25
Unpaid dividends or surplus due policy-holders		302,078 76
Reserve on lapsed policies		303,311 00
Premiums paid in advance		44,625 24
Amount of any other liability of the company		93,239 00
Liabilities on policy-holders' account		\$52,686,476 25
Surplus on policy-holders' account		6,054,766 39
Total Liabilities		\$58,741,242 64

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year	\$ 1,813,180 76	
Premium notes, loans or liens received during the year	989 00	
Total		\$ 1,814,169 76
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 53,636 81	
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	26,361 65	
Notes, loans or liens used in payment of dividends	31,651 02	
Notes, loans or liens redeemed by maker in cash	14,341 34	
Total reduction of Premium Note Account		\$ 125,990 82
Balance note assets at end of year		\$ 1,688,178 94

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	58,866	\$ 141,807,081 00	4,964	\$ 9,932,413 00	63,830	\$151,739,494 00
New policies issued	2,885	8,346,942 00	744	1,731,453 00	3,629	10,078,395 00
Old policies revived	133	515,850 00	10	26,000 00	143	541,850 00
Old policies transferred.			4	27,750 00	4	27,750 00
Totals	61,884	\$ 150,669,873 00	5,722	\$11,717,616 00	67,606	\$162,387,489 00
Deduct policies ceased to be in force :						
By death	1,417	\$ 3,419,143 00	32	\$ 51,140 00	1,449	\$ 3,470,283 00
By maturity			450	803,951 00	450	803,951 00
By surrender	452	1,145,639 00	57	140,416 00	509	1,286,055 00
By lapse	698	1,916,200 00	121	227,500 00	819	2,143,700 00
By change and decrease		630,175 00		56,333 00		686,508 00
By transfer	4	27,750 00			4	27,750 00
Not taken	188	625,500 00	40	109,000 00	228	734,500 00
Total terminated	2,759	7,764,407 00	700	1,388,340 00	3,459	9,152,747 00
Net number and amount in force at the end of the year	59,125	\$ 142,905,466 00	5,022	\$10,329,276 00	64,147	\$153,234,742 00

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Policies in force December 31, of the previous year	41	\$ 195,771 00
Deduct policies ceased to be in force	4	29,175 00
In force December 31, 1890	37	\$ 166,596 00
Losses incurred		29,175 00
Losses paid		29,175 00
Premiums received		6,936 51

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.

Amount of Capital Stock paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1890.

New premiums	\$ 7,716,500 93	
Renewal premiums	21,100,038 41	
Annuities	536,730 29	
Total	\$ 29,353,269 63	
Deduct amount of premiums paid for re-insurance	761 66	
Total premium income	\$ 29,352,507 97	
Interest upon mortgage loans	2,009,526 23	
Interest on bonds owned, dividends on stocks, and all other items except rents	2,868,426 38	
Rents for use of society's property	806,222 66	
Total income	\$ 35,036,683 24	
Net or invested Assets, December 31, of previous year (less \$330,211.30 added to the contingent real estate sinking fund)	101,043,151 01	
Total	\$136,079,834 25	

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and additions	\$ 8,018,627 70	
Endowments and additions.	799,312 57	
Total paid for losses and endowments	\$ 8,817,940 27	
Annuityants	250,738 85	
Surrendered policies	2,521,062 39	
Dividends to policy-holders	1,666,930 20	
Dividends to stockholders	7,000 00	
Commissions to agents	3,048,004 12	
Salaries and traveling expenses of managers of agencies, and general, special and local agents.	206,404 58	
Medical examiners' fees	301,861 91	
Salaries and other compensation of officers and other office employés	508,850 96	
Taxes, licenses, fees and fines	285,223 27	
Rents	141,036 26	
Commuting commissions.	589,253 80	
Advertising	221,223 38	
Printing, stationery, postage and miscellaneous expenses.	1,968,532 09	
Total Disbursements		20,594,062 08
Balance.		\$115,485,772 17

IV. INVESTED ASSETS.

Real estate (unencumbered)	\$ 27,159,037 33	
Loans on bond and mortgage (first liens on real estate)	24,407,388 13	
Loans on collaterals	3,738,378 75	
Stocks and bonds owned absolutely	46,275,587 46	
Deposits in trust companies at interest.	5,411,135 25	
Cash in bank	6,557,387 78	
Agents' ledger balances.	1,129,348 12	
Commuted commissions	807,509 35	
Total net or Invested Assets		\$115,485,772 17

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages.	}	\$ 254,978 76
Rents due and accrued		
Market value of stocks and bonds over book value		1,407,488 54
Gross deferred and uncollected premiums on policies in force December 31, 1890.	\$ 2,095,595 00	
Deduct twenty per cent. loading on unpaid premiums	419,101 00	
Net amount of nncollected premiums		\$ 1,676,404 00
Total Assets.		\$118,824,643 47

VI. ITEMS NOT ADMITTED.

Commuted commissions and miscellaneous items	\$ 807,509 35	
Agents' balances	1,129,348 12	
Total		\$ 1,936,857 47
Total Assets (less not admitted).		\$116,887,786 00

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest		\$ 94,692,634 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.		337,333 13
Unpaid dividends or surplus due policy-holders		117,226 00
Amount of any other liability of the company.		229,922 00
Liabilities on policy-holders' account.	\$ 95,377,115 13	
Surplns on policy-holders' account	21,510,670 87	
Belonging exclusively to tontine policy-holders	\$ 16,846,543 00	
Belonging exclusively to others than tontine policy-holders	4,664,127 87	
Total Liabilities		\$116,887,786 00

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Reversionary additions.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force Dec 31, of previous year. . .	147,271	\$542,856,762 00	21,559	\$ 79,138,449 00	1,836	\$ 3,131,020 00	. . . .	\$ 5,890,435 00	170,666	\$ 631,016,666 00
New policies issued	42,671	154,032,736 00	9,662	39,175,928 00	655	2,632,291 00	. . . .	. . . . .	52,988	195,840,955 00
Old policies revived	1,340	5,585,260 00	232	797,030 00	16	50,670 00	. . . .	. . . . .	1,588	6,432,960 00
Additions by dividends . . . . .							. . . .	1,552,192 00		1,552,192 00
Totals	191,282	\$702,474,758 00	31,453	\$119,111,407 00	2,507	\$ 5,813,581 00	. . . .	\$ 7,442,627 00	225,242	\$ 834,842,773 00
Deduct policies ceased to be in force:										
By death									2,090	\$ 8,223,600 00
By maturity (end)									289	841,912 00
By expiry (term)									128	781,500 00
By surrender									3,895	15,867,458 00
By lapse									13,611	47,993,903 00
Not taken									7,704	40,471,927 00
Total terminated	22,558	\$92,320,860 00	4,444	\$ 18,169,162 00	415	\$ 2,237,551 00	. . . .	\$ 1,402,727 00	27,417	\$ 114,180,300 00
Net numbers and amounts in force Dec. 31, 1890	168,724	\$610,153,898 00	27,009	\$100,942,245 00	2,092	\$ 3,526,430 00	. . . .	\$ 6,039,900 00	197,825	\$ 720,662,473 00

COLORADO BUSINESS.

Business in the State during the Year.

	No.	Amount.
Policies in force December 31 of previous year	1,584	\$ 7,408,656 00
Policies issued during the year	543	3,396,618 00
Total	2,127	\$10,805,274 00
Deduct policies ceased to be in force during the year	287	1,723,130 00
In force December 31, 1890	1,840	\$ 9,082,144 00
Losses and claims unpaid December 31, 1889	1	210 00
Losses and claims incurred during the year	24	107,330 00
Total	25	\$ 107,540 00
Losses and claims paid during the year	24	106,540 00
Premiums received		307,075 01

Germania Life Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 10, 1860.

HUGO WESENDONCK, President.

HUBERT CILLIS, Secretary.

I. CAPITAL.

Amount of Capital actually paid up in cash \$ 200,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 2,407,221 13
Cash received from annuities	11,296 05
Total	\$ 2,418,517 18
Deduct amount paid for re-insurance	6,666 76
Total premium income	\$ 2,411,850 42
Cash received for interest on:	
Mortgage loans	408,539 46
Bonds owned and dividends on stock	238,090 46
Premium notes, loans or liens	21,862 28
Other debts due the company	7,055 14
Received as discount on claims paid in advance	1,850 78
Received for rents	70,446 07
Received for policy fees	1,882 48
Total Income	\$ 3,161,586 09
Amount of net or invested assets December 31, of previous year	13,963,067 24
Total	\$ 17,124,653 33

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 897,598 55	
Paid for matured endowments and additions	268,860 27	
<hr/>		
Total amount actually paid for losses and matured endowments	\$ 1,166,458 82	
Paid to annuitants	20,142 55	
Paid for surrendered policies	151,948 69	
Cash surrender values applied in payment of premiums	9,092 08	
Dividends paid to policy-holders	220,873 66	
Paid stockholders for interest and dividends	24,000 00	
Paid commissions to agents	324,543 39	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	58,069 89	
Paid for medical examiners' fees	22,119 51	
Paid for salaries and other compensation of officers and other office employes	70,392 13	
Paid for taxes, licenses, fees and fines	16,590 20	
Paid for rent	10,000 00	
Paid for commuting commissions	3,042 22	
Paid for furniture, fixtures and safes	8,388 58	
Paid for advertising and printing	9,459 71	
Paid for stationery, postage and other miscellaneous expenses	33,768 54	
<hr/>		
Total disbursements	\$ 2,148,889 97	
Balance	\$ 14,975,763 36	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,760,351 27	
Loans on bond and mortgage (first liens) on real estate	8,182,726 27	
Loans on collaterals	50,000 00	
Loans on company's policies assigned as collateral	263,574 00	
Cost value of stocks and bonds owned absolutely	4,515,322 86	
Cash in company's office	82,862 00	
Cash in bank	120,816 96	
Certificate of profit Atlantic Mutual Insurance Co	110 00	
<hr/>		
Total net or Invested Assets	\$ 14,975,763 36	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 81,026 69	
Bonds and stocks	14,975 73	
Collateral loans	183 33	
Rents due and accrued	7,500 00	
Market value of real estate over cost	101,811 99	
Market value of bonds and stocks over cost	183,054 99	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 156,194 89	
Gross deferred premiums on policies in force Dec. 31, 1890	309,298 52	
<hr/>		
Total	\$ 465,493 41	
Deduct twenty per cent. for average loading	93,098 68	
<hr/>		
Net amount of uncollected and deferred premiums	\$ 372,394 73	
<hr/>		
Total Assets	\$ 15,736,710 82	

VI. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent interest	\$ 14,433,789 00	
Deduct net value of risks of this company re-insured in other solvent companies	4,954 00	
Net premium reserve		\$ 14,428,835 00
Claims for death losses due and unpaid	\$ 394 26	
Claims for matured endowments due and unpaid	5,377 50	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	111,453 79	
Claims for death losses and other policy claims, resisted by the company	5,000 00	
Total policy claims	\$	122,225 55
Unpaid dividends or surplus due policy-holders		56,064 73
Amount of any other liability of the company		53,992 33
Liabilities on policy-polders' account	\$	14,661,117 61
Surplus on policy-holders' account		1,075,593 21
Belonging exclusively to tontine policy-holders	\$ 29,405 94	
Belonging exclusively to others than tontine policy-holders	1,046,187 27	
Total Liabilities	\$	15,736,710 82

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	11,921	\$22,280,763 00	17,964	\$29,642,674 00	417	\$ 1,328,230 00	30,302	\$ 53,251,67 00
New policies issued	986	2,599,150 00	4,101	7,067,327 00	79	234,929 00	5,166	9,901,406 00
Old policies revived			5	6,568 00			5	6,568 00
Old policies increased	7	28,735 00					7	28,735 00
Additions by dividends during the year		51,582 00		27,425 00				79,007 00
Totals	12,914	\$24,950,230 00	22,070	\$36,743,994 00	496	\$ 1,563,159 00	35,480	\$ 63,267,383 00
Deduct policies ceased to be in force:								
By death	366	\$ 637,991 00	121	\$ 258,607 00	4	\$ 10,570 00	491	\$ 907,168 00
By maturity			206	264,264 00			206	264,264 00
By expiry			28	30,158 00	3	7,140 00	31	37,298 00
By surrender	163	410,974 00	264	410,983 00			427	821,957 00
By lapse	176	43,511 00	773	1,418,529 00	51	217,514 00	1,000	2,067,554 00
By change and decrease	5	21,000 00	4	166,888 00	29	74,248 00	38	262,136 00
Not taken	125	354,700 00	563	1,203,922 00	8	26,142 00	696	1,584,764 00
Total terminated	835	\$ 1,856,176 00	1,959	\$ 3,753,351 00	95	\$ 335,614 00	2,889	\$ 5,945,141 00
Net No. and amount in force at the end of the year	12,079	\$23,104,054 00	20,111	\$32,990,643 00	401	\$ 1,227,545 00	32,591	\$ 57,322,242 00
Policies re-insured	1	\$ 10,000 00	4	\$ 61,000 00			5	\$ 71,000 00
Industrial policies	6,462	786,349 00	1,350	119,029 00			7,812	905,378 00
Annuities							158	24,822 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31st of previous year	113	\$ 371,481 00
Policies issued during the year	40	174,500 00
Totals	153	\$ 545,981 00
Deduct those ceasing to be in force during the year	28	124,695 00
Policies in force December 31, 1890	125	\$ 421,286 00
Losses incurred during the year	3	8,532 95
Losses and claims paid	3	8,532 95
Premiums received		18,635 63

Home Life Insurance Company,

OF

BROOKLYN NEW YORK.

Incorporated April 30, 1860.

CHARLES A. TOWNSEND, President.

GEO. E. IDE, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 125,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 856,802 72	
Premium notes, loans or liens taken in part payment for premiums	138,493 13	
Received for annuities	6,325 26	
Total premium income		\$1,001,621 11
Cash received for interest on:		
Mortgage loans	61,280 71	
Bonds owned and dividends on stock	148,770 98	
Premium notes, loans or liens	40,170 51	
Other debts due the company	57,102 30	
Cash received for rents	9,194 04	
Cash received for profits on bonds, stocks or real estate actually sold	7,000 00	
Cash received for prepaid interest on Government bonds	2,300 00	
Total Income		\$ 1,348,139 65
Amount of net or invested assets December 31, of previous year		6,343,921 73
Total		\$ 7,692,061 38

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 353,924 19	
Premium notes, loans or liens used in payment of the same	14,263 35	
Paid for matured endowments and additions	57,019 56	
Premium notes, loans or liens used in payment of the same	4,147 17	
Total amount actually paid for losses and matured endowments	\$ 429,354 27	
Paid to annuitants	3,021 88	
Paid for surrendered policies	55,776 24	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	29,289 48	
Dividends paid to policy-holders and applied in payment of premiums	73,893 95	
Premium notes, loans or liens used in payment of dividends to policy-holders	66,474 47	
Paid stockholders for interest or dividends	15,000 00	
Paid commissions to agents	158,084 37	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	35,202 23	
Medical examiners' fees	14,098 85	
Paid for salaries and other compensation of officers and other office employes	41,699 87	
Paid for taxes, licenses, fines and fees	9,941 50	
Paid for rent	7,200 00	
Paid for advertising	7,979 43	
Paid for printing, postage and other miscellaneous expenses	11,196 04	
Total disbursements	\$ 958,212 55	
Balance	\$ 6,733,848 83	

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 168,300 00
Loans on bonds and mortgages (first liens) on real estate	1,485,050 00
Loans on collaterals	1,151,858 81
Loans on companies' policies assigned as collateral	63,370 65
Premium notes, loans or liens on policies in force	581,193 84
Cost value of stocks and bonds owned absolutely	3,184,538 97
Cash in company's office	1,699 06
Cash in bank	80,388 76
Agents' ledger balances	17,448 74
Total net or invested assets	\$ 6,733,848 83

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 5,190 36
Interest due and accrued on bonds and stocks	16,209 77
Interest due on collateral loans	11,044 33
Due for rents	1,530 51
Market value of bonds and stocks over cost	239,317
Gross premiums due and unreported on policies in force December 31, 1890	\$ 228,548 33
Gross deferred premiums on policies in force Dec. 31, 1890	45,515 72
Total	\$ 274,064 05
Deduct 20 per cent. for average loading on above gross amount	54,812 81
Net amount of uncollected and deferred premiums	\$ 219,251 24
Total Assets	\$ 7,226,598 21

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 17,448 74
Total Assets (less items not admitted)	\$ 7,208,949 47

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of Dec., 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 5,686,108 00
Claims for death losses in process of adjustment or adjusted and not due	7,147 00
Unpaid dividends or surplus due policy-holders	17,999 14
Premiums paid in advance	2,463 34
Liabilities on policy-holders' account	\$ 5,713 717 48
Surplus on policy-holders' account	1,495,231 99
Total Liabilities	<u>\$ 7,208,949 47</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 585,825 19
Premium notes, loans or liens received during the year	138,493 13
Total	\$ 724,318 32
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses and claims	\$ 18,410 52
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	29,289 48
Notes, loans or liens used in payment of dividends to policy-holders	66,474 47
Notes, loans or liens redeemed by maker, in cash	28,950 01
Total reduction of Premium Note Account	<u>143,124 48</u>
Balance of note assets at the end of the year	<u>\$ 581,193 84</u>

IX. EXHIBIT OF POLICIES.

36

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount	No.	Amount.
Policies and additions in force at the end of the previous year	10,151	\$20,662,175 00	2,963	\$ 5,216,996 00	8	Annuities	13,122	\$ 25,879,171 00
New policies issued	2,941	6,591,210 77	383	657,271 73	25	Annuities	3,349	7,248,482 50
Old policies revived	16	41,500 00	28	42,500 00			44	84,000 00
Old policies increased		14,000 00		500 00				14,500 00
Additions by dividends				44,329 00				44,329 00
Totals	13,108	\$27,308,885 77	3,374	\$ 5,961,596 73	33	Annuities	16,515	\$ 33,270,482 50
Deduct policies ceased to be in force:								
By death	174	\$ 334,087 54	19	\$ 34,100 00			193	\$ 368,187 54
By maturity (endowment)			42	61,166 73			42	61,166 73
By surrender	445	1,114,863 00	211	362,072 00			656	1,476,935 00
By lapse	517	1,003,500 00	70	106,500 00			587	1,110,000 00
By change and decrease		89,604 90		6,000 00				95,604 90
Not taken	434	1,024,950 00	69	106,000 00	2	Annuities	505	1,130,950 00
Total terminated	1,570	\$ 3,567,005 44	411	\$ 675,838 73	2	Annuities	1,983	\$ 4,242,844 17
Net numbers and amounts in force at the end of year .	11,538	\$23,741,880 33	2,963	\$ 5,285,758 00	31	Annuities	14,532	\$ 29,027,638 33

HOME LIFE INSURANCE COMPANY.

565

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Policies in force December 31 of previous year	29	\$ 120,728 00
Policies issued during the year	8	24,430 00
Totals	37	\$ 145,158 00
Deduct policies ceased to be in force during the year	10	27,000 00
In force December 31, 1890	27	\$ 118,158 00
Premiums received		8,552 06

Manhattan Life Insurance Company,

OF

NEW YORK NEW YORK.

Organized, 1850.

HENRY B. STOKES, President.

WILLIAM C. FRAZEE, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash. \$ 100,000 00

II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions and other expenses	\$ 1,944,956 16
Premium notes, loans or liens taken in part payment for premiums	42,434 46
Cash received for annuities.	2,845 00
Total	\$ 1,990,235 62
Deduct amount paid for re-insurance.	607 22
Total premium income	\$ 1,989,628 40
Cash received for interest on:	
Mortgage loans.	198,649 36
Bonds owned and dividends on stock.	93,200 00
Premium notes, loans or liens and deferred premiums	33,762 72
Other debts due the company	236,406 86
Cash received as discounts on claims paid in advance	1,734 21
Cash received for rents	4,575 04
Cash received for profits on bonds, stocks and real estate actually sold.	149,273 59
Total Income	\$ 2,707,220 08
Amount of net or invested assets December 31, of previous year	11,089,488 14
Total	\$ 13,796,718 22

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 836,154 49	
Premium notes, loans or liens used in payment of the same	41,210 95	
Paid for matured endowments and additions	64,231 22	
Premium notes, loans or liens used in payment of the same	2,355 78	
Total amount actually paid for losses and matured endowments		\$ 943,952 44
Paid to annuitants		3,076 23
Paid for surrendered policies		251,330 03
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		36,259 04
Cash surrender values applied in payment of premiums		120,583 32
Dividends paid policy-holders by notes, loans or liens		3,146 99
Paid stockholders for interest or dividends		16,000 00
Paid for commissions to agents		429,866 35
Cash paid for salaries and traveling expenses of managers of agencies, and general and special local agents		24,559 68
Paid for medical examiners' fees		26,107 50
Paid for salaries and other compensation of officers, and other office employes		66,125 58
Paid for taxes, licenses, fees and fines		23,314 96
Paid for rents		15,000 00
Paid for advertising		18,312 14
Law, agency and office expenses		49,701 14
Total Disbursements		2,027,335 40
Balance		\$ 11,769,382 82

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 206,780 87
Loans on bonds and mortgages (first liens) on real estate	3,689,321 08
Loans on collaterals	4,923,817 50
Premium notes, loans or liens on policies in force	808,461 81
Cost value of stocks and bonds owned absolutely	1,924,712 48
Cash in company's office	3,997 00
Cash in bank	212,202 08
Total net or Invested Assets	\$ 11,769,382 82

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 75,008 39	
Bonds and stocks	2,800 00	
Collateral loans	23,286 33	
Premium notes, loans or liens	11,028 70	
Rent due on company's property	406 00	
Market value of real estate over cost	90,749 13	
Market value of stocks and bonds over cost	42,196 52	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 177,872 99	
Gross deferred premiums on policies in force Dec. 31, 1890	155,630 13	
Total	\$ 333,503 12	
Deduct twenty per cent. for average loading on above gross amount	66,700 62	
Net amount of uncollected and deferred premiums	\$ 266,802 50	
Total Assets	\$ 12,281,660 39	

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 11,020,796 00
Claims on policies for death losses and matured endowments	169,921 00
Unpaid dividends or surplus due policy-holders	42,643 14
Amount of any other Liability of the company	11,668 63
Liabilities on policy-holders account	\$ 11,245 028 77
Surplus belonging exclusively to tontine policy-holders	\$ 34,013 55
Surplus belonging to others than tontine policy-holders	1,002,618 07
Surplus on policy-holders' account	1,036,631 62
Total Liabilities	\$ 12,281,660 39

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 855,178 78	
Premium notes, loans or liens received during the year	42,434 46	
Total		\$ 897,613 24
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 43,566 73	
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	36,259 04	
Notes, loans or liens in payment of dividends to stockholders	3,146 99	
Notes, loans or liens redeemed by maker in cash and charged to agent for collection	6,178 67	
Total reduction of Premium Note Account		\$ 89,151 43
Balance of Note Assets at end of the year		\$ 808,461 81

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	14,364	\$39,508,372 00	2,897	\$ 8,252,850 00	923	\$ 3,375,843 73	18,184	\$ 51,137,065 73
New policies issued and revived	3,670	10,580,262 00	335	1,099,874 00	402	1,282,264 79	4,407	12,962,400 79
Totals	18,034	\$50,088,634 00	3,232	\$ 9,352,724 00	1,325	\$ 4,658,108 52	22,591	\$ 64,099,466 52
Deduct policies ceased to be in force:								
By death							302	\$ 877,365 44
By maturity							37	66,587 00
By purchase							274	800,127 00
By lapse							1,425	3,873,898 04
By change to paid-up policies							153	678,051 00
Not taken							934	3,302,683 69
Total terminated	2,388	\$ 7,178,593 00	468	\$ 1,529,837 00	269	\$ 890,282 17	3,125	\$ 9,598,712 17
Net numbers and amounts in force at the end of the year	15,646	\$42,910,041 00	2,764	\$ 7,822,877 00	1,056	\$ 3,767,826 35	19,466	\$ 54,500,754 35

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount-
Policies in force December 31 of previous year	151	\$ 394,268 00
Policies issued during the year	88	279,860 00
Total	239	674,128 00
Deduct policies ceased to be in force during the year	71	201,407 00
In force December 31, 1890	168	472,721 00
Losses and claims incurred during the year	3	5,000 00
Losses and claims paid during the year	2	4,000 00
Premiums received		18,336 19

Massachusetts Mutual Life Insurance Co.,

OF

SPRINGFIELD . . . MASSACHUSETTS.

Incorporated May 1, 1851.

M. V. B. EDGERLY, President.

JOHN A. HALL, Secretary

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Received for premiums, without deduction for commissions or other expenses	\$ 1,900,835 38	
Premium notes, loans or liens taken in part payment for premiums	143,398 38	
Premiums paid by dividends	162,996 39	
Premiums paid by surrendered policies	7,322 27	
Total	\$ 2,214,552 42	
Deduct amount paid for re-insurance	44,521 02	
Total premium income	\$ 2,170,031 40	
Received for interest on:		
Mortgage and collateral loans	273,121 04	
Bonds owned and dividends on stock	180,705 34	
Premium notes, loans or liens	33,511 00	
Other debts due the company	1,183 92	
Received as discount on claims paid in advance	490 83	
Received for rents	19,083 97	
From other sources	4,500 00	
Profit and loss	26,540 07	
Total income	\$ 2,709,167 57	
Net or invested assets, December 31, of previous year	9,618,010 46	
Total	\$12,327,178 03	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 650,794 27	
Premium notes, loans or liens used in payment of the same	12,140 73	
Paid for matured endowments and additions	98,453 58	
Premium notes, loans or liens used in payment of the same	3,240 42	
Total	\$ 764,629 00	
Deduct amount of re-insurance received from other companies	3,830 00	
Total amount actually paid for losses and matured endowments	\$ 760,799 00	
Paid for surrendered policies	173,343 05	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	37,353 61	
Cash surrender values applied in payment of premiums	7,322 27	
Dividends paid to policy-holders	182,582 37	
Premium notes, loans or liens used in payment of dividends to policy-holders	60,983 32	
Commissions to agents	313,608 08	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	106,653 22	
Medical examiners' fees	26,995 85	
Paid for salaries and other compensation of officers and other office employes	75,072 62	
Paid for taxes, licenses, fees and fines	33,747 46	
Paid for rents	17,045 00	
Paid for advertising and printing	22,855 59	
Postage, stationery and miscellaneous expenses	21,663 38	
Expenses on real estate, obtaining foreclosure	23,852 91	
Furniture, etc., for home and agency offices	5,637 61	
Total Disbursements	\$ 1,869,515 34	
Balance	\$10,457,662 69	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 475,160 84	
Loans on bonds and mortgages (first liens) on real estate	3,974,526 13	
Loans on collaterals	808,075 00	
Loans on company's policies assigned as collateral	360,476 00	
Premium notes, loans or liens on policies in force	566,255 10	
Cost value of stocks and bonds owned absolutely	4,038,199 47	
Cash in company's office	22,505 52	
Cash in bank	212,473 63	
Total net or Invested Assets	\$10,457,662 69	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 78,024 59	
Bonds and stocks	81,398 42	
Collateral loans, etc	23,355 21	
Premium notes, loans or liens	18,396 31	
Rents due and accrued on company's property or lease	3,480 00	
Market value of real estate over cost	26,020 85	
Market value of stocks and bonds over cost	225,014 75	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 155,365 26	
Gross deferred premiums on policies in force Dec. 31, 1890	268,743 14	
Total	\$ 424,108 40	
Deduct twenty per cent. for average loading on above gross amount	84,821 68	
Net amount of uncollected and deferred premiums	339,286 72	
Total Assets	\$11,252,639 54	

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$10,263,297 00
Claims for death losses and matured endowments in process of adjustment	51,246 85
Unpaid dividends or surplus due policy-holders	49,079 74
Premiums paid in advance	1,145 18
Liabilities on policy-holders' account	\$10,364,768 77
Surplus on policy-holders' account	887,870 77
Total Liabilities	<u>\$11,252,639 54</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 554,019 13
Premium notes, loans or liens received during the year	143,398 38
Total	\$ 697,417 51
Deductions during the year, as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 15,381 15
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	37,353 61
Amount of notes, loans or liens used in payment of dividends to policy-holders	60,983 32
Amount of notes, loans or liens redeemed by maker, in cash	9,029 08
Total reduction of Premium Note Account	<u>122,747 16</u>
Balance of Note Assets at end of the year	<u>\$ 574,670 35</u>

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	15,321	\$43,991,954 00	4,644	\$10,674,354 00	661	\$ 1,654,195 00	20,626	\$ 56,320,503 00
New policies issued	4,726	16,176,450 00	479	1,059,900 00	27	133,000 00	5,232	17,369,350 00
Old policies revived	20	91,789 00	7	28,000 00			27	119,789 00
Old policies increased		71,041 00		4,463 00				75,504 00
Additions by dividends during the year						24,765 00		24,765 00
Totals							25,885	\$ 73,909,911 00
Deduct policies ceased to be in force—								
By death	228	\$ 589,610 00	37	\$ 58,723 00	7	\$ 35,163 00	272	\$ 683,496 00
By maturity			79	106,440 00			79	106,440 00
By expiry					76	169,300 00	76	169,300 00
By surrender	412	1,037,487 00	228	501,937 00	20	38,944 00	660	1,578,368 00
By lapse	975	3,449,750 00	85	154,200 00	14	111,291 00	1,074	3,715,241 00
By change and decrease		655,035 00		76,182 00		20,910 00		752,127 00
Not taken	930	3,381,150 00	87	230,500 00	1	2,500 00	1,018	3,614,150 00
Total terminated							3,179	\$ 10,619,122 00
Net number and amount in force at end of the year	17,500	\$51,164,202 00	4,615	\$10,636,735 00	591	\$ 1,489,852 00	22,706	\$ 63,290,789 00
Policies re-insured								\$ 1,176,354 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	27	\$ 116,026 00
Policies issued during the year	44	207,500 00
Total	71	\$ 323,526 00
Deduct those ceased to be in force during the year	13	58,157 00
In force December 31, 1890	58	\$ 265,369 00
Losses incurred during the year	2	\$ 2,950 00
Losses paid during the year	2	2,950 00
Premiums received		7,512 83

Michigan Mutual Life Insurance Co.,

OF

DETROIT MICHIGAN.

Incorporated November 6, 1867.

J. S. FARRAND, President.

O. R. LOOKER, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 757,258 76	
Deduct re-insurance in other companies	10,062 78	
Total premium income		\$ 747,195 98
Cash received for interest on mortgage loans		} 149,482 70
Cash received for interest on bonds and dividends on stock		
Cash received for interest on premium notes, loans and liens		
Cash received for interest on other debts due the company		
Cash received as discount on claims paid in advance		
Cash received for rents		
Cash received for profits on bonds, stocks and real estate actually sold		
Total Income		\$ 896,678 68
Net or invested assets December 31, of previous year		2,402,831 38
Total		\$ 3,299,510 06

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 166,204 43	
Paid for matured endowments	71,100 54	
<hr/>		
Total amount actually paid for losses and matured endowments	\$ 237,304 97	
Paid to annuitants	20 67	
Paid for surrendered policies	8,366 32	
Dividends paid to policy-holders	65,561 00	
Paid stockholders for interest or dividends	17,500 00	
Paid commissions to agents	130,414 08	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	22,670 37	
Paid for medical examiners' fees	8,961 00	
Paid for salaries and other compensation of officers and other office employes	18,472 29	
Paid for State and local taxes	19,443 46	
Paid for rents	7,350 57	
Paid for advertising	3,330 48	
Paid for postage, printing and other miscellaneous expenses	21,415 65	
<hr/>		
Total Disbursements		\$ 566,820 86
Balance		\$ 2,732,689 20

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 163,519 09	
Loans on bonds and mortgage (first liens) on real estate	2,224,835 11	
Loans on collaterals	6,000 00	
Loans on the company's policies, assigned as collateral	230,769 89	
Premium notes, loans or liens on policies in force	5,337 08	
Cost value of bonds and stocks owned absolutely	1,923 75	
Cash deposited in bank	69,219 68	
Bills receivable	27,551 55	
Agents' ledger balances	3,533 05	
<hr/>		
Total net or invested Assets		\$ 2,732,689 20

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		} \$ 87,411 86
Bonds and stocks		
Premium notes, loans or liens		
Rents due and accrued		
Gross premiums due and unreported on policies in force December 31, 1890	\$ 196,692 82	
Gross deferred premiums on policies in force Dec. 31, 1890	37,622 26	
<hr/>		
Total	\$ 234,315 08	
Deduct twenty per cent. for average loading on above gross amount	46,863 01	
<hr/>		
Net amount of uncollected and deferred premiums		\$ 187,452 07
<hr/>		
Total Assets		\$ 3,007,553 13

VI. ITEMS NOT ADMITTED.

Agents' Balances	\$ 3,533 05	
Bills receivable	27,551 55	
<hr/>		
Total		\$ 31,084 60
<hr/>		
Total Assets (less items not admitted)		\$ 2,976,468 53

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 2,735,510 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	17,783 36	
Premiums paid in advance	413 82	
<hr/>		
Liabilities on policy-holders' account	\$ 2,753,707 18	
Surplus on policy-holders' account	222,761 35	
<hr/>		
Total Liabilities		\$ 2,976,468 3

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 5,221 62	
Premium notes, loans or liens received during the year	1,321 61	
Total		\$ 6,543 23
Deductions during the year:		
Notes, loans or liens redeemed by maker in cash		1,206 15
Balance of Note Assets at end of the year	\$	5,337 08

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	LIFE.			ENDOWMENT.			SEMI-ENDOWMENT.			TERM.		SUMMARY.		
	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.	No.	Amount at risk.	Amount of addition.
In force December 31, 1890	3,436	\$ 5,367,291 76	\$ 109,064 44	6,240	\$ 12,189,148 24	\$ 78,574 89	566	\$ 1,052,463 80	\$ 7,339 14	656	\$ 1,569,750 00	10,898	\$ 20,178,653 80	\$ 194,982 47
New policies issued	278	542,360 00	15,036 24	2,033	3,914,188 72	27,322 82	190	352,000 00	2,521 91	103	321,250 00	2,604	5,129,798 72	44,880 97
Defaulted policies restored and bond premiums	3	4,856 19	187 78	3	48,110 56	114 58	1	.....	.....	1	12,474 48	7	65,441 23	302 36
Old policies increased . . . . .	.....	120 57	.....	.....	6,681 89	.....	.....	.....	.....	.....	.....	.....	6,802 46	.....
Transferred (forms)	9	12,500 00	.....	21	53,500 00	23 79	1	1,000 00	.....	2	5,000 00	33	72,000 00	23 79
Transferred (States)	27	41,500 00	745 68	84	201,149 10	1,062 99	6	9,000 00	89 90	8	13,000 00	125	264,649 10	1,907 57
Totals	3,753	\$ 5,968,628 52	\$ 125,034 14	8,381	\$ 16,412,778 51	\$ 107,103 07	763	\$ 1,414,463 80	\$ 9,959 95	770	\$ 1,921,474 48	13,667	\$ 25,717,345 31	\$ 242,097 16
Policies terminated:														
By death	53	\$ 80,148 51	\$ 1,734 79	24	\$ 39,433 34	\$ 217 43	5	\$ 10,000 00	\$ 59 79	10	\$ 30,974 48	92	\$ 160,556 33	\$ 2,012 01
By surrender	65	41,632 70	834 35	259	442,753 65	3,270 71	13	29,000 00	299 00	8	24,800 00	345	538,186 35	4,404 06
By lapse	78	164,250 00	199 40	436	825,297 04	332 38	26	30,800 00	41 99	1	1,000 00	541	1,021,347 04	573 77
Not taken	49	92,000 00	.....	283	570,000 00	.....	14	40,000 00	.....	16	55,000 00	362	757,000 00	.....
By expiry . . . . .	.....	.....	.....	14	12,670 00	57 44	.....	.....	.....	4	90,000 00	18	21,670 00	57 44
By decrease . . . . .	.....	5,000 00	.....	.....	25,000 00	.....	.....	3,500 00	.....	.....	1,500 00	.....	35,000 00	.....
By default	1	51,607 87	447 10	5	174,498 45	1,248 16	.....	24,187 47	74 66	.....	.....	6	250,293 79	1,769 92
Transferred (forms)	9	20,500 00	23 79	21	44,500 00	.....	3	7,000 00	.....	.....	.....	33	72,000 00	23 79
Transferred (States)	27	41,500 00	745 68	84	201,149 10	1,062 99	6	9,000 00	98 90	8	13,000 00	125	264,649 10	1,907 57
Re-conversion (additions) . . . . .	.....	.....	2,442 35	.....	.....	2,510 01	.....	.....	318 24	.....	.....	.....	.....	5,270 60
Totals	282	\$ 496,639 08	\$ 6,427 46	1,126	\$ 2,335,301 58	\$ 8,699 12	67	\$ 153,487 47	\$ 892 58	47	\$ 135,274 48	1,522	\$ 3,120,702 61	\$ 16,019 16
Net amount at risk December 31, 1890 . .	3,471	\$ 5,471,989 44	\$ 118,606 68	7,255	\$ 14,077,476 93	\$ 98,403 95	696	\$ 1,260,976 33	\$ 9,067 37	723	\$ 1,786,200 00	12,145	\$ 22,596,642 70	\$ 226,078 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	41	\$ 108,407 45
Policies issued during the year	36	71,653 50
Totals	77	\$ 180,060 95
Deduct policies ceasing to be in force during the year	6	18,154 12
Policies in force December 31, 1890	71	\$ 161,906 88
Premiums received		\$ 4,035 57

Mutual Life Insurance Company of New York,

OF

NEW YORK NEW YORK.

Incorporated April, 1842.

RICHARD A. McCURDY, President.

WILLIAM J. EASTON, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR.

New premiums, without deductions for commissions or other expenses	\$ 8,558,725 46	
Renewal premiums without deductions for commissions or other expenses	17,757,764 95	
For annuities	746,592 66	
Total premium income	\$ 27,063,083 07	
Interest on mortgage loans	3,050,383 23	
Interest on bonds owned, and dividends on stocks	2,516,122 34	
Interest on other debts due the company	698,247 64	
Rents for the use of company's property	658,356 63	
Profits on bonds, stocks or real estate actually sold, and contingent guarantee account	992,585 78	
Total Income	\$ 34,978,778 69	
Amount of net or ledger assets December 31, 1889	129,444,574 35	
Total	\$164,423,353 04	

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and additions	\$ 8,501,770 82	
Matured endowments and additions	1,751,479 85	
Total amount paid for losses and matured endowments	\$ 10,253,250 67	
Annuitants	123,971 89	
Surrendered policies and additions	3,832,355 22	
Dividends paid policy-holders	2,763,592 27	
Commissions to agents	4,552,412 81	
Salaries and expenses, law department	159,081 44	
Medical examiners' fees	297,936 66	
Salaries and other compensation of officers and other office employes	408,485 68	
Taxes, licenses, fees and fines	341,555 32	
Rents	140,000 00	
Advertising	136,032 83	
All other items	1,172,111 29	
Total Disbursements	\$ 24,180,816 08	
Balance	\$140,242,536 96	

IV. INVESTED ASSETS.

Value of real estate in cash, exclusive of all incumbrance . . .	\$ 13,483,093 14
Loans on bonds and mortgages (first liens) on real estate . . .	63,046,138 58
Collateral loans	8,624,400 00
Value of bonds and stocks owned absolutely	51,311,631 54
Cash in company's office and in bank and trust companies . . .	3,556,441 59
Agents' ledger balances	94,921 76
Suspense account	27,979 32
Miscellaneous investments	97,931 03
Total net or ledger Assets	\$140,242,536 96

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages and other securities . . .	\$ 983,797 89
Rents due and accrued	74,880 68
Market value of stocks and bonds over book value	2,617,819 96
Gross premiums due and unreported on policies in force December 31, 1890	\$ 1,329,938 92
Gross deferred premiums on policies in force Dec. 31, 1890	1,905,986 79
Total	\$ 3,235,925 71
Deduct twenty per cent. for average loading on above gross amount	647,185 14
Total premiums uncollected	\$ 2,588,740 57
Total assets	\$146,507,776 06

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 94,921 76
Suspense account	27,979 32
Miscellaneous investments	97,932 03
Total	\$ 220,832 11
Total Assets (less Items Not Admitted)	\$146,286,943 95

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries or Combined Table of Mortality, with four per cent. interest	\$136,053,198 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 349,539 68
Claims for death losses resisted by the company	86,755 00
Total policy claims	\$ 436,294 68
Premiums paid in advance	69,065 14
Amount of any other Liability of the company	65,000 00
Liabilities on policy-holders' account	\$136,623,557 82
Surplus on policy-holders' account	9,663,386 13
Total Liabilities	\$146,286,943 95

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	145,630	\$466,748,167 00	36,367	\$ 98,987,762 00	17	\$ 103,458 00	182,014	\$ 565,839,387 00
New policies issued	37,937	118,755,767 00	8,601	28,737,034 00	2	2,800 00	46,540	147,495,601 00
Old policies revived	2,010	6,666,474 00	423	1,149,000 00			2,433	7,765,474 00
Old policies increased		793,400 00		271,204 00		325 00		1,064,929 00
Old policies changed	63	208,500 00	25	245,528 00			88	454,028 00
Additions by dividends during the year		3,585,678 00		1,000,051 00		160 00		4,585,889 00
Totals	185,640	\$596,707,980 00	45,416	\$139,390,579 00	19	\$ 106,743 00	231,075	\$ 727,205,308 00
Deduct policies ceased to be in force:								
By death	2,250	\$ 7,845,926 00	270	\$ 735,508 00	1	\$ 633 00	2,521	\$ 8,582,067 00
By maturity			725	1,749,003 00			725	1,749,003 00
By expiry	35	120,750 00					35	120,750 00
By surrender								
By lapse	10,544	34,036,029 00	2,649	7,345,141 00		292 00	3,300	12,843,914 00
By change and decrease	68	1,226,633 00	20	626,350 00		44,528 00	88	1,897,511 00
Not taken	6,494	25,363,732 00	2,453	10,066,603 00	2	3,000 00	8,949	35,433,335 00
Total terminated	19,391	\$ 68,593,070 00	6,117	\$ 20,522,605 00	3	\$ 48,453 00	25,511	\$ 89,164,128 00
Net number and amount in force at end of year	166,249	\$528,114,916 00	39,299	\$109,867,974 00	16	\$ 58,290 00	205,564	\$ 638,041,180 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Number and amount of policies in force December 31, 1890	1,376	\$ 3,929,284 00
Number and amount of policies issued during the year	633	1,636,744 00
Total	2,009	\$ 5,566,028 00
Deduct number and amount ceased to be in force during the year,	281	796,477 00
Total number and amount in force December 31, 1890	1,728	\$ 4,769,551 00
Number and amount of losses and claims incurred during the year.	27	\$ 59,857 00
Losses paid during the year	27	59,857 00
Premiums received		122,689 45

Mutual Benefit Life Insurance Co.,

OF

NEWARK NEW JERSEY.

Incorporated January 31, 1845.

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

I. CAPITAL.

(Mutual)

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$4,168,892 72	
Premium notes, loans or liens taken in part payment for premiums	355,771 83	
Premiums paid by dividends and surrendered policies	1,406,544 17	
Cash received from annuities	46,661 25	
Total premium income	\$5,977,869 97	
Cash received for interest on:		
Mortgage loans	1,317,285 41	
Bonds owned and dividends on stock	609,726 47	
Premium notes, loans or liens	253,523 27	
Other debts due the company	261,061 73	
Cash received as discount on claims paid in advance	895 06	
Rents for use of company's property	13,961 47	
Balance profit and loss account	36,674 78	
Total income	\$ 8,470,998 16	
Amount of net or invested assets December 31, of previous year	43,593,847 86	
Total	\$52,064,846 02	

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and additions	\$2,912,760 59	
Premium notes, loans and liens used in payment of same	164,467 58	
Matured endowments and additions	205,515 25	
Premium notes, loans or liens used in payment of same	3,093 18	
Total amount actually paid for losses and matured endowments	\$3,285,936 60	
Paid to annuitants	34,936 89	
Paid for surrendered policies	315,889 06	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	119,867 77	
Cash surrender values applied in payment of premiums	194,228 85	
Dividends paid to policy-holders	1,405,632 26	
Premium notes used in payment of dividends to policy-holders	22,307 08	
Paid for commissions and agency expenses	690,616 21	
Medical examiners' fees	54,279 42	
Paid for salaries and other compensation of officers and other office employes	144,812 77	
Paid for taxes, licenses, fees and fines	170,804 19	
Paid for advertising, legal and miscellaneous expenses	89,496 85	
Total Disbursements		6,528,807 95
Balance		<u>\$45,536,038 07</u>

IV. INVESTED ASSETS.

Value of real estate (unencumbered)	\$ 200,000 00	
Loans on bonds and mortgage (first liens) on real estate	24,398,133 61	
Loans on collaterals	3,548,950 00	
Loans on company's policies assigned as collateral	959,444 31	
Premium notes, loans or liens on policies in force	4,195,658 77	
Par value of stocks and bonds owned absolutely	10,759,602 84	
Cash in company's office	235,485 66	
Cash deposited in bank	432,392 36	
Real estate purchased on foreclosure	660,453 68	
Ledger balances and cash obligations	1,572 14	
Premiums in course of transmission	144,344 70	
Total Invested Assets		<u>\$45,536,038 07</u>

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		381,178 89
Bonds and stocks		149,864 33
Collateral loans		26,883 05
Premium notes, loans or liens		115,380 60
Market value of bonds and stocks over par		344,102 00
Gross premiums due and unreported on policies in force December 31, 1890	\$ 147,402 02	
Gross deferred premiums on policies in force Dec. 31, 1890	409,532 52	
Total	\$ 556,934 54	
Deduct 20 per cent. for loading on above gross amount	111,386 91	
Net amount of uncollected and deferred premiums		445,547 63
Total Assets		<u>\$46,998,994 57</u>

VI. ITEMS NOT ADMITTED.

Cash obligations and agents' balances		1,572 14
Total Assets less Items not Admitted		<u>\$46,997,422 43</u>

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1899, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent interest	\$43,201,683 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 134,782 07
Claims for death losses resisted by the company	7,000 00
Total policy claims	141,782 07
Unpaid dividends or surplus due policy-holders	219,958 22
Premiums paid in advance	2,724 45
Liabilities on policy-holders' account	\$43,566,147 74
Surplus on policy-holders' account	3,431,274 69
Total Liabilities	<u>\$46,997,422 43</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$4,217,702 93
Premiums notes, loans or liens received during the year	355,771 83
Total	\$ 4,573,474 76
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses and claims	\$ 167,660 76
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	119,867 77
Notes, loans or liens used in payment of dividends to policy-holders	22,307 08
Notes, loans or liens redeemed by maker in cash	67,980 38
Total reduction of Premium Note Account	377,815 99
Balance of Note Assets at end of the year	<u>\$ 4,195,658 77</u>

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	45,452	\$123,993,266 00	12,798	\$ 30,728,696 00	3,077	\$ 7,895,052 00	61,327	\$ 162,617,014 00
New policies issued	5,771	15,725,736 00	2,627	6,129,371 00	785	1,908,306 00	9,183	23,763,413 00
Old policies revived	44	109,500 00	19	45,000 00			63	154,500 00
Old policies increased	9	24,950 00	9	23,511 00			18	48,461 00
Additions by dividends		130,201 00		62,417 00				192,618 00
Totals	51,276	\$139,983,653 00	15,453	\$ 36,988,995 00	3,862	\$ 9,803,358 00	70,591	\$ 186,776,006 00
Deduct policies ceased to be in force:								
By death	902	\$ 2,730,944 00	80	\$ 177,892 00	36	\$ 94,200 00	1,018	\$ 3,003,036 00
By maturity (endowment)			131	213,043 00			131	213,043 00
By expiry (term)					611	1,632,207 00	611	1,632,207 00
By surrender	1,099	2,954,369 00	544	1,241,790 00	26	87,198 00	1,669	4,283,357 00
By lapse	821	1,989,974 00	305	575,097 00			1,126	2,565,071 00
Not taken	536	1,454,800 00	274	610,331 00	72	173,217 00	882	2,238,348 00
Total terminated	3,358	\$ 9,130,087 00	1,334	\$ 2,818,153 00	745	\$ 1,986,822 00	5,437	\$ 13,935,062 00
In force at the end of the year	47,918	\$130,853,566 00	14,119	\$ 34,170,842 00	3,117	\$ 7,816,536 00	65,154	\$ 172,840,944 00
Annuity bonds								4,087 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	210	\$ 699,275 00
Policies issued during the year	125	405,779 00
Totals	335	\$ 1,105,054 00
Ceased to be in force during the year	42	144,000 00
In force December 31, 1890	293	\$ 961,054 00
Losses incurred during the year	6	\$ 19,500 00
Losses paid during the year	3	12,000 00
Premiums received		33,071 80

National Life Insurance Company,

OF

MONTPELIER VERMONT.

Incorporated November 13, 1848.

CHARLES DEWEY, President.

GEO. W. REED, Secretary

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Premiums received, without deduction for commissions or other expenses	\$ 1,739,246 92
Premium notes, loans or liens taken in part payment of premiums	50,225 09
Total Premium Income	\$ 1,789,472 01
Received for interest on:	
Mortgage loans	172,487 48
Bonds owned and dividends on stocks	102,124 98
Premium notes, loans or liens	19,612 58
Other debts due the company	10,275 61
Received for rents	8,322 78
Total Income	\$ 2,102,295 44
Amount of net invested assets, December 31, of previous year	5,586,234 23
Total	\$ 7,688,529 67

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 370,321 94	
Premium notes, loans or liens used in payment of same	877 07	
Paid for matured endowments	36,075 00	
<hr/>		
Total amount actually paid for losses and matured endowments	\$ 407,274 01	
Paid for surrendered policies	187,665 24	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	18,390 58	
Dividends paid to policy-holders	114,619 65	
Premium notes, loans or liens used in payment of dividends to policy-holders	954 40	
Paid for commissions	334,162 44	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	30,569 42	
Paid for medical examiners' fees	29,097 27	
Paid for salaries and other compensation of officers and other office employés	29,503 25	
Paid for taxes, licenses, fees and fines	35,154 56	
Paid for rents	18,479 00	
Paid for furniture, fixtures and safes, for home and agency offices	3,216 35	
Paid for advertising, printing and stationery	22,436 80	
Paid for legal services, postage and express	8,713 72	
Net profit and loss	11,177 42	
<hr/>		
Total Disbursements	\$ 1,251,413 81	
Balance	\$ 6,437,115 86	

IV. INVESTED ASSETS.

Cost of real estate in cash, exclusive of incumbrances	\$ 226,100 89	
Loans on bonds and mortgage (first liens) on real estate	2,967,492 49	
Loans secured by pledge of bonds, stocks and other collateral	98,430 00	
Loans on the company's policies, assigned as collateral	342,381 76	
Premium notes, loans or liens on policies in force	67,422 61	
Cost value of bonds and stocks owned absolutely	2,337,531 04	
Cash in company's office	4,096 80	
Cash deposited in bank	100,434 76	
Agents' ledger balances	293,235 51	
<hr/>		
Total Net or Invested Assets	\$ 6,437,115 86	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 78,276 41	
Bonds and stocks	33,585 82	
Collateral loans	1,879 69	
Premium notes, loans or liens	12,751 10	
Market value of stocks and bonds over cost	110,090 84	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 5,447 22	
Gross deferred premiums on policies in force Dec. 31, 1890	164,959 88	
<hr/>		
Total	\$ 170,407 10	
Deduct 20 per cent. for average loading on above gross amount	34,081 42	
<hr/>		
Net amount of uncollected and deferred premiums	\$ 136,325 68	
Total Assets	\$ 6,810,025 40	

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 46,179 85
Total Assets (less Items Not Admitted)	\$ 6,763,855 55

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 5,605,084 97
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 5,000 00
Claims for death losses resisted by the company	2,000 00
Total policy claims	\$ 7,000 00
Unpaid dividends or surplus due policy-holders	1,573 40
Due on surrendered policies	3,199 46
Premiums paid in advance and extra reserve on special class of policies	297,746 18
Liabilities on policy-holders' account	\$ 5,914,604 01
Surplus on policy-holders' account	849,251 54
Total Liabilities	<u>\$ 6,763,855 55</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand, December 31, of previous year	\$ 54,253 52
Premium notes, loans or liens received during the year	50,225 09
Total	\$ 104,478 61
Deductions during the year, as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 877 07
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	18,390 58
Amount of notes, loans or liens used in payment of dividends to policy-holders	954 40
Amount of notes, loans or liens redeemed by maker, in cash	16,833 95
Total reduction of Premium Note Account	\$ 37,056 00
Balance of Note Assets at end of the year	<u>\$ 67,422 61</u>

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	9,580	\$26,582,743 00	9,242	\$12,181,798 00	2	\$ 3,000 00	18,824	\$ 38,767,541 00
New policies issued	4,341	11,761,900 00	1,477	337,000 00	1	20,000 00	5,819	15,098,900 00
Old policies revived	11	41,665 00	3	4,400 00			14	46,065 00
Old policies increased		1,040 00						1,040 00
Additions by change during the year		2,178 00		279 00	3	5,500 00		2,457 00
Totals	13,923	\$38,389,526 00	10,722	\$15,503,477 00	6	\$ 24,660 00	24,660	\$ 53,921,503 00
Deduct policies ceased to be in force—								
By death	159	\$ 283,199 00	64	\$ 88,000 00			159	\$ 371,199 00
By maturity	30	20,925 00	15	15,150 00			45	36,075 00
By expiry (term)	1	1,000 00			1	\$ 20,000 00	2	21,000 00
By surrender	204	696,073 00	695	848,035 00			899	1,517,108 00
By lapse	815	2,209,250 00	257	481,000 00			1,072	2,690,250 00
By change and decrease	27	380,475 00	24	140,595 00			51	521,070 00
Not taken	597	1,738,500 00	231	664,000 00			828	2,402,500 00
Total terminated	1,769	\$ 5,302,422 00	1,286	\$ 2,236,780 00	1	\$ 20,000 00	3,056	\$ 7,559,202 00
Net numbers and amount in force at end of year	12,163	\$33,087,104 00	9,436	\$13,266,697 00	5	\$ 8,500 00	21,604	\$ 46,362,301 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	127	\$ 533,000 00
Policies issued during the year	114	480,000 00
Totals	241	\$ 1,013,000 00
Deduct policies ceased to be in force during the year	76	345,500 00
Total policies in force December 31, 1890	165	\$ 667,500 00
Losses and claims incurred during the year	1	\$ 10,000 00
Losses and claims paid during the year	1	10,000 00
Premiums received		13,487 99

New England Mutual Life Insurance Co.,

OF

BOSTON MASSACHUSETTS.

Incorporated April 1, 1835.

BENJAMAN F. STEVENS, President

S. F. TRULL, Secretary

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions or other expenses	\$ 2,167,582 17	
Premium notes, loans or liens taken in part payment for premiums	634,256 29	
Total premium income	\$ 2,801,838 46	
Cash received for interest on :		
Mortgage loans	169,453 90	
Bonds owned and dividends on stock	628,435 80	
Premium notes, loans or liens	60,413 37	
Other debts due the company	61,436 81	
Cash received for rents	93,036 02	
Balance of profit and loss account	19,362 90	
Total Income	\$ 3,833,982 26	
Amount of net or invested assets on December 31, of previous year	19,082,849 16	
Total	\$22,916,831 42	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 1,344,330 08	
Premium notes, loans or liens used in pay- ment of the same	28,993 15	
Paid for matured and discounted endowments and additions	251,617 67	
Premium notes, loans or liens used in pay- ment of the same	5,599 33	
Total amount actually paid for losses, matured and dis- counted endowments		
	\$ 1,630,540 23	
Paid for surrendered policies	251,130 92	
Premium notes, loans or liens used in purchase of surren- dered policies and voided by lapse	42,241 35	
Dividends paid to policy-holders	568,595 64	
Premium notes, loans or liens used in payment of distribu- tions to policy-holders	19,780 85	
Paid for commissions to agents	229,553 95	
Paid for medical examiners' fees	16,613 00	
Paid for salaries and other compensation of officers and other office employés	102,215 35	
Paid for taxes, licenses, fees and fines	48,541 41	
Paid for advertising	17,399 22	
Paid for printing, stationery and other miscellaneous expenses	148,397 72	
Accrued interest on investments purchased during the year	4,733 50	
Total Disbursements	\$ 3,079,653 17	
Balance	\$19,837,178 25	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,710,325 21	
Loans on bonds and mortgages, (first liens) on real estate	3,050,545 00	
Loans on collaterals	1,912,550 00	
Loans on company's policies assigned as collateral	5,400 00	
Premium notes, loans or liens on policies in force	938,258 63	
Cost value of stocks and bonds owned absolutely	11,944,433 61	
Cash deposited in bank	275,665 80	
Total Net or Invested Assets	\$19,837,178 25	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 46,450 17	
Bonds and stocks	123,248 64	
Collateral loans	20,026 55	
Premium notes, loans or liens	24,200 00	
Rents due and accrued	13,589 16	
Market value of bonds and stocks, over cost	846,782 89	
Gross premiums due and unreported on policies in force Dec. 31, 1890	\$ 212,420 71	
Deduct 20 per cent. for average loading on above gross amount	42,484 14	
Total amount of uncollected and deferred premiums	\$ 169,936 57	
Total Assets	\$21,081,412 23	

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$18,716,691 00	
Claims for death losses due and unpaid	\$ 176,453 00	
Claims for matured endowments due and unpaid	21,074 00	
Total policy claims	\$ 197,527 00	
Unpaid dividends or surplus due policy-holders	87,987 54	
Liabilities on policy-holders' account	\$19,002,205 54	
Surplus on policy-holders' account	2,079,206 69	
Total Liabilities	\$21,081,412 23	

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st. of previous year	\$ 944,816 38	
Premium notes, loans or liens received during the year	634,256 29	
Total		\$ 1,579,072 67
Deductions during the year as follows:		
Premium notes, loans or liens used in payment of losses and claims	\$ 34,592 48	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	42,241 35	
Premium notes, loans or liens used in payment of distributions to policy-holders	19,780 85	
Premium notes, loans or liens redeemed by maker in cash	544,199 36	
Total reduction of Premium Note Account	\$ 640,814 04	
Balance of Note Assets at end of the year	\$ 938,258 63	

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	10,364	\$30,936,157 00	15,825	\$45,492,170 00	907	\$ 2,526,576 00	27,096	\$ 78,954,903 00
New policies issued		14,278 00	3,709	11,597,632 00	1	5,019 00	3,710	11,616,929 00
Old policies revived	18	66,000 00	25	53,086 00			43	119,086 00
Old policies increased		5,094 00	1	51,851 00			1	56,945 00
Totals	10,382	\$31,021,529 00	19,560	\$57,194,739 00	908	\$ 2,531,595 00	30,850	\$ 90,747,863 00
Deduct policies ceased to be in force:								
By death	330	\$ 1,071,895 00	117	\$ 384,157 00	2	\$ 4,005 00	449	\$ 1,460,057 00
By maturity			111	241,447 00			111	241,447 00
By expiry					150	383,070 00	150	383,070 00
By surrender	78	172,418 00	537	1,167,682 00	3	10,060 00	618	1,350,160 00
By lapse	11	46,500 00	489	1,143,530 00			500	1,190,030 00
By change and decrease	3	98,617 00		703,660 00		13 00	3	802,290 00
Not taken			400	1,296,000 00			400	1,296,000 00
Total terminated	442	\$ 1,389,430 00	1,654	\$ 4,936,476 00	155	\$ 397,148 00	2,231	\$ 6,723,054 00
Net numbers and amounts in force at end of year	9,960	\$29,632,099 00	17,906	\$52,258,263 00	753	\$ 2,134,447 00	28,619	\$ 84,024,809 00

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Policies in force Dec. 31, of previous year	5	\$ 16,536 00
Policies issued during the year	80	370,041 00
Total	85	\$ 386,577 00
Deduct those ceased to be in force during the year	3	8,602 00
Total number and amount in force Dec 31, 1890	82	\$ 377,975 00
Claims and losses unpaid Dec. 31, of previous year	1	1,000 00
Claims and losses incurred during the year	2	5,102 00
Total	3	\$ 6,102 00
Losses and claims paid during the year	3	6,102 00
Amount of distribution paid during the year		146 00
Premiums received		11,982 45

New York Life Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated, 1841.

WILLIAM H. BEERS, President.

RUFUS W. WEEKS, Actuary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

New premiums, without deductions for commissions or other expenses	\$ 7,857,408 00	
Renewal premiums, without deductions for commissions or other expenses.	16,949,735 78	
Premium notes taken in part payment for renewal premiums	1,870,808 80	
Total	\$ 26,677,952 58	
Deduct re-insurance in other companies	90,662 54	
Total premium Income.	\$ 26,587,290 04	
Interest on mortgage loans.	996,902 16	
Interest on bonds owned, and dividends on stocks.	3,211,428 19	
Interest on premium notes, loans or liens	23,955 09	
Interest on other debts due the company.	294,004 72	
Discounts on endowments paid in advance.	23,765 08	
Rents for use of company's property.	340,356 62	
Total Income	\$ 31,483,701 90	
Amount of net or ledger Assets, December 31, 1889	\$ 97,846,079 43	
Less contingent sinking fund for reduction in value of securities	568,525 11	
Invested Assets, less depreciation	\$ 97,277,554 32	
Total	\$128,761,256 22	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 6,066,797 86	
Deduct amount of re-insurance in other companies	82,250 60	
Total	\$ 5,984,547 26	
Paid for matured endowments and additions	1,093,725 22	
Total amount paid for losses and matured endowments	\$ 7,078,272 48	
Annuity	1,274,499 70	
Surrendered policies	2,663,563 99	
Dividends paid to policy-holders	2,263,207 85	
Commissions to agents	4,266,590 26	
Salaries and traveling expenses of managers of agencies, general, special and local agents	135,000 00	
Medical examiners' fees	245,891 87	
Salaries and other compensation of officers and other office employes	509,225 91	
Taxes, licenses, fees and fines	199,595 43	
Advertising	154,997 33	
All other items, postage, printing, stationery, etc.	1,171,018 68	
Total Disbursements	\$ 19,961,863 50	
Balance	\$108,799,392 72	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 14,341,917 35	
Loans on bonds and mortgages (first liens on real estate)	19,446,083 13	
Loans on collaterals	4,168,000 00	
Premium notes, loans or liens on policies in force	431,108 71	
Cost value of bonds, stocks and securities, owned absolutely	63,867,546 16	
Cash in company's office	6,358 69	
Cash in banks and trust companies	6,342,565 77	
Agents' balances	195,812 91	
Total net or invested Assets	\$108,799,392 72	

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 105,391 05	
Interest due and accrued on bonds and stocks	361,849 98	
Rents due and accrued	7,582 49	
Market value of bonds and stocks over cost value	3,383,438 58	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 1,431,828 15	
Gross deferred premiums on policies in force Dec. 31, 1890	1,858,327 00	
Total	\$ 3,290,155 15	
Deduct twenty per cent. for average loading on above gross amount	658,031 03	
Net amount of uncollected and deferred premiums	\$ 2,632,124 12	
Total Assets	\$115,289,778 94	

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 195,812 91	
Total Assets, less items not admitted	\$115,093,966 03	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest	\$ 59,385,994 00	
Deduct re-insurance in other companies	456,130 00	
Net re-insurance reserve	\$98,929,864 00	

Claims for matured endowments due and unpaid	\$ 39,889 77	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	967,602 98	
Death losses resisted by the company	10,000 00	
Amount due and unpaid on annuities claims	22,901 83	
Total policy claims		\$ 1,040,394 58
Premiums paid in advance		54,660 53
Liabilities on policy-holders' account		\$100,024,919 11
Surplus on policy-holders' account		15,069,046 92
Total Liabilities		\$115,093,966 03
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$ 8,670,539 50	
Estimated surplus accrued on all other policies	6,398,507 42	

VIII. PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, of previous year	\$ 367,394 39	
Premium notes received during the year	255,710 65	
Total		\$ 623,105 04
Reductions during the year:		
Amount of notes used in payment of claims	\$ 29,618 87	
Amount of notes used in purchase of surrendered policies, and voided by lapse	21,552 36	
Amount of notes used in payment of dividends to policy-holders	1,001 01	
Amount of notes redeemed by maker in cash	139,824 09	
Total reduction of Premium Note Account		\$ 191,996 33
Balance Note Assets at the end of the year		\$ 431,108 71

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Life, including joint life.		Endowment.		Term.		Annuit's.	Reversionary additions.			Total policies and reversions.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Life.	Endowment.	Total.	No.	Amount.
Policies and additions in force December 31, 1889.	101,230	\$ 346,196,900 00	41,637	\$ 143,220,200 00	915	\$ 2,012,000 00	6,599	\$ 3,418,237 00	\$ 954,633 00	\$ 4,172,870 00	150,381	\$ 495,601,970 00
New policies issued.	30,910	116,315,800 00	10,126	34,016,700 00	3,758	4,334,200 00	1,030	.....	.....	.....	45,524	154,666,700 00
Old policies revived.	183	854,559 00	46	180,883 00	.....	.....	1	.....	.....	.....	230	1,035,442 00
Old policies increased, . . . . .	.....	120,740 00	.....	.....	.....	61,783 00	.....	.....	.....	.....	.....	182,523 00
Addition by dividends . . . . .	.....	.....	.....	.....	.....	.....	.....	2,567,900 00	1,123,500 00	3,691,400 00	.....	3,691,400 00
Totals	132,323	\$ 463,487,999 00	51,809	\$ 177,417,783 00	4,373	\$ 6,407,983 00	7,630	\$ 5,786,137 00	\$ 2,078,133 00	\$ 7,864,270 00	196,135	\$ 655,178,035 00
Deduct policies and additions terminated in 1890:												
By death	1,371	\$ 4,818,308 00	394	\$ 1,374,470 00	10	\$ 12,600 00	.....	\$ 96,578 00	\$ 17,595 00	\$ 114,173 00	1,775	\$ 6,319,551 00
By maturity and discount. . . . .	.....	.....	649	1,018,538 00	.....	.....	.....	.....	71,032 00	71,032 00	649	1,089,570 00
By expiry . . . . .	.....	.....	.....	.....	10	23,410 00	331	.....	.....	.....	341	23,410 00
By surrender	1,875	\$ 7,554,443 00	956	\$ 3,602,590 00	5	\$ 2,400 00	8	2,402,941 00	1,032,833 00	3,435,774 00	2,844	14,595,207 00
By lapse	6,682	21,870,391 00	2,006	7,123,218 00	593	703,700 00	8	13,640 00	8,167 00	21,807 00	9,289	29,719,116 00
By change and decrease . . . . .	.....	5,100 00	.....	1,193,191 00	.....	.....	.....	.....	.....	.....	.....	1,198,291 00
Not taken.	5,141	22,472,557 00	2,319	9,959,034 00	301	462,373 00	7	.....	.....	.....	7,768	32,894,164 00
Total terminated	15,069	\$ 56,720,799 00	6,324	\$ 24,271,041 00	919	\$ 1,204,683 00	354	\$ 2,513,159 00	\$ 1,129,627 00	\$ 3,642,786 00	22,666	\$ 85,839,309 00
Net number and amount in force December 31, 1890 .	117,254	\$ 406,767,200 00	45,485	\$ 153,146,742 00	3,454	\$ 5,203,300 00	7,276	\$ 3,272,978 00	\$ 948,506 00	\$ 4,221,484 00	173,469	\$ 569,338,726 00
Policies re-insured . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,745,000 00

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Policies in force December 31, of the previous year	976	\$ 4,814,232 00
Policies issued during the year	612	2,771,480 00
Totals	1,588	\$ 7,585,710 00
Deduct policies ceased to be in force during tke year	323	1,570,635 00
Policies in force December 31, 1890	1,265	\$ 6,015,075 00
Losses unpaid December 31, 1889	2	\$ 13,000 00
Losses incurred during the year	14	99,267 06
Total	16	\$ 112,267 06
Losses paid during the year		100,267 06
Premiums received		201,193 76

Northwestern Mutual Life Insurance Co.,

OF

MILWAUKEE WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, President.

J. W. SKINNER, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deduction for commission or other expenses	\$8,674,943 45	
Premium notes, loans or liens taken in payment for premiums	70,469 09	
Premiums paid by surrendered policies	175,540 94	
Cash received from annuities	1,821 61	
Total premium Income	\$8,922,775 09	
Received for interest on mortgage loans	1,832,238 63	
Received for interest on bonds owned	135,840 22	
Received for interest on premium notes, loans or liens	54,614 41	
Received for interest on other debts due the company	107,155 33	
Received as discounts on endowments paid in advance	1,079 54	
Received as rents	65,574 83	
Total Income	\$11,119,278 05	
Amount of net or invested assets December 31, of previous year	35,643,738 81	
Total	\$46,763,016 86	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$2,091,999 68	
Premium notes, loans or liens used in payment of the same	30,290 57	
Cash paid for matured endowments and additions	459,984 35	
Premium notes, loans or liens used in payment of the same	10,513 73	
Total amount paid for losses and matured endowments	\$2,592,788 33	
Paid for surrendered policies, including reconverted additions	151,207 84	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	14,122 95	
Cash surrender values applied in payment of premiums	175,540 94	
Dividends paid policy-holders	894,020 86	
Premium notes, loans or liens used in payment of dividends to policy-holders	95,454 82	
Paid commissions to agents	1,342,994 04	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	31,169 43	
Paid for medical examiner's fees, including salaries of medical director and assistants	103,854 07	
Paid for salaries and other compensation of officers and other office employes, exclusive of medical director and law department	153,335 39	
Paid for taxes, licenses, fees and fines	115,074 49	
Paid for rents	3,968 26	
Paid for commuting commission	18,181 36	
Paid for furniture, fixtures and safes	4,511 26	
Paid for advertising	6,301 21	
Paid for postage and other miscellaneous expenses	253,626 75	
Premiums on bonds bought in 1890	26,652 97	
Total Disbursements	\$ 5,982,804 97	
Balance	\$40,780,211 89	

IV. INVESTED ASSETS.

Cost value of real estate, exclusive of all encumbrances	\$ 997,106 22	
Loans on bonds and mortgages (first liens) on real estate	35,455,653 15	
Premium notes, loans or liens on policies in force	620,741 62	
Par value of bonds owned	2,801,600 00	
Cash in company's office	350,643 06	
Cash deposited in bank	556,814 49	
Bills receivable	250 00	
Agents' ledger balances	15,403 35	
Total net or Invested Assets	\$40,780,211 89	

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	485,544 21	
Interest due and accrued on premium notes	24,183 82	
Rents on company's property	5,423 37	
Market value of bonds over par	162,527 29	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 329,441 97	
Cash deferred premiums on policies in force Dec. 31, 1890	790,586 00	
Total	\$ 1,120,027 97	
Deduct 20 per cent. for average loading on above gross amount	224,005 59	
Net amount of uncollected and deferred premiums	\$ 896,022 38	
Total Assets	\$42,353,912 96	

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 15,403 35	
Bills receivable	250 00	
Total	15,653 35	
Total Assets (less Items not Admitted)	\$42,338,259 61	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of Dec., 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest	\$35,424,507 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$ 164,530 98
Claims for death losses resisted by the company	29,775 00
<hr/>	
Total policy claims	194,305 98
Unpaid dividends or surplus due policy-holders	60,000 00
Premiums paid in advance	2,000 00
Accrued commission	10,000 00
Reserve for paid-up insurance claimable and for annuities	130,775 00
<hr/>	
Liabilities on policy-holders' account	\$35,821,587 98
Surplus on policy-holders' account	6,516,671 63
<hr/>	
Total Liabilities	<u>\$42,338,259 61</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 702,541 09
Premium notes, loans or liens received during the year	71,317 97
<hr/>	
Total	\$ 773,859 96
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 40,804 30
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	14,122 95
Amount of notes, loans or liens used in payment of dividends to policy-holders	95,454 82
Amount of notes, loans or liens redeemed by maker, in cash	20,736 27
<hr/>	
Total reduction of Premium Note Account	171,118 34
Balance of note assets at the end of the year	\$ 602,741 62
<hr/>	

XI. 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	66,732	\$161,415,548 00	17,089	\$ 37,008,668 00	508	\$ 3,981,707 00	84,329	\$ 202,405,923 00
New policies issued	19,432	50,192,048 00	3,218	7,208,226 00	396	1,361,500 00	32,046	58,761,774 00
Old policies revived	286	718,456 00	85	185,105 00	1	6,832 00	372	910,393 00
Old policies increased	30	.....	18	.....	.....	74,345 00	48	74,345 00
Additions by dividends during the year . . . . .	.....	83,142 00	.....	60,209 00	.....	2,421,091 00	.....	2,564,442 00
Totals	86,480	\$212,409,194 00	20,410	\$ 44,462,208 00	905	\$ 7,845,475 00	107,795	\$ 264,716,877 00
Deduct policies ceased to be in force :								
By death	722	\$ 1,816,187 00	115	\$ 257,507 00	14	\$ 54,133 00	851	\$ 2,127,827 00
By maturity . . . . .	.....	.....	320	474,110 00	1	2,000 00	321	476,110 00
By expiry . . . . .	.....	.....	.....	.....	261	3,324,687 00	261	3,324,687 00
By surrender	485	1,176,759 00	244	516,619 00	4	11,980 00	733	1,705,358 00
By lapse	4,033	9,335,541 00	755	1,344,000 00	60	182,700 00	4,848	10,862,241 00
By change and decrease . . . . .	.....	472,872 00	.....	53,588 00	5	.....	5	526,460 00
Not taken	1,851	5,718,828 00	379	960,643 00	21	105,916 00	2,251	6,785,387 00
Total terminated	7,091	\$ 18,520,187 00	1,813	\$ 3,606,467 00	366	\$ 3,681,416 00	9,270	\$ 25,808,070 00
Net number and amount in force at the end of the year	79,389	\$193,889,007 00	18,597	\$ 40,855,741 00	539	\$ 4,164,059 00	98,525	\$ 238,908,807 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31st of previous year	1,429	\$ 4,761,399 00
Policies issued during the year	626	1,795,605 00
Totals	2,055	\$ 6,557,004 00
Deduct number and amount which have ceased to be in force during the year	151	433,612 00
Total number and amount of policies in force December 31, 1890	1,904	\$ 6,123 392 00
Losses unpaid December 31, previous year	3	\$ 8,000 00
Losses incurred during the year	33	89,002 00
Total	36	\$ 97,002 00
Losses paid during the year	32	84,002 00
Premiums received		222,560 55

Pacific Mutual Life Insurance Co.,

OF

SAN FRANCISCO CALIFORNIA.

Incorporated December 28, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

I. CAPITAL.

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

II. INCOME DURING THE YEAR 1890.

Premiums received without deductions for commissions and other expenses: life, \$367,084.63; accident, \$28,939.35; total	\$ 651,023 98
Premium notes, loans or liens taken in part payment for premiums	31,575 21
Premiums paid by dividends and surrendered policies	56,928 65
Total	\$ 739,527 84
Deduct reinsurance	5,669 70
Total premium income	\$ 733,858 14
Cash received for interest on:	
Mortgage loans	101,824 63
Bonds owned and dividends on stock	12,793 99
Premium notes, loans or liens	6,102 96
Other debts due the company	2,890 58
Cash received for rents	744 99
Total income	\$ 858,125 20
Amount of net or invested assets, December 31, of previous year	1,923,869 17
Total	\$ 2,781,994 37

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses: life, \$153,702.74; accident, \$148,263.20; total	\$ 301,965 94	
Premium notes, loans or liens used in payment of same	4,411 66	
Matured endowments and additions	75,129 94	
Premium notes, loans or liens used in payment of the same	2,180 46	
Total	\$ 383,688 00	
Deduct re-insurance	7,733 63	
Total amount actually paid for losses and matured endowments	\$ 375,954 37	
Paid to annuitants	3,350 00	
Paid for surrendered policies	900 00	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	7,327 97	
Surrender values applied in payment of premiums	61,455 98	
Dividends paid policy-holders	33,718 26	
Premium notes, loans or liens used in payment of dividends to policy-holders	836 29	
Paid stockholders for interest or dividends	10,000 00	
Paid for commissions to agents	152,099 38	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	16,772 83	
Medical examiners' fees	8,383 23	
Salaries and other compensation of officers and other office employés	42,134 92	
Taxes, licenses, fees and fines	6,870 05	
Paid for rents	4,353 89	
Paid for advertising	4,588 63	
Printing, stationery, postage and other miscellaneous expenses	26,873 44	
Total Disbursements	\$ 755,619 24	
Balance	\$ 2,026,375 13	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 243,876 32
Loans on bond and mortgage (first liens) on real estate	1,290,080 70
Loans on collaterals	2,500 00
Loans on company's policies assigned as collateral	26,252 97
Premium notes, loans or liens on policies in force	42,679 06
Value of stocks and bonds owned absolutely	278,462 50
Cash in company's office	12,564 33
Cash in bank	104,198 64
Agents' ledger balances	22,316 20
Furniture and fixtures	3,444 21
Total Net or Invested Assets	\$ 2,026,375 13

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$	58,795 35
Bonds and stocks		4,498 50
Collateral loans		215 00
Premium notes, loans or liens		5,671 62
Market value of stocks and bonds over cost		9,597 50
Gross premiums due and unreported on policies in force December 31, 1890	\$ 169,945 13	
Gross deferred premiums on policies in force Dec. 31, 1890	36,856 55	
Total	\$ 206,801 68	
Deduct 20 per cent. for average loading on above gross amount	46,485 33	
Net amount of uncollected and deferred premiums	\$ 160,316 25	
Printed supplies	3,000 00	
Total Assets	\$ 2,268,469 45	

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 3,444 21	
Agents' balances	22,316 20	
Supplies, printed matter and stationery	3,000 00	
Total		\$ 28,760 41
Total Assets (less Items not Admitted)		\$ 2,239,709 04

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest		\$ 1,912,073 00
Reserve for accident policies		134,750 00
Claims for death losses due and unpaid	\$ 5,000 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	12,120 00	
Claims for death losses resisted by the company	5,000 00	
Total policy claims		\$ 22,120 00
Liabilities on policy-holders' account		\$ 2,068,943 00
Surplus on policy-holders' account		170,766 04
Total Liabilities		\$ 2,239,709 04

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 56,025 16	
Premium notes, loans or liens received during the year	31,575 21	
Total		\$ 87,600 37
Deductions during the year, as follows:		
Premium notes, loans or liens used in payment of losses and claims	\$ 4,411 66	
Premium notes, loans or liens used in payment of matured endowments	2,180 46	
Premium notes, loans or liens used in payment of dividends to policy-holders	836 29	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	7,327 97	
Premium notes, loans or liens redeemed by makers, in cash	30,164 93	
Total reduction of Premium Note Account		\$ 44,921 31
Balance of Note Assets at the end of the year		\$ 42,679 06

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 (accident)	13,465	\$29,512,800 00					13,465	\$ 29,512,800 00
Policies and additions in force at the end of the previous year (life)	3,328	8,744,565 00	573	\$ 1,572,126 00	169	\$ 364,318 00	4,070	10,681,100 00
New policies issued (accident)	24,511	60,124,544 00					24,511	60,124,544 00
New policies issued (life)	970	2,718,965 00	188	596,600 00			1,158	3,315,565 00
Old policies revived (life)	13	40,500 00	3	7,000 00			16	47,500 00
Old policies increased (life)		9,000 00						9,000 00
Additions by dividends during the year		4,250 00		1,764 00				6,014 00
Totals (accident)	37,976	\$89,637,344 00					37,976	\$ 89,637,344 00
Totals (life)	4,311	11,517,371 00	764	\$ 2,177,490 00	169	\$ 364,318 00	5,244	14,059,179 00
Deduct policies ceased to be in force—								
By death (accident)	48	\$ 78,368 00					48	\$ 78,368 00
By death (life)	48	137,729 00	4	\$ 8,600 00	3	\$ 8,000 00	55	154,329 00
By maturity			5	58,346 00			5	58,346 00
By expiry (accident)	19,429	46,896,430 00					19,429	46,896,430 00
By expiry (life)					5	20,618 00	5	20,618 00
By surrender (accident)	300	810,618 00					300	810,618 00
By surrender (life)	62	268,500 00	22	84,500 00	2	15,000 00	86	368,000 00
By lapse	299	852,600 00	66	203,500 00	4	10,000 00	369	1,066,100 00
By change and decrease		15,500 00	1	5,000 00			1	20,500 00
Not taken (accident)	3,285	6,959,311 00					3,285	6,959,311 00
Not taken (life)	151	488,000 00	46	164,000 00			197	652,000 00
Total terminated (accident)	23,062	\$54,744,727 00					23,062	\$ 54,744,727 00
Total terminated (life)	560	1,762,329 00	144	\$ 523,946 00	14	\$ 53,618 00	718	2,339,893 00
Net number and amount in force at the end of the year (accident)	14,914	\$34,892,617 00					14,914	\$ 34,892,617 00
Net number and amount in force at the end of the year (life)	3,751	9,755,042 00	620	\$ 1,653,544 00	155	\$ 310,700 00	4,526	11,719,286 00
Policies re-insured (accident)							331	1,489,713 00
Policies re-insured (life)							2	28,471 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year (accident)	775	\$ 3,325,200 00
Policies in force December 31, of previous year (life)	141	467,209 00
Policies issued during the year (accident)	1,345	5,519,450 00
Policies issued during the year (life)	168	639,500 00
<hr/>		
Totals (accident)	2,120	\$ 8,844,650 00
Totals (life)	309	1,106,509 00
Deduct policies ceased to be in force during the year (accident)	1,293	5,328,900 00
Deduct policies ceased to be in force during the year (life)	58	235,000 00
<hr/>		
Policies in force December 31, 1890 (accident)	827	\$ 3,315,750 00
Policies in force December 31, 1890 (life)	251	871,509 00
<hr/>		
Losses incurred during the year (accident)		\$ 8,457 00
Losses paid during the year (accident)		8,457 00
Premiums received: accident, \$19,615.43; life, \$21,152.26; total		40,767 69

Penn Mutual Life Insurance Co.,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated February 24, 1847.

EDWARD M. NEEDLES, President.

HENRY C. BROWN, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Premiums received without deduction	\$ 3,495,678 72	
Premiums, notes or liens taken in part pay- ment for premiums	113,508 96	
Received for annuities	2,305 95	
<hr/>		
Total	\$ 3,612,493 63	
Deduct amount paid for re-insurance	4,302 64	
<hr/>		
Total premium Income		\$ 3,608,190 99
Received for interest on:		
Mortgage loans	280,664 30	
Bonds owned and dividends on stock	359,745 81	
Premium notes, loans and liens	39,359 56	
Collateral loans	144,253 75	
General account	4,409 17	
Received for rents	14,653 55	
Profits on bonds, stocks and real estate actually sold	95,589 74	
<hr/>		
Total income		\$ 4,546,866 96
Amount of net or invested assets December 31, of previous year		14,298,397 14
<hr/>		
Total		\$ 18,845,264 10

III. DISBURSEMENTS DURING THE YEAR 1990.

Losses and additions	\$ 1,032,974 92
Premium notes used in payment of same	21,934 15
Matured endowments and additions	177,725 52
Premium notes used in payment of the same	7,826 48

Total	\$ 1,260,461 07
Deduct amount received for re-insurance	10,000 00

Total amount actually paid for losses and matured endowments	\$ 1,250,461 07
Paid to annuitants	1,018 85
Paid for surrendered policies	203,397 37
Premium notes used in purchase of surrendered policies	20,514 85
Dividends paid policy-holders	529,678 79
Premium notes used in payment of dividends to policy-holders	66,388 57
Commission to agents	397,478 54
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	131,518 17
Medical examiners' fees	38,454 79
Paid for salaries and other compensation of officers and other employes	79,713 77
Paid for taxes, licenses, fees and fines	98,659 34
Paid for rents	28,339 18
Paid for furniture, fixtures and safes	4,731 30
Paid for advertising, printing and supplies	30,425 88
Paid for postage and miscellaneous expenses	32,154 61
Total Disbursements	\$ 2,912,935 38
Balance	\$ 15,932,328 72

IV. INVESTED ASSETS.

Cost value of real estate, unencumbered	\$ 958,851 60
Loans on bonds and mortgages, (first liens) on real estate	5,433,458 65
Loans on collaterals	2,090,631 05
Loans on companies' policies assigned as collateral	526,747 00
Premium notes, loans or liens on policies in force	557,618 62
Cost value of stocks and bonds owned absolutely	6,084,164 43
Cash in company's office	836 37
Cash deposited in bank	200,508 14
Bills receivable	47,485 50
Agents' ledger balances	7,237 36
Bills receivable secured by collateral	24,700 00
Sundry accounts	10,000 00
Total net or Invested Assets	\$ 15,932,328 72

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 98,002 65
Interest due and accrued on collateral loans	29,227 64
Rents due on company's property	3,508 32
Market value of stocks and bonds, over cost	104,409 57
Gross premiums due and unreported on policies in force December 31, 1890	\$ 269,590 44
Gross deferred premiums on policies in force Dec. 31, 1890	239,639 69
Total	\$ 509,230 13
Deduct 20 per ct. for average loading on above gross amount	101,846 03
Net amount of uncollected and deferred premiums	\$ 407,384 10
Total Assets	\$ 16,574,861 00

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 7,237 36
Bills receivable	72,185 50
Sundry accounts	10,000 00
Total	\$ 89,422 86
Total Assets (less items not admitted)	\$ 16,485,438 14

VII. LIABILITIES.

Present value of all the outstanding policies in force on the thirty-first day of December 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$ 14,158,395 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	144,320 00
Unpaid dividends or surplus due policy-holders	49,428 45
Life rate endowment fund and reserve or special class of policies	490,742 68
Premiums paid in advance	10,541 24
Scrip outstanding	8,680 00
Depreciation on collateral loans	10,283 60
Liabilities on policy-holders' account	\$ 14,872,390 97
Surplus on policy-holders' account	1,613,047 17
Total Liabilities	\$ 16,485,438 14

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, of previous year	\$ 555,061 59
Premium notes, loans or liens received during the year	128,198 11
Total	\$ 683,259 70
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses and claims	\$ 29,760 63
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	20,514 85
Notes, loans or liens used in payment of dividends to policy-holders	66,388 57
Notes, loans or liens redeemed by maker in cash	8,977 03
Total reduction of Premium Note Account	\$ 125,641 08
Balance note assets at end of year	\$ 557,618 62

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	20,757	\$55,539,874 00	9,933	\$21,426,765 00	718	\$ 2,102,941 00	31,408	\$ 79,069,580 00
New policies issued	4,416	12,639,585 00	2,360	6,091,617 00	244	802,666 00	7,020	19,533,868 00
Old policies revived	111	196,626 00	136	113,435 00	277	661,889 00	524	971,950 00
Old policies changed and increased	11	64,000 00	3	14,000 00	.....	.....	14	78,000 00
Additions by dividends . . . . .	..	.....	.....	.....	.....	79,454 00	..	79,454 00
Totals	25,295	\$68,440,085 00	12,432	\$27,645,817 00	1,239	\$ 3,646,950 00	38,966	\$ 99,732,852 00
Deduct policies ceased to be in force:								
By death	343	\$ 925,953 00	66	\$ 152,798 00	9	\$ 36,003 00	418	\$ 1,114,754 00
By maturity . . . . .	.....	.....	118	184,462 00	.....	1,090 00	118	185,552 00
By expiry . . . . .	.....	.....	.....	.....	114	312,800 00	114	312,800 00
By surrender	236	540,521 00	184	292,468 00	73	230,740 00	493	1,063,829 00
By lapse	1,066	2,671,600 00	467	943,000 00	28	89,438 00	1,561	3,774,038 00
By change and decrease	4	145,350 00	12	155,660 00	4	79,718 00	20	398,128 00
Not taken	511	1,630,000 00	378	1,021,300 00	8	23,750 00	897	2,675,050 00
Total terminated	2,160	\$ 5,913,524 00	1,225	\$ 2,749,088 00	236	\$ 791,539 00	3,621	\$ 9,454,151 00
Net number and amount in force at end of year	23,135	\$62,526,561 00	11,207	\$24,896,729 00	1,003	\$ 2,855,411 00	35,345	\$ 90,278,701 00
Policies re-insured . . . . .	.....	.....	.....	.....	.....	.....	29	\$ 157,160 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	368	\$ 1,335,000 00
Policies issued during the year	197	801,500 00
Totals	565	\$ 2,136,500 00
Deduct policies ceasing to be in force during the year	85	391,250 00
Total policies in force December 31, 1890	480	\$ 1,745,250 00
Losses incurred during the year	9	\$ 36,000 00
Losses paid during the year	8	31,000 00
Premiums received		61,101 86

Provident Savings Life Assurance Society,

OF

NEW YORK NEW YORK.

Incorporated Februray 25, 1875.

SHEPPARD HOMANS, President.

WILLIAM E. STEVENS, Secretary.

I. CAPITAL.

Amount of Capital Stock paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 1,176,716 17
Premiums paid by dividends	345,828 04
Total	\$ 1,522,544 21
Deduct amount paid for re-insurance	9,953 68
Total premium income	\$ 1,512,590 53
Cash received for interest on:	
Mortgage loans	7,225 29
Bonds owned and dividends on stock	21,320 44
Collateral loans	783 98
Deposits in trust companies	1,487 54
Total income	\$ 1,543,407 78
Amount of net or invested Assets at the end of previous year	697,479 21
Total	\$ 2,150,886 99

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 716,931 60	
Deduct re-insurance in other companies	9,973 60	
Total amount actually paid for losses and matured endowments		\$ 706,958 00
Paid to annuitants		100 00
Paid for surrendered policies		1,491 88
Dividends paid policy-holders		346,529 48
Paid for commissions to agents		173,546 37
Cash paid for salaries and traveling expenses of managers of agencies, and general and special local agents		16,102 55
Paid for medical examiner's fees		20,228 05
Paid for salaries and other compensation of officers and other office employes		43,749 26
Paid for taxes, licenses, fees and fines		15,999 88
Paid for rents		19,232 15
Paid for commuting commissions		2,000 00
Advanced to agents		10,274 91
Paid for furniture, fixtures and safes		1,567 34
Paid for advertising		17,714 30
Paid for stationery, printing, and miscellaneous expenses		25,791 13
Total Disbursements		1,401,285 30
Balance		\$ 749,601 69

IV. INVESTED ASSETS.

Cost value of real estate and building in course of erection (unencumbered)	\$ 61,708 83	
Loans on bond and mortgage (first liens) on real estate	107,900 00	
Loans on collaterals	22,500 00	
Loans on company's policies, assigned as collateral	3,750 00	
Cost value of stocks and bonds owned absolutely	443,951 34	
Cash in company's office	804 46	
Cash in bank	90,350 31	
Agents' ledger balances	18,636 75	
Total net or Invested Assets	\$ 749,601 69	
Deduct depreciation	13,467 50	
Total Net or Invested Assets, less depreciation		\$ 736,134 19

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 663 84	
Bonds and stocks	4,616 64	
Collateral loans	301 54	
Market value of stocks and bonds over cost	3,267 50	
Market value of real estate over cost	14,000 00	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 65,624 14	
Gross deferred premiums on policies in force Dec. 31, 1890	96,930 44	
Total	\$ 162,554 58	
Deduct 20 per cent. for average loading on above gross amount	32,510 92	
Net amount of uncollected and deferred premiums		\$ 130,043 66
Total Assets		\$ 889,027 37

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 18,636 75	
Total	\$ 18,636 75	
Total Assets (less items not admitted)		\$ 870,390 62

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 316,907 00	
Claims for death losses in process of adjustment	\$ 132,000 00	
Claims for death losses resisted by the company	2,000 00	
Total policy claims	\$ 450,907 00	
Liabilities on policy-holders' account	\$ 419,483 62	
Surplns on policy-holders' account		
Total Liabilities	\$ 870,390 62	

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	117	\$ 71,586 00	135	\$ 122,150 00	15,499	\$60,760,372 00	15,751	\$ 60,954,108 00
New policies issued	20	40,500 00	196	279,100 00	4,595	15,768,480 00	4,811	16,088,080 00
Old policies revived					18	62,000 00	18	62,000 00
Old policies increased	1	5,250 00			11	19,000 00	12	24,250 00
Totals	138	\$ 117,336 00	331	\$ 401,250 00	20,123	\$76,609,852 00	20,592	\$ 77,128,438 00
Policies ceased to be in force:								
By death	1	\$ 1,000 00			172	\$ 781,175 00	173	\$ 782,175 00
By expiry (term)					2,732	9,491,345 00	2,732	9,491,345 00
By surrender	4	2,500 00	12	\$ 11,200 00			16	13,700 00
By lapse	7	11,450 00	26	17,000 00			33	28,450 00
By change and decrease					1	166,259 00	1	166,259 00
Not taken	1	2,000 00	27	43,000 00	392	1,470,000 00	420	1,515,000 00
Total terminated	13	\$ 16,950 00	65	\$ 71,200 00	3,297	\$11,908,779 00	3,375	\$ 11,996,929 00
In force at the end of the year	125	\$ 100,385 00	226	\$ 330,050 00	16,826	\$64,701,073 00	17,217	\$ 65,131,509 00
Policies re-insured					131	666,500 00	131	666,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	62	\$ 196,000 00
Policies issued during the year	8	56,000 00
Total	70	\$ 252,000 00
Policies ceased to be in force during the year,	40	133,000 00
In force December 31, 1890	30	\$ 119,000 00
Losses and claims incurred during the year	1	\$ 10,000 00
Losses and claims paid during the year	1	10,000 00
Premiums received		1,999 35

Prudential Insurance Company of America,

OF

NEWARK NEW JERSEY.

Incorporated 1873.

JOHN F. DRYDEN, President.

FORREST F. DRYDEN, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 837,200 00

II. INCOME DURING THE YEAR 1890.

New and renewal premiums, without deductions for commissions and other expenses	\$ 5,639,610 50	
Deduct premiums paid for re-insurance	2,734 86	
Total premium income	\$ 5,636,875 64	
Cash received for interest on:		
Mortgage loans	159,871 89	
Bonds owned and dividends on stock	11,140 01	
Cash loans to policy-holders	19 15	
Bank balances, &c.	2,124 41	
Cash received for rents	11,621 44	
Total Income	\$ 5,821,652 54	
Amount of net or ledger assets December 31, of previous year	3,795,077 20	
Total	\$ 9,616,729 74	

III. DISBURSEMENTS DURING THE YEAR 1890.

Total amount actually paid for losses	\$ 1,749,713 84	
Paid for surrendered policies	5,043 09	
Policy loans or liens used in purchase of surrendered policies, and voided by lapse	140 87	
Paid stockholders for interest or dividends	83,720 00	
Paid commissions to agents	1,469,727 74	
Paid for salaries and traveling expenses of superintendent, assistant superintendent and inspectors	804,499 10	
Paid for medical examiners' fees	100,077 85	
Paid for salaries and other compensation of officers and other office employes	211,695 57	
Paid for taxes, licenses, fees and fines	70,594 48	
Paid for rents	4,419 00	
Paid for furniture, fixtures and safes	4,200 70	
Paid for advertising	45,669 31	
Paid for stationery, postage, printing and other miscella- neous expenses	85,673 57	
Total Disbursements	\$ 4,635,175 12	
Balance	\$ 4,981,554 62	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 625,044 27
Loans on bonds and mortgage (first liens) on real estate . .	3,682,797 00
Loans on the company's policies, assigned as collateral . . .	1,704 05
Cost value of bonds and stocks owned absolutely	354,012 50
Cash in company's office	8,132 42
Cash deposited in bank	309,864 38
Total net or Invested Assets	\$ 4,981,554 62
Deduct depreciation to bring same to market value	4,077 50
Total net or ledger Assets (less depreciation)	\$ 4,977,477 12

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 45,196 69
Bonds and stocks	2,330 00
Premium notes, loans or liens	40 04
Rents due and accrued	183 33
Net amount of uncollected and deferred premiums	59,667 84
Furniture, fixtures and safes	41,253 97
Stationery	9,915 70
Total Assets	\$ 5,136,064 69

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 41,253 97
Stationery	9,915 70
Total	\$ 51,169 67
Total Assets (less items not admitted)	\$ 5,084,895 02

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 3,738,981 00
Liabilities on policy-holders' account	\$ 3,738,881 00
Surplus on policy-holders' account	1,345,914 02
Total Liabilities	\$ 5,084,895 02

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	1,428	\$ 1,686,770 00	310	\$ 328,550 00	101	\$ 313,542 00	1,839	\$ 2,328,862 00
New policies issued	2,000	2,375,043 00	328	400,566 00	117	249,763 00	2,445	3,025,372 00
Old policies revived	28	32,000 00	10	10,000 00	1	2,700 00	39	44,700 00
Old policies increased		1,000 00				4,304 00		5,304 00
Totals	3,456	\$ 4,094,813 00	648	\$ 739,116 00	219	\$ 570,309 00	4,323	\$ 5,404,238 00
Deduct policies ceased to be in force:								
By death	15	\$ 13,500 00	1	\$ 5,000 00	2	\$ 6,197 00	18	\$ 24,697 00
By surrender	10	20,500 00	2	1,300 00			12	21,800 00
By lapse	598	646,600 00	80	75,000 00	30	92,745 00	708	814,345 00
By change and decrease	27	46,500 00	6	7,000 00	8	42,570 00	41	96,070 00
Not taken	213	285,500 00	55	63,000 00	4	13,670 00	272	368,170 00
Total terminated	863	\$ 1,012,600 00	144	\$ 157,300 00	44	\$ 155,182 00	1,051	\$ 1,325,082 00
Net numbers and amounts in force at the end of year .	2,593	\$ 3,082,213 00	504	\$ 581,816 00	175	\$ 415,127 00	3,272	\$ 4,079,156 00
Policies re-insured	6	15,000 00			23	81,863 00	29	96,863 00

Industrial policies in force December 31, 1890	No. 1,228,332	Amount. \$135,084,498 00	Health insurance and weekly annuities in force Dec. 31, 1890	No. 197	Amount. \$ 774 00
--	---------------	--------------------------	--	---------	-------------------

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	12	\$ 14,000 00
Policies issued during the year	46	58,500 00
Totals	58	\$ 72,500 00
Deduct those ceased to be in force during the year	10	10,000 00
In force December 31, 1890	48	\$ 62,500 00
Losses and claims incurred during the year	43	\$ 3,836 25
Losses and claims paid during the year	43	3,836 25
Premiums received		22,598 22

The Travelers Insurance Company,

OF

HARTFORD CONNECTICUT.

Incorporated June 17, 1863.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

I. CAPITAL.

Amount of Capital actually paid up in cash \$ 600,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums, without deductions for commissions or other expenses	\$ 323,897 22	
Cash received for renewal premiums	1,222,319 58	
Total	\$ 1,546,216 80	
Deduct amount paid for re-insurance in other companies	31,148 09	
Total Premium Income	\$ 1,515,068 71	
Cash received for interest on:		
Mortgage loans	238,792 67	
Bonds owned and dividends on stocks	203,600 52	
Other debts due the company	48,743 83	
Cash received for rents	44,713 23	
Total Income	\$ 2,050,918 96	
Amount of net or invested assets December 31, of previous year	9,822,049 76	
Total	\$11,872,968 72	

III. DISBURSEMENTS DURING THE YEAR 1890.

Cash paid for losses and additions	\$ 576,981 82	
Paid for matured endowments and additions	98,663 00	
Total	\$ 675,644 82	
Deduct amount of re-insurance received from other companies	10,000 00	
Total amount actually paid for losses and matured endowments	\$ 665,644 82	
Cash paid to annuitants	1,905 20	
Cash paid for surrendered policies	100,362 44	
Cash paid commissions to agents	165,020 93	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	15,265 91	
Cash paid for medical examiners' fees	15,027 98	
Cash paid for salaries and other compensation of officers and other office employés	61,810 64	
Paid for taxes, licenses, fees and fines	13,425 51	
Paid for rents	750 04	
Paid for advertising	38,353 74	
Paid for postage, stationery and miscellaneous expenses	38,047 77	
Total Disbursements	\$ 1,115,614 98	
Balance	\$ 10,757,353 74	

IV. INVESTED ASSETS.

Cost value of real estate in cash, exclusive of all incumbrances on bonds and mortgages (first liens) on real estate	\$ 1,586,584 17	
Loans on collaterals	3,227,143 07	
Loans to policy-holders on company's policies assigned as collateral	568,935 00	
Cost value of stocks and bonds owned absolutely	294,574 48	
Cash in company's office	4,294,467 87	
Cash in bank	1,535 24	
Suspense account	716,837 67	
Total Net or Invested Assets	67,276 24	
Deduct depreciation from cost of assets to bring same to market value	\$ 10,757,353 74	
Total Net or Invested Assets	561,575 31	\$ 10,195,778 43

V. OTHER ASSETS.

Interest accrued, but not yet due	\$ 62,536 34	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 144,951 56	
Gross deferred premiums on policies in force Dec. 31, 1890	199,361 49	
Total	\$ 344,313 05	
Deduct 20 per cent. for average loading on above gross amount	68,862 61	
Net amount of uncollected and deferred premiums	275,450 44	
Total Assets	\$ 10,533,765 21	

VI. ITEMS NOT ADMITTED.

Suspense account	\$ 67,276 24	
Total Assets (less Items not Admitted)	\$ 10,466,488 97	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$ 9,156,360 00	
Deduct risks re-insured in other solvent companies	50,012 00	
Net premium reserve	\$ 9,106,348 00	
Reserve for indemnity contracts	5,000 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$ 49,099 00	
Claims for death losses resisted by the company	10,000 00	
Total policy claims	59,099 00	
Liabilities on policy-holders' account	\$ 9,161,447 00	
Surplus on policy-holders' account	1,305,041 97	
Total Liabilities	\$ 10,466,488 97	

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	15,198	\$28,889,587 00	6,051	\$11,416,702 00	1,198	\$ 4,672,660 00	22,447	\$ 44,978,949 00
New policies issued	1,826	4,214,059 00	1,114	2,282,174 00	1,213	7,199,625 00	4,153	13,695,858 00
Old policies revived	32	76,040 00	22	26,733 00	13	27,500 00	67	130,273 00
Old policies increased		8,130 00		3,500 00		25,700 00		37,330 00
Transferred	8	15,000 00	22	64,192 00	174	386,500 00	204	465,692 00
Totals	17,064	\$33,202,816 00	7,209	\$13,793,301 00	2,598	\$12,311,985 00	26,871	\$ 59,308,102 00
Deduct policies ceased to be in force —								
By death	214	\$ 436,585 00	52	\$ 106,822 00	5	\$ 15,500 00	271	\$ 558,907 00
By maturity			97	99,879 00			97	99,879 00
By expiry					7	15,000 00	7	15,000 00
By surrender	94	148,299 00	102	139,440 00	3	12,500 00	199	300,239 00
By lapse	519	1,076,800 00	262	488,250 00	157	630,500 00	938	2,195,550 00
By change and decrease	89	402,538 00	42	213,119 00	3	108,308 00	134	723,965 00
Not taken	198	571,450 00	155	332,000 00	124	487,200 00	477	1,390,650 00
Transferred	116	265,500 00	53	101,500 00	35	98,692 00	204	465,692 00
Total terminated	1,230	\$ 2,901,172 00	763	\$ 1,481,010 00	334	\$ 1,367,700 00	2,327	\$ 5,749,882 00
Net number and amount in force at end of the year . .	15,834	30,301,644 00	6,446	12,312,291 00	2,264	10,944,285 00	24,544	53,558,220 00
Policies re-insured	98	\$ 668,518 00	23	\$ 150,600 00	32	\$ 234,000 00	153	\$ 1,053,118 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31 of previous year	447	\$ 1,844,794 00
Policies issued during the year	72	255,497 00
Totals	519	\$ 2,100,291 00
Deduct policies ceased to be in force during the year	42	188,573 00
Policies in force December 31, 1890	477	\$ 1,911,718 00
Losses incurred	17	\$ 36,982 28
Losses paid	15	33,449 28
Premiums received		70,859 23

Union Central Life Insurance Co.,

OF

CINCINNATI OHIO.

Incorporated 1867.

JOHN M. PATTISON, President.

E. P. MARSHALL, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$ 1,084,432 62
Premium notes, loans or liens taken for payment for premiums	888,748 86
Premiums paid by dividends, and surrendered policies	105,102 30
Total premium income	\$ 2,078,283 78
Cash received for interest on:	
Mortgage loans	265,675 89
Bonds owned and dividends on stock	400 00
Premium notes, loans or liens	29,804 43
Other debts due the company	22,781 75
Discount on claims paid in advance	3,466 63
Cash received for rents	8,314 68
Cash received for profit on real estate actually sold	1,946 82
Total Income	\$ 2,410,673 18
Amount of net or invested assets December 31, of previous year	5,237,420 79
Total	\$ 7,648,093 97

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 324,113 81	
Premium notes, loans or liens used in payment of the same.	7,365 23	
Paid for matured endowments and additions	32,167 76	
Premium notes, loans or liens used in payment of the same.	232 21	
<hr/>		
Total amount actually paid for losses and matured endowments.	\$ 363,879 11	
Paid to annuitants	1,056 88	
Paid for surrendered policies	64,150 24	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	189,617 65	
Cash surrender values including re-converted additions applied in payment of premiums	76,506 86	
Dividends paid to policy-holders	30,624 35	
Premium notes, loans or liens used in payment of dividends to policy-holders	6,552 45	
Paid stockholders for interest or dividends.	10,000 00	
Commissions to agents	363,937 37	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.	131,561 43	
Medical examiners' fees	37,606 25	
Salaries and other compensation of officers, and other office employes	56,435 49	
Paid for taxes, licenses, fees and fines	32,480 18	
Paid for rents.	17,333 18	
Paid for furniture, fixtures and safes	3,900 08	
Paid for advertising.	5,955 59	
Paid for printing and agents' supplies	15,799 13	
Paid for general office and agents' expenses	44,709 30	
<hr/>		
Total Disbursements	\$ 1,452,105 54	
Balance	\$ 6,195,988 43	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered).	\$ 177,702 99	
Loans on bonds and mortgages (first liens) on real estate	4,314,574 95	
Loans on company's policies assigned as collateral	384,126 91	
Premium notes, loans or liens on policies in force	783,704 04	
Cost value of stocks and bonds owned absolutely	12,825 00	
Cash in company's office	1,088 41	
Cash in bank	406,777 20	
Bills receivable	3,142 67	
Agents' ledger balances	94,046 26	
Furniture, fixtures, stationery and supplies	18,000 00	
<hr/>		
Total Assets	\$ 6,195,988 43	
Deduct depreciations	575 00	
<hr/>		
Total Assets (less depreciation)	\$ 6,195,413 43	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.	\$ 136,788 58	
Collateral loans.	13,091 45	
Premium notes, loans or liens	21,319 17	
Rents due and accrued	1,300 00	
Market value of real estate over cost	20,640 01	
Gross premiums due and unreported on policies in force December 31, 1890	\$ 347,299 61	
Gross deferred premiums on policies in force Dec. 31, 1890.	79,104 24	
<hr/>		
Total	\$ 426,403 83	
Deduct 20 per ct. for average loading on above gross amount	85,280 77	
<hr/>		
Net amount of uncollected and deferred premiums	\$ 341,123 08	
<hr/>		
Total Assets.	\$ 6,729,675 72	

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 16,000 00	
Ledger balances	94,046 26	
Supplies, printed matter and stationery	2,000 00	
Bills receivable	3,142 67	
Total		\$ 115,188 93
Total Assets (less items not admitted)		\$ 6,614,486 79

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 5,984,493 00	
Claims for death losses in process of adjustment, or adjusted and not due.	26,667 00	
Unpaid dividends or surplus due policy-holders	2,250 47	
Premiums paid in advance	221,247 88	
Liabilities on policy-holders account		\$ 6,234,658 35
Surplus on policy-holders' account		379,828 44
Total Liabilities		\$ 6,614,486 79

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1889	\$ 841,807 89	
Premium notes, loans or liens received during the year	888,748 86	
Total		\$ 1,730,646 75
Deductions during the year as follows:		
Premium notes, loans or liens used in payment of losses and claims	\$ 7,597 54	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	189,617 65	
Premium notes, loans or liens used in payment of dividends	6,552 45	
Premium notes, loans or liens redeemed by maker in cash	743,175 07	
Total reduction of Premium Note Account		\$ 946,942 71
Balance of Note Assets at end of the year		\$ 783,704 04

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Reversionary additions.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of the previous year	21,836	\$36,103,995 00	2,213	\$ 4,173,818 00	565	\$ 1,333,557 00	. . . .	\$ 31,751 00	24,614	\$ 41,643,121 00
New policies issued	8,961	16,120,475 00	1,680	3,007,001 00	417	1,022,350 00	. . . .	. . . . .	11,058	20,149,826 00
Old policies revived	463	842,064 00	48	76,050 00	4	36,000 00	. . . .	. . . . .	515	954,114 00
Old policies increased . . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .
Additions by dividends . . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	8,015 00	. . . .	8,015 00
Totals	31,260	\$53,066,534 00	3,941	\$ 7,256,869 00	986	\$ 2,391,907 00	. .	\$ 39,766 00	36,187	\$ 62,755,076 00
Deduct policies ceased to be in force:										
By reversionary additions canceled . . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	\$ 2,137 00	. . . .	\$ 2,137 00
By death	175	\$ 294,201 00	15	\$ 37,850 00	4	\$ 5,125 00	. . . .	. . . . .	194	337,176 00
By maturity (end)	1	2,000 00	29	28,070 00	. . . .	. . . . .	. . . .	. . . . .	30	30,070 00
By expiry (term) . . . . .	. . . .	. . . . .	. . . .	. . . . .	73	103,900 00	. . . .	. . . . .	73	103,900 00
By surrender	220	430,348 00	50	132,100 00	4	16,000 00	. . . .	. . . . .	274	578,448 00
By lapse	2,944	5,263,706 00	294	507,516 00	126	340,489 00	. . . .	. . . . .	3,364	6,111,711 00
By change and decrease	340	630,350 00	46	104,250 00	. . . .	. . . . .	. . . .	. . . . .	386	734,600 00
Not taken	1,543	3,352,763 00	640	1,225,070 00	68	123,500 00	. . . .	. . . . .	2,251	4,801,333 00
Total terminated	5,223	\$ 9,973,368 00	1,074	\$ 2,034,856 00	275	\$ 689,014 00	. .	\$ 2,137 00	6,572	\$ 12,699,375 00
Net numbers and amounts in force at the end of the year	26,037	\$43,093,166 00	2,867	\$ 5,222,013 00	711	\$ 1,702,893 00	. . . .	\$ 37,629 00	29,615	\$ 50,055,701 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	26	\$ 75,000 00
Policies issued during the year	95	262,000 00
Total	122	\$ 337,000 00
Policies ceasing to be in force during the year	36	107,000 00
Policies in force December 31, 1890	86	\$ 230,000 00
Premiums received		\$ 9,854 69

Union Mutual Life Insurance Co.,

OF

PORTLAND MAINE.

Incorporated July 17, 1848.

JOHN E. DEWITT, President.

ARTHUR L. BATES, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1890.

Received for premiums without deductions		
for commissions or other expenses	\$ 786,750 18	
Deduct amount paid for re-insurance	4,386 40	
Total premium Income		\$ 782,363 78
Cash received for interest on:		
Mortgage loans	86,619 12	
Bonds owned and dividends on stock	129,618 95	
Premium notes, loans or liens	25,200 22	
Other debts due the company	24,658 12	
Discount on endowments paid in advance	398 79	
Rents	16,956 44	
Profit and loss	26,151 85	
Total Income		\$ 1,091,967 27
Amount of net or invested assets December 31, of previous year		5,953,361 10
Total		\$ 7,045,328 37

III. DISBURSEMENTS DURING THE YEAR 1890.

Cash paid for losses and additions	\$ 497,307 25	
Premium notes loans or liens used in pay- ment of same	26,050 00	
Paid for matured and discounted endow- ments and additions	129,433 54	
Premium notes, loans or liens used in pay- ment of same.	9,500 00	
Total	\$ 662,290 79	
Deduct amount received from other com- panies for re-insurance	30,000 00	
Total amount paid for losses, matured and discounted endowments	\$ 632,290 79	
Cash paid to annuitants	392 15	
Cash paid for surrendered policies	12,733 30	
Premium notes, loans or liens used in purchase of surren- dered policies and voided by lapse	26,396 14	
Cash surrender values including reconverted additions applied in payment of premiums	28,793 93	
Cash dividends paid to policy-holders	21,038 91	
Premium notes, loans or liens used in payment of dividends to policy-holders	4,955 00	
Paid for commissions to agents	58,541 68	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents.	95,761 95	
Paid for medical examiners' fees	14,136 92	
Paid for salaries and other compensation of officers and other office employes	49,897 47	
Paid for taxes, licenses, fees and fines	15,433 93	
Paid for rent	10,263 78	
Paid for commuting commissions	28,630 60	
Paid for furniture, fixtures and safes	1,735 64	
Paid for advertising	11,431 83	
Paid for stationery, postage and miscellaneous expenses	33,142 99	
Total Disbursements	\$ 1,045,577 01	
Balance	\$ 5,999,751 36	

IV. INVESTED ASSETS.

Value of real estate (unencumbered)	\$ 978,996 82	
Loans on bonds and mortgages (first liens) on real estate	1,376,754 66	
Loans on collaterals	379,372 84	
Premium notes, loans or liens on policies in force	418,129 69	
Cost value of bonds and stocks owned absolutely	2,725,176 75	
Cash in company's office	1,307 91	
Cash deposited in banks	116,014 12	
Bills receivable	661 50	
Agents' and other ledger balances (net)	1,589 62	
Cash in transit (since received)	1,747 45	
Total net or Invested Assets	\$ 5,999,751 36	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 23,060 55	
Bonds and stocks	39,129 43	
Collateral and other loans	1,562 35	
Premium notes, loans or liens	11,640 24	
Rents due and accrued	857 78	
Market value of bonds and stocks over cost	20,292 78	
Gross premiums due and unreported on policies in force De- cember 31, 1890	\$ 63,907 24	
Gross deferred premiums on policies in force Dec. 31, 1890	84,115 62	
Total	\$ 148,022 86	
Deduct 20 per cent. for average loading on above gross amount	29,604 57	
Net amount of uncollected and deferred premiums	\$ 118,418 29	
Forborne premiums to be deducted in settlement of policy claims included in liabilities	306 06	
Total Assets	\$ 6,206,018 84	

VI. ITEMS NOT ADMITTED.

Agents' and other ledger balances (net)	\$	1,589 62	
Bills receivable		661 50	
Total	\$		2,251 12
Total Assets (less Items Not Admitted)	\$		<u>6,203,767 72</u>

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries or Combined Table of Mortality, with four per cent. interest			\$ 5,768,525 00
Claims for death losses due and unpaid	\$	75 00	
Claims for matured endowments due and unpaid		11,637 47	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due		73,902 39	
Claims for death losses and other policy claims resisted by the company		7,500 00	
Notice of deaths on which no proofs have been received		8,026 55	
Total policy claims	\$		101,141 32
Premium obligations in excess of the net value of their policies			89 00
Unpaid dividends or surplus due policy-holders			3,155 15
Contingent reserve			194 00
Premiums paid in advance			1,795 76
Liabilities on policy-holders' account	\$		5,874,900 23
Surplus on policy-holders' account			328,867 49
Belonging exclusively to tontine policy-holders	\$	51,456 80	
Total Liabilities	\$		<u>6,203,767 72</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$	450,259 00	
Premium notes, loans or liens received during the year		30,721 14	
Total	\$		480,980 14
Deductions during the year as follows:			
Notes, loans or liens used in payment of losses and claims	\$	35,550 00	
Notes, loans or liens used in payment of surrendered policies and voided by lapse		26,396 14	
Notes, loans or liens used in payment of dividends to policy-holders		4,955 00	
Notes, loans or liens redeemed by maker in cash		6,936 00	
Notes, loans or liens transferred		3,637 00	
Total reduction of Premium Note Account	\$		77,474 14
Balance of Note Assets at end of the year	\$		<u>403,506 00</u>

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Reversionary additions.	Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
Policies and additions in force Dec. 31, 1889	4,764	\$ 8,401,079 00	8,088	\$14,757,522 00	2,021	\$ 3,830,221 91	\$ 215,782 68	14,873	\$ 27,204,605 59
New policies issued	890	2,133,748 00	1,558	2,987,351 00			2,448	5,121,099 00	
Old policies revived	1	667 00	22	49,500 00	1	1,000 00	1,215 53	24	52,382 53
Old policies increased						3,415 03			3,415 03
Old policies transferred	4	22,500 00	16	8,959 58				20	31,459 58
Additions by dividends							15,563 39		15,563 39
Mortuary additions						165,058 80			165,058 80
Add policies transferred to Me., Mo. & Mass. N. F. law extensions					412	873,850 00		412	873,850 00
Totals	5,659	\$10,557,994 00	9,684	\$17,803,332 58	2,434	\$ 4,873,545 74	\$ 232,561 60	17,777	\$ 33,467,433 92
Deduct policies ceased to be in force:									
By death	159	\$ 313,441 00	62	\$ 175,437 00	30	\$ 76,600 00	\$ 3,951 06	251	\$ 563,429 06
By maturity and discount			167	142,585 58			2,193 31	167	144,778 89
By expiry (term)					287	536,016 00		287	536,016 00
By surrender	60	130,694 00	11	15,346 00			14,264 37	71	160,304 37
By lapse	8	40,500 00	768	1,497,150 00			13 14	776	1,537,663 14
By reconversion							98 14		98 14
By transfer			6	27,000 00	14	17,000 00		20	44,000 00
By decrease		3,500 00		42,500 00					46,000 00
Not taken	89	251,500 00	471	1,007,000 00				560	1,258,500 00
Mortuary additions						78,040 78			78,040 78
Total terminated	316	\$ 739,635 00	1,485	\$ 2,907,018 58	331	\$ 707,656 78	\$ 20,520 02	2,132	\$ 4,374,830 38
By policies transferred to Me. Mo. & Mass. N. F. law extensions	57	148,100 00	355	725,750 00				412	873,850 00
Totals	373	\$ 887,735 00	1,840	\$ 3,632,768 58	331	\$ 707,656 78	\$ 20,520 02	2,544	\$ 5,248,680 38
Net numbers and amounts in force Dec. 31, 1890	5,286	\$ 9,670,259 00	7,844	\$14,170,564 00	2,103	\$ 4,165,888 96	\$ 212,041 58	15,233	\$ 28,218,753 54
Policies re-insured	5	26,778 00	1	15,000 00	23	127,500 00		29	169,278 00

UNION MUTUAL LIFE INSURANCE COMPANY.

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	297	\$ 626,274 45
Policies issued during the year	113	232,637 17
Totals	410	\$ 858,911 62
Deduct policies ceased to be in force during the year	77	150,236 83
Policies in force December 31, 1890	333	\$ 708,674 79
Premiums received		\$ 16,099 12

United States Life Insurance Co.,

OF

NEW YORK NEW YORK.

Incorporated February, 1850.

GEORGE H. BURFORD, President.

C. P. FRALEIGH, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 440,000 00

II. INCOME DURING THE YEAR 1890.

New premiums without deductions for commissions or other expenses	\$ 237,402 25	
Renewal premiums, without deductions for commissions or other expenses	774,180 77	
For annuities	4,700 00	
Total	\$ 1,016,283 02	
Deduct premiums paid for re-insurance	7,122 43	
Total premium income		\$ 1,009,160 59
Received for interest on:		
Mortgage loans	168,584 08	
Bonds owned and dividends on stock	99,731 63	
Premium notes, loans or liens	11,251 19	
Other debts due the company	8,746 51	
Rents for use of company's property	1,073 00	
Total income		\$ 1,298,547 00
Amount of net or invested assets, December 31, of previous year		5,901,622 07
Total		\$ 7,200,169 07

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and additions	\$ 545,702 49
Matured endowments and additions	35,260 35
Total	\$ 580,962 84
Deduct amount received from other companies	10,000 00
Total amount paid for losses and matured endowments	\$ 570,962 84
Annuity	1,670 51
Surrendered policies and additions	85,218 92
Stockholders for interest (7 per cent. on capital stock)	30,800 00
Commissions to agents	159,422 90
Salaries and traveling expenses of managers of agencies, and general, special and local agents	65,844 21
Medical examiners' fees	23,764 34
Salaries and other compensation of officers and office employes	48,442 40
Taxes	19,079 33
Rent	23,221 71
Advertising	19,786 29
All other items	45,224 00
Total Disbursements	\$ 1,093,437 45
Balance	\$ 6,106,731 62

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 96,213 69
Loans on bonds and mortgages (first liens) on real estate	3,738,468 84
Loans on collaterals	159,273 38
Loans on policies assigned as collateral	181,777 22
Premium notes, loans or liens on policies in force	1,826,540 84
Cost value of bonds and stocks owned absolutely	653 91
Cash in company's office	69,423 45
Cash deposited in banks	12,930 28
Bills receivable	21,450 01
Agents' ledger balances	
Total Net or Invested Assets	\$ 6,106,731 62

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 34,231 40
Bonds and stocks	26,779 16
Collateral loans	2,804 41
Premium notes, loans or liens	9,354 90
Bills receivable	226 40
Bank balances	56 77
Market value of real estate over cost	60,090 31
Market value of stocks over cost	60,640 05
Gross premiums due and unreported on policies in force December 31, 1890	\$ 130,577 22
Gross deferred premiums on policies in force Dec. 31, 1890	123,391 42
Total	\$ 253,968 64
Deduct 20 per cent. for average loading on above gross amount	50,793 73
Net amount of uncollected and deferred premiums	\$ 203,174 91
Total Assets	\$ 6,504,089 93

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 21,450 01
Bills receivable	12,930 28
Total	\$ 34,380 29
Total Assets (less items not admitted)	\$ 6,469,709 64

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 5,868,538 00	
Deduct net value of risks re-insured in other solvent companies	42,543 00	
Net premium reserve		\$ 5,825,995 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 8,670 00	
Claims for death losses and other policy claims resisted by the company	13,500 00	
Total policy claims		\$ 22,170 00
Premiums paid in advance		2,627 64
Liability on lapsed policies		2,067 00
Rents accrued and sundry accounts		7,791 74
Liabilities on policy-holders' account		\$ 5,860,651 38
Surplus on policy-holders' account		609,058 26
Total Liabilities		\$ 6,469,709 64

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 172,770 16	
Premium notes, loans or liens received during the year	72,173 74	
Total		\$ 244,943 90
Deductions during the year, as follows:		
Amount of notes, loans or liens used in payment of losses and claims	\$ 27,033 54	
Amount of notes, loans or liens used in purchase of surrendered policies	7,400 78	
Amount of notes, loans or liens used in payment of dividends to policy-holders	30 52	
Notes, loans or liens voided by lapse of policies	4,641 54	
Amount of notes, loans or liens redeemed by maker, in cash	24,060 30	
Total reduction of Premium Note Account		63,166 68
Balance of Note Assets at end of the year	\$ 181,777 22	

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies, including reversionary additions thereon.		Endowment policies, including reversionary additions thereon.		All other policies, including reversionary additions thereon.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year .	10,176	\$20,878,746 00	1,738	\$ 3,019,399 00	1,956	\$ 6,533,127 00	13,870	\$ 30,431,272 00
New policies issued	1,250	2,418,520 00	175	393,575 00	2,453	9,143,062 00	3,878	11,955,157 00
Old policies revived	23	45,500 00	3	4,000 00	115	299,000 00	141	348,500 00
Old policies increased, etc.	24	53,260 00	10	15,500 00	25	57,500 00	59	126,260 00
Totals	11,473	\$23,396,026 00	1,926	\$ 3,432,474 00	4,549	\$16,032,689 00	17,948	\$ 42,861,189 00
Deduct policies ceased to be in force:								
By death	226	\$ 443,432 00	22	\$ 31,585 00	21	\$ 61,000 00	269	\$ 536,017 00
By maturity (endowment)			34	35,260 00			34	35,260 00
By expiry (term)					25	55,500 00	25	55,500 00
By surrender	47	79,924 00	21	30,190 00	6	10,000 00	74	120,114 00
By lapse	681	1,467,200 00	114	201,235 00	606	2,180,700 00	1,401	3,849,135 00
By change and decrease	35	90,000 00	8	8,000 00	16	202,500 00	59	300,500 00
Not taken	254	539,000 00	53	107,500 00	286	996,000 00	593	1,642,500 00
Total terminated	1,243	\$ 2,619,556 00	252	\$ 413,770 00	966	\$ 3,505,700 00	2,455	\$ 6,539,026 00
Net numbers and amounts in force at end of year .	10,230	\$20,776,470 00	1,674	\$ 3,018,704 00	3,589	\$12,526,989 00	15,493	\$ 36,322,163 00
Policies re-insured							29	179,550 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	28	\$ 67,900 00
Policies issued during the year	9	14,600 00
Total	37	\$ 82,500 00
Policies ceased to be in force during the year	2	11,000 00
In force December 31, 1890	35	\$ 71,500 00
Losses and claims incurred during the year	1	300 00
Losses and claims paid during the year	1	300 00
Premiums received		1,660 48

Washington Life Insurance Co.,

OF

NEW YORK NEW YORK.

Incorporated January, 1860.

W. A. BREWER, JR., President

WILLIAM HAXTUN, Secretary.

I. CAPITAL.

Amount of Capital stock actually paid up in cash \$ 125,000 00

II. INCOME DURING THE YEAR 1890.

Cash received for premiums without deductions for commissions and other expenses	\$2,079,807 69	
Cash received for annuities	3,000 00	
Total premium income	\$ 2,082,807 69	
Cash received for interest on:		
Mortgage loans	414,335 03	
Bonds owned and dividends on stocks	16,525 00	
Other debts due the company	20,264 18	
Discount on claims paid in advance	3,960 51	
Cash received for rents	13,507 05	
Cash received for profits on bonds, stocks and real estate actually sold	4,044 59	
Total income	\$ 2,555,444 05	
Amount of net or Invested Assets, December 31st, of previous year	9,607,204 14	
Total	\$12,162,648 19	

III. DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and additions	\$ 618,246 86
Paid for matured and discounted endowments and additions	214,150 86
Total amount actually paid for losses and matured and discounted endowments	\$ 832,397 72
Paid to annuitants	9,408 21
Paid for surrendered policies and additions	287,633 40
Return premiums	3,027 60
Dividends paid to policy-holders	156,629 00
Paid stockholders for interest or dividends	9,072 00
Paid for commissions to agents	213,985 08
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	69,830 60
Paid for medical examine's fees	24,194 00
Paid for salaries and other compensation of officers and other offices employes	82,003 87
Paid for taxes, licenses fees and fines	23,466 72
Paid for rents	10,500 00
Paid for commuting commissions	66,626 34
Paid for advertising	14,858 75
Paid for postage, printing, stationery and miscellaneous expenses	64,377 84
Total Disbursements	\$ 1,868,011 13
Balance	\$10,294,637 06

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 515,175 26
Loans on bonds and mortgages (first liens) on real estate	8,978,992 92
Loans on collateral's	7,500 00
Loans on company's policies assigned as collateral	277,529 58
Cost value of bonds and stocks owned absolutely	341,711 13
Cash in company's office	22,793 92
Cash deposited in bank	102,499 27
Agents' ledger balances	48,434 98
Total net or Invested Assets	10,294,637 06

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	104,538 08
Bonds and stocks	1,687 50
Collateral loans	6,885 64
Market value of bonds and stocks over cost	83,901 37
Gross premiums due and unreported on policies in force December 31, 1890	\$ 137,811 01
Gross deferred premiums on policies in force Dec. 31, 1890	235,544 69
Total	\$ 373,355 70
Deduct 20 per cent. for average loading on above amount	74,671 14
Net amount of uncollected and deferred premiums	298,684 56
Total Assets	\$10,790,334 21

VI. ITEMS NOT ADMITTED.

Agents' balances	48,434 98
Total Assets (less Items not Admitted)	\$10,741,899 23

VII. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest		\$10,339,243 00
Claims for death losses due and unpaid	\$ 2,934 11	
Claims for matured endowments due and unpaid	4,670 91	
Claims for death losses adjusted and not due	18,533 00	
Claims for death losses and other policy claims resisted by the company	10,012 20	
Total policy claims	35,250 22	
Amount due on account of salaries, rents and office expenses	2,833 31	
Premiums paid in advance	4,987 55	
Liabilities on policy-holders' account	\$10,382,314 08	
Surplus on policy-holders' account	359,585 15	
Total Liabilities	\$10,741,899 23	

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Life.		Endowment.		Reversionary additions.			Totals.	
	No.	Amount.	No.	Amount.	Life.	Endowments	Total.	No.	Amount.
Policies and additions in force Dec. 31, 1890	10,750	\$23,518,583 00	10,278	\$21,827,417 00	\$ 812,164 00	\$ 232,160 00	\$ 1,044,324 00	21,028	\$ 46,390,324 00
New policies issued	2,647	6,079,005 00	1,851	3,364,636 00				4,498	9,443,641 00
Old policies revived	161	430,487 00	200	511,326 00	9,432 00	6,020 00	15,452 00	361	957,265 00
Additions by dividends					145,329 00	92,238 00	237,567 00		237,567 00
Totals	13,558	\$30,028,075 00	12,329	\$25,703,379 00	\$ 966,925 00	\$ 330,418 00	\$ 1,297,343 00	25,887	\$ 57,028,797 00
Deduct policies and additions terminated in 1890:									
By death	180	\$ 463,977 00	97	\$ 144,141 00	\$ 26,740 00	\$ 1,426 00	\$ 28,166 00	277	\$ 636,284 00
By surrender	182	435,972 00	367	951,389 00	126,967 00	67,750 00	194,717 00	549	1,582,078 00
By lapse	898	1,950,750 00	974	2,035,000 00	13,129 00	8,963 00	22,092 00	1,872	4,007,842 00
By maturity			116	148,637 00		9,002 00	9,002 00	116	157,639 00
By discount			22	55,370 00		1,433 00	1,433 00	22	56,803 00
Not taken	519	1,271,080 00	448	904,560 00	9,580 00	5,605 00	15,185 00	967	2,190,825 00
Total terminated	1,779	\$ 4,121,779 00	2,024	\$ 4,239,097 00	\$ 176,416 00	\$ 94,179 00	\$ 270,595 00	3,803	\$ 8,631,471 00
Net number and amount in force December 31, 1890	11,779	\$25,906,296 00	10,305	\$21,464,282 00	\$ 790,509 00	\$ 236,239 00	\$ 1,026,748 00	22,084	\$ 48,397,326 00

WASHINGTON LIFE INSURANCE COMPANY.

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Policies in force December 31, of previous year	382	\$ 844,240 00
Policies issued during the year	101	225,617 00
Totals	483	\$ 1,069,857 00
Deduct policies ceased to be in force during the year	76	214,167 00
Policies in force December 31, 1890	407	\$ 855,690 00
Losses incurred during the year	4	\$ 16,132 40
Losses and claims paid during the year	4	16,132 40
Premiums received		28,376 51

LIFE TABLES.

TABLE I.

SHOWING BUSINESS DONE IN COLORADO BY LIFE INSURANCE COMPANIES DURING THE YEAR 1890.

NAMES OF COMPANIES.	Policies in force December 31, of previous year.		Policies issued during the year.		Policies terminated during the year.		Total number and amount of policies in force Dec. 31, 1890.		Losses incurred during the year.	Losses paid during the year.	Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Etna Life, Connecticut	38	\$ 143,452 00	121	\$ 411,031 00	42	\$ 170,478 00	117	\$ 384,005 00			\$ 9,376 76
Connecticut Mutual, Connecticut	41	195,771 00			4	29,175 00	37	166,596 00	\$ 29,175 00	\$ 29,175 00	6,936 51
Equitable L. As'ance Soc'y, N.Y.	1,584	7,408,656 00	543	3,396,618 00	287	1,723,130 00	1,840	9,082,144 00	107,330 00	106,540 00	307,075 01
Germania Life, New York	113	371,481 00	40	174,500 00	28	124,695 00	125	421,286 00	8,532 95	8,532 95	18,935 63
Home Life, New York	29	120,728 00	8	24,430 00	10	27,000 00	27	118,158 00			8,552 06
Manhattan Life, New York	151	394,268 00	88	279,860 00	71	201,407 00	168	472,721 00	5,000 00	4,000 00	18,336 19
Massachusetts Mutual, Mass	27	116,026 00	44	207,500 00	13	58,157 00	58	265,369 00	2,950 00	2,950 00	7,512 83
Michigan Mutual, Michigan	41	108,407 45	36	71,653 50	6	18,154 12	71	161,906 33			4,035 57
Mutual Life, New York	1,376	3,929,284 00	633	1,636,744 00	281	796,477 00	1,728	4,769,551 00	59,857 00	59,857 00	122,689 45
Mutual Benefit Life, New Jersey	210	699,275 00	125	405,779 00	42	144,000 00	293	961,054 00	19,500 00	12,000 00	33,071 80
National Life, Vermont	127	533,000 00	114	480,000 00	76	345,500 00	165	667,500 00	10,000 00	10,000 00	13,487 99
New England Mutual, Mass	5	16,536 00	80	370,041 00	3	8,602 00	82	377,975 00	5,102 00	6,102 00	11,982 45
New York Life, New York	976	4,814,230 00	612	2,771,480 00	323	1,570,635 00	1,265	6,015,075 00	99,267 06	100,267 06	201,193 76
North Western Mutual, Wis	1,429	4,761,399 00	626	1,795,605 00	151	433,612 00	1,904	6,123,392 00	89,002 00	84,002 00	222,660 55
Pacific Mutual, California	141	467,009 00	168	639,500 00	58	235,000 00	251	871,509 00			21,152 26
Penn Mutual, Pennsylvania	368	1,335,000 00	197	801,500 00	85	391,250 00	480	1,745,250 00	36,000 00	31,000 00	61,101 86
Provident Sav'gs L. Ass. S'y, N.Y.	62	169,000 00	8	56,000 00	40	133,000 00	30	119,000 00	10,000 00	10,000 00	1,999 35
Prudential, New Jersey	12	14,000 00	46	58,500 00	10	10,000 00	48	62,500 00	3,836 25	3,836 25	22,598 22
Travelers, Connecticut	447	1,844,794 00	72	255,497 00	42	188,573 00	477	1,911,718 00	36,982 28	33,449 28	70,850 23
Union Central, Ohio	26	75,000 00	96	262,000 00	36	107,000 00	86	230,000 00			9,854 69
Union Mutual, Maine	297	626,274 45	113	232,637 17	77	150,236 83	333	708,674 79			16,099 12
United States Life, New York	28	67,900 00	9	14,000 00	2	11,000 00	35	71,500 00	300 00	300 00	1,660 48
Washington Life, New York	382	844,240 00	101	225,617 00	76	214,167 00	407	855,690 00	16,132 40	16,132 40	28,376 51
Totals	7,910	\$29,082,730 90	3,880	\$14,571,092 67	1,763	\$ 7,091,248 95	10,027	\$36,562,574 62	\$ 538,966 94	\$ 518,143 94	\$ 1,219,548 28

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 Life, Conn . .	\$ 628,660 39	\$ 17,308,560 08	\$ 11,549,442 74	\$ 808,193 93	\$ 1,109,095 73	\$ 3,096,922 34	\$ 288,578 06	\$ 1,203,549 10	\$ 35,993,002 37
Connecticut Mutual, Conn	7,662,865 54	35,674,585 53	11,557,249 89	38,282 50	1,688,178 94	651,466 84	137,341 55	1,327,736 65	58,747,707 44
Equitable Life, N. Y.	27,159,037 33	24,407,388 13	46,275,587 46	3,738,378 75	.....	11,968,523 03	1,676,404 00	3,599,324 77	118,824,643 47
Germania Life N. Y.	1,760,351 27	8,182,726 27	4,515,322 86	313,574 00	.....	203,678 06	372,394 73	388,662 73	15,736,710 82
Home Life, N. Y.	168,300 00	1,485,050 00	3,184,538 97	1,215,229 46	581,193 84	82,087 82	219,251 24	290,746 88	7,226,398 21
Manhattan Life, N. Y.	206,870 87	3,689,321 08	1,924,712 48	4,923,875 50	808,461 81	216,199 08	266,802 50	245,475 07	12,281,660 39
Mass Mutual, Mass.	475,160 84	3,974,526 13	4,038,100 47	1,168,551 00	566,255 10	234,979 15	339,286 72	455,090 13	11,252,639 54
Mich. Mutual, Mich.	163,519 09	2,244,835 11	1,923 75	236,769 89	5,337 08	69,219 68	187,452 07	118,496 46	3,007,553 13
Mutual Life, N. Y.	13,483,993 14	63,046,138 58	51,311,631 54	8,624,400 00	.....	3,556,441 59	2,588,740 57	3,897,330 04	146,507,776 06
Mutual Ben. Life, N. J.	860,453 68	24,398,133 61	10,759,602 84	4,508,394 31	4,195,658 77	667,878 02	445,547 63	1,163,325 71	46,998,994 57
National Life, Vt	226,100 89	2,967,492 49	2,337,521 04	440,811 76	67,422 61	104,531 56	136,325 68	529,819 37	6,810,025 40
New England Mutual, Mass	1,710,325 21	3,050,545 00	11,944,433 61	1,917,950 00	938,258 63	275,665 80	169,936 57	1,074,297 41	21,081,412 23
New York Life, N. Y.	14,341,917 35	19,446,083 13	63,867,546 16	4,168,000 00	431,108 71	6,348,924 46	2,632,124 12	4,054,075 01	115,289,778 94
North-western Mutual, Wis	997,106 22	35,455,653 15	2,801,600 00	.....	602,741 62	907,457 55	896,022 38	693,332 04	42,353,912 95
Pacific Mutual, Cal.	243,876 32	1,290,080 70	278,462 50	28,752 97	42,679 06	116,763 17	160,316 35	107,538 38	2,268,469 45
Penn Mutual, Penn.	958,851 60	5,433,458 65	6,084,164 42	2,607,378 05	557,618 62	201,434 51	407,384 10	324,571 04	16,574,461 00
Provident Savings Life, New York	61,708 83	107,900 00	430,483 84	26,250 00	.....	91,154 77	130,043 66	41,486 27	889,027 37
Prudential, N. J. . .	625,044 27	3,682,797 00	354,012 50	1,704 05	.....	317,946 80	59,667 84	94,842 23	5,139,064 69
Travelers, Conn.	1,142,672 35	3,227,143 07	4,176,804 38	863,509 48	.....	718,372 91	275,450 44	129,812 58	10,533,765 21
Union Cent. Life O.	177,702 99	4,314,574 95	12,825 00	384,126 91	783,704 04	407,865 61	341,123 08	307,753 14	6,729,675 72
Union Mutual, Me.	978,996 82	1,376,754 66	2,725,176 75	379,372 84	418,129 69	117,322 03	118,418 29	91,847 76	6,206,018 84
U. S. Life, N. Y. . .	96,213 69	3,738,468 84	1,826,540 84	341,050 60	.....	70,077 36	203,174 91	228,563 69	6,504,089 93
Washi'g't'n Life, N. Y.	515,175 26	8,978,992 92	341,711 13	285,029 58	.....	125,293 19	298,684 56	245,447 57	10,790,334 21
Totals	\$74,644,003 95	\$277,461,209 08	\$242,299,485 18	\$37,019,527 58	\$12,148,659 11	\$30,560,256 23	\$12,997,656 19	\$20,613,724 63	\$707,744,521 95

CLASSIFIED ASSETS.

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.
Ætna Life, Connecticut	\$ 187,013 80	\$ 30,500 00	\$ 213,303 82	\$ 29,459,296 00	\$ 17,628 64	\$ 29,907,742 26	\$ 6,085,260 11	\$1,250,000 00
Connecticut Mutual, Connecticut	128,375 25	38,846 00	302,078 76	51,776,001 00	441,175 24	52,686,476 25	6,054,766 39	100,000 00
Equitable Life, N. Y.	337,333 13	5,000 00	117,226 00	94,692 634 00	229,922 00	95,377,115 13	21,510,670 87	200,000 00
Germania Life, N. Y.	117,225 55	5,000 00	56,064 73	14,428,835 00	53,992 33	14,661,117 61	1,075,593 21	125,000 00
Home Life, N. Y.	7,147 00	17,999 14	17,999 14	5,686,108 00	2,463 34	5,713,717 48	1,495,231 09	100,000 00
Manhattan Life, N. Y.	169,921 00	42,643 14	11,020,796 00	11,668 63	11,245,028 77	1,036,631 62	887,870 77	250,000 00
Massachusetts Mutual, Massachusetts	51,246 85	49,079 74	10,263,297 00	1,145 18	10,364,768 77	222,761 35	9,663,386 13	100,000 00
Michigan Mutual, Mich.	17,783 36	136,053,198 00	2,735,510 00	413 82	2,733,707 18	3,431,274 69	849,251 54	100,000 00
Mutual Life, N. Y.	349,539 68	7,000 00	219,958 22	43,201,683 00	134,065 14	43,566,147 74	2,079,207 29	100,000 00
Mutual Benefit Life, N. J.	134,782 07	2,000 00	1,573 40	5,605,084 97	2,724 45	5,914,604 01	15,069,046 92	100,000 00
National Life, Vermont.	5,000 00	87,957 54	18,716,601 00	98,929,864 00	54,660 53	100,024,919 11	6,516,671 63	100,000 00
New England Mutual, Massachusetts	197,527 00	10,000 00	60,000 00	35,424,507 00	142,775 00	35,821,587 98	170,766 04	100,000 00
New York Life, N. Y.	1,030,394 58	29,775 00	60,000 00	2,046,823 00	520,247 52	14,872,390 97	1,613,047 17	100,000 00
Northwestern Mutual, Wisconsin	164,530 98	5,000 00	49,428 45	14,158,395 00	316,907 00	450,907 00	419,483 62	100,000 00
Pacific Mutual, Cala.	17,120 00	1,000 00	2,250 47	5,084,493 00	3,738,981 00	3,738,981 00	1,345,914 02	837,200 00
Penn Mutual, Penna.	144,320 00	7,500 00	3,155 15	5,768,525 00	9,106,348 00	5,000 00	1,305,041 97	600,000 00
Provident Savings Life, New York	132,000 00	13,500 00	10,012 20	10,339,243 00	221,247 88	6,234,653 35	379,828 44	100,000 00
Prudential, N. J.	49,099 00	8,670 00	10,012 20	5,825,995 00	2,078 76	5,874,900 23	328,867 49	100,000 00
Travelers, Connecticut	26,667 00	25,238 02	10,012 20	10,339,243 00	7,820 86	10,382,314 08	634,455 13	440,000 00
Union Central Life, Ohio	93,641 32	13,500 00	10,012 20	10,339,243 00	7,820 86	10,382,314 08	359,585 15	125,000 00
Union Mutual, Maine	8,670 00	13,500 00	10,012 20	10,339,243 00	7,820 86	10,382,314 08	359,585 15	125,000 00
United States Life, N. Y.	8,670 00	13,500 00	10,012 20	10,339,243 00	7,820 86	10,382,314 08	359,585 15	125,000 00
Washington Life, N. Y.	25,238 02	13,500 00	10,012 20	10,339,243 00	7,820 86	10,382,314 08	359,585 15	125,000 00
Totals	\$ 3,394,575 59	\$ 248,888 20	\$ 1,222,748 56	\$ 615,279,214 97	\$ 2,162,461 34	\$ 622,307,888 66	\$82,534,613 54	\$4,327,200 00

TABLE IV.
INCOME DURING THE YEAR 1890.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.
Aetna Life, Connecticut	\$ 4,010,225 50	\$ 1,757,657 20	\$ 22,405 73	\$ 6,033 59	\$ 5,796,322 02	\$ 1,260,941 28
Connecticut Mutual, Connecticut	4,416,575 33	2,683,970 19	337,075 04	377,414 87	7,815,041 43	956,252 80
Equitable Life, New York	29,352,507 97	4,877,952 61	806,222 66	.. . . .	35,036,683 24	14,442,621 16
Germania Life, New York	2,411,850 42	675,556 34	70,446 07	3,733 26	3,161,586 09	1,012,666 12
Home Life, New York	1,001,621 11	307,324 50	9,194 04	30,000 00	1,348,139 65	389,927 10
Manhattan Life, New York	1,989,628 40	562,018 94	4,575 04	151,007 70	2,707,230 08	679,894 68
Massachusetts Mutual, Massachusetts	2,170,031 40	488,521 30	19,083 97	31,530 90	2,779,167 57	839,652 23
Michigan Mutual, Michigan	747,195 98	149,482 70	.. . . .	.. . . .	896,678 68	329,857 82
Mutual Life, New York	27,063,081 07	6,464,753 21	658,356 63	992,585 78	34,978,778 69	10,797,962 61
Mutual Benefit Life, New Jersey	5,977,869 97	2,441,596 88	13,991 47	37,569 84	8,470,998 10	1,942,190 21
National Life, Vermont	1,789,472 01	304,500 65	8,322 78	.. . . .	2,101,295 44	850,881 63
New England Mutual, Massachusetts	2,801,838 46	919,744 88	93,039 02	19,362 90	3,834,982 26	754,329 09
New York Life, New York	26,577,290 04	4,526,290 16	346,356 62	23,765 08	31,473,701 90	11,521,834 40
Northwestern Mutual, Wisconsin	8,922,775 09	2,129,848 59	65,574 83	1,079 54	11,119,278 05	5,136,473 08
Pacific Mutual, California	733,858 14	123,522 07	744 99	.. . . .	858,125 20	102,595 96
Penn Mutual, Pennsylvania	3,608,199 99	828,432 61	14,653 55	95,589 74	4,546,866 96	1,633,931 58
Provident savings Life, New York	1,512,590 53	30,817 25	.. . . .	.. . . .	1,543,407 78	142,122 48
Prudential, New Jersey	5,636,875 64	173,155 40	11,621 44	.. . . .	5,821,652 54	1,186,477 42
Travelers', Connecticut	1,515,068 71	491,137 02	44,713 23	.. . . .	2,050,918 96	935,303 98
Union Central Life, Ohio	2,078,283 78	318,662 07	8,314 08	5,413 25	2,410,673 18	958,567 64
Union Mutual, Maine	782,363 78	266,066 41	16,956 44	26,550 64	1,091,967 27	46,390 26
United States Life, New York	1,009,160 59	288,313 41	1,073 00	.. . . .	1,298,547 00	205,109 55
Washington Life, New York	2,082,807 69	451,124 21	13,507 05	8,005 10	2,555,444 05	687,432 92
Totals	\$ 138,201,164 60	\$ 31,060,484 73	\$ 2,566,194 68	\$ 1,809,642 19	\$ 173,637,486 20	\$ 56,813,360 00

INCOME DURING THE YEAR.

TABLE V.
EXPENDITURES DURING THE YEAR 1890.

NAMES OF COMPANIES.	Losses and claims.	Lapsed, purchased and surrendered policies.	Dividends to policy-holders.	Dividends to stock-holders.	Commissions	Salaries, medical fees and other charges of employes.	All other expenditures	Total expenditures.
Ætna Life, Connecticut	\$ 2,575,712 29	\$ 345,263 93	\$ 635,438 07	\$ 125,000 00	\$ 511,876 81	\$ 143,717 84	\$ 198,371 80	\$ 4,535,380 74
Connecticut Mutual, Connecticut	4,224,593 65	461,706 96	1,147,381 79	.. . . .	298,492 72	177,788 93	548,914 64	6,858,788 63
Equitable Life, New York	9,068,679 12	2,521,062 39	1,666,930 20	7,000 00	3,048,004 12	1,077,117 45	3,205,268 80	20,594,062 68
Germania Life, New York	1,086,601 37	161,040 77	220,873 66	24,000 00	324,543 39	150,581 53	81,249 25	2,148,889 97
Home Life, New York	432,376 15	85,065 74	140,368 42	15,000 00	158,084 34	91,000 95	36,316 97	958,212 55
Manhattan Life, New York	947,028 67	408,172 39	3,146 99	16,000 00	429,866 35	116,792 70	106,328 24	2,027,335 40
Massachusetts Mutual, Massachusetts	760,799 00	218,018 93	243,565 69	.. . . .	313,668 08	208,721 69	124,801 95	1,869,515 34
Michigan Mutual, Michigan	237,325 64	8,366 32	65,561 00	17,500 00	136,414 08	50,103 66	51,550 16	566,820 86
Mutual Life, New York	10,377,222 56	3,832,385 22	2,763,592 27	.. . . .	4,552,412 81	865,503 78	1,789,699 44	24,180,816 68
Mutual Benefit Life, New Jersey	3,320,873 49	629,985 68	1,427,939 34	.. . . .	690,616 21	199,092 19	260,301 04	6,528,807 95
National Life, Vermont	407,274 01	206,655 82	115,574 05	.. . . .	334,162 44	89,160 94	99,177 55	1,251,413 81
New England Mutual, Massachusetts	1,630,540 23	293,372 27	588,376 49	.. . . .	229,553 98	118,828 35	218,481 85	3,079,653 17
New York Life, New York	8,352,772 18	2,663,593 99	2,263,207 85	.. . . .	4,266,590 26	890,117 78	1,525,611 44	19,961,863 50
Northwestern Mutual, Wisconsin	2,592,788 33	340,871 73	99,475 68	.. . . .	1,342,994 04	288,358 89	428,316 30	5,082,804 97
Pacific Mutual, California	379,304 37	69,683 95	34,554 55	10,000 00	152,099 38	67,290 98	42,666 01	755,619 24
Penn Mutual, Pennsylvania	1,251,479 92	223,912 22	599,067 36	.. . . .	397,478 84	249,666 73	194,310 31	2,912,935 38
Provident Savings Life, New York	707,058 00	1,491 88	346,529 48	.. . . .	173,546 37	80,079 86	92,579 71	1,401,285 30
Prudential, New Jersey	1,749,713 84	5,183 96	.. . . .	83,720 00	1,469,727 74	1,116,272 52	210,557 06	4,635,175 12
Travelers, Connecticut	667,550 92	100,362 44	.. . . .	.. . . .	165,020 93	92,104 53	99,577 06	1,115,614 98
Union Central Life, Ohio	364,935 99	330,274 75	37,176 80	10,000 00	363,937 37	225,603 17	120,177 46	1,452,105 54
Union Mutual, Maine	632,682 94	67,923 37	25,993 91	.. . . .	58,541 68	159,796 34	100,638 77	1,045,577 01
United States Life, New York	572,633 35	85,218 92	.. . . .	30,800 00	159,422 90	138,050 95	107,311 33	1,093,437 45
Washington Life, New York	841,805 93	290,661 00	156,629 00	9,072 00	213,985 08	176,028 47	179,829 65	1,868,011 13
Totals	\$53,281,661 05	\$13,349,644 55	\$13,468,382 60	\$ 348,092 00	\$19,790,979 92	\$ 6,771,809 29	\$ 9,813,656 79	\$ 116,824,126 20

TABLE VI.

GIVING NAME OF COMPANY, LOCATION, NAMES OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Etna Life Insurance Company	Hartford, Conn.	Morgan G. Bulkeley	J. L. English
Connecticut Mutual Life Insurance Company	Hartford, Conn.	Jacob L. Greene	Edward M. Bunce
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	Hubert Cillis
Home Life Insurance Company	Brooklyn, N. Y.	Charles A. Townsend	George E. Ide
Manhattan Life Insurance Company	New York, N. Y.	Henry B. Stokes	William C. Frazee
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, of New York	New York, N. Y.	Richard A. McCurdy	William J. Easton
National Benefit Life Insurance Company	Newark, N. J.	Amzi Dodd	Edward L. Dobbins
National Life Insurance Company	Montpelier, Vermont	Charles Dewey	George W. Reed
New England Mutual Life Insurance Company	Boston, Mass	Benjamin F. Stevens	S. F. Trull
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
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 of America	Newark, N. J.	John F. Dryden	Forrest F. Dryden
Travelers Insurance Company	Hartford, Conn.	James G. Batterson	Rodney Dennis
Union Central Life Insurance Company	Cincinnati, Ohio	John M. Pattison	E. P. Marshall
Union Mutual Life Insurance Company	Portland, Maine	John E. DeWitt	Arthur L. Bates
United States Life Insurance Company	New York, N. Y.	George H. Burford	C. P. Fraleigh
Washington Life Insurance Company	New York, N. Y.	W. A. Brewer, Jr.	William Haxtun

NAME, LOCATION AND OFFICERS.

643

CO-OPERATIVE
INSURANCE COMPANIES.

Bankers' Life Association,

OF

DES MOINES IOWA.

Incorporated July 1, 1879.

E. A. TEMPLE, President.

A. C. STILSON, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 49,962 23	
Annual dues	34,708 01	
Assessments	137,741 59	
Guarantee fund	109,538 00	
Interest	31,949 88	
Advanced to agents	426 70	
Assessments paid in advance.	871 85	
Total Income	\$ 364,326 41	
Invested assets December 31, previous year	607,739 37	
Total net resources	\$ 972,065 78	

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 162,000 00	
Guarantees returned to beneficiaries	3,258 00	
Payments returned for redeemed certificates	1,283 00	
Commission and fees	47,697 06	
Commission paid for collecting assessments	2,279 26	
Salaries of managers and agents not paid by commission.	1,900 05	
Salaries and other compensation of officers	13,318 61	
Salaries and other compensation of office employes	3,846 37	
Medical examiner's fees	652 25	
Rent, advertising, taxes and printing	4,006 17	
Cash advanced agents	634 25	
Miscellaneous expenses	4,947 15	
Total Disbursements	\$ 245,822 17	
Balance	\$ 726,243 61	

III. NET OR INVESTED ASSETS.

Loans or mortgages (first liens) on real estate	\$ 454,635 00	
Cost value of stocks and bonds owned absolutely	28,000 00	
Guarantee notes on members in good standing	201,188 20	
Cash deposited in bank	42,520 41	
Total net or invested Assets	\$ 726,243 61	

IV. OTHER ASSETS.

Interest due	\$ 5,785 81	
Gross Assets	\$ 732,029 42	

V. LIABILITIES.

Advanced assessments	\$ 514 50	
Balance net assets	\$ 731,514 92	

VI. CONTINGENT MORTUARY ASSETS.

Mortuary assessment called or not yet due	\$	64,000 00
Deduct cost of collection		640 00
Net amount due from members	\$	<u>63,360 00</u>

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	2,000 00
Losses reported		12,000 00
Losses resisted		2,000 00
Total Contingent Mortuary Liabilities	\$	<u>16,000 00</u>

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of previous year	11,993	\$23,986,000 00
Restored to membership	59	118,000 00
Written during the year	3,542	7,084,000 00
Totals	15,594	\$31,188,000 00
Deduct certificates ceased to be in force	942	1,884,000 00
☐ Certificates in force December 31, 1890	14,652	\$29,304,000 00
Losses unpaid December 31, 1889	9	18,000 00
Losses incurred during the year	80	160,000 00
Totals	89	\$ 178,000 00
Losses paid during the year	81	\$ 162,000 00
Certificates terminated by death	80	160,000 00
Certificates terminated by lapse	837	1,674,000 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount
Certificates in force at the end of the previous year	387	\$ 774,000 00
Restored to membership	15	30,000 00
Certificates written during the year	112	224,000 00
Totals	514	\$ 1,028,000 00
Deduct certificates ceased to be in force	56	112,000 00
Certificates in force December 31, 1890	458	\$ 916,000 00
Losses unpaid previous year	1	\$ 2,000 00
Losses paid during the year		2,000 00
Certificates terminated by lapse	54	108,000 00
Received for fees, dues and assessments		7,310 76

Bankers' Life Association,

OF

ST. PAUL MINNESOTA.

Incorporated August 6, 1880.

RUSSELL R. DORR, President.

DOUGLAS PUTNAM, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 18,450 80	
Annual dues	34,835 55	
Assessments	98,434 43	
Interest	6,676 49	
Guarantee Fund	16,284 50	
Total Income		\$ 174,681 63
Invested assets, December 31, of previous year		201,549 55
Total Net Income		\$ 376,231 18

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 130,250 00	
Guarantee deposits, returned beneficiaries	1,255 00	
Commissions to agents	14,038 04	
Commissions paid for collecting assessments	914 49	
Salaries of managers and agents, not paid by commissions	7,761 19	
Salaries and other compensation of officers	11,713 59	
Salaries and other compensation of office employes	2,213 29	
Medical examiners' fees	2,824 50	
Rents, taxes, advertising and printing	5,836 80	
All other items	4,564 98	
Total Disbursements		\$ 154,374 78
Balance		\$ 221,856 40

III. NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 179,413 22	
Cash in office	208 07	
Cash deposited in bank	42,235 11	
U. S. bonds	3,238 22	
Total Net or Invested Assets		\$ 218,618 18

IV. NON-INVESTED ASSETS.

Interest	\$ 184 43	
Guarantee notes on members in good standing	51,826 75	
Payments in process of collection, not yet due	806 92	
Total Non-Invested Assets		\$ 271,436 28

V. CONTINGENT MORTUARY ASSETS.

Mortuary assessment called and due	\$ 42,036 52	
Mortuary assessment not yet called for losses paid	4,000 00	
Mortuary assessment not yet called for losses unadjusted	4,000 00	
Total due from members	\$ 50,036 52	
Deduct cost of collection	350 00	
Net amount due from members		\$ 49,686 52
Total		\$ 321,122 80

VI. CONTINGENT MORTUARY LIABILITIES.

Losses reported (two claims)	\$	4,000 00
Total Contingent Mortuary Liabilities	\$	4,000 00
Balance	\$	317,122 80

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at end of previous year	5,357	\$10,714,000 00
Certificates issued during the year	1,007	2,014,000 00
Total	6,364	\$12,728,000 00
Deduct certificates ceased to be in force	457	914,000 00
Certificates in force December 31, 1890	5,907	\$11,814,000 00
Losses unpaid, previous year		2,000 00
Losses incurred during the year		106,505 00
Total		\$ 108,505 00
Losses paid during the year		\$ 104,505 00
Certificates terminated (by death)	54	108,000 00
Certificates terminated (by lapse)	403	806,000 00

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Certificates in force at the end of previous year	20	\$ 40,000 00
Certificates issued during the year	22	44,000 00
Totals	42	\$ 84,000 00
Deduct certificates ceased to be in force	10	20,000 00
Certificates in force December 31, 1890	32	\$ 64,000 00
Certificates terminated by lapse	10	\$ 20,000 00
Received for fees due and assessments		1,703 31

Connecticut Indemnity Association,

OF

WATERBURY CONNECTICUT.

Incorporated April 7, 1887.

V. L. SAWYER, President.

E. A. WRIGHT, Secretary.

I. CAPITAL.

Amount of Capital paid in \$ 164,125 00

II. INCOME DURING THE YEAR 1890.

Annual dues	\$ 23,479 09	
Assessments	55,181 22	
Dividend deductions	3,059 99	
Interest and rents	3,771 65	
Received from all other sources	13,642 21	
Total Income	\$ 99,134 16	
Invested December 31, of previous year	74,765 83	
Total net resources	\$ 173,899 99	

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 38,681 43	
Advance payments returned to rejected applicants	284 52	
Commissions allowed agents	14,048 57	
Commissions for collecting assessments	892 93	
Salaries of managers and agents	12,430 52	
Salaries and other compensation of officers	10,600 53	
Salaries and other compensation of office employes	5,196 81	
Medical examiners' fees	3,251 64	
Rent, taxes, advertising and printing	9,193 50	
All other items	9,918 68	
Total Disbursements	104,499 73	
Balance	\$ 69,400 86	

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 50,030 00	
Loans on collaterals	2,076 08	
Cost value of bonds and stocks	5,350 00	
Agents' ledger balances	5,496 64	
Cash in office	4,053 25	
Cash deposited in bank	2,394 89	
Total Invested Assets	\$ 69,400 86	

V. NON-INVESTED ASSETS.

Interest due and accrued	\$ 561 00	
Furniture and supplies	4,009 91	
Bills receivable	2,606 50	
Capital stock unpaid	85,875 00	
All other items	9,437 08	
Total Non-Invested Assets	102,489 49	
Gross Assets	\$ 171,890 35	

VI. LIABILITIES.

Accrued office expenses		1,601 13
Balance Net Assets	\$	170,289 22

VII. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	5,354 90
Assessments due and unpaid		3,232 85
Total	\$	8,587 75
Deduct cost of collection		429 38
Net amount due from members	\$	8,158 37

VIII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	3,950 00
Losses resisted		3,000 00
Total Mortuary Liabilities	\$	6,950 00

IX. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	2,569	\$ 3,205,000 00
Certificates issued during the year	1,271	1,842,000 00
Totals	3,840	\$ 5,047,000 00
Deduct amount ceased to be in force	934	1,113,000 00
Certificates in force December 31, 1890	2,906	\$ 3,914,000 00
Losses unpaid December 31, 1889	6	\$ 16,000 00
Losses incurred during the year	31	30,000 00
Totals	37	\$ 46,000 00
Losses paid during the year	33	35,049 99
Certificates terminated:		
By death	31	30,000 00
By lapse	903	1,103,000 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	3	\$ 6,000 00
Certificates issued during the year	6	15,500 00
Totals	9	\$ 21,500 00
Deduct certificates ceased to be in force	4	13,500 00
In force December 31, 1890	5	\$ 8,000 00
Received for membership fees, annual dues and assessments		\$ 107 28

Covenant Mutual Benefit Association,

OF

GALESBURG ILLINOIS.

Incorporated January 9, 1877.

A. W. BERGGREN, President.

W. H. SMOLLINGER, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 51,943 00	
Assessments	1,122,551 99	
Interest	9,109 50	
Cash received from all other sources	287 01	
Total income		\$ 1,183,891 50
Net or invested assets December 31, of previous year		441,110 13
Total net resources		\$ 1,625,001 63

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 888,510 67	
Advance payments returned	48,982 33	
Commissions allowed agents	43,667 98	
Salaries of managers and agents	12,147 05	
Salaries of officers	21,049 96	
Salaries and other compensation of office employes	15,589 57	
Medical examiners' fees	11,124 50	
Rent, taxes, fees, advertising and printing	8,616 61	
All other items	20,864 72	
Total Disbursements		\$ 1,079,553 39
Balance		\$ 545,448 24

III. NET OR INVESTED ASSETS

Cost value of stocks and bonds owned absolutely	\$ 469,267 68	
Agents' ledger balances	4,704 24	
Deposits in bank	71,476 32	
Total Net or Invested Assets	\$ 545,448 24	
Deduct depreciation	13,544 62	
Total Net or Invested Assets, less depreciation		\$ 531,903 62

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 4,755 00	
Postage stamps, furniture, books, blanks and stationery	4,694 42	
Mailing machine, etc., books	5,410 33	
Market value of bonds and stocks over cost	2,632 50	
Total Non-Invested Assets		\$ 17,492 25
Gross Assets		\$ 549,395 87

V. LIABILITIES.

Advance assessments	\$ 14,978 53	
Total Liabilities		\$ 14,978 53
Balance Net Assets		\$ 534,417 34

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 81,375 00
Losses reported	214,250 00
Amount due from members	\$ 293,625 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due	\$ 49,375 00
Losses in process of adjustment	68,125 00
Losses reported	81,750 00
Losses resisted	15,000 00
Total Mortuary Liabilities	\$ 214,250 00
Balance Contingent Mortuary Assets	\$ 84,375 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	33,701	\$88,712,500 00
Certificates issued during the year	3,775	8,181,000 00
Totals	37,476	\$96,893,500 00
Deduct amount ceased to be in force	4,757	12,175,625 00
Certificates in force December 31, 1890	32,719	\$84,717,875 00
Losses unpaid previous year	99	\$ 275,625 00
Losses incurred during the year	305	853,500 00
Totals	404	\$ 1,129,125 00
Losses paid during the year	328	914,875 00
Certificates terminated:		
By death	305	853,500 00
By lapse	4,364	10,464,625 00
By surrender	88	153,000 00
By reduction in amount		704,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	981	\$ 2,911,250 00
Certificates issued during the year	113	332,000 00
Net gain by removals	9	134,375 00
Totals	1,103	\$ 3,277,625 00
Deduct amount ceased to be in force	159	466,875 00
Certificates in force December 31, 1890	944	\$ 2,810,750 00
Losses unpaid December 31, of previous year	5	\$ 18,750 00
Losses incurred during the year	11	23,750 00
Totals	16	\$ 42,500 00
Losses paid and settled during the year	13	35,000 00
Certificates terminated:		
By death	11	23,750 00
By surrender	1	5,000 00
By lapse	147	421,250 00
By reduction		16,875 00
Received for fees, dues and assessments		32,696 25

EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION,

OF

WATERLOO IOWA.

Incorporated November 12, 1881.

EMMONS JOHNSON, President.

GEO. W. HARBIN, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 9,967 09	
Annual dues	13,835 74	
Assessments	53,764 23	
Medical examiners' fees paid by applicant	1,839 70	
Interest and rent	2,232 95	
Advances to agents, re-paid	1,067 37	
Cash received from all other sources	619 75	
Total Income		\$ 83,326 83.
Net or Invested Assets, December 31, of previous year		22,904 12
Total Net Resources		\$ 106,230 95.

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 42,500 00	
Commissions allowed agents	9,356 21	
Commissions for collecting dues	443 12	
Salaries of managers and agents	1,049 99	
Salaries of officers and directors	4,981 25	
Salaries and other compensation of office employes	2,113 87	
Medical examiners' fees	1,559 43	
Rent, advertising and printing	1,816 42	
All other items	3,418 56	
Total Disbursements		\$ 67,238
Balance		\$ 38,992 10

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 5,076 78	
Loans on mortgages on real estate (first liens)	19,600 00	
Premium notes and agents' ledger balances	7,526 76	
Cash in office	545 00	
Cash deposited in banks	6,243 56	
Total Net or Invested Assets		\$ 38,992 10
Less depreciation	2,500 00	
Total Net or Invested Assets (less depreciation)		\$ 36,492 10

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 465 00	
Rents accrued	75 00	
Market value of real estate, over cost	2,500 00	
Total Non-Invested Assets		\$ 3,040 50
Gross Assets		\$ 39,532 60

V. LIABILITIES.

Salaries, rent and office expenses due and accrued	\$	773 88	
Advance assessments		70 25	
Total actual Liabilities	\$		844 13
Balance Net Assets	\$		38,688 47

VI. CONTINGENT MORTUARY ASSETS.

Assessments for losses reported	\$	3,050 00	
Assessments not yet called for losses unadjusted		28,975 00	
Net amount due from members	\$		32,025 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	23,750 00	
Losses reported		2,500 00	
Total Contingent Mortuary Liabilities	\$		26,250 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	2,907	\$ 6,335,625 00
Certificates written during the year	1,212	2,312,500 00
Totals	4,119	\$ 8,648,125 00
Deduct certificates ceased to be in force	612	1,125,000 00
In force December 31, 1890	3,507	\$ 7,523,125 00
Losses unpaid December 31, 1889	3	\$ 7,500 00
Losses incurred during the year	26	61,250 00
Total	29	\$ 68,750 00
Losses paid during the year	18	\$ 42,500 00
Certificates terminated (by death)	26	61,250 00
Certificates terminated (by lapse)	586	1,063,250 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	25	\$ 62,500 00
Certificates written during the year	12	48,750 00
Totals	37	\$ 111,250 00
In force December 31, 1890		111,250 00

Fidelity Mutual Life Association,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated December 2, 1878.

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

I. INCOME DURING THE YEAR 1890.

Annual dues	\$ 187,678 96	
Assessments	373,277 12	
Interest	13,609 59	
Received from all other sources	41 00	
Total Income		\$ 574,606 67
Invested Assets, December 31, 1890		272,152 63
Total		\$ 846,759 30

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 300,306 56	
Advance payments	3,400 58	
Commissions and fees	60,302 26	
Commissions paid for collecting assessments	9,290 41	
Salaries of manager and agents	15,711 63	
Salaries of officers	18,063 94	
Salaries and other compensation of office employes	22,391 59	
Medical examiners' fees	11,694 83	
Rents, taxes, advertising and printing	23,416 93	
All other items	26,730 38	
Total Disbursements		491,309 11
Balance		\$ 355,450 19

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 41,144 93	
Loans on mortgages	179,800 00	
Cost value of stocks and bonds owned absolutely	6,870 01	
Agents' ledger balances	20,106 09	
Cash in office	2,101 91	
Bills receivable and printing machinery	20,061 01	
Cash deposited in bank	10,452 15	
Loans on renewals, interest account	74,914 09	
Total		\$ 355,450 19

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 3,455 77	
Market value of real estate over cost	28,855 07	
Market value of stocks and bonds over cost	1,680 00	
Total		33,990 84
Gross Assets		\$ 389,441 03

V. LIABILITIES.

Salaries, rents and office expenses	\$ 456 29	
Advanced assessments	12,156 55	
Total Liabilities		12,612 84
Balance Net Assets	\$ 376,828 19	

VI. CONTINGENT MORTUARY ASSETS.

Indemnity reserve	\$ 721,358 17	
Net amount due from members		\$ 721,358 17

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 3,000 00	
Losses reported	68,000 00	
Losses resisted	12,500 00	
Total Contingent Mortuary Liabilities		\$ 83,500 00

VIII. EXHIBITS OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	10,611	\$23,796,450 00
Certificates issued during the year	3,403	7,369,250 00
Totals	14,014	\$31,165,700 00
Certificates ceased to be in force	1,838	4,210,050 00
Certificates in force December 31, 1890	12,176	\$26,955,650 00
Losses unpaid December 31, 1890	1	\$ 1,500 00
Losses incurred during the year	142	314,306 56
Totals	143	\$ 315,806 56
Losses paid	138	300,306 56
Certificates terminated:		
By death	142	314,306 56
By lapse	1,696	3,895,743 44

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	32	\$ 114,000 00
Certificates issued during the year	36	87,000 00
Totals	68	\$ 201,000 00
Deduct certificates ceased to be in force	7	16,500 00
Certificates in force December 31, 1890	61	\$ 185,500 00
Losses incurred during the year	2	\$ 4,000 00
Losses paid during the year	2	4,000 00
Certificates terminated:		
By death	2	4,000 00
By lapse	5	12,500 00
Received for fees, dues and assessments		3,544 19

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,
OF
HARTFORD CONNECTICUT.

Incorporated, May, 1866.

HENRY A. WHITMAN, President.

STEPHEN BALL, Secretary.

I. CAPITAL.

Amount of Capital paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR 1890.

Membership fees	\$ 80,031 50	
Annual dues	280,373 22	
Assessments	910,137 34	
Interest and rents	21,856 18	
Received from all other sources	107,790 19	
Total Income		\$ 1,328,158 44
Invested assets December 31, of previous year		847,770 22
Total resources		\$ 2,175,928 66

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 823,085 55	
Advanced payments returned	19,848 26	
Dividend from safety fund	17,328 91	
Commissions allowed agents	156,716 43	
Salaries of officers	11,300 00	
Salaries and other compensation of office employes	36,570 80	
Medical examiners' fees	28,896 66	
Rent, taxes and advertising	24,746 08	
All other items	37,007 74	
Stockholders' dividends	20,000 00	
Total Disbursements		\$ 1,175,500 43
Balance		\$ 1,000,428 23

IV. INVESTED ASSETS.

Loaned on mortgages (first liens) on real estate	\$ 6,000 00	
Value of bonds and stocks	89,657 75	
Cash in office	1,318 28	
Cash deposited in bank (safety fund)	862,117 23	
All other deposits	41,334 99	
Total Assets	\$ 1,000,428 23	
Deduct depreciation	18,221 75	
Total Assets less depreciation		\$ 982,206 48

V. NON-INVESTED ASSETS.

Interest	\$ 530 16	
Total		\$ 530 16
Gross Assets		\$ 982,736 64

VI. LIABILITIES.

Taxes due and accrued	\$ 8,990 51	
Advanced assessments	18,506 06	
All other liabilities	8,913 44	
Total Liabilities	\$ 36,410 01	
Balance net assets	\$ 946,326 63	

VII. CONTINGENT MORTUARY ASSETS.

Assessments called	\$ 3,000 00	
Assessments due and unpaid	216,000 00	
Assessments not yet called losses adjusted	116,000 00	
Net amount due from members	\$ 335,000 00	

VIII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due	\$ 219,000 00	
Losses in process of adjustment	27,000 00	
Losses reported	54,000 00	
Losses resisted	35,000 00	
Amount paid to safety fund by members, with interest	862,218 07	
Total Contingent Mortuary Liabilities	\$ 1,197,218 07	

IX. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	29,775	\$70,784,000 00
Certificates issued during the year	8,401	16,198,000 00
Totals	38,176	\$86,982,000 00
Certificates ceased to be in force during 1890	4,489	8,946,000 00
Certificates in force December 31, 1890	33,687	78,036,000 00
Losses unpaid December 31, 1889	66	\$ 201,500 00
Losses incurred during the year	357	958,500 00
Totals	423	\$ 1,160,000 00
Losses paid during the year	318	825,000 00
Certificates terminated by death	387	988,500 00
Certificates terminated by lapse	4,102	7,987,500 00

COLORADO BUSINESS.

Business in the State during the year 1890.

	No.	Amount.
Certificates in force December 31, 1889	92	\$ 326,000 00
Certificates issued during the year	5	12,000 00
Totals	97	\$ 338,000 00
Deduct amount ceased to be in force	16	51,000 00
Amount in force December 31, 1890	81	\$ 287,000 00
Certificates terminated by lapse	16	\$ 51,500 00
Received for fees, dues and assessments		6,969 00

Iowa Mutual Benefit Association,

OF

TOLEDO IOWA.

Incorporated January 17, 1882.

G. R. STRUBLE, President.

HIRAM BALDWIN, Secretary.

I. INCOME DURING THE YEAR 1890

Membership fees	\$ 4,616 00	
Annual dues	7,272 25	
Assessments	33,718 27	
Re-instatement fees	2,360 96	
Interest and rents	901 05	
Total income		\$ 48,868 52
Invested assets, December 31, previous year		24,184 45
Net resources		\$ 73,052 98

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 26,082 51	
Commissions allowed agents	5,145 39	
Paid for collecting assessments	933 84	
Salaries of managers and agents	1,512 13	
Salaries of officers	3,857 49	
Salaries and other compensation of office employes	1,049 00	
Rents, advertising and printing	1,057 10	
All other items	3,609 76	
Total Disbursements		\$ 43,247 22
Balance		\$ 29,805 76

III. INVESTED ASSETS.

Cost value of real estate (unincumbered).	\$ 10,736 81	
Loans on mortgage (first liens) on real estate	10,450 00	
Cash in office	8,618 95	
Total Invested Assets		\$ 29,805 76

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 293 44	
Total Non-Invested Assets		\$ 293 44
Gross Assets		\$ 30,099 20

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 2,000 00	
Salaries due and accrued	5,084 48	
Borrowed money	1,000 00	
Total actual Liabilities		\$ 8,084 48
Balance net assets		\$ 22,014 72

VI. CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due	\$	2,700	00
Mortuary assessments not yet called for losses unadjusted and resisted.		9,000	00
Total due from members	\$	11,700	00
Deduct estimated cost of collection		800	00
Net amount due from members	\$	9,900	00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due.	\$	1,950	00
Losses in process of adjustment		4,000	00
Losses resisted		1,000	00
Total Contingent Mortuary Liabilities	\$	6,950	00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	1,789	\$ 3,568,000 00
Certificates written during the year 1890.	393	791,000 00
Total	2,182	\$ 4,359,000 00
Deduct those ceased to be in force during the year.	275	585,000 00
In force December 31, 1890.	1,907	\$ 3,774,000 00
Losses and claims unpaid December 31, 1889	4	\$ 4,833 65
Losses and claims incurred during the year 1890.	24	28,000 00
Total	28	\$ 32,833 65
Losses and claims paid during the year 1890	20	23,883 65
Certificates terminated by death.	24	28,000 00
Certificates terminated by lapse	251	557,000 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	237	\$ 657,000 00
Certificates written during the year	162	438,000 00
Total	399	\$ 1,095,000 00
Deduct certificates ceased to be in force during the year	88	242,000 00
In force December 31, 1890	291	\$ 853,000 00
Losses and claims incurred during the year	2	2,500 00
Losses and claims paid during the year	2	2,500 00
Certificates terminated by death during the year.	2	2,500 00
Certificates terminated by lapse during the year.	86	237,000 00
Received for annual dues, assessments and membership fees		9,321 87

Kansas Mutual Life Association,

OF

HIAWATHA KANSAS.

Incorporated January, 1882.

J. P. DAVIS, President.

JOHN E. MOON, Secretary.

I. INCOME DURING THE YEAR 1890.

Assessments	\$ 130,324 17	
Interest and rent	5,162 57	
Received from all other sources	19,526 75	
Total Income		\$ 155,013 49
Invested assets December 31, of previous year		102,022 38
Total resources		\$ 257,035 87

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 58,564 50	
Advanced payments returned and dividends	14,950 88	
Commissions allowed agents	529 68	
Commissions for collecting assessments	1,562 04	
Salaries of managers and agents	17,493 94	
Salaries of officers and other compensation of office employes	16,732 59	
Medical examiners' fees	2,806 00	
Rents, advertising and printing	3,801 52	
All other items	23,799 02	
Total Disbursements		\$ 140,150 17
Balance		\$ 116,885 70

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 68,920 00	
Par value of bonds and stocks owned absolutely	8,000 00	
Ledger balances	6,434 55	
Cash in office	297 28	
Cash in bank	29,176 51	
All other items	4,057 36	
Total Invested Assets		\$ 116,885 70

IV. OTHER ASSETS.

Interest due and accrued	\$ 1,617 40	
Market value of bonds and stocks over cost	150 00	
Stamped envelopes, blank books, etc	1,800 00	
Total		\$ 3,567 40
Gross Assets		\$ 120,453 10

V. LIABILITIES.

Taxes due and accrued	\$ 100 00	
Total Liabilities		\$ 100 00
Balance Net Assets		\$ 120,353 10

VI. CONTINGENT MORTUARY ASSETS.

Assessments not yet due	\$	303	44
Assessments due and unpaid		1,710	83
Gross deferred premiums on policies in force		5,817	25
Total	\$	7,831	52
Deduct cost of collection		106	52
Net amount due from members	\$	7,725	00

VII. CONTINGENT MORTUARY LIABILITIES.

Actuaries 4 per cent. necessary to re-insure	\$	29,143	21
Total Contingent Mortuary Liabilities	\$	29,143	21
Net Assets over all Liabilities	\$	98,934	89

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	3,662	\$ 7,541,500 00
Certificates written during the year	1,193	2,055,500 00
Certificates revived during the year	54	109,500 00
Total	4,909	\$ 9,706,500 00
Deduct certificates ceased to be in force	814	1,651,500 00
In force December 31, 1890	4,095	\$ 8,055,000 00
Losses incurred during the year	30	\$ 60,000 00
Losses paid during the year	30	58,564 50
Certificates terminated (by death)	30	60,000 00
Certificates terminated (by lapse, etc.)	784	1,591,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates written during the year	53	\$ 139,500 00
Certificates ceased to be in force during the year	10	31,000 00
In force December 31, 1890	43	\$ 108,500 00
Certificates terminated by lapse, etc.	10	\$ 31,000 00
Received for membership fees, annual dues and assessments		847 59

Massachusetts Benefit Association,

OF

BOSTON MASSACHUSETTS.

Incorporated February 8, 1878.

GEO. A. LITCHFIELD, President.

E. S. LITCHFIELD, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 27,324 50	
Annual dues	137,215 02	
Assessments	1,061,954 99	
Medical examiners' fees	3,298 00	
Interest	21,375 52	
From all other sources	3,974 00	
Total Income		\$ 1,255,142 03
Invested Assets December 31, of previous year		438,466 44
Total net resources		\$ 1,693,608 47

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 877,209 05	
Commissions paid to agents	92,671 73	
Commissions for collecting assessments	2,467 06	
Salaries of officers	20,225 02	
Salaries and other compensation of office employes	11,828 30	
Medical examiners' fees	7,857 28	
Rents, taxes, advertising and printing	15,172 41	
All other items	45,847 31	
Total Disbursements		1,073,278 16
Balance		\$ 620,330 31

III. INVESTED ASSETS.

Loans on mortgages	\$ 214,662 03	
Loans on collateral	33,500 00	
Cost value of stocks and bonds owned absolutely	154,323 92	
Agents' ledger balances	3,154 87	
Cash in office	8,890 86	
Cash deposited in bank	206,790 63	
Total net or Invested Assets		\$ 620,330 31
Deduct depreciations		3,789 75
Total Assets (less depreciation)		\$ 616,540 56

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 6,358 50	
Total Non-Invested Assets		6,358 50
Gross Assets		\$ 622,899 06

V. CONTINGENT MORTUARY ASSETS.

Mortuary assessments reported	\$ 364,800 00	
Net amount due from members		\$ 364,800 00

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not yet due	\$ 133,900 00	
Losses in process of adjustment	127,000 00	
Losses reported	38,000 00	
Losses resisted	21,000 00	
Total		\$ 319,900 00

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	21,666	\$69,441,750 00
Certificates issued during the year	5,388	12,360,250 00
Totals	27,054	\$81,802,000 00
Deduct certificates ceased to be in force	3,295	9,293,000 00
Certificates in force December 31, 1890	23,759	\$72,509,000 00
Losses unpaid December 31, of previous year	69	\$ 241,650 00
Losses incurred during the year	329	1,047,350 00
Totals	398	\$ 1,289,000 00
Losses paid during the year	298	969,100 00
Certificates terminated:		
By death	328	1,047,000 00
By lapse	2,967	8,246,000 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	27	\$ 94,500 00
Certificates issued during the year	19	51,000 00
Totals	46	\$ 145,500 00
Deduct certificates ceased to be in force	28	70,250 00
Certificates in force December 31, 1890	18	\$ 75,250 00
Losses incurred during the year	2	\$ 7,500 00
Losses paid during the year	2	7,500 00
Certificates terminated:		
By death	2	7,500 00
By lapse	26	62,750 00
Received for membership fees, dues and assessments		1,397 34

MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,
OF
WESTFIELD MASSACHUSETTS.

Incorporated August 15, 1887.

WILLIAM PROVIN, President.

J. A. LAKIN, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 36,115 00	
Annual dues	26,719 20	
Assessments	57,657 86	
Advances to agents repaid	2,968 80	
From all other sources	1,280 10	
Total Income		\$ 124,740 96
Net or invested assets December 31, previous year		13,095 40
Total		\$ 137,836 36

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 50,144 04	
Commission allowed agents	38,312 46	
Commission paid for collecting assessments	2,968 80	
Salaries of managers	10,053 07	
Salaries of officers	4,111 08	
Salaries and other compensation of office employes	2,772 40	
Medical examiners' fees	158 00	
Rents, advertising and printing	3,103 55	
All other items	2,979 52	
Contingent, traveling and other expenses	2,272 25	
Total Disbursements		\$ 116,875 17
Balance		\$ 20,961 19

III. NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 2,280 00	
Cash in office	447 28	
Cash in bank	18,233 91	
Total net or invested Assets		\$ 20,961 19

IV. LIABILITIES.

Advanced Assessments	\$ 2,700 00	
Agents' commission	1,131 75	
Total Liabilities		\$ 3,831 75
Balance net assets		\$ 17,129 44

V. CONTINGENT MORTUARY LIABILITIES.

Losses resisted	\$ 10,500 00	
---------------------------	--------------	--

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	7,006	\$29,775,500 00
Certificates issued during the year	7,223	30,775,250 00
Totals	14,229	\$60,550,750 00
Deduct amount ceased to be in force	4,141	17,599,250 00
Certificates in force December 31, 1890	10,088	\$42,951,500 00
Losses paid during the year	605	\$ 50,144 04
Certificates terminated by death	3	13,000 00
Certificates terminated by lapse	4,138	17,585,550 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	185	\$ 786,250 00
Certificates issued during the year	115	488,750 00
Totals	300	\$ 1,275,000 00
Deduct amount ceased to be in force	79	335,750 00
Certificates in force December 31, 1890	221	\$ 939,250 00
Losses incurred during the year	21	\$ 4,339 38
Losses paid during the year	21	4,339 38
Certificates terminated by death	1	3,000 00
Certificates terminated by lapse	78	332,750 00

Mutual Accident Association of the Northwest,

OF

CHICAGO ILLINOIS.

Incorporated April, 1884.

H. W. K. CUTTER, President.

T. S. QUINCEY, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees without reduction	\$ 7,880 00	
Assessments: Indemnity and expense	119,051 00	
Interest	15 00	
Re-admission fees	1,377 00	
Total Income		\$ 128,323 00
Net or invested assets December 31 of previous year		5,961 00
Total net resources		\$ 134,284 00

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 62,102 89	
Advance payments returned to rejected applicants	131 00	
Commissions and fees of agents	3,954 00	
Commissions for collecting assessments	2,127 00	
Salaries of managers and agents	437 50	
Salaries of officers	14,599 88	
Salaries and other compensation of office employes	7,231 90	
Medical examiners' fees	2,612 00	
Rent, taxes, advertising and printing	7,394 01	
Advanced to agents	767 08	
All other items	6,048 82	
		<hr/>
Total Disbursements		\$ 107,426 08
		<hr/>
Balance		\$ 26,857 92
		<hr/>

III. NET OR INVESTED ASSETS.

Cash in office	\$ 291 00	
Cash deposited in banks	26,566 92	
		<hr/>
Total Net or Invested Assets		\$ 26,857 92
		<hr/>

IV. LIABILITIES.

Advance assessments	\$ 777 00	
		<hr/>
Total actual Liabilities		\$ 777 00
		<hr/>

V. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 20,000 00	
		<hr/>
Total Contingent Mortuary Liabilities		\$ 20,000 00
		<hr/>

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	10,451	
Certificates written during the year	3,940	
		<hr/>
Total	14,391	\$19,545,000 00
Deduct certificates ceased to be in force during the year	3,333	
		<hr/>
Total certificates in force December 31, 1890	11,045	
Losses and claims incurred during the year	739	\$ 62,102 89
Losses and claims paid during the year	739	62,102 89
Certificates terminated:		
By death	4	
By lapse	3,329	
		<hr/>

COLORADO BUSINESS.

Business in the State during the Year 1890.

Certificates written during the year	47	\$ 235,000 00
Deduct certificates ceased to be in force during the year	31	155,000 00
		<hr/>
In force December 31, 1890	16	\$ 80,000 00
Losses and claims paid during the year	11	515 49
Received for membership fees, annual dues and assessments		286 00

Mutual Endowment Association,

OF

OAKLAND CALIFORNIA.

Incorporated August 7, 1884.

F. K. SHATTUCK, President.

A. W. BISHOP, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 6,550 00	
Annual dues	7,438 00	
Assessments	53,889 04	
Interest	3,532 25	
Received from all other sources	25,590 00	
Total Income		\$ 96,999 29
Invested assets December 31, 1889		66,333 44
Total resources		\$ 163,332 73

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 67,550 00	
Advance payments returned	355 00	
Commissions paid agents	6,550 00	
Commissions for advanced dues of new members	2,703 50	
Salaries of managers and agents	1,975 50	
Salaries of officers	1,650 00	
Salaries and other compensation of office employes	2,185 00	
Medical examiners' fees	229 50	
Rents, advertising and taxes	2,729 26	
Advanced to officers and agents	1,750 00	
All other items	32,129 88	
Total Disbursements		\$ 119,807 14
Balance		\$ 43,525 59

III. INVESTED ASSETS.

Loans to members	\$ 11,174 00	
Loans on mortgages	22,975 00	
Agents' ledger balances	1,750 00	
Cash in office	83 70	
Cash in bank	7,542 89	
Total		\$ 43,525 59

IV. NON-INVESTED ASSETS.

Interest due on mortgages	\$ 155 00	
Interest on loans to members	1,649 25	
Office furniture and supplies	2,500 00	
Total		\$ 4,304 25
Gross Assets		\$ 47,829 84

MUTUAL ENDOWMENT ASSOCIATION.

V. LIABILITIES.

Losses adjusted and not paid	\$ 13,600 00
Borrowed money	4,000 00
Total Liabilities	\$ 17,600 00
Balance Net Assets	\$ 30,229 84

VI. CONTINGENT MORTUARY ASSETS.

Due from members	\$ 1,000 00
Total	\$ 1,000 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due	\$ 3,000 00
Total	\$ 3,000 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	974	\$ 4,102,000 00
Certificates issued during the year	450	1,350,000 00
Totals	1,424	\$ 5,452,000 00
Deduct certificates ceased to be in force	427	1,733,000 00
Certificates in force December 31, 1890	997	\$ 3,719,000 00
Losses incurred during the year	72	67,550 00
Losses paid during the year	72	\$ 67,550 00
Certificates terminated (by death)	10	9,550 00
Certificates terminated (by lapse)	417	1,723,450 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	1	\$ 3,000 00
Certificates issued during the year	48	182,000 00
Totals	49	\$ 185,000 00
Deduct certificates ceased to be in force	29	105,000 00
Certificates in force December 31, 1890	20	\$ 80,000 00
Received for membership fees, dues and assessments		\$ 254 95

Mutual Reserve Fund Life Association,

OF

NEW YORK NEW YORK.

Re-incorporated April 2, 1883.

EDWARD B. HARPER, President.

F. T. BRAMAN, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 171,258 37	
Annual dues	447,343 59	
Assessments	2,634,619 24	
Medical examiners' fees	33,204 00	
Interest	95,735 55	
Received from all other sources	622 35	
Special deposits	6,065 76	
		<hr/>
Total Income		\$ 3,388,848 86
Invested Assets December 31, of previous year		2,512,588 96
		<hr/>
Total resources		\$ 5,901,437 82

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 2,146,498 05	
Commission allowed agents	300,947 86	
Exchange and collecting assessments	109,866 17	
Salaries of managers and agents	42,775 63	
Salaries of officers	45,240 00	
Salaries and other compensation of office employes	49,277 97	
Medical examiners' fees	43,207 30	
Rents, advertising, taxes and printing	108,882 16	
All other items	68,248 02	
Expense in settling death claims	56,315 76	
		<hr/>
Total Disbursements		2,971,258 92
Balance		\$ 2,930,178 90
		<hr/>

III. INVESTED ASSETS.

Loans on bonds and mortgages (first liens) on real estate	\$ 2,211,500 00	
Par value of stocks and bonds	200,825 57	
Agents' ledger balances	97,449 66	
Furniture and fixtures	12,885 28	
Cash in office	1,041 60	
Cash deposited on reserve fund account	359,960 23	
All other deposits	46,516 56	
		<hr/>
Net Assets		\$ 2,930,178 90

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ * 19,118 37	
Market value of stocks and bonds over par value	8,634 43	
		<hr/>
Total Non-Invested Assets		27,752 80
Total Assets		\$ 2,957,931 70
		<hr/>

V. LIABILITIES.

Advanced assessments	\$ 16,341 51	
Outstanding bond obligations	286,307 96	
Total Liabilities		\$ 302,649 47

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 897,900 00	
Assessments due and unpaid	14,500 00	
Annual dues in process of collection	45,500 00	
Total due from members	\$ 957,900 00	
Deduct cost of collection	65,650 00	
Total amount due from members		\$ 892,247 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses approved and not yet due	\$ 115,700 00	
Losses reported	275,900 00	
Losses resisted	42,500 00	
All other Liabilities	53,142 00	
Total Mortuary Liabilities		\$ 947,242 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	53,215	\$181,353,200 00
Certificates issued during the year	11,792	37,677,685 00
Certificates restored	3	20,000 00
Totals	65,010	\$219,055,885 00
Deduct certificates ceased to be in force	6,495	22,052,450 00
Certificates in force December 31, 1890	58,515	\$197,003,435 00
Losses unpaid December 31, of previous year	125	\$ 466,200 00
Losses incurred during the year	639	2,136,750 00
Totals	764	\$ 2,602,950 00
Losses paid during the year	633	2,146,498 05
Certificates terminated by death	639	2,136,750 00
Certificates not taken	1,123	3,786,800 00
Certificates terminated by lapse	4,733	16,128,900 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	284	\$ 1,317,750 00
Certificates issued during the year	87	380,500 00
Totals	371	\$ 1,698,250 00
Deduct certificates ceased to be in force	56	293,500 00
Certificates in force December 31, 1890	315	\$ 1,403,750 00
Losses incurred the year	6	\$ 37,000 00
Losses paid during the year	6	37,000 00
Certificates terminated by death	6	37,000 00
Certificates not taken	3	20,000 00
Certificates terminated by lapse	47	237,500 00
Received for fees, dues and assessments		17,197 38

National Benevolent Association,

OF

MINNEAPOLIS MINNESOTA.

Incorporated March 31, 1887.

P. B. CRANE, President.

C. H. MERO, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 27,834 64	
Assessments	134,710 55	
Medical examiners' fees	2,497 00	
Interest	5,593 71	
Received from all other sources	141,252 00	
Total Income	\$ 311,767 90	
Assets December 31, of previous year	5,102 36	
Total resources	\$ 316,870 26	

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 124,000 00	
Advance payments returned	1,385 60	
Commissions paid to agents	23,422 10	
Salaries of managers and agents	1,895 76	
Salaries of officers	7,600 00	
Salaries and other compensation of office employes	1,899 75	
Medical examiners' fees	3,282 25	
Rents, advertising and printing	1,394 05	
All other items	5,542 63	
Total Disbursements	\$ 107,422 14	
Balance	\$ 146,448 12	

III. NET OR INVESTED ASSETS.

Agents' ledger balances	\$ 3,100 05	
Cash in office	519 72	
Guarantee notes	139,237 79	
Cash deposited in banks	3,590 56	
Total	\$ 146,448 12	
Deduct depreciation	1,500 00	
Total Invested Assets (less depreciation)	\$ 144,948 12	

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 3,500 00	
Gross Assets	\$ 148,448 12	

V. LIABILITIES.

Advanced assessments	\$ 497 25	
Total Liabilities	\$ 497 25	
Balance of Net Assets	\$ 147,950 87	

VI. CONTINGENT MORTUARY ASSETS.

Assessment called and not due	\$ 26,000 00	
Assessment not yet called, losses unadjusted	28,500 00	
Net amount due from members		\$ 54,500

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 20,000 00	
Losses reported	20,000 00	
Losses resisted	2,500 00	
Total Contingent Liabilities		\$ 42,500 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	7,619	\$19,047,500 00
Certificates issued during the year	2,407	5,780,000 00
Total	10,026	\$24,827,500 00
Deduct certificates ceased to be in force	2,381	5,962,500 00
In force December 31, 1890	7,645	\$18,865,000 00
Losses unpaid December 31, 1889	7	\$ 17,500 00
Losses incurred during the year	56	150,000 00
Total	63	\$ 167,500 00
Losses paid during the year	50	125,000 00
Certificates terminated:		
By death	56	150,000 00
By lapse	2,325	\$ 5,812,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	619	\$ 1,547,500 00
Certificates issued during the year	176	440,000 00
Total	795	\$ 1,987,500 00
Deduct amount ceased to be in force	197	492,500 00
Certificates in force December 31, 1890	598	\$ 1,495,000 00
Losses incurred during the year	4	17,500 00
Losses paid during the year	4	17,500 00
Certificates terminated:		
By death	4	17,500 00
By lapse	193	475,000 00
Received for fees, dues and assessments		14,185 00

National Fraternal Association,

OF

COUNCIL BLUFFS IOWA.

Incorporated October 28, 1889.

FINLEY BURKE, President.

E. H. HAWORTH, Secretary

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 6,900 00
Assessments	7 00
Medical examiners' fees paid by applicant	520 00
Cash received from all other sources	1,884 06
Total Income	\$ 9,311 06
Total net resources	\$ 9,311 06

II. DISBURSEMENTS DURING THE YEAR 1890.

Advance payments returned	\$ 160 00
Commissions allowed agents	6,740 00
Medical examiners' fees	520 00
Total Disbursements	\$ 7,420 00
Balance	\$ 1,891 06

III. NET OR INVESTED ASSETS.

Cash deposited in bank	\$ 1,891 06
Total Net or Invested Assets	\$ 1,891 06

IV. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates issued during the year 1890	923	\$ 923,000 00
Deduct certificates ceased to be in force	10	10,000 00
In force December 31, 1890	913	\$ 913,000 00
Certificates terminated (by lapse)	10	\$ 10,000 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates issued during the year 1890	412	\$ 412,000 00
Deduct certificates ceased to be in force	4	4,000 00
In force December 31, 1890	408	\$ 408,000 00
Certificates terminated (by lapse)	4	\$ 4,000 00
Received for membership fees, annual dues and assessments		2,902 00

National Masonic Accident Association,

OF

DES MOINES IOWA.

Incorporated July 12, 1889.

CLARK VARNUM, President.

ALF. WINGATE, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 8,080 00	
Assessments	10,175 87	
Total Income		\$ 18,255 87
Invested assets December 31, previous year		1,037 39
Total net resources		\$ 19,293 26

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 6,317 25	
Commissions and fees	8,080 00	
Commissions paid for collecting assessments	199 08	
Salaries of manager and agents	1,018 28	
Salaries of officers	910 00	
Salaries and other compensation of office employes	230 00	
Advertising and printing	721 95	
All other items	1,001 09	
Total Disbursements		\$ 18,477 65
Balance		\$ 815 61

III. NET OR INVESTED ASSETS.

Cash in bank	\$ 815 61
------------------------	-----------

IV. LIABILITIES.

Advanced assessment	\$ 172 50
Balance net assets	\$ 643 11

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	602	\$ 2,901,250 00
Certificates issued during the year	1,616	7,176,500 00
Totals	2,218	\$10,077,750 00
Deduct amount ceased to be in force	642	2,883,750 00
Certificates in force December 31, 1890	1,576	\$ 7,194,000 00
Losses paid during the year	99	\$ 6,317 25
Certificates terminated by lapse	642	2,883,750 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates issued during the year 1890	42	\$ 175,250 00
Deduct amount ceased to be in force	3	7,500 00
	<hr/>	<hr/>
Certificates in force December 31, 1890	39	\$ 167,750 00
	<hr/>	<hr/>
Losses paid during the year	3	\$ 135 00
Certificates terminated by lapse	3	7,500 00
Received for fees, dues and assessments		366 00

New England Mutual Accident Association,

OF

BOSTON MASSACHUSETTS.

Incorporated February 29, 1884.

AUGUSTUS P. MARTIN, President.

BENJAMIN F. DYER, Secretary.

I. CAPITAL.

Paid up Capital \$ 500 00

II. INCOME DURING THE YEAR 1890.

Membership fees	\$ 46,574 00	
Annual dues	1,142 50	
Assessments	106,136 03	
Re-issue of certificate	50	
Interest	366 85	
	<hr/>	
Total Income		\$ 154,159 88
Net or invested assets December 31, of previous year		35,719 29
		<hr/>
Total net resources		\$ 189,879 17

III. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 43,899 69	
Advance payments returned	786 75	
Commissions allowed agents	45,988 87	
Commission and expenses for collecting assessments	8,776 90	
Salaries and other compensation of officers	7,090 04	
Salaries and other compensation of office employes	14,054 14	
Medical examiners' fees and adjustment expenses	6,923 00	
Rents, fees and taxes, advertising, printing and stationery	8,970 75	
All other items	3,867 62	
	<hr/>	
Total Disbursements		\$ 140,357 76
		<hr/>
Balance		\$ 49,521 41

IV. INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 22,901 85	
Agents' ledger balances and bills receivable	2,610 24	
Cash in office	531 46	
Cash deposited in bank	23,477 86	
	<hr/>	
Total net or Invested Assets	\$ 49,521 41	
Deduct depreciation	2,807 09	
	<hr/>	
Total Net or Invested Assets (less depreciation)		\$ 46,714 32

V. NON-INVESTED ASSETS.

Interest due and accrued	\$	574 35	
Furniture and movables		2,459 52	
Total	\$		3,033 87
Gross Assets	\$		49,748 19

VI. LIABILITIES.

Taxes due and accrued	\$	100 00	
Advanced assessments		3,261 28	
All other items		500 00	
Total	\$		3,861 28
Balance net assets	\$		45,886 91

VII. CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments called and not yet due	\$	4,874 50	
Assessments for losses reported		18,340 62	
Net amount due from members	\$		23,215 12

VIII. CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment	\$	3,908 70	
Losses reported		1,716 42	
Losses resisted		17,590 00	
Total Mortuary Liabilities	\$		23,215 12

IX. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	7,843	\$30,808,750 00
Certificates issued during the year	9,659	28,910,125 00
Totals	17,502	\$59,718,875 00
Deduct amount ceased to be in force	8,129	22,435,125 00
Certificates in force December 31, 1890	9,373	\$37,283,750 00
Losses unpaid December 31, 1890	7	\$ 8,820 00
Losses incurred during the year	916	52,669 69
Totals	923	\$ 61,489 69
Losses paid during the year	912	43,899 69
Certificates terminated:		
By death	4	16,000 00
By lapse	8,125	22,419,125 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	19	\$ 87,000 00
Certificates issued during the year	232	730,375 00
Totals	251	\$ 817,375 00
Deduct amount ceased to be in force	195	605,875 00
Certificates in force December 31, 1890	56	\$ 211,500 00
Losses incurred	7	\$ 302 50
Losses paid	7	302 50
Certificates terminated by lapse	195	605,875 00
Received for fees, dues and assessments		1,788 00

New York Accident Insurance Co.,

OF

NEW YORK NEW YORK.

Incorporated April 26, 1889.

GEO. A. HALSEY, President.

CHAS. T. HOPPER, Secretary.

I. INCOME DURING THE YEAR 1890.

Memberthip fees	\$	37,170	00
Assessments		39,565	00
Interest		200	00
Cash from all other sources		3,626	57
Total Income	\$	80,561	57
Net or invested assets, December 31, of previous year		14,782	65
Total net resources	\$	95,344	20

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$	17,093	58
Advanced payments returned		30	00
Commission allowed agents		37,019	00
Commission paid for collecting assessments		7,093	43
Salaries of manager and agents		552	67
Salaries and other compensation of office employes		3,310	40
Medical examiners' fees		395	50
Rent, taxes and advertising		7,607	99
All other items		5,595	59
Total Disbursements	\$	78,678	16
Balance	\$	16,666	04

III. NET OR INVESTED ASSETS.

Collateral loans	\$	8,000	00
Cost value of bonds and stocks		1,065	00
Agents' ledger balances		2,150	46
Cash in office		130	05
Cash deposited in bank		5,520	53
Total	\$	16,866	04
Deduct depreciation		451	24
Total Net or Invested Assets (less depreciation)	\$	16,214	80

IV. NON-INVESTED ASSETS.

Interest due	\$	159	30
Furniture and fixtures		1,461	68
Total Non-Invested Assets	\$	1,620	98
Gross Assets	\$	17,835	78

V. LIABILITIES.

Salaries, rents and office expense	\$	800	00
Advanced assessments		1,411	00
Total Liabilities	\$	2,211	00
Balance net assets	\$	15,624	78

VI. CONTINGENT INDEMNITY ASSETS.

Indemnity assessments called and not due	\$	13,887 00
Assessments due and unpaid		1,860 00
Assessments for losses reported		1,952 50
Total	\$	17,699 50
Deduct cost of collection		2,123 94
Net due from members	\$	15,575 56

VII. CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted	\$	158 20
Losses in process of adjustment		998 92
Losses reported		953 58
Total Indemnity Liabilities	\$	2,110 75

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	1,439	\$ 6,594,000 00
Certificates issued during the year	7,457	35,544,500 00
Totals	8,873	\$42,138,500 00
Deduct amount ceased to be in force	3,023	14,370,500 00
Certificates in force December 31, 1890	5,850	\$27,768,000 00
Losses unpaid December 31, 1889	6	\$ 100 00
Losses incurred during the year	291	19,204 28
Totals	297	\$ 19,304 28
Losses paid during the year	253	\$ 17,093 58
Certificates terminated:		
By death	1	3,000 00
By lapse	3,022	14,367,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	139	\$ 682,500 00
Certificates issued during the year	157	777,000 00
Totals	296	\$ 1,459,500 00
Deduct amount ceased to be in force	84	403,500 00
Certificates in force December 31, 1890	212	\$ 1,056,000 00
Losses incurred during the year	20	1,013 54
Losses paid during the year	20	988 54
Certificates terminated by lapse	84	403,500 00
Received for fees, dues and assessments		3,955 00

Northwestern Masonic Aid Association,

OF

CHICAGO ILLINOIS.

Incorporated June 27, 1874.

DANIEL J. AVERY, President.

JAMES A. STODDARD, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 74,595 50	
Assessments	1,747,614 67	
Interest	8,727 46	
Received from all other sources	7,075 21	
Total Income		\$ 1,838,009 84
Amount of Net or Invested Assets, December 31, of previous year		347,068 80
Total net resources		\$ 2,185,078 64

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 1,497,133 34	
Advanced payments returned	8,713 00	
Commissions and fees allowed agents	71,022 07	
Commissions paid for collecting assessments	9,567 62	
Salary of manager and medical board	25,921 86	
Salaries of officers	42,167 04	
Salaries and other compensation of office employes	41,528 61	
Medical examiners' fees	14,323 50	
Rents, advertising and printing	17,838 66	
All other items	29,858 46	
Total Disbursements		1,758,070 16
Balance		\$ 427,008 48

III. NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 261,770 25	
Agents' ledger balances	5,587 63	
Cash in office	149 93	
Cash in hands of treasurer	159,500 67	
Total Net or Invested Assets		\$ 427,008 48
Deduct depreciation		9,970 25
Net Assets		\$ 417,038 23

IV. NON-INVESTED ASSETS.

Interest accrued		1,362 48
Gross Assets		\$ 418,400 71

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 43,666 66	
Losses resisted	7,500 00	
Advance assessments	36,055 11	
Sundry accounts	1,660 69	
Total Liabilities		88,882 46
Balance Net Assets		\$ 329,518 25

VI. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$	28,696 00	
Assessments not yet called for, losses unadjusted		73,000 00	
Losses reported		81,500 00	
		<u>183,196 00</u>	
Net amount due from members	\$		<u>183,196 00</u>

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	73,000 00	
Losses reported		81,500 00	
		<u>154,500 00</u>	
Total	\$		<u>154,500 00</u>

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	53,040	\$145,554,500 00
Certificates issued during the year	6,716	16,592,000 00
Certificates restored	2,130	5,737,500 00
Totals	61,886	\$167,884,000 00
Deduct certificates ceased to be in force	6,909	18,791,500 00
Certificates in force December 31, 1890	54,977	\$149,092,500 00
Losses unpaid December 31, of previous year	94	\$ 244,700 00
Losses incurred during the year	510	1,457,000 00
Totals	604	\$ 1,711,700 00
Losses paid during the year	534	1,595,933 34
Certificates terminated:		
By death	510	1,467,000 00
By lapse	6,399	17,324,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, of previous year	716	\$ 2,253,000 00
Certificates issued during the year	110	291,000 00
Certificates restored	51	145,000 00
Totals	877	\$ 2,689,000 00
Deduct certificates ceased to be in force during the year	117	333,000 00
Certificates in force December 31, 1890	760	\$ 2,356,000 00
Losses unpaid December 31, of previous year	2	\$ 7,500 00
Losses incurred during the year	9	23,500 00
Totals	11	\$ 31,000 00
Losses paid during the year	10	28,500 00
Certificates terminated:		
By death	9	23,500 00
By lapse	108	309,500 00
Received for fees and assessments		30,120 57

ODD FELLOWS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,
OF
WESTFIELD MASSACHUSETTS.

Incorporated April 12, 1887.

JAMES NOBLE, President.

HERBERT N. KINGSBURY, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 19,615 00	
Annual dues	16,996 05	
Assessments	33,992 10	
Total Income		\$ 70,603 15
Net or invested assets December 31, of previous year		7,468 46
Total net resources		\$ 78,071 61

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 31,089 25	
Commissions allowed agents	27,515 07	
Salaries of officers	4,639 42	
Salaries and other compensation of office employes	1,093 33	
Rents, advertising and printing	1,596 66	
All other items	1,900 31	
Total Disbursements		\$ 68,834 04
Balance		\$ 10,237 57

III. NET OR INVESTED ASSETS.

Cash in office	\$ 7,229 85	
Cash in bank	3,007 72	
Total Assets		\$ 10,237 57

IV. CONTINGENT MORTUARY ASSETS.

Assessments called and not due	\$ 4,266 30	
Assessments not yet called	13,298 00	
Net amount due from members		\$ 17,564 30

V. CONTINGENT MORTUARY LIABILITIES.

Losses resisted	\$ 5,000 00	
Total		\$ 5,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	5,656	\$16,689,800 00
Certificates restored during the year 1890	186	565,000 00
Certificates issued during the year	3,923	10,496,000 00
Totals	9,765	\$27,750,800 00
Deduct amount ceased to be in force	3,285	7,728,150 00
Certificates in force December 31, 1890	6,480	\$20,022,650 00
Losses incurred during the year	511	\$ 31,089 25
Losses paid during the year	511	31,089 25
Certificates terminated (by lapse)	3,285	7,728,150 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	36	\$ 112,500 00
Deduct amount ceased to be in force	6	16,750 00
	<u>30</u>	<u>\$ 95,750 00</u>
Certificates in force December 31, 1890		
Losses incurred during the year	1	\$ 2,100 00
Losses paid during the year	1	2,100 00
Certificates terminated:		
By death	1	2,100 00
By lapse	6	16,750 00
Received for fees, dues and assessments		384 00

Supreme Council of the Order of Chosen Friends,

OF

INDIANAPOLIS INDIANA.

Incorporated May 28, 1879.

H. H. MORSE, President.

T. B. LINN, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 7,519 20
Annual dues	24,814 81
Assessments	996,187 49
Medical examiner's fees	1,436 10
From all other sources	5,507 62
Total Income	\$ 1,035,465 22
Invested assets, December 31, of previous year	29,762 01
Total net resources	\$ 1,065,227 23

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 991,940 00
Salaries of officers	10,722 15
Salaries and other compensation of office employes	8,457 51
Medical examiners' fees	1,436 10
Rents, advertising and printing	6,554 53
All other items	16,138 23
Total Disbursements	\$ 1,035,248 52
Balance	\$ 29,978 71

III. NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 3,963 78
Ledger balances	4,766 27
Cash in bank	11,308 66
Judgment against ex-Supreme Treasurer	10,000 00
Total Net or Invested Assets	\$ 29,978 71

IV. NON-INVESTED ASSETS.

Interest	\$	14 00
Per capita tax due		8,655 33
Assessments due		2,452 85
Total Non-Invested Assets	\$	11,122 18
Gross Assets	\$	41,100 89

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not due	\$	74,309 50
Assessments due and unpaid		2,452 85
Assessments not called for losses reported		133,000 00
Net amount due from members	\$	207,762 35

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not yet due	\$	32,000 00
Losses in process of adjustment		52,000 00
Losses reported		76,000 00
Losses resisted		5,000 00
Total Contingent Liabilities	\$	165,000 00

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	39,492	\$66,398,000 00
Certificates issued during the year	4,787	6,654,500 00
Totals	44,279	\$73,052,500 00
Deduct amount ceased to be in force	5,205	9,929,500 00
Certificates in force December 31, 1890	39,074	\$63,123,000 00
Losses unpaid December 31, 1889	112	\$ 216,000 00
Losses incurred	519	940,940 00
Totals	631	\$ 1,156,940 00
Losses paid during the year	536	\$ 991,940 00
Certificates terminated:		
By death	519	940,940 00
By lapse	4,686	8,988,560 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	94	\$ 189,000 00
Certificates issued during the year	28	51,500 00
Totals	122	\$ 240,500 00
Deduct amount ceased to be in force	18	34,000 00
Certificates in force December 31, 1890	104	\$ 206,500 00
Losses incurred during the year	2	\$ 4,000 00
Losses paid during the year	2	4,000 00
Certificates terminated:		
By death	2	4,000 00
By lapse	16	30,000 00
Received for fees, dues and assessments		12,814 60

Preferred Masonic Mutual Accident Association of America,

OF

DETROIT MICHIGAN.

Incorporated August 22, 1889,

CLARK J. WHITNEY, President.

ALBERT C. MILLER, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 3,312 00	
Assessments	5,744 00	
Interest	22 24	
Advances to agents re-paid	14 50	
Cash from all other sources	6,267 25	
Total Income	\$ 15,359 99	
Net or invested assets December 31, of previous year	2,161 95	
Total net resources	\$ 17,521 04	

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 1,413 68	
Advance payments returned	312 00	
Commissions allowed agents	4,717 50	
Commissions for collecting assessments	59 45	
Salaries and other compensation of officers	1,645 00	
Salaries and other compensation of office employes	1,305 00	
Medical examiners' fees	48 00	
Rents, advertising and printing	1,704 70	
All other items	4,094 75	
Total Disbursements	\$ 15,300 08	
Balance	\$ 2,221 86	

III. INVESTED ASSETS.

Cash in office	\$ 32 92	
Cash deposited in banks	2,188 94	
Total Net or Invested Assets	\$ 2,221 86	

IV. LIABILITIES.

Advance assessments	\$ 149 00	
All other Liabilities	7,004 85	
Total actual Liabilities	\$ 7,153 85	
Balance net Liabilities	\$ 4,931 99	

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	361	\$ 1,805,000 00
Certificates written during the year	777	3,613,500 00
Totals	1,138	\$ 5,418,500 00
Deduct certificates ceased to be in force	294	1,370,000 00
In force December 31, 1890	844	\$ 4,048,500 00
Losses incurred during the year	26	\$ 1,413 68
Losses paid during the year	26	1,413 68
Certificates terminated:		
By lapse	294	1,370,000 00

COLORADO BUSINESS.

No business in the State during the year 1890.

Provident Fund Society,

OF

NEW YORK NEW YORK.

Incorporated May 1, 1886.

A. N. LOCKWOOD, President.

C. L. TOMPKINS, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 14,860 00
Dues	20,156 14
Assessments	30,224 22
Total Income	\$ 65,240 36
Invested assets December 31, previous year	8,014 07
Net resources	\$ 73,254 43

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 23,475 83
Commissions to agents	14,502 05
Surety Contract Co	20,453 29
Medical examiners' fees and expense of investigating claims	2,892 96
Total Disbursements	\$ 61,324 13
Balance	\$ 11,930 30

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 2,700 00
Cash in bank and office	9,230 30
Total Net or Invested Assets	\$ 11,930 30
Gross Assets	\$ 11,930 30

IV. LIABILITIES.

Advanced assessment	\$ 1,373 00
Total Liabilities	\$ 1,373 00
Balance net assets	\$ 10,557 30

V. CONTINGENT INDEMNITY ASSETS.

Assessments called and not yet due	\$ 10,162 00	
Net amount due from members		\$ 10,162 00

VI. CONTINGENT INDEMNITY LIABILITIES.

Losses in process of adjustment	\$ 2,847 97	
Losses resisted	3,390 00	
Total contingent Liabilities		\$ 6,237 97

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	7,599	\$20,130,740 00
Certificates written during the year	7,430	25,224,500 00
Totals	15,029	\$45,355,240 00
Deduct certificates ceased to be in force	9,823	27,455,740 00
In force December 31, 1890	5,206	\$17,909,500 00
Losses incurred during the year	623	\$ 26,323 80
Losses paid during the year	517	23,475 83
Certificates terminated:		
By death	6	9,500 00
By lapse	9,817	27,436,240 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	55	\$ 226,000 00
Certificates written during the year	282	987,000 00
Totals	337	\$ 1,213,000 00
Deduct certificates ceased to be in force	237	863,000 00
In force December 31, 1890	100	\$ 350,000 00
Losses and claims under investigation	10	\$ 189 59
Losses and claims paid	8	154 61
Certificates terminated by lapse	237	863,000 00
Received for membership fees, annual dues and assessments		717 00

*** RAILWAY OFFICIALS AND CONDUCTORS ACCIDENT ASSOCIATION**
OF
INDIANAPOLIS INDIANA.

Incorporated June 14, 1889.

LAFAYETTE D. HIBBARD, President.

WILLIAM K. BELLIS, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 3,215 29	
Assessments	190,946 18	
Interest	15 00	
Total Income		\$ 194,176 47
Net or Invested Assets, December 31, of previous year		9,689 22
Total net resources		\$ 203,865 69

*The name of the above association was changed January 5, 1891, to the "Railway Officials and Employés Accident Association."

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 91,180 94	
Commissions allowed agents	44,342 90	
Commissions for collecting assessments	6,222 27	
Salaries of managers and agents	2,884 65	
Salaries of officers	6,540 77	
Salaries and other compensation of office employes	9,474 15	
Medical examiners' fees	219 00	
Rent, advertising and printing	6,104 59	
All other items	14,532 12	
Total Disbursements		181,501 39
Balance	\$	22,364 30

III. NET OR INVESTED ASSETS.

Agents' ledger balances	\$ 6,163 78	
Cash deposited in bank	15,200 52	
Cash deposited with Insurance Commissioner of Missouri	1,000 00	
Total Net or Invested Assets	\$	22,364 30

IV. NON-INVESTED ASSETS.

Cash in hands of railway paymasters and others	\$ 185,722 30	
Real estate, furniture and supplies	2,500 00	
Total Non-Invested Assets		188,222 30
Gross Assets	\$	210,586 60

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	1,935	\$ 4,590,225 00
Certificates written during the year	15,469	31,388,435 00
Totals	17,404	\$35,978,660 00
Deduct certificates ceased to be in force	1,683	3,637,305 00
Certificates in force December 31, 1890	15,721	\$32,341,355 00
Losses incurred during the year	1,436	\$ 91,180 94
Losses paid during the year	1,436	91,180 94
Certificates terminated:		
By death or disability	37	39,430 14
By lapse	1,647	3,597,875 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates written during the year	1,183	\$ 2,793,750 00
Certificates ceased to be in force	154	303,500 00
Certificates in force December 31, 1890	1,029	\$ 2,490,250 00
Losses incurred during the year	74	\$ 7,183 75
Losses paid during the year	74	7,183 75
Certificates terminated:		
By death or disability	3	4,390 00
By lapse	151	299,200 00
Received for membership fees, annual dues and assessments		15,105 95

United States Mutual Accident Association,

OF

NEW YORK NEW YORK.

Re-incorporated March, 1884.

CHAS. B. PEET, President.

JAMES R. FITCHER, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 64,048 00	
Annual dues	4,046 00	
Assessments	842,701 64	
Interest	2,328 13	
Emergency Fund contribution	45,000 00	
Total Income		\$ 958,123 77
Net or invested assets December 31, of previous year		\$ 143,810 55
Total net resources		\$ 1,101,934 32

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 384,124 82	
Commissions allowed agents	134,312 91	
Commissions for collecting assessments	24,465 32	
Salaries of managers and agents	99,314 01	
Salaries and other compensation of officers	21,001 62	
Salaries and other compensation of office employes	86,771 36	
Medical examiners' fees	16,364 74	
Rent, taxes, advertising and printing	63,571 56	
All other items	70,360 25	
Total Disbursements		\$ 900,286 59
Balance		\$ 201,647 73

III. INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 87,000 00	
Cost value of bonds and stocks owned absolutely	11,837 47	
Agents' ledger balances	4,621 94	
Cash in office	2,682 21	
Cash deposited in banks	95,506 11	
Total Net or Invested Assets		\$ 201,647 73

IV. LIABILITIES.

Advance assessments	\$ 46,698 57	
All other bills	42,035 94	
Total actual Liabilities	3	88,734 51
Balance Net Assets		\$ 112,913 22

V. CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary and indemnity assessments called and not yet due	\$	13,040 00	
Mortuary and indemnity assessments not yet called for losses unadjusted, resisted and reported		72,721 42	
Total	\$	85,761 42	
Deduct cost of collection		3,600 00	
Net amount due from members	\$	82,161 42	

VI. CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment	\$	27,766 05
Losses reported		21,955 37
Losses resisted		23,000 00
Total Contingent Mortuary and Indemnity Liabilities	\$	77,721 42

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	52,541	\$254,313,750 00
Re-instatements on certificates issued previous to December 31, 1889	868	4,282,500 00
Certificates issued during the year	32,185	151,311,450 00
Totals	85,594	\$409,907,700 00
Deduct certificates ceased to be in force	30,212	139,610,200 00
Certificates in force December 31, 1890	55,382	\$270,297,500 00
Losses unpaid December 31, 1889		\$ 69,789 96
Losses incurred during the year		387,056 28
Total		\$ 456,846 24
Losses paid during the year	3,400	384,124 82
Certificates ceased to be in force:		
By accident	31	160,000 00
By lapse	30,181	139,450,200 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force at the end of the previous year	471	\$ 2,279,500 00
Certificates issued during the year	565	2,691,000 00
Totals	1,036	\$ 4,970,500 00
Deduct certificates ceased to be in force	408	1,910,000 00
Certificates in force December 31, 1890	628	\$ 3,060,500 00
Losses unpaid December 31, of previous year	4	\$ 5,085 71
Losses incurred during the year	57	12,861 40
Totals	55	\$ 17,947 11
Losses paid during the year	49	7,727 11
Certificates ceased to be in force:		
By accident	2	10,000 00
By lapse	406	1,900,000 00
Received for fees, dues and assessments		10,360 00

U.S. Masonic Benevolent Association,

OF

COUNCIL BLUFFS IOWA.

Incorporated February 5, 1884.

JOSEPH R. REED, President.

WILLIAM J. JAMESON, Secretary.

I. INCOME DURING THE YEAR 1890.

Membership fees	\$ 20,340 00	
Assessments	185,390 20	
Interest	7,034 66	
Guarantee fund	22,385 00	
Exchange	53 11	
Certificate expense	18 00	
Total Income		\$ 235,220 97
Assets December 31, of previous year		100,578 01
Net resources		<u>341,798 98</u>

II. DISBURSEMENTS DURING THE YEAR 1890.

Losses and claims	\$ 162,500 00	
Commissions allowed to agents	20,340 00	
Commissions for collecting assessments	3,261 32	
Salaries of managers and agents	8,443 44	
Salaries of officers and employes	10,062 08	
Medical examiners' fees	2,733 00	
Rents, advertising, taxes and printing	2,008 45	
Postage	1,440 73	
All other expenses	7,644 72	
Total Disbursements		\$ 216,993 05
Balance		<u>\$ 124,805 93</u>

III. INVESTED ASSETS.

Guarantee fund	\$ 111,285 00	
Agents' ledger balances	3,502 78	
Cash in office	18 15	
Cash in bank	10,000 00	
Total Net or Invested Assets		\$ 124,805 93
Deduct depreciations		2,793 47
Total Net or Invested Assets (less depreciation)		<u>\$ 122,012 46</u>

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 7,528 77	
Total		\$ 7,528 77
Gross Assets		<u>\$ 129,541 23</u>

V. LIABILITIES.

Advance assessment	\$ 229 62	
Balance net assets		<u>\$ 129,311 61</u>

VI. CONTINGENT MORTUARY ASSETS.

Assessment not yet called for	\$	27,500 00
Net amount due from members	\$	27,500 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	27,500 00
Total Contingent Mortuary Liabilities	\$	27,500 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1889	8,083	\$20,207,500 00
Certificates issued during the year	2,242	5,605,000 00
Totals	10,325	\$25,812,500 00
Deduct amount ceased to be in force	2,401	6,002,500 00
Certificates in force December 31, 1890	7,924	\$19,810,000 00
Losses unpaid previous year	14	\$ 35,000 00
Losses incurred during the year	62	155,000 00
Totals	76	\$ 190,000 00
Losses paid during the year	65	162,500 00
Certificates terminated:		
By death	62	155,000 00
By lapse	2,339	5,847,500 00

COLORADO BUSINESS.

Business in the State during the Year 1890.

	No.	Amount.
Certificates in force December 31, 1889	1,136	\$ 2,840,000 00
Certificates issued during the year	101	252,500 00
Totals	1,237	\$ 3,092,500 00
Deduct amount ceased to be in force	255	637,500 00
Certificates in force December 31, 1890	982	\$ 2,455,000 00
Losses unpaid December 31, 1889	4	\$ 10,000 00
Losses incurred during the year	14	35,000 00
Totals	18	\$ 45,000 00
Losses paid during the year	18	45,000 00
Certificates terminated:		
By death	14	35,000 00
By lapse	241	602,500 00
Received for assessments and fees		27,765 90

TABLE I.

SHOWING INCOME, EXPENDITURES, ASSETS AND LIABILITIES OF CO-OPERATIVE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE STATE, FOR THE YEAR ENDING DECEMBER 31, 1890.

NAMES OF COMPANIES.	INCOME.			EXPENDITURES.			ASSETS.			Total liabilities.
	Paid by members.	Other receipts	Total income.	Paid to members.	Paid for expenses.	Total expenditures.	Cash or invested assets.	Other assets.	Total assets.	
Bankers' Life Association, Iowa	\$ 331,949 83	\$ 32,376 58	\$ 364,326 41	\$ 166,541 00	\$ 79,381 17	\$ 245,822 17	\$ 726,243 61	\$ 5,785 81	\$ 732,029 42	\$ 16,514 50
Bankers' Life Association, Minnesota	151,720 64	22,960 99	174,681 63	104,505 00	49,869 78	154,374 78	218,618 18	52,818 10	271,436 28	4,000 00
Connecticut Indemnity Association, Connecticut	81,720 30	17,413 86	99,134 16	38,965 95	65,533 18	104,499 13	69,400 86	15,923 60	85,324 46	8,551 13
Covenant Mutual Benefit Association, Illinois	1,174,494 99	9,396 51	1,183,891 50	937,493 00	142,060 39	1,079,553 39	531,903 62	17,492 25	549,395 87	219,228 53
Equitable Mutual Life & Endowment Ass'n, Iowa	79,406 76	3,920 07	83,326 83	42,500 00	24,738 85	67,238 85	36,492 10	3,040 50	39,532 60	27,094 13
Fidelity Mutual Life Association, Pennsylvania	560,956 08	13,650 59	574,606 67	303,707 14	187,601 97	491,309 11	355,450 19	33,990 84	389,441 03	96,112 84
Hartford Life and Annuity Insurance Co., Conn.	1,306,302 26	21,856 18	1,328,158 44	860,262 72	315,237 71	1,175,500 43	982,206 48	530 16	982,736 64	371,410 01
Iowa Mutual Benefit Association, Iowa	47,967 48	901 05	48,868 53	26,082 51	17,164 71	43,247 22	29,805 76	293 44	30,099 20	15,034 48
Kansas Mutual Life Association, Kansas	130,324 17	24,689 32	155,013 49	92,721 77	47,428 40	140,150 17	116,885 70	3,567 40	120,453 10	29,243 21
Massachusetts Benefit Association, Mass.	1,229,792 51	25,349 52	1,255,142 03	877,209 05	196,089 11	1,073,298 16	616,540 56	6,358 50	622,899 06	319,900 00
Mason's Fraternal Accident Association, Mass.	120,492 06	4,248 90	124,740 96	50,144 04	66,731 13	116,875 17	20,961 19	20,961 19	20,961 19	14,331 75
Mutual Accident Ass'n of the Northwest, Illinois	126,931 00	1,392 00	128,323 00	62,253 89	45,172 19	107,426 08	26,857 92	26,857 92	26,857 92	20,000 00
Mutual Endowment Association, California	67,877 04	29,122 25	96,999 29	67,905 00	51,902 14	119,807 14	43,525 59	4,304 25	47,829 84	20,600 00
Mutual Reserve Fund Life Association, New York	3,286,425 20	102,423 66	3,388,848 86	2,146,498 05	824,760 87	2,971,258 92	2,930,178 90	27,752 80	2,957,931 70	1,249,891 47
National Benevolent Association, Minnesota	164,952 19	146,815 71	311,767 90	125,385 60	45,036 54	170,422 14	144,948 12	3,500 00	148,448 12	42,997 25
National Fraternal Association, Iowa	7,427 00	1,884 06	9,311 06	160 00	7,260 00	7,420 00	1,891 06	1,891 06	1,891 06	172 50
National Masonic Accident Association, Iowa	18,255 87	18,255 87	18,255 87	6,317 25	12,160 40	18,477 65	815 61	815 61	815 61	172 50
New England Mutual Accident Ass'n, Mass	153,853 03	306 85	154,159 88	44,686 44	95,671 32	140,357 76	46,714 34	3,033 87	49,748 19	27,076 40
New York Accident Insurance Co., New York	76,735 00	3,826 57	80,561 57	17,123 58	61,554 58	78,678 16	16,214 80	1,620 98	17,835 78	4,321 70
Northwestern Masonic Aid Association, Illinois	1,822,207 17	15,802 67	1,838,009 84	1,505,846 34	252,323 82	1,758,170 16	417,035 23	1,362 48	418,400 71	243,382 46
Odd Fellows' Fraternal Accident Ass'n, Mass.	70,603 15	70,603 15	70,603 15	31,089 25	36,744 79	67,834 04	10,237 57	10,237 57	10,237 57	5,000 00
Order of Chosen Friends, Indiana	1,029,957 60	5,507 62	1,035,465 22	991,940 00	43,308 52	1,035,248 52	29,978 71	11,122 18	41,100 89	165,000 00
Preferred Masonic Mutual Accident Ass'n, Mich.	9,056 00	6,303 99	15,359 99	1,725 68	13,574 40	15,300 08	2,221 86	2,221 86	2,221 86	7,153 85
Provident Fund Society, New York	65,240 36	65,240 36	65,240 36	23,475 83	37,848 30	61,324 13	11,930 30	11,930 30	11,930 30	7,610 97
Railway Officials & Conductors Accid't Ass'n, Ind.	194,161 47	15 00	194,176 47	91,180 94	90,320 45	181,501 39	22,364 30	188,222 30	210,586 60	161,455 93
United States Mutual Accident Ass'n, New York	910,795 64	47,328 13	958,123 77	384,124 82	516,161 77	900,286 59	201,647 73	201,647 73	201,647 73	161,455 93
United States Masonic Benevolent Ass'n, Iowa	205,730 20	29,490 77	235,220 97	162,500 00	54,493 05	216,993 05	122,012 46	7,528 77	129,541 23	27,729 62
Totals	\$13,425,335 00	\$ 566,982 85	\$13,992,317 85	\$ 9,162,344 85	\$ 3,310,079 54	\$12,542,374 39	\$ 7,733,085 73	\$ 388,248 23	\$ 8,121,333 96	\$ 3,113,812 73

TABLE II.

GIVING NAME OF COMPANY, LOCATION AND NAMES OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Bankers Life Association	Des Moines, Iowa	Edward A. Temple	A. C. Stilson
Bankers Life Association	St. Paul, Minn	Russell R. Dorr	Douglas Putnam
Connecticut Indemnity Association	Waterbury, Conn	V. L. Sawyer	E. A. Wright
Covenant Mutual Benefit Association	Galesburg, Ill	A. W. Berggren	W. H. Smollinger
Equitable Mutual Life and Endowment Association	Waterloo, Iowa	Emmons Johnson	Geo. W. Harbin
Fidelity Mutual Life Association	Philadelphia, Penn	L. G. Fouse	W. S. Campbell
Hartford Life and Annuity Insurance Company	Hartford, Conn	Henry A. Whitman	Stephen Ball
Iowa Mutual Benefit Association	Toledo, Iowa	G. R. Struble	Hiram Baldwin
Kansas Mutual Life Association	Hiawatha, Kan	J. P. Davis	John E. Moon
Masons Fraternal Accident Association of America	Westfield, Mass	William Provin	Jas. A. Lakin
Massachusetts Benefit Association	Boston, Mass	Geo. A. Litchfield	E. S. Litchfield
Mutual Accident Association of the Northwest	Chicago, Ill	H. W. K. Cutter	T. S. Quincey
Mutual Endowment Association	Oakland, Cal	F. K. Shattuck	A. W. Bishop
Mutual Reserve Fund Life Association	New York, N. Y	Edward B. Harper	Frederic T. Braman
National Benevolent Association	Minneapolis, Minn	P. B. Crane	C. H. Mero
National Fraternal Association	Council Bluffs, Iowa	Finley Burke	E. H. Haworth
National Masonic Accident Association	Des Moines, Iowa	Clark Varnum	Alf. Wingate
New England Mutual Accident Association	Boston, Mass	Augustus P. Martin	Benj. F. Dyer
New York Accident Insurance Company	New York, N. Y	Geo. A. Halsey	Chas. T. Hopper
Northwestern Masonic Aid Association	Chicago, Ill	Daniel J. Avery	Jas. A. Stoddard
Odd Fellows Fraternal Accident Association of America	Westfield, Mass	James Noble, Jr	H. N. Kingsbury
Supreme Council of the Order of Chosen Friends	Indianapolis, Ind	H. H. Morse	Thos. B. Linn
Preferred Masonic Mutual Accident Association of America	Detroit, Mich	Clark J. Whitney	Albert C. Miller
Provident Fund Society	New York, N. Y	A. N. Lockwood	Chas. L. Tompkins
Railway Officials and Conductors Accident Association	Indianapolis, Ind	L. D. Hibbard	Wm. K. Bellis
U. S. Masonic Benevolent Association	Council Bluffs, Iowa	Jos. R. Reed	W. J. Jameson
United States Mutual Accident Association	New York, N. Y	Chas. B. Peet	Jas. R. Pitcher

NAME, LOCATION AND OFFICERS.

697

LIST OF AGENTS
FOR
LIFE AND CO-OPERATIVE COMPANIES.

LIST OF AGENTS FOR LIFE COMPANIES FOR 1891.

COMPANIES.	AGENTS.	LOCATION.
Aetna Life Insurance Co., Hartford, Conn.	Andrew W. Edwards	Denver
	Freeling H. Townsend	Denver
	Chas. W. Franklin	Denver
	J. L. Streit & Son	Pueblo
	Richard Runney	Russell Gulch
	W. H. Hoff	Crested Butte
	Lorenzo D. Lumkin	Cheyenne, Wyo.
	Wm T. Pitschner	Denver
	Thos. L. Walmsley	Denver
Connecticut Mutual Life Insurance Co., Hartford, Conn	Leonard W. Ashley	Denver
	Harry Tarbell	Denver
	Elisha R. Rich	Denver
	Fred H. Gay	Denver
Equitable Life Assurance Society, New York, N. Y	R. J. Barnes	Denver
	J. C. Harley	Denver
	Edward I. Devlin	Denver
	W. H. Middaugh	Denver
	A. T. Morgan	Denver
	C. E. Dow	Denver
	L. H. Skinner	Colorado Springs
	J. E. Hagerly	Pueblo
	J. S. Charlton	Grand Junction
	Chas. Tarbell	Saguache
	Geo. E. Smith	Longmont
	Fred. A. Metcalf	Steamboat Springs
	W. W. Booth	Denver
	C. L. Booth	Denver
	T. S. Couser	Denver
	Edwin Seckel	Denver
	William B. Grover	Denver
	William B. Proctor	Denver
	J. D. Barnes	Denver
	D. E. Castleman	Trinidad
	W. L. Thompson	Leadville
	Jacob Bernheimer	Leadville
	T. A. Platt	Cañon City
	Albert C. Hall	Denver
	C. E. Pierce	Denver
	Thos. V. Wilson	Boulder
	J. W. Mason	Trout Lake
	Edward P. Hill	Denver
	W. F. Pitschner	Denver
	J. W. Sykes	Denver
	D. T. Jeffries	Denver
	James S. Eagleton	Golden
Geo. H. Root	Denver	
H. G. Pearce	Denver	
Jas. W. McKelvy	Georgetown	
Geo. Gifford	Denver	
Germania Life Insurance Co., New York .	Wm. E. Nordsieck	Denver
	Wm. W. Roller	Salida
	John Tomay	Georgetown
	Theodore Hoberecht	Denver
Home Life Insurance Co., Brooklyn, N.Y.	Ephriam C. Gilman	Denver
	J. E. C. Williams	Denver
	Saml. L. Cunningham	Denver
	Philip Trounstine	Denver
	Robert Stride	Denver
	Geo. B. Mechem	Pueblo
	H. Collins	Denver
	J. A. Brash	Denver
Jas. T. Gaery	Denver	

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Manhattan Life Ins. Co., New York, N. Y.	George F. Parish	Denver
	I. D. Moskowitz	Denver
	John J. Wyatt	Denver
	James E. Harkness	Pueblo
	Joseph B. Allen	Pueblo
Massachusetts Mutual Life Insurance Co., Springfield, Mass	R. G. Sutphen	Longmont
	A. H. Mundee	Rico
	Alderson & McCoy	Montrose
	T. L. Bailey	Ouray
	E. Grant Davenport	Denver
	H. J. Alexander	Trinidad
	O. H. Jeffries	Denver
	Isaac B. Snow	Topeka, Kan.
	Thos. W. Coughlan	Denver
	Paul B. Cummings	Denver
	P. H. Barclay	Denver
	Lawrence J. Archer	Pueblo
Michigan Mutual Life Insurance Co., Detroit, Mich	S. S. Gillespie	Pueblo
	John F. McFarland	Denver
	W. G. Shaw	Denver
	E. F. Palmer	Denver
	Wilson, Mack & Co	Denver
	J. R. Curtis	Longmont
	John W. Bayne	Trinidad
	Thos. Hood	Denver
	T. J. Lillis	Trinidad
	Jas. A. Cunningham	Denver
	H. Delius	Denver
	John A. Brash	Denver
Mutual Life Insurance Co., New York, N. Y.	R. W. Kennedy	Idaho Springs
	J. H. Johnson	Denver
	John A. Dixon	Denver
	Aaron Sonneborn	Pueblo
	Mrs. Norman Hagerman	Denver
	James K. Richmond	Denver
	Robert M. Langille	Denver
	Edward Holloway	Denver
	Samuel F. McCreery	Greeley
	Oren K. Gaymon	Dillon
	John P. Du Val	Denver
	Collis Ormsby	Denver
	H. R. Warren	Pueblo
	E. R. Bliss	Denver
	B. W. Robinson	Denver
	J. A. Cunningham	Denver
	H. H. Lake	Central City
	John McBride	Denver
	Louis Kornberg	Denver
	F. C. Nichols	Denver
	G. Frank Otis	Colorado Springs
	Wm. B. Proctor	Denver
	L. W. Ashley	Denver
	J. J. Spencer	Denver
	Chas. E. Dow	Denver
	Curtis J. Smith	Denver
	Hiram K. Fitzpatrick	Denver
R. N. Fryer	Denver	
F. Lee Forman	Denver	
Mutual Benefit Life Insurance Company, Newark, N. J.	Gilbert A. Newkirk	Denver
	Stickley & Shaw	Leadville
	Benson & Kirtland	Pueblo
	Geo. H. Root	Denver
	Benjamin F. Leisenring	Denver
	Thos C. Creighton	Denver
	Frank H. Chapman	Denver
	Paul E. True	Denver
	Geo. E. Smith	Longmont
	Anthony R. Rose	Salida
	Lemuel A. W. Brown	Aspen
	John D. Bransford	Aspen
	John F. Gooding	Aspen

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.	G. L. Clark	Georgetown
	C. J. George	Denver
	W. H. Steele	Montrose
	C. A. Dana	Brighton
	Floyd McChesney	Trinidad
	W. M. Burroughs	Denver
	E. S. McPherson	Denver
Pacific Mutual Life Insurance Co., San Francisco, Cal.	Jackson & Hunn	Denver
	S. A. Shepperd	Denver
	J. A. Cunningham	Denver
	A. P. Prosser	Denver
	Sylvester S. West	Denver
	J. J. Lapping	Colorado Springs
	W. H. McIntyre	Colorado Springs
	J. A. Stafford	Pueblo
	Hodges & Wallingford	Glenwood Springs
	Jas S. Eagleton	Golden
	R. E. Wallace	Salida
	Chas. O. Harding	Aspen
	F. H. Reinhold	Montrose
	C. R. Williams	Grand Junction
	Chas. A. Merriman	Monte Vista
	G. W. Edkin	Trinidad
	D. E. Castleman	Trinidad
	W. T. Bridwell	Cañon City
	E. L. Coates	Boulder
	John P. Kearns	Walsenburg
J. A. J. Valdes	Walsenburg	
Geo. A. Willis	Alamosa	
Mrs. Edith F. Berger	Denver	
Penn Mutual Life Insurance Co., Phila- delphia, Penn.	Joseph H. Harrison	Denver
	Meyer Harrison	Denver
	Wm. J. Smith	Denver
	A. C. Wilson	Leadville
	E. Peacock	Ouray
	Geo. E. Smith	Longmont
	Graham Smith	Pueblo
	Posey S. Wilson	Denver
	S. N. Hoover	Red Cliff
	O. D. Woodman	Pueblo
	W. E. McLain	Colorado Springs
	M. J. Myers Smith	Colorado City
	W. E. Smiley	Manitou
	Edwin Fish	Trinidad
	W. J. Clark	Monte Vista
	John A. Godfrey	Alamosa
	V. S. Simon	Florence
	J. L. Prentiss	Cañon City
	R. H. McFadden	Durango
	R. H. Odd	Leadville
	E. T. Wolverton	Glenwood Springs
	C. Frank Jones	Ouray
	Hugo Selig	Montrose
	C. W. Brooks	Aspen
	W. S. Wallace	Grand Junction
	Geo. H. Phillips	Telluride
	Harley J. Ingersoll	Denver
H. J. Porter	Denver	
Anthony R. Rose	Salida	
Frank J. Doyle	Pueblo	
Provident Savings Life Assurance Soci- ety, New York, N. Y.	Trimbrell & Staples	Denver
Prudential Insurance Co., Newark, N. J.	Seth A. Kerney	Denver
	J. Cook Knight	Pueblo
	Geo. A. Smith	Denver
	Luther C. Dodd	Denver
	Edward M. Elliott	Denver
	Dermont H. Arnold	Denver
	Fred. A. Richardson	Denver
	Carl Clifton	Pueblo
Adolphus Dymond	Pueblo	

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Prudential Insurance Co., Newark, N. J.	Lorenzo E. Richardson	Pueblo
	John W. Clark	Pueblo
	George Gill	Pueblo
	John B. Colville	Pueblo
	Wm. S. Tietelbaum	Pueblo
	Geo. W. Beauchamp	Pueblo
	John M. Crank	Pueblo
	Louis B. Smith	Pueblo
	Patrick J. Traynor	Pueblo
	Carl Schmelzle	Denver
	Norman A. Campbell	Denver
	Frank M. Ridsdale	Denver
	Edward T. Riley	Denver
	Stewart M. Hiett	Denver
	Irwin E. Frederick	Denver
	Norman C. Gray	Denver
	Geo. E. Slothower	Denver
	David E. McFaddin	Denver
	Miley L. Chatterton	Denver
	Henry Haxtun	Denver
	Chas. S. Konigsberg	Denver
	Thos. L. Walmsley	Denver
	Geo. H. Mason	Denver
	Jas. B. Richardson	Denver
	Evan Evans	Denver
	Wm. E. Holworthy	Denver
	Will A. Jones	Denver
	Joseph V. Paull	Denver
	Harry W. Fontaine	Denver
	Chauncey E. Van Pelt	Denver
Chas. S. Harmon	Denver	
William Hayes	Denver	
James Mayer	Denver	
William S. Redfield	Denver	
Travelers' Insurance Co., Hartford, Conn.	James W. Abbott	Ouray
	L. A. W. Brown	Aspen
	John W. Day	Boulder
	Thos. A. Good	Del Norte
	Frank Gallotti	Durango
	Samuel Lesem	Denver
	Andrew L. Lawton	Colorado Springs
	Geo. E. McClelland	Idaho Springs
	John A. Milner	Leadville
	Thos. J. Montgomery	Fort Collins
	Chas. F. Painter	Telluride
	Henry Seifried	Georgetown
	Bennett E. Seymour	Central City
	Clarence L. Smith	Loveland
	Chas. T. Sills	Gunnison
	Riley G. Sutphen	Longmont
	Burton D. Sanborn	Greeley
	H. S. VanKeuren	Pueblo
	E. T. Wolverton	Glenwood Springs
	Alpha B. Ruby	Alamosa
	F. B. Hatfield	Antonito
	J. H. Waters	Aspen
	F. Wm. Juneman	Breckenridge
	Wm. H. Fenn	Boulder
	Henry W. Williams	Buena Vista
	Clyde G. Nikirk	Cañon City
	Clinton I. Lawrence	Crested Butte
	H. Wildman	Colorado Springs
	Chas. C. Hoyt	Colorado Springs
	Wm. W. Wood	Colorado Springs
	Joseph Milner	Denver
	J. P. Hall	Denver
	Geo. E. Crater	Denver
	Austin McFarland	Denver
	B. P. M. Kimball	Denver
	E. F. Lackner	Denver
	R. T. Sheckells	Denver
	C. M. Van Law	Denver
	N. Nagengast	Durango
	Fred. M. Chase	Pairplay

COMPANIES.	AGENTS.	LOCATION.
Travelers' Insurance Company, Hartford, Conn	Carroll B. Smith	Grand Junction
	J. R. De Remer	Glenwood Springs
	John P. Huntley	Gunnison
	Edwin I. Grenfell	Idaho Springs
	John F. Gauss	Julesburg
	Wm. C. Fritter	La Junta
	S. M. Brown	Leadville
	S. D. Jaynes	Longmont
	C. A. Pollen	Manitou
	Geo. P. Overhiser	Montrose
	L. O. Tosh	Monte Vista
	C. M. Marsh	New Castle
	Patrick B. McAtee	Ouray
	Alexander Jackson	Pueblo
	James E. Watson	Pueblo
	E. R. Harding	Pueblo
	John E. Leimbert	Pueblo
	J. G. Keller	Pueblo
	Wm. Hogg	Pueblo
	Chas. L. Tingle	Pueblo
	Geo. S. Nelson	Salida
	Thos. F. Howe, Jr	St. Elmo
	John O. Logan	Sargent
	J. Atkinson	Silverton
	J. F. Linthurst	Trinidad
	H. C. Brown	Trinidad
	Cobb, Wilson & Benedict	Denver
	W. S. Hinman	Denver
	H. S. Nones	Denver
	Geo. W. Peck	Denver
	H. F. Savage	Denver
	Arthur Williams	Denver
	F. F. Schrieber	Colorado City
	F. Cooper	Castle Rock
	D. O. Heywood	Del Norte
	W. M. Fuller	Lake City
	J. M. Jones	La Veta
	H. L. Monie	Littleton
	A. T. Nye	Poncha Springs
	E. E. Moore	Walsenburg
	C. G. Hitchcock	Burlington
R. T. Dunaway	Manitou	
Geo. W. Atkinson	Sterling	
Fred C. Erb	Colorado Springs	
S. S. Gillespie	Pueblo	
Union Central Life Insurance Company, Cincinnati, Ohio	J. P. Cullom	Denver
	J. H. Decker	Greeley
Union Mutual Life Insurance Company, Portland, Maine	Wm. F. Mason	Denver
	Alfred J. Bromfield	Denver
	Chas F. Backus	Denver
	Oliver W. Mallaby	Pueblo
	Wm. H. Robinson	Trinidad
	Fred. White	Boulder
	W. N. Bailey	Fort Collins
	Frank Niles	Denver
	Erastus DeWolf	Denver
	Mackey & Smith	Aspen
John W. Reckerd	Denver	
United States Life Insurance Company, New York, N. Y	Chas. L. Burlingham	Denver
Washington Life Insurance Company, New York, N. Y	F. E. Busby	Denver
	D. A. Zeagler	Denver
	G. M. Dumbleton	Denver
	John G. White	Denver
	Frank E. Foote	Colorado Springs
	Chas. Fox	Denver
	Fred L. Ballard	Denver

CO-OPERATIVE INSURANCE COMPANIES' AGENTS FOR 1891.

COMPANIES.	AGENTS.	LOCATION.
Bankers Life Association, Des Moines, Iowa	Wm. P. Hellings G. W. R. Pettibone Thos. J. Montgomery Posey S. Wilson	Denver Denver Fort Collins Denver
Bankers Mutual Life Association, Pueblo, Colorado	James M. Turner William L. Turner James O'Connor Frank D. Bishop G. A. Rodell	Cañon City Pueblo Pueblo Cañon City Pueblo
Covenant Mutual Benefit Association, Galesburg, Illinois	Wm. Stevenson	Denver
Equitable Mutual Life and Endowment Association, Waterloo, Iowa	Boice & Eubank W. K. Lynch	Denver Akron
Fidelity Mutual Life Association, Phila- delphia, Penn	Jackson Cochrane Chas. T. Fulton	Denver Pueblo
Hartford Life and Annuity Insurance Co., Hartford, Conn	J. F. Johnston	Pueblo
Iowa Mutual Benefit Association, Toledo, Iowa	James Stuart Wm. S. Steele A. D. McLean Lawrence B. Stevens	Gunnison Salida Delta Salida
Kansas Mutual Life Association, Hia- watha, Kansas	A. H. Baker Peter C. Olson L. T. King	Denver Pueblo Denver
Massachusetts Benefit Association, Boston, Mass	B. F. Hulse	Denver
Mutual Endowment Association, Oak- land, Cal	Millard H. Myers A. J. Kettenring Andrew Gilmore M. A. Jordan	Denver Denver Pueblo Durango
Mutual Reserve Fund Life Association, New York, N. Y.	Louis B. Schwanbeck Weydemeyer & Jaenigen Nathan O. Walker W. E. A. Innes W. S. Littlehale E. E. Webster Frank Anderson Christopher C. Hahs William Redpath Fred. Groening Elijah Brigham James O'Connor	Denver Denver Colorado Springs Pueblo Denver Fort Collins Denver Pueblo Pueblo Saguache Trinidad Colorado Springs
New England Mutual Accident Associ- ation, Boston, Massachusetts	L. T. King E. A. Sperry & Co. W. E. A. Innes	Denver Denver Pueblo

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
New York Accident Insurance Company, New York, N. Y	John H. Thompson	Denver
Northwestern Masonic Aid Association, Chicago, Ill	I. B. Self	Denver
	J. C. Johnston	Denver
	J. A. Wilkins	Idaho Springs
	N. M. Davy	Denver
Provident Fund Society, New York, N.Y.	W. B. Whitney	Denver
	L. M. Aldrich	Denver
	Geo. H. Rowley	Denver
	Frank K. Packard	Denver
	Wm. O. Gaylord	Denver
Railway Officials and Employés Accident Association, Indianapolis, Ind	Stonewall Jackson	Durango
	R. L. Willard	Denver
	Elmer E. Gordon	Denver
	Nathan O. Walker	Denver
	Wm. O. Jones	Denver
	Edward S. Gray	Denver
	Chas. A. Montross	Buena Vista
	E. L. Dunn	Leadville
Riley Miller	Colorado Springs	
United States Mutual Accident Associa- tion, New York, N. Y	William Pickthorne	Nevada, Mo.
	J. I. Streit	Pueblo
	J. W. Abbott	Ouray
	J. F. Huntington	Denver
	F. A. Nims	Denver
	S. J. Shirley	Denver
	O. L. Anderson	Denver
A. M. Hinman	Denver	

RECEIPTS.

RECEIPTS FROM FIRE COMPANIES.

FROM MARCH 1, 1890, TO MARCH 1, 1891.

Ætna, Connecticut	\$ 335 00
Agricultural, New York	195 16
Alamo Fire, Texas	82 00
Allemannia Fire, Pennsylvania	170 04
Alta Fire, California	4 00
Amazon, Ohio	12 00
American, Massachusetts	100 84
American, New Jersey	165 20
American Fire, New York	82 92
American Fire, Pennsylvania	277 70
American Central Missouri	178 40
Anglo-Nevada, California	47 78
Armenia, Pennsylvania	28 00
Armstrong Fire, New York	75 89
Atlas, England	197 34
Boylston, Massachusetts	10 00
British America, Canada	163 05
Broadway, New York	79 23
Buffalo-German, New York	102 00
Burlington, Iowa	108 40
Caledonian, Scotland	118 00
California, California	105 00
Citizens, Missouri	98 16
Citizens, New York	111 90
Citizens, Pennsylvania	176 71
City of London Fire, England	170 22
Commercial, California	89 00
Commercial Union, England	347 76
Concordia Fire, Wisconsin	78 67
Connecticut Fire, Connecticut	244 05
Continental, New York	312 84
Denver, Colorado	965 20
Detroit Fire and Marine, Michigan	59 12
Eagle Fire, New York	116 38
Empire State, New York	83 05
Equitable Fire and Marine, Rhode Island	103 88
Exchange Fire, New York	142 79
Farragut Fire, New York	130 36
Fire Association, Pennsylvania	139 04
Fireman's Fund, California	337 36
Firemen's, New Jersey	133 42
Fire Insurance Company of the County of Philadelphia, Pennsylvania	176 04
Franklin Fire, Pennsylvania	195 38
German, Freeport, Illinois	205 95
German Fire, Peoria, Illinois	178 84
German Fire, Pennsylvania	24 00
German-American, New York	390 30
Germania Fire, New York	69 00
German Insurance and Savings, Illinois	86 00
Girard Fire and Marine, Pennsylvania	139 00
Glens Falls, New York	6 00
Grand Rapids Fire, Michigan	97 52
Granite State Fire, New Hampshire	87 20
Greenwich, New York	161 15
Guardian Fire, England	147 25
Hamburg-Bremen Fire, Germany	146 22
Hanover Fire, New York	152 80
Hartford Fire, Connecticut	493 29
Hekla Fire, Minnesota	94 00
Helvetia Swiss Fire, Switzerland	79 00
Home, New York	370 78

Imperial Fire, England	381 56
Insurance Company of North America, Pennsylvania	528 82
Insurance Company of the State of Pennsylvania	24 00
Jersey City, New Jersey	148 56
Knoxville Fire, Tennessee	98 00
Lancashire, England	8 00
Liberty, New York	218 76
Lion Fire, England	670 79
Liverpool and London and Globe, England	14 00
London Assurance, England	250 70
London and Lancashire Fire, England	306 84
Long Island, New York	125 00
Lumbermen's, Pennsylvania	142 46
Manchester Fire, England	268 35
Manufacturers' and Builders' Fire, New York	124 39
Marine, Missouri	72 99
Mechanics', Pennsylvania	159 75
Mercantile Fire and Marine, Massachusetts	165 88
Merchants', New Jersey	186 69
Merchants', Rhode Island	104 79
Michigan Fire and Marine, Michigan	174 19
Milwaukee Mechanics', Wisconsin	178 99
National Fire, Connecticut	490 03
National Assurance, Ireland	172 39
Newark Fire, New Jersey	119 06
New Hampshire Fire, New Hampshire	219 56
New York Fire, New York	4 00
New York Bowery Fire, New York	81 31
New Zealand, New Zealand	159 00
Niagara Fire, New York	219 05
Northwestern National, Wisconsin	220 81
Northern Assurance, England	220 84
North American, Massachusetts	74 40
North British and Mercantile, England	55 00
Norwich Union Fire, England	355 01
Ohio Farmers', Ohio	82 00
Oregon Fire and Marine, Oregon	18 00
Orient, Connecticut	208 46
Pacific Fire, New York	155 04
Packers' and Provision Dealers', Illinois	84 00
Pennsylvania Fire, Pennsylvania	287 21
People's Fire, New Hampshire	152 71
People's Fire, New York	155 84
People's, Pennsylvania	42 09
Phoenix, New York	332 37
Phoenix, Connecticut	487 83
Phoenix Assurance, England	187 18
Providence-Washington, Rhode Island	292 54
Prussian National, Prussia	85 00
Queen, England	288 88
Reading Fire, Pennsylvania	102 09
Rochester German, New York	97 25
Rockford, Illinois	80 00
Royal, England	211 66
Scania Fire, Sweden	90 00
Scottish Union and National, Scotland	193 80
Security, Connecticut	144 20
South British Fire and Marine, New Zealand	163 64
Southern, Louisiana	186 57
Southern, California, California	36 00
Springfield Fire and Marine, Massachusetts	34 00
Spring Garden, Pennsylvania	24 00
Standard Fire, Missouri	177 38
State Investment, California	69 00
State, Iowa	131 04
St Paul, German, Minnesota	97 00
Sun, California	86 70
Sun Fire Office, England	311 72
Svea Fire, Sweden	93 86
Syndicate, Minnesota	146 11

FROM FIDELITY, CASUALTY, ACCIDENT AND LIFE. 713

Teutonia Fire, Pennsylvania	\$ 146 18
Traders', Illinois	237 31
Transatlantic Fire, Germany	108 09
Union, California	317 81
Union, Pennsylvania	8 00
Union Assurance, England	175 00
United Firemen's, Pennsylvania	128 16
United States Fire, New York	128 80
Western Assurance, Canada	140 30
Westchester Fire, New York	150 45
Western, Pennsylvania	16 00
Western Home, Iowa	136 00
Williamsburgh City Fire, New York	144 19
Total	\$ 23,684 91

RECEIPTS FROM FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Casualty Insurance and Security, Maryland	\$ 238 67
American Employers' Liability, New Jersey	139 00
American Steam Boiler, New York	126 66
American Surety, New York	162 70
Employers' Liability, England	206 61
Equitable Accident, Colorado	139 00
Fidelity and Casualty, New York	175 35
Guaranty Company of North America, Canada	57 00
Hartford Steam Boiler, Connecticut	107 52
Lloyd's Plate Glass, New York	97 22
Metropolitan Plate Glass, New York	111 93
Missouri, Kansas and Texas Trust, Missouri	159 00
Standard Life and Accident, Michigan	73 00
St. Paul German Accident, Minnesota	104 00
Total	\$ 1,956 66

RECEIPTS FROM LIFE COMPANIES.

Ætna Life, Connecticut	\$ 138 82
Connecticut Mutual, Connecticut	57 00
Equitable Life, New York	205 00
Germania Life, New York	172 89
Home Life, New York	199 77
Manhattan Life, New York	158 39
Massachusetts Mutual, Massachusetts	186 17
Michigan Mutual, Michigan	12 00
Mutual Life, New York	1,766 90
Mutual Benefit Life, New Jersey	16 00
National Life, Vermont	101 27
New England Mutual, Massachusetts	87 49
New York Life, New York	2,252 78
Northwestern Mutual, Wisconsin	1,784 50
Pacific Mutual, California	514 47
Penn Mutual, Pennsylvania	308 66
Provident Savings Life, New York	59 00
Prudential, New Jersey	117 00
Travelers', Connecticut	853 01
Union Central Life, Ohio	114 79
Union Mutual, Maine	304 95
United States Life, New York	101 00
Washington Life, New York	515 43
Total	\$ 10,027 29

RECEIPTS FROM CO-OPERATIVE COMPANIES.

American Accident Company, Kentucky	\$ 88 00
Bankers' Life Association, Iowa	81 00
Bankers' Life Association, Minnesota	73 16
Bankers' Mutual Life, Colorado	55 00
Connecticut Indemnity, Connecticut	61 00
Covenant Mutual, Illinois	57 00
Equitable Mutual Accident, Colorado	50 00
Equitable Mutual Life and Endowment, Iowa	82 00
Fidelity Mutual Life, Pennsylvania	83 61
Hartford Life and Annuity, Connecticut	141 38
Iowa Mutual Benefit, Iowa	151 41
Iowa Knights of Pythias, Iowa	50 00
Kansas Mutual Life, Kansas	171 00
Massachusetts Benefit, Massachusetts	126 00
Masons' Fraternal Accident, Massachusetts	50 00
Modern Woodmen of America, Illinois	50 00
Modern Woodmen Accident, Nebraska	50 00
Mutual Accident of the Northwest, Illinois	82 00
Mutual Endowment, California	91 00
Mutual Reserve Fund, New York	87 00
National Alliance, New York	94 24
National Fraternal, Iowa	50 00
National Life, Connecticut	90 00
National Masonic Accident, Iowa	50 00
National Benevolent, Minnesota	50 00
New England Accident, Massachusetts	71 02
New York Accident, New York	76 95
Northwestern Masonic Aid, Illinois	77 00
Odd Fellows' Fraternal Accident, Massachusetts	50 00
Order of the Triple Alliance, Missouri	50 00
Preferred Masonic Accident, Michigan	50 00
Provident Fund, New York	97 00
Pythian Life, Nebraska	50 00
Railway Officials' and Employés' Accident, Indiana	221 30
United States Mutual Accident, New York	150 26
Total	\$ 2,888 33
Receipts from other sources	108 00

EXPENSE ACCOUNT.

EXPENSE ACCOUNT

Salary of deputy superintendent	\$ 3,000 00	
Salary of chief clerk	1,900 00	
Extra clerk hire	1,720 00	
Printing	4,529 98	
Rent of office	480 00	
General expense, stationery, postage, express, traveling expenses, etc	1,568 28	
Total	\$ 13,198 26	

RECAPITULATION.

RECEIPTS.

Cash on hand March 1, 1890	\$ 24,356 79	
Cash from fire companies	23,684 91	
Cash from accident companies	1,956 66	
Cash from life companies	10,027 29	
Cash from co-operative companies	2,888 33	
Cash from all other sources	108 00	
Total	\$ 63,021 98	

EXPENDITURES.

Expense account	\$ 13,198 26	
Transferred to general fund November 30, 1890	28,020 55	
Cash on hand March 1, 1891	21,803 17	
Total	\$ 63,021 98	

INDEX.

FIRE COMPANIES.

	PAGE
Ætna, Connecticut	3
Agricultural, New York	11
Alamo Fire, Texas	14
Allemannia Fire, Pennsylvania	16
Alta Fire, California	19
Amazon, Ohio	21
American, Massachusetts	24
American, New Jersey	27
American Fire, New York	30
American Fire, Pennsylvania	33
American Central, Missouri	38
Armenia, Pennsylvania	41
Armstrong Fire, New York	43
Atlas Assurance, England	45
Assets, classified	446
Agents, list of	505
Boylston, Massachusetts	48
British America, Canada	51
Broadway, New York	54
Buffalo German, New York	56
Burlington, Iowa	60
Caledonian, Scotland	63
California, California	65
Citizens', Missouri	68
Citizens', New York	70
Citizens', Pennsylvania	74
City of London Fire, England	77
Commercial, California	79
Commercial Union, England	82
Concordia Fire, Wisconsin	85
Connecticut Fire, Connecticut	87
Continental, New York	90
Colorado Business	426
Denver, Colorado	94
Detroit Fire and Marine, Michigan	96
Eagle Fire, New York	99
Empire State, New York	102
Equitable Fire and Marine, Rhode Island	104
Exchange Fire, New York	107
Expenditures, classified	441
Farragut Fire, New York	110
Fire Association, Pennsylvania	113
Fireman's Fund, California	116
Firemen's, New Jersey	120
Fire Insurance Company of the County of Philadelphia, Pennsylvania	123
Franklin Fire, Pennsylvania	127
German, Freeport, Illinois	132
German Fire, Peoria, Illinois	136
German Fire, Pennsylvania	138
German-American, New York	141
Germania Fire, New York	144
German Insurance and Savings, Illinois	147
Girard Fire and Marine, Pennsylvania	140
Glens Falls, New York	152
Grand Rapids Fire, Michigan	155
Granite State Fire, New Hampshire	158
Greenwich, New York	161
Guardian Fire and Life, England	164

	PAGE
Hamburg-Bremen Fire, Germany	167
Hanover Fire, New York	170
Hartford Fire, Connecticut	174
Hekla Fire, Minnesota	178
Helvetia Swiss Fire, Switzerland,	180
Home, New York	183
Home Mutual, California	188
Imperial Fire, England	191
Insurance Company of North America, Pennsylvania	193
Insurance Company of the State of Pennsylvania	197
Income, classified	436
Jersey City, New Jersey	200
Knoxville Fire, Tennessee	203
Lancashire, England	206
Liberty, New York	208
Lion Fire, England	211
Liverpool and London and Globe, England	213
London Assurance, England	217
London and Lancashire Fire, England	219
Lumbermen's, Pennsylvania	222
Liabilities, classified	451
Manchester Fire, England	226
Manufacturers' and Builders' Fire, New York	229
Marine, Missouri	232
Mechanics', Pennsylvania	235
Mercantile Fire and Marine, Massachusetts	238
Merchants' New Jersey	241
Merchants', Rhode Island	244
Michigan Fire and Marine, Michigan	247
Milwaukee Mechanics', Wisconsin	249
National Fire, Connecticut	252
National Assurance, Ireland	255
Newark Fire, New Jersey	258
New Hampshire Fire, New Hampshire	261
New York Bowery Fire, New York	264
New Zealand, New Zealand	267
Niagara Fire, New York	270
Northwestern National, Wisconsin	273
Northern Assurance, England	276
North American, Massachusetts	279
North British and Mercantile, England	282
Norwich Union Fire, England	284
Name and location of company	458
Oakland Home, California	287
Ohio Farmers', Ohio	290
Orient, Connecticut	292
Officers of	458
Pacific Fire, New York	296
Packers' and Provision Dealers', Illinois	299
Pennsylvania Fire, Pennsylvania	301
People's Fire, New Hampshire	306
People's Fire, New York	309
Phenix, New York	312
Phenix, Connecticut	315
Phenix Assurance, England	319
Providence-Washington, Rhode Island	321
Prussian National, Prussia	324
Queen, England	326
Reading Fire, Pennsylvania	330
Reliance, Pennsylvania	333
Rochester German, New York	336
Rockford, Illinois	338
Royal, England	342
Risks Written and Premiums thereon	431
Risks in Force	453
Receipts from	711

	PAGE
Scania Fire and Life, Sweden	345
Scottish Union and National, Scotland	347
Security, Connecticut	350
Southern, Louisiana	354
Southern California, California	356
Springfield Fire and Marine, Massachusetts	358
Spring Garden, Pennsylvania	362
Standard Fire, Missouri	366
State Investment, California	368
State, Iowa	371
St. Paul Fire and Marine, Minnesota	374
St. Paul German, Minnesota	378
Sun, California	380
Sun Fire Office, England	383
Syndicate, Minnesota	385
Statistical Tables	425
Teutonia Fire, Pennsylvania	388
Traders', Illinois	390
Transatlantic Fire, Germany	393
Union, California	396
Union, Pennsylvania	399
Union Assurance, England	402
United Firemen's, Pennsylvania	405
United States Fire, New York	408
Western Assurance, Canada	411
Westchester Fire, New York	413
Western, Pennsylvania	416
Western Home, Iowa	419
Williamsburgh City Fire, New York	421

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Casualty Insurance and Security, Maryland	464
American Employers' Liability, New Jersey	466
American Surety, New York	467
Assets	499
Agents, list of	537
Colorado Business	498
Employers' Liability Assurance, England	469
Equitable Accident, Colorado	471
Expenditures	499
Fidelity and Casualty, New York	473
Guaranty Company of North America, Canada	477
Hartford Steam Boiler, Connecticut	479
Income	499
Lloyd's Plate Glass, New York	482
Liabilities	499
Metropolitan Plate Glass, New York	485
Missouri, Kansas and Texas Trust, Missouri	487
Name and Location of Company	501
Officers of	501
Risks in force	499
Receipts from	713
Standard Life and Accident, Michigan	490
St. Paul German Accident, Minnesota	492
Travelers', Connecticut	494

LIFE COMPANIES.

	PAGE
Ætna, Connecticut	547
Assets, classified	639
Agents, list of	701
Connecticut Mutual, Connecticut	551
Colorado business	638
Equitable Life, New York	555
Expenditures, classified	642
Germania Life, New York	558
Home Life, New York	562
Income, classified	641
Liabilities, classified	640
Manhattan Life, New York	566
Massachusetts Mutual, Massachusetts	570
Michigan Mutual, Michigan	574
Mutual Life, New York	579
Mutual Benefit Life, New Jersey	582
National Life, Vermont	586
New England Mutual, Massachusetts	590
New York Life, New York	594
Northwestern Mutual, Wisconsin	599
Name and location of company	643
Officers of	643
Pacific Mutual, California	603
Penn Mutual, Pennsylvania	607
Provident Savings Life, New York	611
Prudential, New Jersey	614
Receipts from	713
Travelers', Connecticut	617
Union Central Life, Ohio	620
Union Mutual, Maine	624
United States Life, New York	628
Washington Life, New York	632

CO-OPERATIVE COMPANIES.

Assets	695
Agents, list of	707
Bankers' Life, Iowa	646
Bankers' Life, Minnesota	648
Connecticut Indemnity, Connecticut	650
Covenant Mutual Benefit, Illinois	652
Equitable Mutual Life and Endowment, Iowa	654
Expenditures	695
Fidelity Mutual Life, Pennsylvania	656
Hartford Life and Annuity, Connecticut	658
Iowa Mutual Benefit, Iowa	660
Income	695
Kansas Mutual Life, Kansas	662
Liabilities	695

INDEX.

721

	PAGE
Massachusetts Benefit, Massachusetts	664
Masons' Fraternal Accident, Massachusetts	666
Mutual Accident of the Northwest, Illinois	667
Mutual Endowment, California	669
Mutual Reserve Fund, Life, New York	671
National Benevolent, Minnesota	673
National Fraternal, Iowa	675
National Masonic Accident, Iowa	676
New England Mutual Accident, Massachusetts	677
New York Accident, New York	679
Northwestern Masonic Aid, Illinois	681
Name and location of company	697
Odd Fellows' Fraternal Accident, Massachusetts	683
Order of Chosen Friends, Indiana	684
Officers of	697
Preferred Masonic Accident, Michigan	686
Provident Fund, New York	687
Railway Officials' and Conductors' Accident, Indiana	688
Receipts from	714
United States Mutual Accident, New York	690
United States Masonic Benevolent, Iowa	692
Expense Account	716

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.

<i>First</i> —File power of attorney and statement preliminary to admission	Fee \$50 00
<i>Second</i> —File certified copy of charter or certificate of incorporation or deed of settlement	Fee *25 00
<i>Third</i> —Take out certificate of authority	Fee 5 00
<i>Fourth</i> —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 policyholder.

Auditor of state chief officer; shall appoint deputy.

SEC. 3. The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and subscribe to the oath required by the Constitution, and shall give bonds to the State of Colorado in the sum of twenty thousand dollars (\$20,000), to be approved by the Governor 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.

Deputy must file approved bond.

Duties of deputy

SEC. 4. The appointment of said deputy shall be evidenced by a certificate under the seal of the Superintendent of Insurance. Said deputy shall possess all the powers and perform all the duties attached by law to the office of the Superintendent during a vacancy, and during the absence or inability of his principal, but said Superintendent shall be responsible for the acts of his deputy.

Salary.

SEC. 5. Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars.

Seal and its official uses; also evidence in court.

SEC. 6. The seal of the Superintendent of Insurance shall be of such device as the Governor and Superintendent may prescribe, to be surrounded by the words, "Superintendent of Insurance for Colorado." A copy of which shall be filed in the office of the Secretary of State. Every certificate or other paper executed by said Superintendent in pursuance of any authority conferred on him by law, and sealed with his seal of office, and all copies of papers certified by said Superintendent and authenticated by said seal, shall in all cases be evidence, equally and in like manner as the original thereof, and shall have the same force and effect as the originals would in any suit or proceeding in any court of this State.

Office of superintendent of insurance, where.

SEC. 7. The said Superintendent shall have an office at the State Capitol, and shall procure necessary furniture, safe, fuel, stationery, printing, and such other appliances as may be necessary for the transaction of the business of his office, and may employ persons to make personal examination of the condition and affairs of insurance companies when necessary, as required by law; and, whenever he may think necessary, he shall call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act.

Public office.

SEC. 8. The office of the Superintendent of Insurance shall be deemed a public office, and the records, books and papers thereof on file therein, shall be deemed public records of the State. All books and documents and all other papers whatever, in the office of any of the officers of the State relating to insurance, shall, on demand, be delivered and transferred to the Superin-

Books, documents in state offices, how disposed of.

tendent of Insurance, who shall give a receipt for the same, which shall be a full release from all responsibility in connection with such documents, books and papers.

SEC. 9. It shall be the duty of the Superintendent of Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings, including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall, annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the Insurance Department, which report shall contain a tabular statement and synopsis of the several statements as accepted by the Superintendent, and such other matters as in his opinion may be of benefit to the public, and he shall make such recommendations as he may deem proper in regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State, the various sums received and disbursed by him, from and to whom, and for what purpose. Not exceeding 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the Department. The Superintendent of Insurance shall within ninety (90) days after entering upon the discharge of the duties of his office, furnish to all insurance companies doing business in this State, a copy of this act, and necessary blanks to comply therewith, and shall annually, in November, furnish such blanks, for the filing of statements as required by law. The Superintendent, on retiring from office, shall deliver to his qualified successor all furniture, papers and property pertaining to his office.

Duties of superintendent.

Reports, when and to whom made.

Copies published.

Shall furnish necessary blanks.

Power of superintendent of insurance.

SEC. 10. The Superintendent of Insurance shall have power to examine and inquire into all violations of 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 Superintendent. 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. 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

May administer oaths; punish for contempt.

Examinations of companies, and by whom.

False testimony, and punishment therefor.

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 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.

Fees for examination of insurance companies and making valuation of policies.

Examinations
published.

SEC. 11. When the Superintendent deems it to the interest of the public, he may publish the result of any examination or investigation in a newspaper published in Denver and of general circulation in the State. When it appears to the Superintendent of Insurance, from the report of the person appointed by him, or other satisfactory evidence, that the affairs of any company doing business in this State are in an unsound condition, he shall revoke the authority granted to such company to do business in this State, and cause a notice thereof to be published in at least one newspaper published in the City of Denver, and in the county where the principal office is located within 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.

Fees for filings,
on admission to
do business in
state.

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 insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

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 the 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.

Money received by superintendent, and how disposed of.

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.

Expenses and salaries, how and by whom paid.

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.

Accounts of deputy superintendent, by whom audited.

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.

Surplus money transferred to general fund.

CHAPTER II.

SECTION 1. No insurance company organized under the laws of this State, shall adopt the name of any existing company or association transacting a similar busi-

No company shall adopt same name as others, etc.

ness, or any name so similar as to be calculated to mislead the public.

Violation of law and penalty of same.

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.

Companies must have certificates of authority to transact business.

SEC. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business. 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.

Copies of authority to agents.

Superintendent of insurance as attorney for all foreign companies.

No insurance company or association, organized by any other authority than the State of Colorado, shall, directly or indirectly, issue policies, take risks or transact business in the State, until it shall have first appointed, in writing, the Superintendent of Insurance of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful processes, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attor-

ney 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.

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.

Lawful process shall be served upon superintendent of insurance, etc.

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,

Companies must file articles of incorporation and statement.

Fees same as that required for filing with secretary of state, but in no case less than \$25.

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.

Annual statement, when and to whom rendered.

SEC. 5. Every insurance company doing business in this State shall, on or before the first day of March in each year, render to the Superintendent of Insurance a report, signed and sworn to by its chief officer, of its condition on the preceding thirty-first day of December, which shall include a detailed statement of assets and liabilities, the amount and character of its business transacted, and moneys received and expended during the year, and such other information as the Superintendent of Insurance may deem necessary. A synopsis of such statement, together with the Superintendent of Insurance's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation, published at the capital, for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, 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 should 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,

How life policies are valued, etc.

For estimating liabilities of insurance companies.

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.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

SECTION I. 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.

SEC. 2. Whenever any number of persons shall associate to form an insurance company, for any of the purposes named in the preceding sections, and become incorporated in accordance with the provisions of chapter 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.

To form an insurance company; how, etc.

SEC. 3. Whenever such capital stock has been subscribed and not less than the amount required by this act shall have been fully paid in, they shall notify the Superintendent of Insurance, who shall cause an examination to be made, either by himself or some disinterested person, especially appointed by him for the purpose, who shall certify under oath that the provisions of this act have been complied with by said company as far as applicable thereto. Such certificate shall be filed in the office of the said Superintendent, who shall thereupon deliver to such company a certified copy of 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 subscribed, examination 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.

Life companies shall not make discriminations or give rebates.

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, be-

tween 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.

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 hereinbefore.

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.

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.

Shall revoke the authority.

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.

SEC. 2. Twenty-five or more persons, citizens of this State, may form a corporation to carry on the business of a 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 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 construed as requiring or making it obligatory upon any such corporation to re-incorporate, and any such corporation may continue to exercise all rights, powers and privileges conferred by this act, or its articles of incorporation, not inconsistent herewith, the same as if re-incorporated hereunder.

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

Rights of insured to collections in excess of minimum named.

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.

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 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.

Power to examine.

Report to attorney general.

SEC. 7. No life or casualty insurance corporation, organized under the laws of this State, shall transfer its risks to, or re-insure them in, any other corporation, unless the said contract of transfer, or re-insurance, is first submitted to and approved by two-thirds vote of a meeting of the insured called to consider the same, of which meeting a written or printed notice shall be mailed to each policy or certificate-holder at least ten days before the date fixed for said meeting; and in case said transfer, or re-insurance, shall be approved, every

Shall not re-insure risks, except, etc.

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 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 investi-

May revoke certificate of authority.

gation, 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.

SEC. 9. No corporation doing business under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, nor upon any life in which the beneficiary named has no interest, and every call for payments by the policy or certificate-holders shall distinctly state the purpose of the same, and whether any part thereof shall or may be used for expenses, and if so how much. Any assessment of a policy or certificate to a person having no interest in the insured life shall render such policy or certificate void.

No risk on person over sixty years of age.

SEC. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act, shall not be liable to attachment or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate-holder, or any beneficiary named therein.

Money not liable to attachment.

SEC. 11. Any solicitor, agent or examining physician who shall knowingly or willfully 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.

Liability of solicitor, etc.

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

File annual statement.

such manner and form as he shall prescribe, a statement of its affairs for the year ending on the preceding thirty-first of December, and the said Superintendent, in person or by deputy, shall have the power of visitation of and examination into the affairs of any such corporation which are conferred upon him in the case of life insurance companies, as provided by law in case of other companies; *Provided, always,* That nothing contained herein shall subject any corporation doing business under this act to any other provisions or requirements of said law, except as distinctly set forth herein.

Fees.

SEC. 13. The fees for filing statements, certificates or other documents required by this act, or for any service or act of the Superintendent of Insurance, and the penalties for any violation of this act, shall be the same as provided in the case of other insurance companies.

SEC. 14. All acts and parts of acts in conflict with this act, so far as they apply to insurance companies on the assessment plan, are hereby repealed.

Approved April 20, 1887.

RECEIVED
APR 16 2018
STATE PUBLICATIONS
Colorado State Library

