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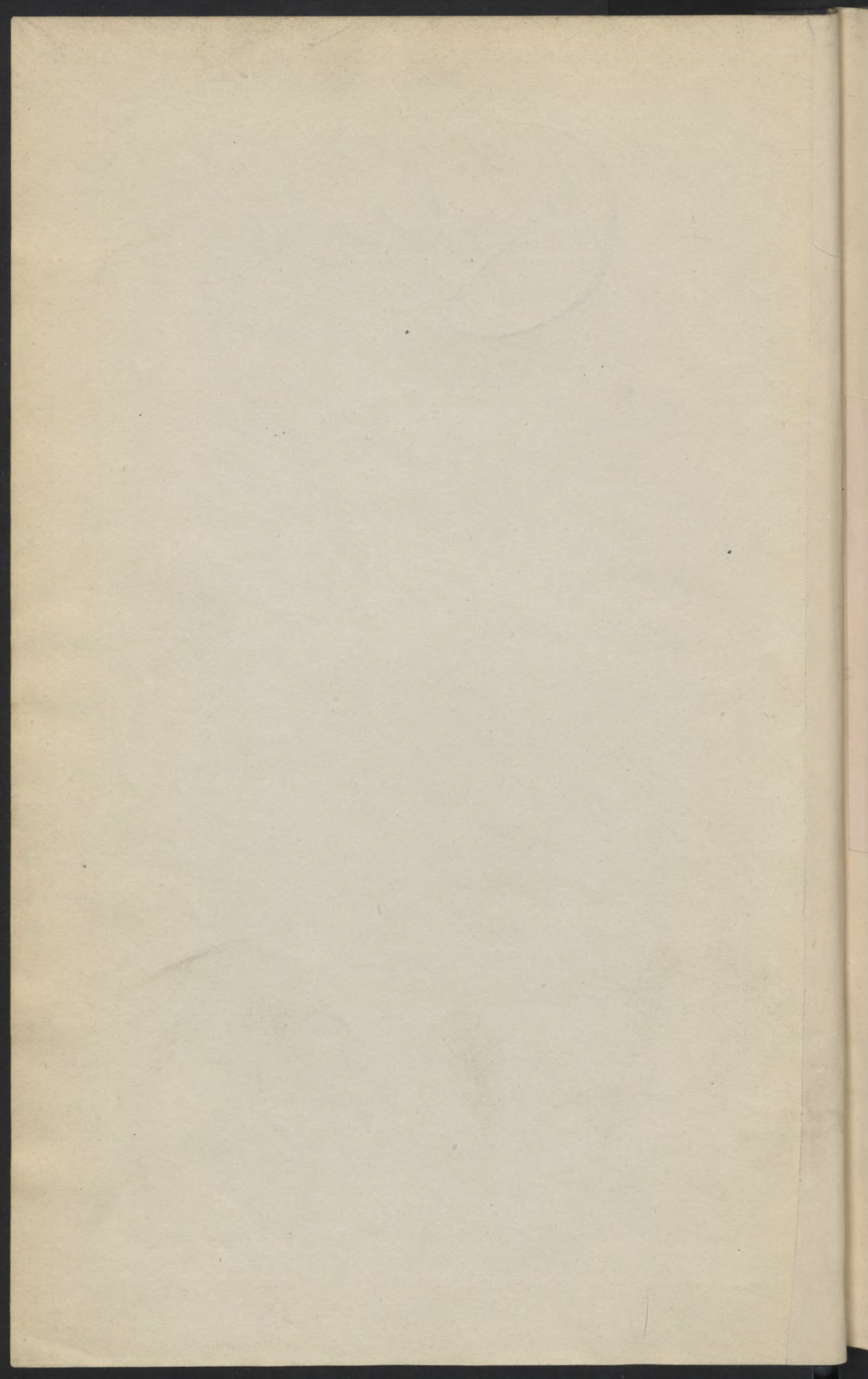
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TENTH ANNUAL REPORT

OF THE

SUPERINTENDENT

Compliments of

John M. Henderson,

Superintendent of Insurance.

FIRE, ACCIDENT, FIDELITY AND CASUALTY INSURANCE.

MADE FROM

ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, A. D. 1891.

DENVER, COLORADO:

THE PIONEER LITHOGRAPHING COMPANY, PRINTERS.

1892.

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PART I.

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INSURANCE
STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, MAY 1, 1892. }

To His Excellency,

HON. JOHN L. ROUTT,

Governor of Colorado:

SIR—I have the honor of submitting to you, as the law requires, the **Tenth Annual Report** of the Colorado Insurance Department, setting forth the financial condition of all Insurance Companies doing business in this State.

Yours Respectfully,

JOHN M. HENDERSON,

Superintendent of Insurance.

PART I.

FIRE, FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

FIRE INSURANCE.

During the year just past and since the issuance of the last report of this Department, the following fire companies have been licensed to transact business in this State, all of which, except the Svea Fire and Life, were licensed for the first time:

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL STOCK.
Baloise Fire	Basle, Switzerland . .	May 2, 1891	\$ 400,000 00
Albany	Albany, N. Y.	May 2, 1891	250,000 00
Alliance	New York, N. Y. . . .	May 15, 1891	200,000 00
Meriden Fire	Meriden, Conn.	July 13, 1891	200,000 00
Svea Fire and Life	Gothenburg, Sweden	Aug. 22, 1891	533,333 33
Palatine	Manchester, Eng. . . .	Aug. 27, 1891	600,320 00
Delaware	Philadelphia, Pa. . . .	Sept. 24, 1891	702,875 00
General Life and Fire	London, England . . .	Oct. 5, 1891	250,000 00
Queen	New York, N. Y. . . .	Oct. 6, 1891	500,000 00
Alliance Assurance	London, England . . .	Jan. 16, 1892	2,750,000 00
Total additions to capital stock			\$6,386,528 33

One company, The German Mutual Fire, of Denver, Colo., has been organized under the laws of this State, which completed its organization and was licensed to commence business as a mutual fire insurance company on March 2, 1892.

The following companies have retired from business or withdrawn from the State during the past year:

NAME.	LOCATION.	CAPITAL STOCK.
Amazon	Cincinnati, Ohio . . .	\$ 300,000 00
Armstrong Fire	New York, N. Y. . . .	200,000 00
Alta Fire	Stockton, Cala	200,000 00
Albany	Albany, N. Y.	250,000 00
Commercial	San Francisco, Cala. .	200,000 00
Exchange Fire	New York, N. Y. . . .	200,010 00
Empire State	Rochester, N. Y. . . .	200,000 00
Hekla Fire	St. Paul, Minn.	200,000 00
Knoxville Fire	Knoxville, Tenn. . . .	200,000 00
Liberty	New York, N. Y. . . .	800,000 00
Marine	St. Louis, Mo.	200,000 00
Meriden Fire	Meriden, Conn.	200,000 00
North American	Boston, Mass.	200,000 00
Packers and Provision Dealers	Chicago, Ill.	250,000 00
Peoples Fire	New York, N. Y. . . .	200,000 00
Queen	Liverpool, England . .	873,169 75
Southern California	Los Angeles, Cala . . .	200,000 00
Standard Fire	Kansas City, Mo. . . .	200,000 00
Union	San Francisco, Cala . .	750,000 00
Western Home	Sioux City, Iowa	200,000 00
Total reduction of capital stock		\$6,023,179 75
Net increase		\$ 363,348 58

The amount of risks written in the State during the year 1891, was \$93,519,766.16, as compared with \$91,941,824.16 written the previous year, showing an increase. The premium receipts were \$1,569,723.26.

The losses paid increased from \$519,549.30 in 1890, to \$573,139.42 in 1891, and the ratio of losses paid to premiums received, increased from 33.50 in 1890, to 36.51 in 1891, which is a very creditable showing, as compared with other States, where the losses were unusually large.

The following table shows the comparative business by years since the organization of this Department.

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
1891	93,519,766 16	1,569,723 26	1.68	573,139 42	36.50	611,663 68

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

The following Fidelity, Casualty and Accident Companies have been admitted to the State since the date of the last Annual Report:

United States Guarantee Company, of New York, N. Y.; capital stock, \$250,000.00.

New York Plate Glass Insurance Company, of New York, N. Y.; capital stock, \$100,000.00.

PART II.

LIFE AND CO-OPERATIVE INSURANCE.

The Commercial Alliance Life Insurance Company of New York, N. Y., was licensed June 8, 1891. The business of the life insurance companies increased from \$14,571,092.67 written in 1890, to \$16,025,740.75, written during 1891, while the premium receipts increased from \$1,219,548.28 in 1890 to \$1,422,422.66.

CO-OPERATIVE INSURANCE.

The following co-operative companies have been licensed to transact business since the last report of the Department.

Travelers Preferred Accident Association, of Chicago, Ill., Manufacturers Accident Indemnity Company, of Geneva, N. Y., and the Atlas Accident Insurance Company, of Boston, Mass., of which the Travelers Preferred Accident Association has failed to report this year.

The Mutual Endowment Association of Oakland, California, was refused a renewal of its license this year, owing to the condition of the company as shown by its own statement.

The Bankers Mutual Life Association, of Pueblo, Colo., which was organized and commenced business on February 7, 1891, ceased business and transferred its risks to other companies before the close of the year.

The Great Western Mutual Aid Association, and the Great Western Mutual Accident Association are still doing business at their old stand.

Under the existing laws, the Colorado Insurance Department is powerless to protect the citizens of the State from the workings of these companies, and we would most earnestly recommend the legislature to pass such laws as will compel them to come under the supervision of this department, and be amenable to the regulations that govern all other insurance companies in this State. Power should be placed in the hands of the Insurance Superintendent to judge, and to judge finally, upon the solvency and good character of all companies now doing business in the State, and those that may hereafter make application for admission under our laws.

The Committee on Legislation appointed by the National Convention of Insurance Commissioners last year, reported the following resolution to that body:

Resolved, That the assessment, endowment and bond associations are founded upon a delusive and dangerous assumption, full of peril to the people, and certain to bring early and irrevocable disaster, and that legislation should be sought to prevent their further incorporation, and to bring those in existence to a speedy termination."

This class of insurance has never been licensed by the Colorado department; but many of our citizens have been induced to take policies in these worthless companies, and suits are now pending against some of these concerns, who have been writing such insurance, in violation of our statutes.

It is hoped by the Department that such laws will be enacted by our next Legislature, as will effectually prohibit the writing of bond and endowment insurance on the assessment plan.

Since our last report, there has been in the United States, eighty-four insurance companies, nearly equally divided between the stock and mutual companies, with assets of over \$20,000,000, that have retired from business, re-insured their risks, or have been placed in the hands of the courts for the final adjustment of their affairs.

When the fact is taken into consideration that the fire losses in the United States have been nearly \$144,000,000, and that from year to year the rate of loss to the amount written, is increasing, notwithstanding all the many devices and improved appliances for the prevention and extinguishment of fires, the fact forces itself upon all who are connected with insurance, that there is something radically wrong in the present system of fire underwriting, and that there is very little encouragement for capital to invest in this kind of business, unless some remedy can be devised whereby this immense waste can be reduced.

Fully thirty-five per cent. of all the fires originate from incendiarism, and the law of the commonwealth of Massachusetts, which requires an investigation and a report of the cause of all fires, is a step in the right direction, and up to the present time, the results have been fairly satisfactory.

A provision on the statute books of Colorado, similar to the Massachusetts law, is recommended.

Since its creation the Insurance Department has annually sent the Superintendent of Insurance or the Deputy Superintendent, or both of them, to attend a convention of insurance Commissioners of the United States. It has been held by former Superintendents that the funds of the Department, could be spent in no way which would redound to greater good to insurance than by sending officers of this Department to these conventions. There the brightest, brainiest, and most experienced men of the various Departments, meet to discuss plans for the betterment of insurance supervision. In accordance with time honored custom, Hon. Nathan S. Hurd, Deputy Superintendent of Insurance, was appointed to attend the convention of 1891, which was held in St. Louis. That the deliberations of this convention will ultimately be of great benefit to the State of Colorado, I have no doubt; but it is not necessary, at this time, to dwell upon that. During the fall of 1891, while the Superintendent was seriously ill, Mr. Hurd was sent to examine the condition of the Knoxville Fire Insurance Company at Knoxville, Tenn. For sufficient reasons the Department thought it necessary that this examination should be made, and it was accordingly done. When Mr. Hurd returned and submitted his report, the Knoxville Fire Insurance Company was requested to withdraw from the State.

Before warrants were drawn to pay the expenses of the Deputy Superintendent, the Department was informally notified by Deputy State Treasurer Wilson that he had some doubts regarding the payment of these expenses and requested a little time to consider the matter. While we of the Department had no doubts whatever, and were entirely satisfied that the Deputy State Treasurer had nothing to do with the matter, except to hand over the Department's money in payment of its warrants, yet the Department is nothing if not obliging; so Mr. Wilson took over three months to consider and was still considering, when Mr. Hurd, seeing no prospective termination of this unnecessary delay, drew war-

rants for his expenses, and demanded payment at the Treasurer's office. Payment was refused and the Deputy Treasurer's reasons in writing for such refusal were requested. This brought forth the following opinion from the Attorney General of Colorado.

HON. J. N. CARLILE,
State Treasurer.

DEAR SIR—You inform me that the Deputy Superintendent of Insurance demands of you a statement of your reasons, in writing, for refusing his warrant for expenses incurred by him in traveling to Memphis, Tennessee, for the alleged purpose of investigating an insurance company having its principal office in that city, but doing business in this State; and you therefore ask me to formally assign the reasons heretofore verbally stated to you, upon which you based your action of refusing to pay said warrant. The law does not require you to give written reasons for your official conduct, but no doubt your moral obligation to fairly explain such conduct, for the purpose of maintaining harmony between your and other departments for the State government, is ample foundation for your desire to comply with said request.

The statute, as I am informed, by which the Insurance Department claims the authority to travel to other States and countries, at the expense of this State, for the purpose of investigating or overhauling the affairs of foreign corporations doing business in this State, is as follows:

"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 the attendance of witnesses, and to require and compel the production of records, 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 make such examination for him." * * *

The remainder of the section gives the Superintendent, or his appointee, or appointees, additional facilities for conducting such examination, and provides a punishment of not exceeding \$500 fine for any person refusing to obey his process or answer questions; and a fine of not exceeding \$1,000 or imprisonment of not less than two months in the county jail or not more than five years in the penitentiary, for any person who shall, with the intent to deceive the Superintendent or his appointee in such examination, falsify any statement, exhibit, etc., submitted, filed in the department, or used in the course of the examination. It will be observed that the Legislature has not in that part of the law quoted, and in no other part of the insurance law of the State, undertaken to express terms, to empower the said Superintendent, or his appointee, to do any of the acts mentioned outside of the State of Colorado.

“The authority of public officers being derived from the law, it necessarily follows that the authority cannot exist in places where the law has no effect. The authority of all public officers is, therefore, limited and confined to the territory over which the law, by virtue of which they claim, has sovereign force. * * * Thus a State officer can exercise no official authority beyond the confines of the State.”

Mechem on Pub. Officers, Sec. 508, and cases cited.

In the construction of the statute under consideration, I think that it is but a fair estimate of the intelligence of the General Assembly to assume that they knew that they could not invest the Superintendent of Insurance, or his appointee, with any power to compel the production of papers, or attendance of witnesses, to punish for contempt, etc., (without which he might be impotent to discharge the duties imposed upon him in cases in which investigation is most needed), or to do any other official act in any other State or country than the State of Colorado.

It is true that persons are sometimes by statute empowered to do acts, such as the authentication of documents, which is made valid by such statutes, and agents of the State, appointed according to law, are sometimes empowered to make contracts and transact business for the State, whose acts create an obligation which the law of the State recognizes, but no such extra territorial power is derived from the statutes unless given in express terms.

Jackson *vs.* Humphrey, 1 Johns (N. Y.) 498.
Chandler *vs.* Hanna, 73 Ala., 390.

But the powers last mentioned are wholly different in character from those claimed by the Insurance Department and before mentioned, inasmuch as their purpose is not to coerce the action of any citizen or corporation of another State or country within the territory of such State or country. The futility and absurdity of legislation for such purpose would fully appear upon an attempt to execute it, for who would serve the process of the Superintendent, or his appointee, in the city of New York, or London, or Berlin, or any other place except in Colorado, or who, anywhere else, would have regard for the penalties for disobedience imposed by our statutes? We must conclude, therefore, that the investigation or inquiry by the Superintendent contemplated by law is an official investigation within the State; that no other investigation or inquiry is official or authorized by law, and that no proper charge against the treasury by a supposed investigation of the character last named can be made.

It is not a sufficient answer to the foregoing reasons, that the usefulness of the Insurance Department is "greatly crippled," in its power of visitation, investigation, and the necessary associate powers of compulsion, etc., are limited to their exercise to the State of Colorado, for the power of the Legislature is limited to the same territory.

It might be quite desirable to afford citizens of this State redress for numerous wrongs against them by citizens of other States or countries, committed while in those States or countries, by remedies prescribed by our General Assembly; but it could not be done, for our General Assembly has no such power; and when it has imposed penalties such as forfeiture of charter of companies, or of fine and imprisonment of their officers or agents found within the State, when they refuse to obey the law, its power to enforce the insurance law of the State is exhausted, though not less than its power to enforce any other law.

But you say the Insurance Department contends that you have no discretion in the premises; but that "all claims (quoting another part of the same statute) arising under such examination, upon approval by the Superintendent of Insurance, shall be paid by the State Treasurer, out of the Insurance fund, or warrants issued by the Deputy Superintendent of Insurance;" and that this language is intended to empower the Superintendent of Insurance to pass finally on his own claim against the State. "It is a principle of great import-

ance, and quite general acceptance, that no officer shall act as such in a matter in which he is personally interested as a party." (Mechem on Pub. Off. sec. 524.) If it was intended by the Legislature to disregard this principle, as the above language appears to indicate, there is another principle applicable to all officers vested with discretion, which is, that such discretion must be soundly exercised.

I have heretofore advised you, on the authority of the case of *in re* Appropriations, 18 Colo., 316, that if in any case a warrant has been issued in payment of a demand which you know to be illegal in character, you should refuse to pay such warrant, but that where the demand is such in character as may be lawfully paid, you have no right to interfere with the State Auditor's discretion in passing upon the amount due, or in other particulars. The claim under consideration, however, is not adjudicated by the State Auditor, as such, but by him in his *ex-officio* capacity of Superintendent of Insurance, and, as before stated, as judge in his own case. While it by no means herein intimated that any improper claim against the State would be willfully approved by him, yet if his discretion were wholly without limit or supervision, any Superintendent, who was indiscreet or dishonest, might approve a claim for expenses incurred by a trip by himself or any appointee to any part of the United States or to Europe, for any purpose; and, if you can exercise no discretion in the matter, there can be no correction of even the greatest mistakes, or prevention of the grossest corruption on the part of any Superintendent of Insurance, acting under the present law.

The foregoing are the reasons why I have heretofore advised you to refuse to pay the first aforesaid warrant, or any other warrant presented by the Insurance Department, which you know, or clearly believe, to be illegal.

By choosing this course the State will no doubt lose far less in time to come, by payment of costs of litigation in cases in which you may happen to be mistaken, than by your choosing the more dangerous alternative of payment without scrutiny or examination of all warrants presented.

Very respectfully,

JOS. H. MAUPIN,

Attorney General.

ATTORNEY GENERAL'S OFFICE,

DENVER, COLO., March 5, 1892.

For over forty years, and under laws practically the same as those of Colorado, Superintendents of Insurance have been going outside of their respective states to examine insurance companies, and neither the right to do so, nor the propriety and legality of paying the expenses of such examinations have ever been questioned by any insurance company, or by any state officer. Our department has followed the practice from its creation to the present time, and it has remained for the present Deputy-Treasurer and Attorney-General to discover that everybody has been going wrong, not only in Colorado, but in a majority of the other states of the Union as well. While it is not my intention to discuss at any length this opinion of our Attorney-General, it may not be improper to allude to some of the points made: *First*, "In the construction of the statute under consideration, I think it is but a fair estimate of the intelligence of the General Assembly to assume that they knew that they could not invest the Superintendent of Insurance, or his appointee, with any power to compel the production of papers, or attendance of witnesses, to punish for contempt, etc., (without which he might be impotent to discharge the duties imposed upon him in cases in which investigation is most needed) or to do any other official act in any other state or country than the State of Colorado." I beg to call attention to the lines in brackets as indicating where our Attorney-General is fundamentally wrong. This department claims for its officers no right to do any official act beyond our State lines. If an examination is refused, or any books or papers withheld, what is the duty of the examiner? Simply to return, revoke the license of the offending company and exclude it from his state. That seems to my mind to be simple and easily understood. The intention of the General Assembly, when creating the Insurance Department, is best known by its own members. I have the honor of an intimate acquaintance with the members of the Fourth General Assembly, to whom the department owes its existence. These gentlemen say the intention was to create a department, wholly independent of every other State department, and with all the rights which I

now claim for it. I deny completely the right of any State officer to interfere in any degree with the discretion exercised by the Superintendent of Insurance.

The Attorney-General says further: "There is another principle applicable to all officers vested with discretion, which is, that such discretion must be soundly exercised." The inference plainly conveyed is that the State Treasurer, or, in this case, the Deputy State Treasurer, is the proper person to see that the discretion of the Superintendent of Insurance is "soundly exercised." In such case I beg to inquire who is to supervise the discretionary supervision of the Deputy State Treasurer? And what law confers upon the Deputy State Treasurer authority to interfere with other departments of the State government? Is it not safe to assume that other State officers will exercise discretion as "soundly" as the incumbents of the State Treasurer's office?

I quote furthermore from the above opinion: "The claim under consideration, however, is not adjudicated by the State Auditor, as such, but by him in his *ex-officio* capacity as Superintendent of Insurance, and, as before stated, as judge in his own case." The facts do not bear out this statement. These claims in dispute are not mine, they are Nathan S. Hurd's, so I fail to see where it is the Superintendent's "own case."

Now, while section 10 of the act of 1883, as amended, says: "All claims arising under such examination, upon approval by the Superintendent of Insurance, shall be paid by the State Treasurer," etc., etc., we will see by section 13 that the State Auditor has something to say, in his capacity of Auditor, about the disbursements of the Insurance Department, to wit: "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."

To have permitted the Insurance Department to be interfered with in manner as indicated by the action of the Deputy

State Treasurer and Attorney-General, would have been to have completely ruined insurance supervision in Colorado; consequently, suit was at once commenced to have the courts decide whether or not the Insurance Department was to continue as an independent department and as a protection to the people, which was so clearly the intention of its creators. In the District Court of Arapahoe County the case was decided by Judge Graham in the following able opinion:

NATHAN S. HURD, <div style="text-align: center;"><i>vs.</i></div> JAS. N. CARLILE,	}	Plaintiff, Defendant.	16,454.
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APPLICATION FOR WRIT OF MANDAMUS.

M. B. Carpenter, attorney for Petitioner Hurd.

The petition in this case represents that the petitioner is the duly appointed Deputy Superintendent of Insurance of the State of Colorado, and has conformed to the requirements of the law in relation to said appointment.

That as such deputy he incurred certain expenses, the first of which was \$125, for the purpose of attending a convention of insurance commissioners of the United States, held in the city of St. Louis, State of Missouri, during the month of October, 1891, and the second is for the sum of \$194.65, for expenses incurred in the examination of a certain insurance company, the home office of which was at the city of Knoxville, State of Tennessee, during the month of October, 1891.

That in both instances a warrant was drawn by him as such deputy, on the Treasurer of the State of Colorado, for said amounts, respectively, aggregating the total sum of \$319.65, and which said warrants or orders were approved by John M. Henderson, State Auditor, and *ex-officio* Superintendent of Insurance of the State of Colorado.

And that the defendant refuses to pay the same for the reason alleged that he has no power or authority to pay said warrants.

And it is further alleged in the petition that there are more than sufficient funds in the hands of said Treasurer, however, to pay said warrants. The contention on the part of the defendant being that they are not such bills as the Legislature contemplated should be paid.

Section 3, of the General Statutes, on page 550, provides that the Deputy of Insurance shall give a bond in the sum of \$20,000 for the faithful and impartial discharge of his duties, and shall take and subscribe an oath in relation to the same, as required by the Constitution.

Section 13 of said act, further provides that all moneys received by the Superintendent of Insurance shall be paid into the State Treasury, for an insurance fund, within thirty days after the receipt of the same, and shall be used for the purpose of defraying the expenses of the Insurance Department. And all expenses of the Insurance Department, including salaries, shall be paid by the State Treasurer out of the moneys in his hands to be known as the insurance fund, on warrants drawn on 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 for in this act. 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.

Section 14 provides that 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 in the Insurance Department, shall be transferred by him upon the warrant of the Superintendent of Insurance from said insurance fund to the credit of the general fund of the State biennially, at the close of the fiscal year.

This act has been amended in some particulars since its adoption, but after a careful perusal of the same, I have been unable to find anything in the original act, or in the subsequent amendments, which in any way vests the State Treasurer with power or authority to audit or determine what bills, relative to said funds, should be paid, or to in any way interfere with the payment of said warrants, when so drawn by the Deputy Superintendent of Insurance, and approved by the State Auditor.

For the State Treasurer to assume that power, would impose on him duties which the Legislature has not imposed, and would, so far as I can see, be entirely analagous to that of a banker assuming to say to the manager of some corporation what checks he would honor and what he would not honor, there being funds in the bank subject to his check.

If the Legislature has not properly guarded the expenditures that may be made by the Insurance Department, they should remedy the same, and the Deputy Superintendent having given bond as aforesaid, is doubtless liable for any misappropriations of funds upon his part, in any suit properly instituted for the recovery of such expenditures.

For these reasons, I am of the opinion that a peremptory writ of *mandamus* should issue against the defendant, requiring him to honor and pay said warrants.

Dictated.

D. B. GRAHAM,

April 14, 1892.

Judge.

The defendants, not being satisfied, carried the case to the Court of Appeals, where it now rests.

All companies doing an insurance business in this State are required to report their condition, business, etc., to this department on or before the first day of March in each year. As these reports came in it was evident that some of the companies reporting to us were in a seemingly unsound condition. The necessity was great that something should be done. A former Superintendent was beaten in a suit in the District Court of Arapahoe County on the ground that a company once admitted to the State must be examined or refuse to permit an examination, before the Superintendent of Insurance could have sufficient grounds to refuse to re-license such company. But how, under the circumstances, could the department make an examination? Certainly it will not be held that in their desire to protect our citizens, the officials of this department should pay the expenses of such examinations. In this dilemma the following letter was addressed to the Attorney General of Colorado:

MARCH 8, 1892.

HON. JOSEPH H. MAUPIN,
Attorney-General.

DEAR SIR—The result of last year's business done in the United States by the insurance companies has been of such a serious financial character as to create the greatest anxiety on the part of those whose duty it is to look after the several insurance departments of the different states. It has stimulated all the departments to renewed vigilance, and greater care is now being taken than ever before in the history of insurance supervision.

The fire loss of one hundred and forty-four million dollars to the insurance companies during the past year is appalling. It exceeds the losses in any previous year, with the single exception of 1871, when the great Chicago fire swept one hundred and ninety-two millions of dollars out of existence in forty-eight hours, and ruined nearly every fire insurance company doing business in the United States. The year just passed has taken millions from the surplus funds of hitherto prosperous companies, compelling them, in many

cases, to re-insure their risks, and seriously crippling some of those that are still striving to weather the storm. There is a universal feeling of uneasiness in fire insurance circles.

Colorado is an inland state, isolated from other insurance departments, so that it is impossible for us to receive any benefit by contact with them. The people of Colorado pay to the insurance companies doing business in this State, three million four hundred thousand dollars per year; receiving from them in return, through this department, from forty-five to fifty thousand dollars annually, which the statutes say shall be placed in the hands of the State Treasurer for an "Insurance Fund," with which to defray all the expenses of this department; *And providing further,* That if this fund is insufficient, the Superintendent can assess all companies doing business in the State, to make good the deficit. It is evident from the tone of the statutes that this was not intended to be an office of revenue; but, inasmuch as last year we turned over to the "General Revenue Fund" thirty thousand dollars, that is no reason why this department should be prostituted for the benefit of any other.

The people of Colorado, as well as the insurance companies that have come legally and legitimately into our State to do business, look to us, very justly, for as full and complete protection as it is possible for us to give them. The protection that they demand goes to every individual in Colorado who has a home to insure, and up to the present time we have been able to give them this protection.

In your recent opinion to the Honorable State Treasurer, you decide that the Superintendent of the Insurance Department is not authorized to go outside of the State to make examinations of insurance companies doing business in Colorado; but now, sir, it is the opinion of this department that several of the companies that have recently reported, and whose home offices are not in this State, are in such condition, financially, that it is incumbent upon us to make thorough examinations of them.

Section 7, chapter I, of the insurance law, reads as follows: "The said Superintendent shall have an office at the State Capitol, and shall procure the necessary furniture, safe, fuel, stationery, printing and such other appliances as may be necessary for the transaction of the business of the office, and may employ persons to make personal examination of the conditions and affairs of insurance companies when neces-

sary, 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."

Section 10, chapter I: The Superintendent of Insurance shall have power to examine and inquire into all violations of insurance law; he 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 other person, in reference to its condition, affairs, management or business, or any other matter relating thereto," etc. Under section 7, this department now requires of you "legal counsel" and such assistance as may be necessary to the enforcement of this act, especially that part of section 10 above quoted. In making such examinations, it is necessary for the department to ascertain:

1. How and where the capital stock of these companies is subscribed and in what amounts, whether paid in cash or stock notes given. Whether taken wholly by the officers and directors and held by them as a close corporation, or whether the stock is held by parties not connected with the management of the company. Whether the capital is invested in accordance with section 7, chapter II, of this act.
2. The market value of real estate owned by the company; the value of improvements on the same, and whether encumbered or not; the amount of insurance, and in what companies placed.
3. The par and market value of all stocks and bonds owned by the company; such valuation to be made by competent and reliable persons not connected with the company, and if the bonds are of a local character, the valuation of the property on which said bonds are predicated.
4. The par and market value of all securities pledged for loans; the amount the company has loaned on each item; whether the amount is within our statutory limitations, and whether the collateral is such as would be accepted by this department.

5. Cash in the hands of the company, and deposited in banks to the credit of the company.

6. The amount of interest due and accrued on the company's stock, bonds and other investments.

7. Gross premiums in course of collection not more than three months due.

8. Bills receivable, not yet due, taken for marine and fire risks.

9. To make a personal examination of all other property belonging to the company, and ascertain the aggregate amount of the company's assets, computed at their actual value.

10. The amount of all liabilities of the company including losses adjusted and unpaid, losses in process of adjustment, losses resisted and the cause of the same being resisted. Amount of unearned premiums, computed as 1, 2, 3, 4 and 5 years' business. Also, all liabilities on perpetual fire risks. Dividends on stocks remaining unpaid. Due for salaries, rents, advertising and other miscellaneous expenses. Due for borrowed money, and all other demands against the company which may be charged up as a liability.

11. Total amounts of all risks in force and premiums paid on same.

12. Recapitulation of all risks by years and the amount of earned and unearned premiums on same.

13. The business standing, integrity and worth of all the officers and managers of the company.

14. The manner in which the securities of the company are kept and whether sufficient caution is exercised to at all times protect the company from loss.

The above requirements are among the most important necessary in the examination of an insurance company doing business under our Statutes.

By advising us how we shall make these examinations and by giving us such assistance as will enable us to proceed expeditiously, which you are required to do by section 7, chapter I, above, you will confer a benefit upon the policyholders of the State, probably saving them many thousands of dollars and shielding this Department from much undeserved criticism, as we are blamed when any citizen is defrauded of his insurance.

An early reply is requested, as this is a matter of vital importance to the Insurance Department and to policy-holders throughout Colorado.

Very respectfully.

JOHN M. HENDERSON,

Superintendent of Insurance.

By NATHAN S. HURD, *Deputy.*

To this letter the Attorney-General replied as follows:

HON. JOHN M. HENDERSON,

Superintendent of Insurance.

DEAR SIR—I am in receipt of a letter from the Insurance Department by your deputy, Hon. Nathan S. Hurd, requiring of me legal counsel to aid him in the discharge of his official duties, which he intimates is rendered more difficult by a construction of the law relating to the same given in a recent opinion of this office to the State Treasurer.

I confess that it is not easy for me to see a necessity for additional exposition of said law. It appears to me that the statute in question is remarkably explicit; and it is a familiar rule of construction that an officer vested with statutory powers can exercise only such as are granted expressly, or by necessary implication. Section 10 of the insurance law, quoted in said letter, makes it your duty to examine and inquire into all violations of insurance law; and gives you power, at any time, to examine the financial condition, affairs, and management of any insurance company incorporated by or doing business in this State, and inquire into and investigate the business of insurance transacted, and you may require any such company, its officers, agents, employes, or attorneys, or other person, to produce, and may examine, its assets, contracts, books and papers; and may compel the attendance before you, and examine under oath, its directors, officers, agents, employes, solicitors, attorneys, or other person, in reference to its condition, affairs, management or business, or any other matter relating thereto, either at your own office or at the principal offices of such company within the State, or other suitable place within the State.

The same section gives you ample power to compel the obedience to process requiring the attendance of such persons, and the production of all books, papers, exhibits, etc., necessary for the purposes of such examination, since it gives you power to punish for contempt by both fine and imprisonment, and does not limit your discretion as to the amount or

severity of such punishment. It further makes it a felony for any "director, officer, manager, agent or employé of any insurance company, or other person, to 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, or used in the course of any examination or investigation, with intent to deceive the Superintendent of Insurance."

It thus appears that the Legislature has given you all the power, and has fixed sufficiently severe penalties for disobedience to your process or the law, to compel the officers, or other persons conducting the business of foreign companies in the State, to furnish all the information necessary for the complete investigation of the affairs of such companies. The power thus conferred upon you is greater in some particulars than the powers given, for similar purposes, to any court in the State; and I repeat, that the Legislature, for the protection of the people, clearly intended that your duties should be performed within the State, where the law makes your work efficient, and not in other States or countries, where you would have the right to examine only the exhibits voluntarily submitted to you by companies which you desired to examine. In the latter case, companies doing a fraudulent business would not voluntarily suffer exposure, and would either repel any attempted examination or, more probably, would exhibit their resources and conceal their liabilities, and thus wholly mislead the person desiring to make the investigation.

But, if the powers given you by statute are insufficient, neither the Legislature, nor you, nor I, are to blame for it. The chafing against limitation of authority by the most despotic potentate is of no consequence beyond his own dominions.

Thus far, I have stated, in different form, what was contained in the aforesaid opinion to the State Treasurer.

But the letter from your department indicates, by specification of facts to be ascertained, the character of advice desired of me, as follows:

"*First.* How and where the capital stock of these companies is subscribed and in what amounts; whether paid in cash or stock notes given; whether taken wholly by the officers and directors and held by them as a close corporation, or whether the stock is held by parties not connected with the management of the company; whether the capital is invested in accordance with section 7, chapter II, of this act.

"*Second.* The market value of real estate owned by the company; the value of improvements on the same and whether incumbered or not; the amount of insurance and in what companies placed.

"*Third.* The par and market value of all stocks and bonds owned by the company; such valuation to be made by competent and reliable persons not connected with the company; and if the bonds are of a local character, the valuation of the property on which said bonds are predicated.

"*Fourth.* The par and market value of all securities pledged for loans; the amount the company has loaned on each item; whether the amount is within our statutory limitations, and whether the collateral is such as would be accepted by this department.

"*Fifth.* Cash in the hands of the company and deposited in banks to the credit of the company.

"*Sixth.* The amount of interest due and accrued on the company's stocks, bonds and other investments.

"*Seventh.* Gross premiums in course of collection not more than three months due.

"*Eighth.* Bills receivable, not yet due, taken for marine and fire risks.

"*Ninth.* To make a personal examination of all other property belonging to the company, and ascertain the aggregate amount of the company's assets computed at their actual value.

"*Tenth.* The amount of all the liabilities of the company, including losses adjusted and unpaid, losses in process of adjustment, losses resisted, and the cause of the same being resisted. Amount of unearned premiums computed as one, two, three, four and five years' business. Also all liabilities on perpetual fire risks. Dividends on stock remaining unpaid. Due for salaries, rents, advertising, and other miscellaneous expenses; Due for borrowed money and all other demands against the company which may be charged up as a liability.

"*Eleventh.* Total amount of all risks in force and premiums paid on same.

"*Twelfth.* Recapitulation of all risks by years and the amount of earned and unearned premium on same.

"*Thirteenth.* The business standing, integrity and worth of all the officers and managers of the company.

"*Fourteenth.* The manner in which the securities of the company are kept, and whether sufficient caution is exercised to at all times protect the company from loss."

I do not find such an enumeration any where in the law, but I do not doubt that you, or your deputy, conscientiously believes that such is a statement of the duties of investigation imposed upon you by law.

The compulsory methods available for the purpose of ascertaining such facts, are fully set forth in the insurance law, and, I presume, have been already sufficiently discussed. All that remains further of the inquiries made by said letter, relates to sources of information of the facts desired.

Such are not strictly legal questions, and I have no doubt can be satisfactorily answered by any person familiar with the business of such corporations and the character of the property owned by them, and the following suggestions are made for the sole purpose of complying with your request, knowing that you can receive more valuable assistance from other persons. I will say generally that the exhibits, books, papers, etc., which you can compel such companies to produce before you, and the sworn testimony of their officers, agents, etc., are competent evidence of the facts sought to be ascertained by you, and that, if there is no discrepancy between the showing thus made by any company being investigated, and its representations as to the same facts by publication, to procure patronage from the public, you will generally be safe in concluding that such showing is correct.

If you think that such company, by its officers, agents, etc., misrepresent such facts named by you in order:

First. Examine the law of the State or country where such corporation is authorized to begin and do business; and, if such law has been and is faithfully enforced, you can of course assume the existence of the conditions upon which such company can lawfully begin or continue to do business.

Second. A number of insurance companies doing business in this State own valuable real estate in every large city in the Union, and perhaps in other parts of the world; and I presume you will find it no easy task to ascertain unaided, the value of the real estate owned by some of said companies in the City of Denver alone. You will therefore be limited to an approximate determination of values of real estate, by considering the statements of such companies, made for both purposes above mentioned, and such other information as you can conveniently obtain.

Third and Fourth. You can ascertain the market value of bonds and other securities by consulting the Denver daily papers in the column giving prices for the preceding day in New York.

The facts numbered from *fifth* to *fourteenth* inclusive, you must ascertain from the evidence afforded by the exhibits produced by such company, upon request or by your compulsory process, as above explained, and any other reliable information which you can otherwise obtain.

I do not think you should be blamed if you fail to scent the insolvency of a foreign company before it is discovered in the jurisdiction where it has its principal office, and it is no just reason for complaint if you do not, at all times, know the precise conditions of each of the two hundred and forty insurance companies doing business in the State. The late investigation of the New York Life Insurance Company, by the Superintendent of that State, occupied the entire time of a large corps of experts for (as I remember) five months. The law of this State clearly contemplates such supervision over foreign companies as you can exercise with the powers and resources given you, and that some dependence can be put upon the integrity of insurance law and fidelity of officials, whose duty it is to enforce the same in other States.

Very respectfully,

JOS. H. MAUPIN,
Attorney General.

ATTORNEY GENERAL'S OFFICE,
March 10, 1892.

In this letter there is but little to which I need reply, but I must refer to a few paragraphs; for instance: "Companies doing a fraudulent business would not voluntarily suffer exposure, and would either repel any attempted examination or, more probably, *would exhibit their resources and conceal their liabilities, and thus wholly mislead the person desiring to make the investigation.*" The italics are mine. And thus at one fell swoop the Attorney-General does away with all examinations made to verify accounts and detect fraud. Because, you see, if the accounts are all right they don't need to be examined, and if they are all wrong you can't find it out. I certainly do not take it that the Attorney-General thinks insurance men any brighter and their ability to conceal devilment any greater than State, County and City Treasurers, bank cashiers and holders of trust funds gener-

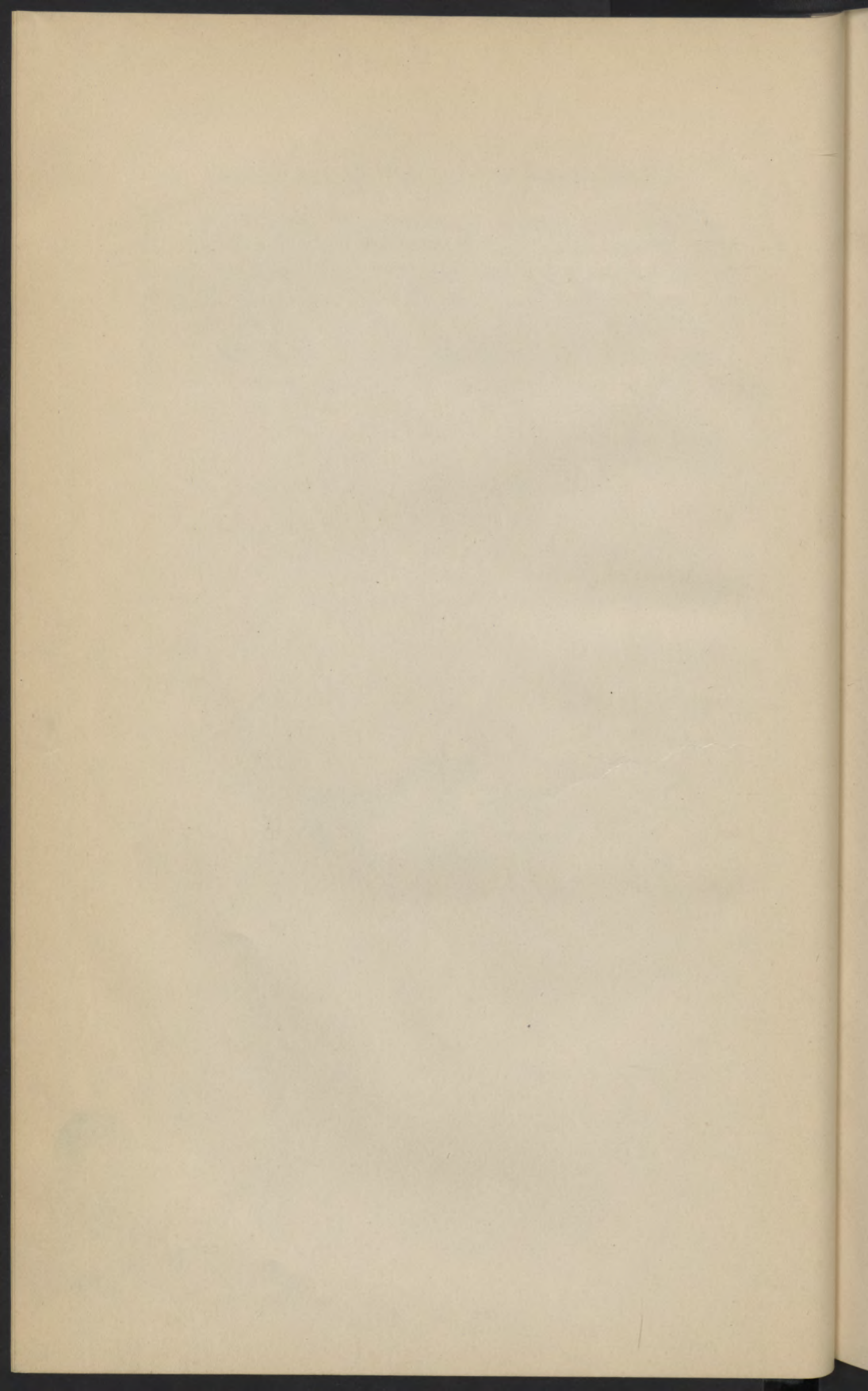
ally; nor am I willing to admit the meaning to be that Insurance Superintendents are more stupid, or their ability to discover and uncover fraud less, than bank examiners, auditors of railroads and of other large corporations, or even of the omnipresent local examining committee; hence, the conclusion is irresistible, if insolvent companies "would exhibit their assets and conceal their liabilities," that an immense amount of money is annually thrown away by paying the salaries and expenses of traveling auditors, and that "smelling" committees should no longer be allowed to trespass upon the valuable time of office-holders in general.

I am told to ascertain "the market value of bonds and other securities by consulting the Denver daily papers in the column giving prices for the preceding day in New York." As over ninety per cent. of the bonds and securities held by insurance companies are not thus quoted, information to be obtained in that way is not available. The theory "that some dependence can be put upon the integrity of insurance law and fidelity of officers, whose duty it is to enforce the same in other States," is a doctrine full of pitfalls. While I would place much confidence in the report of an Insurance Superintendent who had made a thorough examination of any given company, yet we all know there is too much State and local pride and politics involved for us to be certain that an examination will be made when needed. There is conclusive proof of this in our own late experience, for, besides the company lately excluded from Colorado by this department, there has been a failure of one company which cost our people dearly, the St. Paul German. The Colorado department would have examined the St. Paul German in ample time to have saved this loss to Colorado had it not been for the obstructions placed in the way of the Insurance Department by the Deputy State Treasurer. As Superintendent of Insurance, I disclaim the responsibility of this loss to the policy-holders of Colorado, and ask for full exoneration by the people of my State.

The financial report of the department shows an increase in receipts and a decrease in expenses of the department, as compared with the previous year, and the sum of \$30,037.08 transferred to the "General Fund" of the State on November 30th, 1891.

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,

1891.

FIRE AND FIRE & MARINE

INSURANCE COMPANIES

THIS AND OTHER STATES

DESCRIPTIVE LIST OF THE COMPANIES OF THE
INSURANCE COMPANIES OF THE STATE OF
NEW YORK IN THE STATE OF NEW YORK
FOR THE YEAR 1891

1891

Ætna Insurance Company,

OF

HARTFORD, CONNECTICUT.

Incorporated June, 1819.

JOTHAM GOODNOW, President.

ANDREW C. BAYNE, Secretary

I. CAPITAL.

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

II. ASSETS.

Value of real estate owned by the company (unencumbered)	\$	275,000 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due		42,900 00
Interest due and accrued on all said bond and mortgage loans		441 47
Value of the lands mortgaged, exclusive of buildings	\$	59,000 00
Value of the 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	\$ 100,000 00	\$ 120,000 00
Alabama State bonds	10,000 00	10,500 00
Georgia State bonds	25,000 00	30,000 00
Mississippi State bonds	11,000 00	12,650 00
New Hampshire State bonds	48,000 00	60,000 00
Rhode Island State bonds	43,000 00	46,440 00
South Carolina State bonds (consolidated)	15,000 00	15,750 00
Tennessee State bonds	23,000 00	16,560 00
Hartford County, Conn., bonds	17,000 00	17,000 00
Mecklenburg County, N. C., bonds	50,000 00	57,500 00
Barkhamsted, Conn., town bonds	3,000 00	3,000 00
Norwich, Conn., town bonds	100,000 00	135,000 00
Pawtucket, R. I., town bonds	100,000 00	112,000 00
Windsor Locks, Conn., town bonds	20,000 00	21,600 00
Albina, Oregon, City boulevard bonds	25,000 00	30,000 00
Bainbridge, Ga., city academy	8,000 00	9,200 00
Bloomington, Ill., city bonds	20,000 00	21,000 00
Boston, Mass., city bonds	50,000 00	56,500 00
Brooklyn, N. Y., city bonds	9,000 00	10,080 00
Buffalo, N. Y., city bonds	50,000 00	65,000 00
Cleveland, Ohio, city bonds	25,000 00	26,750 00
Cincinnati, Ohio, city water bonds	30,000 00	32,400 00
Chicago, Ill., city bonds	29,000 00	32,480 00
Columbus, Ohio, city improvement bonds	50,000 00	53,000 00
Corry, Pa., city bonds	10,000 00	10,000 00
Dalles City, Oregon, water bonds	25,000 00	27,500 00
Dallas, Tex., city water and sewer bonds	50,000 00	52,500 00
Detroit, Mich., city bonds	30,000 00	31,500 00
Fostoria, Ohio, city water bonds	25,000 00	25,000 00
Fort Wayne, Ind., city bonds	25,000 00	28,250 00
Glenville, Ohio, village bonds	29,000 00	30,450 00
Hamilton, Ohio, city gas works bonds	25,000 00	26,250 00
Hartford, Conn., city bonds	94,000 00	103,400 00
Indianapolis, Ind., city bonds	50,000 00	55,000 00
Jersey City, N. J., city bonds	15,000 00	15,300 00

	Par value.	Market value.
Kansas City, Kansas, improvement bonds	10,000 00	10,800 00
Kansas City, Kansas, improvement bonds	50,000 00	55,000 00
Lockport, N. Y., city bonds	25,000 00	30,000 00
Montreal, Canada, corporation stock	19,000 00	21,280 00
Montreal, Canada, harbor bonds	4,000 00	4,080 00
Newark, N. J., city bonds	50,000 00	56,000 00
New Brunswick, N. J., city bonds	20 000 00	21,000 00
New Brunswick, N. J., water bonds	9,000 00	10,170 00
Ottumwa, Ia., city bonds	7,000 00	7,000 00
Providence, R. I., city bonds	50,000 00	60,000 00
Rahway, N. J., city bonds	45,000 00	11,250 00
Richmond, Va., city bonds	11,300 00	11,865 00
Richmond, Va., city bonds	32,750 00	39,300 00
Rochester, N. Y., city bonds	25,000 00	27,000 00
Seattle, Wash., city bonds	50,000 00	50,000 00
St. Louis, Mo., city gold bonds	50,000 00	55,000 00
Superior, Wis., city bonds	25,000 00	26,250 00
Toledo, Ohio, city special bonds	13,000 00	15,600 00
Toledo, Ohio, city water bonds	5,000 00	5,300 00
Topeka, Kansas, city funding bonds	25,000 00	26,250 00
Urbana, Ohio, city bonds	25,000 00	27,500 00
Chamber of Commerce safety vault bonds, Chicago	35,000 00	30,750 00
Central safety deposit bonds, Chicago	50,000 00	52,500 00
Tacoma safety deposit bonds, Chicago	50,000 00	55,000 00
Independent school district, Blakesburg, Ia., bonds	500 00	500 00
Independent school district, Chelsea, Ia., bonds	1,000 00	1,000 00
Independent school district, Ottumwa, Ia., bonds	15,000 00	15,000 00
Independent school district, State Center, Ia., bonds	2,000 00	2,000 00
North-east school district, Hartford, Conn., bonds	20,000 00	20,000 00
School district No. 2, Enfield, Conn., bonds	4,000 00	4,000 90
School district 24, Woodbridge, N. J., bonds	10,000 00	10,500 00
State of Illinois, Mason & Tazewell drainage district bonds	9,000 00	9,900 00
Albany and Susquehanna R. R., first consol. G. mortgage bonds	50,000 00	65,000 00
Albany and Susquehanna R. R., first consol. bonds	50,000 00	59,000 00
Alabama Central R. R., first mortgage gold bonds	25,000 00	28,750 00
Achison, Colorado and Pacific first mortgage R. R. bonds	50,000 00	50,000 00
Akron and Chicago Junction first mortgage bonds	25,000 00	26,250 00
Buffalo and Erie R. R. bonds (new)	46,000 00	53,360 00
Canadian Pacific Railway Co., land grant	100,000 00	110,000 00
Chesapeake & Ohio R. R., Richmond & Allegheny Div. first mortgage bonds	25,000 00	18,750 00
Cleveland, Columbus, Cin. & Indianapolis R. R., S. F. first mortgage bonds	25,000 00	28,500 00
Cleveland, Columbus, Cin. & Indianapolis R. R., first consol. mortgage bonds	60,000 00	76,800 00
Cleveland, Painesville and Ashtabula R. R. bonds	32,000 00	32,000 00
Chicago, Burlington and Quincy R. R., consol. bonds	75,000 00	93,750 00
Chicago, Burlington and Quincy R. R. bonds	50,000 00	45,000 00
Chicago, Burlington and Quincy R. R., convertible bonds	2,200 00	2,420 00
Chicago, Milwaukee and St. Paul (Chicago and Mil. Div.) R. R., first mortgage bonds	75,000 00	93,750 00
Chicago, Milwaukee and St. Paul (Hastings and Dak. Div.) R. R., first mortgage bonds	25,000 00	31,000 00
Chicago, Milwaukee and St. Paul (Iowa and Minn. Div.) R. R., first mortgage bonds	10,000 00	12,200 00
Chicago, Milwaukee and St. Paul (Iowa and Dak. Div.) R. R., Ex. first mortgage bonds	10,000 00	13,000 00
Chicago, Milwaukee and St. Paul (Dubuque Div.) R. R., first mortgage bonds	25,000 00	30,750 00
Chicago, Milwaukee and St. Paul (So. Minn. Div.) R. R., first mortgage bonds	50,000 00	60,000 00
Chicago and Northwestern R. R., Madison extension, first mortgage bonds	30,000 00	39,900 00
Chicago and Northwestern R. R., S. F. bonds	25,000 00	29,000 00
Chicago and Northwestern R. R., general consol. gold bonds	50,000 00	62,500 00
Chicago and Northwestern R. R., consol. S. F. bonds	50,000 00	70,000 00
Chicago, R. I. and Pacific R. R. bonds	60,000 00	76,800 00
Chicago, R. I. and Pacific R. R., extension first mortgage bonds	100,000 00	107,000 00

ETNA INSURANCE COMPANY,

5

	Par value.	Market value.
Chicago and Western Indiana R. R. bonds	43,000 00	49,020 00
Cincinnati, Hamilton and Dayton R. R. consol. S. F. bonds	32,000 00	40,000 00
Columbus and Toledo R. R., second mortgage bonds	14,000 00	15,680 00
Dayton and Western R. R. bonds	28,000 00	31,640 00
Delaware and Hudson Canal Co. bonds	30,000 00	32,700 00
Delaware and Hudson Canal Co. (Penn. Div.) bonds	25,000 00	35,000 00
Flint and Pere Marquette, first consolidated bonds	25,000 00	26,000 00
Flint and Pere Marquette (Port Huron Division), first mortgage bonds	25,000 00	26,250 00
Harlem River and Port Chester R. R. first mortgage bonds	100,000 00	135,000 00
Harlem River and Port Chester R. R., first mortgage bonds	50,000 00	60,000 00
Indiana and Lake Michigan R. R., first mortgage bonds	50,000 00	52,500 00
Iowa Midland R. R., first mortgage bonds	25,000 00	31,250 00
Kansas Pacific R. R., first consol. bonds	25,000 00	27,500 00
Keokuk and Des Moines R. R., first mortgage bonds	40,000 00	42,000 00
Lake Shore R. R. mortgage bonds	30,000 00	34,800 00
Lake Shore and Michigan Southern R. R., first consol. bonds	15,000 00	18,150 00
Lake Shore and Michigan Southern R. R., second consol. bonds	80,000 00	97,600 00
Louisville, New Albany and Chicago, (C. & I. Div.) first mortgage bonds	25,000 00	28,250 00
Louisiana and Mo. River first mortgage bonds	25,000 00	29,500 00
Memphis and Charleston R. R. first consol. bonds	25,000 00	31,250 00
Mahoning R. R. coal bonds	30,000 00	33,000 00
Michigan Central R. R. second mortgage bonds	50,000 00	62,500 00
Minneapolis and St. Louis (Iowa extension) R. R., first mortgage bonds	25,000 00	28,250 00
Minneapolis Union R. R., gold bonds	50,000 00	58,500 00
Morris and Essex R. R., first mortgage bonds	25,000 00	35,500 00
Morris and Essex R. R., first consol. mortgage bonds	110,000 00	149,600 00
New York Central R. R., bonds	37,000 00	37,740 00
New York Central and Hudson River R. R., first mortgage bonds	175,000 00	227,500 00
New York and Harlem R. R., first mortgage bonds	10,000 00	12,500 00
New York, Lake Erie and Western R. R., first consol. mortgage bonds, gold	45,000 00	61,650 00
New York and New England R. R., first mortgage bonds	50,000 00	62,000 00
Norfolk and Western R. R., general mortgage bonds	50,000 00	62,500 00
Northwestern Union R. R., first mortgage S. F. bonds	25,000 00	33,500 00
Oswego R. R., bridge company bonds	50,000 00	60,000 00
Ohio and West Virginia R. R., first mortgage bonds	26,000 00	29,640 00
Pittsburgh, Fort Wayne and Chicago R. R., first mortgage bonds	75,000 00	108,750 00
Pittsburgh, Fort Wayne and Chicago R. R., second mortgage bonds	81,000 00	115,020 00
Pittsburgh, Fort Wayne and Chicago R. R., third mortgage bonds	40,000 00	56,000 00
St. Paul, Minneapolis and Manitoba R. R., first mortgage bonds	16,000 00	18,880 00
St. Paul and Northern Pacific R. R., first gold mortgage bonds	50,000 00	60,500 00
St. Paul and Sioux City R. R., first gold mortgage bonds	20,000 00	24,400 00
St. Louis and Iron Mountain first mortgage bonds	10,000 00	10,000 00
Vermont Valley R. R. bonds	50,000 00	53,500 00
Wabash R. R., first mortgage gold bonds	25,000 00	26,250 00
West Shore R. R. first mortgage bonds	50,000 00	52,000 00
Atlantic Dock Company bonds	31,000 00	34,100 00
Loan and Guarantee Company of Connecticut bonds	10,000 00	10,000 00
Atlantic Mutual Insurance Company scrip	44,460 00	44,460 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.

	Par value.	Market value.
150 shares Central Ohio Railroad Company stk.	7,500 00	7,950 00
500 shares Cleveland, Cin., Chicago & St. L. Rail- road Company preferred stock	50,000 00	50,000 00
1000 shares Cleveland and Pittsburgh Railroad Company Stock.	50,000 00	77,500 00
220 shares Chi., Burl. & Quincy R. R. Co. stock	22,000 00	24,200 00
220 shares Chi., Rock Island & Pac. R. R. Co. stk	22,000 00	19,800 00
300 shares Connecticut R. R. Co. stock	30,000 00	67,200 00
500 shares Conn. & Passumpsic Riv. R. R. Co. stk	50,000 00	61,000 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 & Chicago R. R. Co. stock	10,000 00	15,000 00
200 shares Kalamazoo, Allegan & Grand Rapids R. R. Co. stock	20,000 00	23,000 00
200 shares Keokuk & Des Moines R. R. Co. prf. stk	20,000 00	3,400 09
1000 shares Morris and Essex R. R. Co. stock	50,000 00	75,000 00
800 shares N. Y. Cent. & Hudson Riv. R. R. Co. stk	80,000 00	95,200 00
500 shares New York & Harlem R. R. Co. stock.	25,000 00	67,500 00
1500 shares N. Y., N Haven & Hartford R. R. Co. stk	150,000 00	340,500 00
700 shares Northwest Telegraph Company stock	35,000 00	35,700 00
750 shares Pittsburgh, Ft. Wayne & Chicago R. R. Company stock	75,000 00	116,250 00
150 shares Peoria & Bureau Valley R. R. Co. stk.	15,000 00	25,500 00
200 shares Rensselaer & Saratoga R. R. Co. stock	20,000 00	34,800 00
200 shares Valley (New York) R. R. Co. stock	20,000 00	22,000 00
200 shares Ætina National Bank stock, Hartford, Conn	20,000 00	25,000 00
200 shares American National Bank stock, Hart- ford, Conn	10,000 00	14,300 00
400 shares Charter Oak National Bank stock, Hartford, Conn	40,000 00	44,000 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	37,744 00
200 shares First National Bank stock, Hartford, Conn	20,000 00	22,000 00
1000 shares Hartford National Bank stock, Hart- ford, Conn.	100,000 00	160,000 00
550 shares National Exchange Bank stock, Hart- ford, Conn	27,500 00	39,875 00
1000 shares Phoenix National Bank stock, Hart- ford, Conn	100,000 00	131,000 00
550 shares State Bank stock, Hartford, Conn. . .	55,000 00	56,650 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	37,000 00
300 shares Bank of New York National Banking Association stock, New York City	30,000 00	72,000 00
200 shares Bank of North America stock, New York City	14,000 90	24,500 00
100 shares Hanover National Bank stock, New York City	10,000 00	35,000 00
300 shares Importers and Traders National Bank stock, New York City	30,000 00	165,000 00
100 shares Market and Fulton National Bank stock, New York City	10,000 00	22,500 00
700 shares Merchants National Bank stock, New York City	35,000 00	53,200 00
120 shares Merchants Exchange National Bank stock, New York City	6,000 00	7,560 00
1200 shares Mechanics National Bank stock, New York City	30,000 00	60,000 00
400 shares Metropolitan National Bank stock, New York City	40,000 00	3,200 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	95,000 00
150 shares National Bank of the Republic stock, New York City	15,000 00	27,000 00
300 shares National Butchers and Drivers Bank stock, New York City	7,500 00	13,875 00
100 shares National City Bank stock, New York City	10,000 00	50,000 00

ÆTNA INSURANCE COMPANY.

	Par value.	Market value.
300 shares Phenix National Bank stock, New York City	6,000 00	8,100 00
200 shares Peoples Bank stock, New York City	5,000 00	15,000 00
100 shares Third National Bank stock, N. Y. City	10,000 00	11,000 00
250 shares Farmers and Mechanics National Bank stock, Philadelphia, Pa.	25,000 00	41,250 00
100 shares First National Bank stk Albany, N.Y.	10,000 00	18,000 00
100 shares New Britain National Bank stock, New Britain, Conn.	10,000 00	16,000 00
100 shares Central Trust Company stock, New York City	10,000 00	120,000 00
100 shares Holland Trust Company stock, New York City	10,000 00	20,000 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	105,000 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	80,000 00
Totals	\$6,863,910 00	\$9,061,769 00

Total market value of stocks and bonds \$ 9,061,769 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
National Bank of Commerce, N. Y., 25 shares of \$100 each	\$ 2,500 00	\$ 4,750 00	} \$ 3,600 00
Mechanics National Bank, N. Y., 25 shares of \$25 each	625 00	1,250 00	
Chicago, Burlington and Quincy R. Co., 3 shares of \$100 each	300 00	330 00	} 2,430 00
Union Pacific R. R. Co., 18 shares of \$100 each	1,800 00	746 00	
Atchison, Topeka and Santa Fé R. R. Co., 11 shares of \$100 each	1,100 00	495 00	} 320 00
National New Haven Bank, 2 shares of \$100 each	200 00	320 00	
New York & New Jersey Telephone Co., 10 shares of \$100 each	1,000 00	900 00	
Totals	\$ 7,525 00	\$ 8,791 00	\$ 6,030 00

Amount loaned on Collaterals	\$ 6,030 00
Cash in Company's principal office	8,401 20
Cash deposited in bank	728,070 31
Interest due and accrued on special deposits	375 00
Interest due and accrued on collateral loans	150 75
Gross premiums in due course of collection not more than three months due	536,001 30

Aggregate amount of all the Assets of the Company, stated at their actual value \$10,659,139 03

III LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 109,877 15
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	225,445 75
Losses resisted, including interest, costs and other expenses thereon	33,183 55
Total gross amount of claims for losses	\$ 368,506 45
Deduct re-insurance thereon	22,525 00
Net amount of unpaid losses	\$ 345,981 45
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,158,834.15; unearned premiums, fifty per cent.	\$ 1,079,417 07
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,528,131.27; unearned premiums (<i>pro rata</i>)	1,374,181 64

ETNA INSURANCE COMPANY.

Gross premiums received and receivable upon all unexpired inland navigation risks, \$66,473.72: unearned premiums, fifty per cent.	33,236 86	
Total unearned premiums		\$ 2,486,835 57
Account reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent. of the premium or deposit received		30,396 69
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		93,405 93
Total amount of all Liabilities, except capital stock and net surplus		\$ 2,957,119 64
Joint-stock capital actually paid up in cash		4,000,000 00
Surplus beyond capital and other liabilities		3,702,019 39
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$10,659,139 03

IV. INCOME DURING THE YEAR.

	From fire risks.	From inland risks.	
Gross premiums received in cash on risks written and renewed during the year	\$3,650,718 75	\$ 181,227 44	
Deduct re-insurance, rebate, abatement and return premiums	478,884 53	26,573 83	
	\$3,171,834 22	\$154,653 61	
Net cash actually received for premiums			\$3,326,487 83
Received for interest on bonds and mortgages			2,267 50
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources			455,834 94
Income received from all other sources			4,801 12
Deposit premiums (less five per cent.) received for perpetual fire risks		\$ 3,333 79	
Aggregate amount of Income actually received during the year in cash			\$ 3,789,391 39

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On inland risks.	
Gross amount actually paid for losses (including \$185,758.47, losses occurring in previous years)	\$1,814,368 29	\$ 30,621 35	
Net amount paid during the year for losses			\$ 1,814,989 64
Cash dividends actually paid stockholders			720,000 00
Paid for commissions or brokerage			536,167 89
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			210,033 78
Paid for State and local taxes in this and other States			60,542 62
All other payments and Expenditures			226,016 87
Amount of deposit premium returned during the year on perpetual fire risks		\$ 189 00	
Aggregate amount of actual Expenditures during the year in cash			\$ 3,597,750 80

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks	Premiums thereon	Inland risks	Premiums thereon.
Written or renewed during the year	\$ 372,129,118	\$ 4,498,578 98	\$ 2,680,220	\$ 51,834 97
Totals	300,783,099	3,654,228 00	69,108,622	181,227 44
Deduct those expired and marked off as terminated	\$ 672,912,217	\$ 8,152,806 98	\$ 71,788,842	\$ 233,062 41
In force at end of the year. Deduct amount re-insured	264,477,132	3,222,823 21	68,489,637	166,588 70
	\$ 408,433,085	\$ 4,9 9,983 77	\$ 3,299,205	\$ 66,473 71
	18,057,172	211,021 84	None	None
Net amount in force, December 31, 1891	\$ 390,377,913	\$ 4,718,961 93	\$ 3,299,205	\$ 66,473 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$161,418,131 00	\$ 2,158,834 15	1-2	\$ 1,079,417 07
1890	Two years	4,956,489 00	51,086 21	1-4	12,771 55
1891		5,740,447 00	55,984 73	3-4	42,738 55
1889	Three years	40,175,680 00	417,315 60	1-6	69,552 60
1890		47,769,578 00	504,868 30	1-2	252,434 15
1891	Four years	54,191,895 00	559,973 39	5-6	466,644 49
1888		2,022,370 00	22,584 19	1-8	2,823 02
1889	Five years	2,193,698 00	24,587 18	3-8	9,220 19
1890		3,009,305 00	31,874 15	5-8	19,921 34
1891	Perpetual risks	3,374,896 00	36,947 53	7-8	32,329 00
1887		9,475,817 00	123,260 00	1-10	12,326 00
1888	Totals	9,700,598 00	126,877 69	3-10	38,063 30
1889		11,902,017 00	154,471 16	1-2	77,235 58
1890		14,676,854 00	187,246 17	7-10	131,072 31
1891		18,471,388 00	230,054 97	9-10	207,049 47
Totals		\$389,079,163 00	\$ 4,686,965 42	. . . . .	\$ 2,453,598 71
Perpetual risks		1,298,750 00	31,996 51	.95	39,396 69
Totals		\$390,377,913 00	\$ 4,718,961 93	. . . . .	\$ 2,483,995 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$117,510,025 76
Losses paid from organization to date	68,116,622 96
Total amount of cash dividends declared since the Company commenced business	19,313,365 00
Dividends declared payable in stock form organization	2,805,000 00
Total amount of Company's stock owned by directors, at par value	400,700 00
Amount loaned to stockholders	26,030 00
Losses incurred during the year: fire, \$1,950,300.68; Inland, \$26,178.39; total	1,976,479 07

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,593,492 00
Premiums received	28,213 07
Losses paid	8,823 89
Losses incurred	9,174 29

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)	\$ 187,233 65
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,193,389 73
Loans on mortgage (first liens), upon which more than one year's interest is due	104,200 00
Interest due and accrued on all said mortgage loans	49,984 90
Total value of said mortgaged premises	\$ 2,755,835 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Union Pacific R. R.	\$ 2,000 00	\$ 2,200 00
City of Kingston	146,200 00	157,896 00
City of Richmond	25,000 00	25,000 00
Dexter Sulphite and Pulp Co.	5,000 00	5,000 00
<i>Stock.</i>		
N. Y. C. & H. R. R. R.	60,000 00	70,125 00
Illinois Central R. R.	20,000 00	21,900 00
Illinois Central R. R., leased lines	1,700 00	1,700 00
Western Union Telegraph	35,000 00	29,400 00
National Union Bank	13,600 00	19,550 00
Watertown National Bank	5,000 00	7,000 00
Excelsior Carriage Co.	2,500 00	2,500 00
Totals	\$ 316,000 00	\$ 342,271 00

Total market value of stocks and bonds \$ 342,271 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
Bagley & Sewall Co.	\$ 23,700 00	\$ 23,700 00	\$ 10,000 00
Gale National Bank	3,000 00	3,450 00	3,000 00
Watertown National Bank	1,500 00	2,100 00	1,150 00
Watertown National Bank	1,000 00	1,400 00	} 2,482 21
Mortgages	4,075 00	4,075 00	
Watertown Spring Wagon Co.	7,000 00	10,500 00	7,000 00
Chicago and Alton R. R.	4,400 00	6,160 00	3,899 91
Western Union Telegraph	2,600 00	1,680 00	950 00
N. Y. C. & H. R. R. R.	3,000 00	3,506 25	2,000 00
First National Bank of Clayton	400 00	500 00	300 00
Eames Vacuum Co.	800 00	800 00	700 00
Mortgages	54,000 00	54,000 00	28,146 24

AGRICULTURAL INSURANCE COMPANY.

11

<i>Bonds.</i>	Par value.	Market value.	Loaned thereon.
Ogdensburg L. C. R. R.	4,000 00	4,000 00	2,000 00
Town of Clayton	500 00	600 00 }	1,186 80
Town of Wilna	1,000 00	1,200 00 }	
Totals	\$ 110,375 00	\$ 117,671 25	\$ 62,815 16
Amount loaned on Collaterals			\$ 62,815 16
Cash in the Company's principal office			9,261 70
Cash deposited in bank			177,217 74
Interest due and accrued on bonds			1,337 50
Interest due and accrued on collateral loans			2,979 79
Gross premiums in course of collection, not more than three months due.			114,079 75
Bills receivable, not matured, taken for fire, marine and inland risks			17,247 15
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 2,262,018 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 27,604 00
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	33,445 00
Losses resisted, including interest, costs and other expenses thereon	14,915 00
Net amount of unpaid losses	\$ 75,964 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$101,044.33; unearned premiums (50 per cent.)	\$ 50,522 17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,396,730.81; unearned premiums (<i>pro rata</i>)	1,231,012 15
Total unearned premiums	\$ 1,281,534 32
Cash dividends to stockholders remaining unpaid	20 00
All other demands against the Company, absolute and contingent	22,815 95
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,380,334 27
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	381,683 80
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,262,018 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	\$ 109,258 79
Gross premiums on risks written and renewed during the year	936,567 60
Total	\$1,045,826 39
Deduct premiums and bills in course of collection at this date.	131,326 90
Entire premiums collected during the year	\$ 914,499 49
Deduct re-insurance, rebate, abatement and return premiums	132,410 49
Net cash actually received for premiums	\$ 782,089 00
Received for interest on mortgages	79,684 04
Received for interest and dividends on stocks, bonds and collateral loans.	25,252 58
Income received from all other sources	2,872 50
Aggregate amount of Income actually received during the year in cash.	\$ 889,898 12

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$68,165.61, losses occurring in previous years)	\$ 452,893 70
Cash dividends actually paid stockholders	50,000 00
Paid for commissions or brokerage	190,579 44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	95,200 00

Paid for State and local taxes in this and other States	17,234 00
All other payments and expenditures	71,356 81
Aggregate amount of actual Expenditures during the year in cash . . .	\$ 877,268 95

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 255,137,508	\$ 2,511,087 55
Written or renewed during the year	100,578,918	936,507 00
Totals	\$ 355,716,426	\$ 3,447,655 15
Deduct those expired and marked off as terminated	92,038,055	857,405 01
In force at the end of the year	\$ 263,628,371	\$ 2,590,250 14
Deduct amount re-insured	9,782,500	92,475 00
Net amount in force December 31, 1891	\$ 253,845,871	\$ 2,497,775 14

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less . . .	\$13,969,341 00	\$ 101,044 33	1-2	\$ 50,522 17
1889	Three years	59,739,425 00	556,318 36	1-6	92,719 73
1890		63,607,963 00	586,980 08	1-2	293,490 04
1891		66,370,277 00	611,864 20	5-6	509,886 83
1887		8,781,206 00	111,368 23	1-10	11,136 82
1888		8,608,537 00	115,036 46	3-10	34,510 93
1889	Five years	10,596,307 00	139,709 71	1-2	69,854 86
1890		11,166,915 00	142,477 27	7-10	99,734 09
1891		11,005,900 00	132,976 50	9-10	119,678 85
Totals		\$ 2,538,458 71	\$ 2,497,775 14		\$ 1,281,534 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$15,496,874 55
Losses paid from organization to date	7,277,291 89
Total amount of cash dividends declared since the Company commenced business	880,000 00
Total amount of the Company's stock owned by the directors at par value	213,700 00
Amount loaned to officers and directors	21,832 21
Dividends declared payable in stock from organization	400,000 00
Losses incurred during the year: fire	451,384 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 366,480 00
Premiums received	4,441 95
Losses paid	1,230 29
Losses incurred	2,285 15

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)	\$ 96,589 28
Loans on mortgage (first liens), upon which not more than one year's interest is due	144,266 28
Interest due and accrued on all said mortgage loans	4,860 28
Value of lands mortgaged, exclusive of buildings	\$ 324,760 00
Value of buildings mortgaged (insured for \$35,100.00 as collateral)	75,500 00
Total value of said mortgaged premises	\$ 400,260 00
Cash in the Company's principal office	1,117 68
Cash deposited in bank	11,245 62
Interest due and accrued, bank account	221 09
Gross premiums in course of collection, not more than three months due . .	20,996 30
All other property belonging to the Company	1,513 96
Amount of premiums unpaid on policies which have been issued more than three months	\$ 137 25
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,280,810 41

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 8,714 70
Losses resisted, including interest, costs and other expenses thereon	8,252 78
Total gross amount of claims for losses	\$ 16,967 48
Deduct re-insurance thereon	3,625 00
Net amount of unpaid losses	\$ 13,342 48
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$71,538.56; unearned premiums (fifty per cent.)	35,769 28
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$30,456.05; unearned premiums (<i>pro rata</i>)	19,959 92
Total unearned premiums	\$ 55,729 20
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	931 15
All other demands against the Company, absolute and contingent	9,500 34
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 79,503 17
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	1,307 24
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 280,810 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	\$	8,459 63	From fire risks.
Gross premiums on risks written and renewed during the year		127,970 87	
Total	\$	136,430 50	
Deduct premiums and bills in course of collection at this date		20,996 30	
Entire premiums collected during the year	\$	115,434 20	
Deduct re-insurance, rebate, abatement and return premiums		39,986 87	
Net cash actually received for premiums			\$ 75,447 33
Received for interest on mortgages			8,395 26
Income, received from all other sources			124 95
Aggregate amount of Income actually received during the year in cash			<u>\$ 83,967 54</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$	49,494 79	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies		7,888 97	
Net amount paid during the year for losses			\$ 41,605 82
Cash dividends actually paid stockholders			12,500 00
Paid for commissions or brokerage			13,169 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			5,398 00
Paid for State and local taxes in this and other States			1,794 40
All other payments and Expenditures			5,264 84
Aggregate amount of actual Expenditures during the year in cash			<u>\$ 79,732 83</u>

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$	2,588,880 58	Fire risks.	Premiums thereon.
Written or renewed during the year		8,443,174 00		\$ 46,784 89
Totals	\$	11,032,054 58		127,970 87
Deduct those expired and marked off as terminated		2,901,125 58		\$ 174,755 76
In force at the end of the year	\$	8,130,929 00		52,071 77
Deduct amount re-insured		1,828,375 00		\$ 122,683 99
Net amount in force December 31, 1891	\$	6,302,554 00		20,689 38
				<u>\$ 101,994 61</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 4,897,950 00	\$ 71,538 56	1-2	\$ 35,769 28
1890	Two years	5,950 00	89 97	1-4	22 49
1891		67,300 00	464 25	3-4	348 18
1889	Three years	139,545 00	2,867 80	1-6	477 96
1890		440,730 00	9,785 75	1-2	4,892 87
1891	Four years	635,529 00	14,377 83	5-6	11,981 50
1891		4,000 00	38 45	7-8	33 67
1889	Five years	11,300 00	337 45	1-2	168 72
1890		44,525 00	1,052 61	7-10	736 82
1891		55,725 00	1,441 94	9-10	1,297 71
Totals		\$ 6,302,554 00	\$ 101,994 61		\$ 55,729 20

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 205,555 23
Losses paid from organization to date	56,264 50
Total amount of cash dividends declared since the Company commenced business	12,500 00
Total amount of the Company's stock owned by the directors at par value ..	90,800 00
Amount loaned to officers and directors	20,000 00
Amount loaned to stockholders, not officers	32,282 20
Losses incurred during the year	57,733 80

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 80,058 00
Premiums received	1,936 61
Losses paid	32 15
Losses incurred	32 15

Allemania Fire Insurance Company,

OF

PITTSBURGH PENNSYLVANIA.

Incorporated April, 1868.

JOS. ABEL, President.

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)	\$ 33,700 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	193,714 38
Interest due and accrued on all said mortgage loans	3,070 66
Value of lands mortgaged, exclusive of buildings	\$ 488,100 00
Value of buildings mortgaged	197,750 00
Total value of said mortgaged premises	\$ 685,850 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
74 Shares Braddock National Bank	\$ 7,400 00	\$ 14,800 00
100 Shares South Side Gas Company	2,500 00	2,500 00
100 Shares Citizens Traction Company	5,000 00	6,100 00
1000 Bonds Equitable Gas Company	1,000 00	1,000 00
Totals	\$ 15,900 00	\$ 24,400 00
Total market value of stocks and bonds		\$ 24,400 00

Loans and Collaterals.

	Par value.	Market value.	Loaned thereon.
494 Shares National Lead Co.	\$ 49,400 00	\$ 39,640 00	\$ 21,102 44
6000 Bonds Hazelwood Oil Co.	6,000 00	6,000 00	6,000 00
84 Shares Ewalt Street Bridge Co.	4,000 00	6,000 00	8,000 00
46 Shares German Insurance Co.	2,300 00	3,220 00	
84 Shares Ewalt Street Bridge Co.	4,200 00	6,300 00	5,000 00
100 Shares Citizens Traction Co.	5,000 00	6,100 00	2,500 00
50 Shares Standard Plate Glass Co.	5,000 00	2,500 00	5,000 00
40 Shares Citizens Traction Co.	2,000 00	2,440 00	2,400 00
120 Shares Citizens Traction Co.	6,100 00	7,320 00	6,000 00
100 Shares Citizens Traction Co.	5,000 00	6,100 00	5,000 00
60 Shares Citizens Traction Co.	3,000 00	3,660 00	3,000 00
100 Shares Citizens Traction Co.	5,000 00	6,100 00	5,000 00
22 Shares Ewalt Street Bridge Co.	1,100 00	1,660 00	1,300 00
53 Shares Western Insurance Co.	2,650 00	2,650 00	
10 Shares Duquesne Incline Plane Co.	500 00	700 00	3,000 00
100 Shares Banerlien Brewing Co.	10,000 00	10,000 00	5,000 00
10 Shares German Insurance Co.	500 00	700 00	
10 Shares Third National Bank	1,000 00	1,300 00	
27 Shares Ewalt Street Bridge Co.	1,350 00	2,025 00	4,500 00
1 Share Germania Savings Bank	1,000 00	1,100 00	
5000 Bonds Mfrs. Natural Gas Co.	5,000 00	5,000 00	5,000 00
Totals	\$ 120,100 00	\$ 111,515 00	\$ 87,802 44

ALLEMANNA FIRE INSURANCE COMPANY.

17

Amount loaned on collaterals	\$ 87,802 44
Cash in Company's principal office	5,315 71
Cash deposited in bank	19,462 04
Interest due and accrued on bonds	521 43
Interest due and accrued on collateral loans	1,326 50
Gross premiums in course of collection, not more than three months due	26,219 78
Bills receivable, not matured, taken for fire, marine and inland risks	8,635 41
All other property belonging to the Company	959 85
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,195 97
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 405,128 20

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,935 25
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	14,910 00
Total gross amount of claims for losses	\$ 28,845 25
Deduct re-insurance thereon	1,752 62
Net amount of unpaid losses	\$ 27,092 63
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$158,482.85; unearned premiums, (fifty per cent.)	\$ 79,241 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$61-497 25; unearned, (<i>pro rata</i>)	39,401 06
Total unearned premiums	\$ 118,642 48
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	1,108 72
All other demands against the Company, absolute and contingent	2,903 17
Total amount of Liabilities, except capital stock and net surplus	\$ 149,747 00
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	55,381 20
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 405,128 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 fire risks. \$ 31,587 81
Gross premiums on risks written and renewed during the year	266,762 41
Total	\$ 298,350 22
Deduct premiums and bills in course of collection at this date	34,855 19
Entire premiums collected during the year	263,495 03
Deduct re-insurance, rebate, abatement and return premiums	58,672 29
Net cash actually received for premiums	\$ 204,822 74
Received for interest on mortgages	9,131 95
Received for interest and dividends on stocks, bonds and collateral loans	7,602 25
Income received from all other sources	1,891 96
Aggregate amount of Income actually received during the year in cash	\$ 223,448 90

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$14,367.32, losses occurring in previous years)	On fire risks. \$ 144,116 61
Deduct all amounts received for salvages, and re-insurance in other companies	15,897 19
Net amount paid during the year for losses	\$ 128,219 42
Cash dividends actually paid stockholders	16,000 00
Paid for commissions or brokerage	48,206 41
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	11,275 00
Paid for State and local taxes in this and other States	6,166 46
All other payments and Expenditures	12,981 30
Aggregate amount of actual Expenditures during the year in cash	\$ 222,848 59

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 17,999,286	\$ 200,650 20
Written or renewed during the year	17,480,639	266,762 41
Totals	\$ 35,479,925	\$ 467,412 61
Deduct those expired and marked off as terminated	12,351,463	224,933 64
In force at the end of the year	\$ 23,128,462	\$ 242,478 97
Deduct amount re-insured	2,542,327	22,498 87
Net amount in force December 31, 1891	\$ 20,586,135	\$ 219,980 10

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd	Premiums unearned.
1891	One year or less	\$ 14,863,510 00	\$ 158,482 85	1-2	\$ 79,241 42
1889	} Three years	710,225 00	7,555 75	1-6	1,259 29
1890		1,600,575 00	16,870 25	1-2	8,435 12
1891		2,625,100 00	28,290 15	5-6	23,575 10
1889	} Five years	227,675 00	2,716 10	1-2	1,358 05
1890		333,850 00	3,125 00	7-10	2,397 50
1891		225,200 00	2,640 00	9-10	2,376 00
Totals		\$ 20,586,135 00	\$ 219,918 10		\$ 118,642 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,071,583 55
Losses paid from organization to date	2,090,100 08
Total amount of cash dividends declared since the Company commenced business	260,600 00
Total amount of the Company's stock owned by the directors at par value	30,750 00
Amount loaned to officers and directors	56,700 00
Amount loaned to stockholders, not officers	5,000 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year: fire	156,842 20

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 780,550 00
Premiums received	9,409 66
Losses paid	8,186 50
Losses incurred	7,439 10

Alliance Assurance Company,

OF

LONDON, ENGLAND.

Incorporated, 1824.

— ROTHSCHILD, Chairman.

ROBERT LEWIS, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 2,750,000 00

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) \$ 1,099,085 30
 Loans on mortgage (first liens), upon which not more than one year's interest
 is due 7,523,176 60

Account of Stocks and Bonds owned by the Company.

	Market value.
British Government securities	\$ 139,570 33
Colonial Government securities	293,937 50
Foreign Government securities	437,568 87
Debenture stocks, railway, and others	2,778,462 14
Railway stocks	456,445 45
Alliance Assurance Company's shares	365,055 02
Union Insurance Co., of California, stock	883,836 64
Bank of England stock	300,000 00
Gas Company's stock	150,000 00
New River Company's shares	656,336 25
Suez Canal shares	45,000 00
Total	<u>6,506,212 20</u>
Total market value of stocks and bonds	\$ 6,506,212 20
Amount loaned on collaterals	1,436,793 35
Cash in the Company's principal office	2,950 10
Cash deposited in bank	505,409 15
Interest due and accrued on bonds and collateral loans	157,124 65
Gross premiums in course of collection, not more than three months due, including agents balances and due from other offices	572,176 60
Bills receivable, not matured, taken for fire, marine and inland risks	<u>15,254 90</u>
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$17,818,182 85</u>

III. LIABILITIES.

Total gross amount of claims for losses	\$ 189,825 00
Deduct re-insurance thereon	<u>58,000 00</u>
Net amount of unpaid losses	\$ 131,825 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,999,- 498.18; unearned premiums (50 per cent)	999,749 09
Unearned premiums upon all unexpired fire risks, ruuing more than one year from date of policy	<u>2,500 00</u>
Total unearned premiums	\$ 1,002,249 09

Total unearned premiums (<i>brought forward</i>)	\$1,002,249 09
Net premium reserve and all other Liabilities, except capital, under the fire insurance or any other special department	10,884,660 12
Cash dividends to stockholders remaining unpaid	940 00
All other demands against the Company, absolute and contingent	31,025 62
Total amount of all Liabilities, except capital stock and net surplus	\$12,050,693 83
Joint-stock capital actually paid up in cash	2,750,000 00
Surplus beyond capital and all other Liabilities	3,017,483 02
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$17,818,182 85

IV. INCOME DURING THE YEAR.

Total premiums	From fire risks. \$2,363,811 18
Deduct re-insurance, rebate, abatement and return premiums.	361,813 00
Net cash actually received for premiums	\$ 2,001,998 18
Received for interest on mortgages, interest and dividends on stocks, bonds and collateral loans	711,343 91
Income received from all other sources	1,023,466 29
Aggregate amount of Income actually received during the year in cash.	\$ 3,736,808 38

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$1,308,382 02
Deduct all amounts received for salvages and re-insurance in other companies	370,342 72
Net amount paid during the year for losses	\$ 938,039 30
Cash dividends actually paid stockholders	500,000 00
Paid for commissions or brokerage	374,767 64
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	407,727 27
Paid for State and local taxes in this and other States	26,679 12
All other payments and Expenditures	824,977 56
Aggregate amount of actual Expenditures during the year in cash	\$ 3,072,190 89

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 46,984,760 00
Losses paid from organization to date	23,270,275 00
Total amount of cash dividends declared since the Company commenced business	17,215,240 00
Total amount of Company's stock owned by the directors at par value	233,175 00
Losses incurred during the year	938,035 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	50,000 00

COLORADO BUSINESS.

No business in the State during the year 1891.

Alliance Insurance Association,

OF

NEW YORK NEW YORK.

Incorporated April 19, 1887.

JAMES YEREANCE, President.

ARMSTRONG MALTBIE, 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.
New York Consolidated stock, 3 pr ct. reg. 1907	\$ 200,000 00	\$ 217,750 00
United States Treasury notes	10,000 00	10,000 00
Chicago, Milwaukee & St. Paul Railroad Co. gold coupon bonds, 5 per cent. reg. 1921	25,000 00	27,062 00
United New Jersey R. R. & Canal Co., 4 pr ct. reg. Long Island R. R. Co. stock	20,000 00	22,100 00
Pittsburgh & Western R. R. Co. bonds, 4 per cent. registered 1917	10,000 00	9,750 00
Ulster & Delaware Co. bonds, 5 pr cent. reg. 1928	10,000 00	8,400 00
West Shore R. R. Co. bonds, 4 pr cent. reg. 2361	10,000 00	10,100 00
Nassau Gas Light Co. stock	6,000 00	10,250 00
	6,000 00	6,180 00
Totals	<u>\$ 306,000 00</u>	<u>\$ 321,592 00</u>

Total market value of stocks and bonds	\$ 321,592 00
Cash in the Company's principal office	23,198 25
Cash deposited in bank	4,823 04
Interest due and accrued on bonds	1,393 32
Gross premiums in course of collection, not more than three months due	22,967 47
Aggregate amount of all the Assets of the Company, stated at their actual value.	<u>\$ 373,974 08</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 40,445 00
Losses resisted, including interest, costs and other expenses thereon	500 00
Total gross amount of claims for losses	\$ 40,945 00
Deduct re-insurance thereon	2,861 00
Net amount of unpaid losses	\$ 38,084 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$141,873.16; unearned premiums (fifty per cent.)	\$ 70,936 58
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$114,386.02; unearned premiums (<i>pro rata</i>)	59,691 72
Total unearned premiums	\$ 130,628 30
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	291 67
All other demands against the Company, absolute and contingent	4,593 49
Total amount of all Liabilities, except capital stock and net surplus	\$ 173,597 46
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	376 62
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	<u>\$ 373,974 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		From fire risks.	
Gross premiums on risks written and renewed during the year	\$ 268,737 71	\$ 18,769 93	
Total	\$ 287,507 64		
Deduct premiums and bills in course of collection at this date.	22,967 47		
Entire premiums collected during the year	\$ 264,540 17		
Deduct re-insurance, rebate, abatement and return premiums	51,361 88		
Net cash actually received for premiums.		\$ 213,178 29	
Received for interest and dividends on stocks, bonds and collateral loans. .		11,566 10	
Aggregate amount of Income actually received during the year in cash		\$ 224,744 39	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,241.00, losses occurring in previous years).	\$ 147,729 74	On fire risks.	
Deduct all amounts received for salvage, and re-insurance in other companies	15,118 27		
Net amount paid during the year for losses	\$ 132,611 47		
Cash dividends actually paid to stockholders.	6,000 00		
Paid for commissions or brokerage.	51,675 28		
Paid for salaries, fees, and all other charges of officers, agents, and all other employes	26,680 07		
Paid for State and local taxes in this and other States	5,687 86		
All other payments and Expenditures.	13,971 70		
Aggregate amount of actual Expenditures during the year in cash.	\$ 230,626 38		

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	\$ 58,304,821	\$ 260,144 76
Totals	44,345,902	268,737 71
Deduct those expired and marked off as terminated	\$102,650,723	\$ 528,882 47
In force at the end of the year.	\$ 56,452,944	\$ 280,746 83
Deduct amount re-insured.	4,689,900	24,487 65
Net amount in force December 31, 1891	\$ 51,763,044	\$ 256,259 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 24,666,061 00	\$ 141,873 16	1-2	\$ 70,936 58
1890	Two years.	442,675 00	2,502 18	1-4	625 54
1891		10,250 00	99 68	3-4	74 76
1889	Three years.	8,022,121 00	29,117 80	1-6	4,852 96
1890		7,285,962 00	29,923 43	1-2	14,961 71
1891		9,177,997 00	38,635 24	5-6	32,196 03
1888	Four years.	242,067 00	1,191 08	1-8	148 88
1889		214,380 00	1,099 81	3-8	412 41
1890		676,265 00	2,266 00	5-8	1,416 25
1891		47,125 00	512 46	7-8	448 40
1887	Five years.	346,550 00	2,120 61	1-10	212 06
1888		173,720 00	1,784 83	3-10	535 45
1889		138,596 00	1,484 36	1-2	742 18
1890		80,400 00	871 61	7-10	610 12
1891		209,875 00	2,682 93	9-10	2,414 64
1887	Six years.	5,000 00	67 00	1-3	22 33
1889		24,000 00	27 00	2-3	18 00
Totals		\$ 51,763,044 00	\$ 256,259 18		\$ 130,628 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 906,604 32
Losses paid from organization to date	488,049 54
Total amount of cash dividends declared since the Company commenced business	6,000 00
Total amount of the Company's stock owned by the directors at par value	34,000 00
Losses incurred during the year: fire	161,496 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 157,200 00
Premiums received	2,159 00
Losses paid	121 00
Losses incurred	546 00

American Insurance Company,

OF

BOSTON, MASSACHUSETTS.

Incorporated June 12, 1818.

FRANCIS PEABODY, President.

J. W. FIELD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
222 Old Boston National Bank	\$ 22,200 00	\$ 26,362 50
200 Columbian National Bank	20,000 00	21,400 00
46 National Eagle Bank	4,500 00	4,635 00
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	9,920 00
100 Suffolk National Bank	10,000 00	10,725 00
152 State National Bank	15,200 00	18,506 00
280 National Union Bank	28,000 00	38,360 00
100 Merchants National Bank	10,000 00	15,000 00
56 Tremont National Bank	5,600 00	5,803 00
69 Washington National Bank	6,900 00	7,952 25
462 Boston & Albany Railroad	46,200 00	92,400 00
13 Boston & Lowell Railroad	6,500 00	11,667 50
200 Old Colony Railroad	20,000 00	32,950 00
8 Merrimack Manufacturing Co.	8,000 00	8,400 00
<i>Bonds.</i>		
D. E. Chicago, Burlington & Quincy R. R. 4 per cent!	50,000 00	45,750 00
Stg. Eastern Railroad, 6 per cent	20,000 00	23,389 19
D. D. Chicago, Milwaukee & St. Paul R. R., 6 per cent.	25,000 00	28,375 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R., 4 per cent	40,000 00	36,800 00
Boston & Albany R. R., 116 new shares (\$10 paid), \$90 to be paid	11,600 00	12,702 00
Totals	\$ 387,100 00	\$ 485,137 44
Total market value of stocks and bonds		\$ 485,137 44

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Kansas City, St. Joe & Council Bluffs R. R., 7 per cent. bonds . . .	\$ 5,000 00	\$ 6,037 50	\$ 3,306 25
200 shares Essex Building Co.	20,000 00	20,000 00	15,000 00
25 shares Calumet & Hecla Mining Co.	6.5 00	6,500 00	20,000 00
40 shares Tamarack Mining Co.	1,000 00	6,400 00	
100 shares American Sugar Refining Co.	10,000 00	9,250 00	
2 Pacific Mills	2,000 00	3,360 00	
Totals	\$ 38,625 00	\$ 51,546 50	\$ 38,306 25

Amount loaned on Collaterals	\$ 38,306 25
Cash in the Company's principal office	715 29
Cash deposited in bank	29,466 44
Interest due and accrued on bonds	1,971 13
Interest due and accrued on collateral loans	632 52
Gross premiums in course of collection, not more than three months due	31,256 27
Bills receivable, not matured, taken for fire, marine and inland risks	9,335 79
All other property belonging to the Company	143 16
Amount of premiums unpaid on policies which have been issued more than three months	\$ 2,002 71
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 596,964 29

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,244 69
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	39,285 96
Losses resisted, including interest, costs and other expenses thereon	1,587 00
Total gross amount of claims for losses	\$ 47,117 65
Deduct re-insurance thereon	4,758 50
Net amount of unpaid losses	\$ 42,359 15
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$190,947.56; unearned premiums, (50 per cent.)	\$ 95,473 78
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$163,591.77; unearned premiums (<i>pro rata</i>)	89,043 13
Gross premiums received and receivable upon all unexpired marine risks	17,472 87
Total unearned premiums	\$ 201,989 78
Cash dividends to stockholders remaining unpaid	302 00
All other demands against the Company, absolute and contingent	16,879 20
Total amount of all Liabilities, except capital stock and net surplus	\$ 261,530 13
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	35,434 16
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 596,964 29

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	\$ 16,151 21	\$ 14,988 29
Deduct amount of same not collected	1,667 31	1,888 29
Net collected	\$ 14,483 90	\$ 13,100 00
Gross premiums on risks written and renewed during the year	339,285 23	20,474 01
Totals	\$ 353,769 13	\$ 33,574 01
Deduct premiums and bills in course of collection at this date	31,591 67	7,447 50
Entire premiums collected during the year	\$ 322,177 46	\$ 26,126 51

AMERICAN INSURANCE COMPANY.

Entire prems. collected during yr. (<i>brwt. forward</i>)	\$ 322,177 46	\$ 26,126 51
Deduct re insurance, rebate, abatement and return premiums	63,125 08	1,355 61
	\$ 257,052 38	\$ 24,770 90

Net cash actually received for premiums	\$ 283,823 24
Received for interest and dividends on stocks, bonds and collateral loans . .	24,177 68
Aggregate amount of Income actually received during the year in cash . . .	\$ 308,000 92

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses, (including \$31,195.99, losses occurring in previous years)	\$ 176,782 81	\$ 18,332 40
Deduct all amounts received for salvages, and re-insurance in other companies	14,726 80	485 66
	\$ 162,056 11	\$ 17,846 74

Net amount paid during the year for losses	\$ 179,902 85
Cash dividends actually paid stockholders	7,513 00
Paid for commissions or brokerage	58,820 23
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	31,078 90
Paid for State and local taxes in this and other States	6,639 69
All other payments and Expenditures	20,412 66
Aggregate amount of actual Expenditures during the year in cash	\$ 304,367 33

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	\$ 29,084,838	\$ 332,164 54	\$ 929,615	\$ 22,130 97
Written or renewed during the year	31,423,700	339,533 38	270,332	11,606 55
Totals	\$ 60,508,538	\$ 668,697 92	\$ 1,199,947	\$ 33,737 52
Deduct those expired and marked off as terminated	25,115,438	271,684 83	391,667	16,039 65
In force at the end of the year	\$ 35,393,100	\$ 397,013 09	\$ 808,280	\$ 17,697 87
Deduct amount re-insured	3,670,830	42,473 76	3,000	225 00
Net amount in force December 31, 1891	\$ 31,722,270	\$ 354,539 33	\$ 805,280	\$ 17,472 87

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'tn'd.	Premiums unearned.
1891	One year	\$ 16,459,870 00	\$ 190,947 56	1-2	\$ 95,473 78
1890	Two years	118,442 00	857 94	1-4	214 48
1891		91,613 00	634 00	3-4	475 50
1889	Three years	2,032,123 00	21,957 47	1-6	3,650 58
1890		2,615,367 00	28,282 29	1-2	14,141 15
1891		2,931,998 00	31,463 37	5-6	26,219 47
1888	Four years	42,806 00	453 68	1-8	56 71
1889		49,335 00	399 79	1-4	149 91
1890		76,409 00	713 15	3-8	445 72
1891		74,115 00	589 88	7-8	516 14
1887	Five years	1,091,933 00	11,244 06	1-10	1,124 41
1888		1,409,004 00	14,733 69	3-10	4,420 11
1889		1,280,082 00	14,505 23	1-2	7,252 61
1890		1,546,892 00	18,046 68	7-10	12,632 69
1891		1,903,790 00	19,629 29	9-10	17,666 37
1887	Seven years	5,000 00	50 00	11-14	39 28
1889		2,500 00	31 25	13-14	29 00
Totals		\$ 31,722,270 00	\$ 354,539 33		\$ 184,516 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date.	\$10,433,488 00
Losses paid from organization to date	7,281,979 00
Total amount of cash dividends declared since the Company commenced business	2,743,500 00
Total amount of the Company's stock owned by the directors at par value	11,100 00
Amount loaned to officers and directors	3,360 25
Amount loaned to stockholders, not officers	35,000 00
Losses incurred during the year: fire \$176,487.82; marine, \$14,187.02; total.	190,674 84

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

Risks written	\$ 637,625 00
Premiums received	7,135 18
Losses paid	3,420 00
Losses incurred	3,720 00

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)	\$ 294,076 65
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,328,560 38
Loans on mortgage (first liens), upon which more than one year's interest is due	1,000 00
Interest due and accrued on all said mortgage loans	20,694 73
Value of premises mortgaged (insured for \$15,586.58, as collateral)	\$ 3,254,580 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds, 4 per cent, registered	\$ 175,000 00	\$ 204,312 50
United States bonds, 4 per cent. coupon	25,000 00	29,187 50
North Hudson Co., N. J. R. R., 5 per cent. 1st mortgage bonds	100,000 00	105,000 00
United N. J. R. R. & Canal Co., 4 per cent. 1st mortgage bonds	50,000 00	53,625 00
Morris & Essex R. R., 1st consolidated guaranteed 7 per cent. bonds	50,000 00	67,750 00
Totals	\$ 400,000 00	\$ 459,875 00

Total market value of stocks and bonds	\$ 459,875 00
Cash in the Company's principal office	4,667 28
Cash deposited in bank	22,842 87
Interest due and accrued on bonds	5,458 34
Gross premiums in course of collection, not more than three months due	43,353 53

AMERICAN INSURANCE COMPANY.

27

All other property belonging to the Company	1,891 91
Amount of premiums unpaid on policies which have been issued more than three months	\$ 732 91
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 2,182,420 69</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 14,479 83
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	16,800 23
Losses resisted, including interest, cost and other expenses thereon	5,194 54
Total gross amount of claims for losses	\$ 36,474 60
Deduct re-insurance thereon	<u>2,033 31</u>
Net amount of unpaid losses	\$ 34,441 29
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$300-459.77; unearned premiums (50 per cent.)	\$ 150,229 89
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$511,961.58; unearned premiums (<i>pro rata</i>)	<u>271,528 56</u>
Total unearned premiums	421,758 45
Cash dividends to stockholders remaining unpaid	5,433 65
All other demands against the Company, absolute and contingent	<u>11,963 24</u>
Total amount of all Liabilities, except capital stock and net surplus	\$ 473,596 63
Joint stock capital actually paid up in cash	600,000 00
Surplus beyond capital and other Liabilities	<u>1,108,824 06</u>
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	<u>\$ 2,182,420 69</u>

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	\$ 35,965 51
Deduct amount of same not collected	<u>487 68</u>
Net collected	\$ 35,477 83
Gross premiums on risks written and renewed during the year	<u>586,814 64</u>
Total	\$ 622,292 47
Deduct premiums and bills in course of collection at this date	<u>44,086 44</u>
Entire premiums collected during the year	\$ 578,206 03
Deduct re-insurance, rebate, abatement and return premiums	<u>114,116 59</u>
Net cash actually received for premiums	\$ 464,089 44
Received for interest on mortgages	69,110 77
Received for interest and dividends on stocks, bonds and collateral loans	17,028 18
Income received from all other sources	<u>5,217 08</u>
Aggregate amount of Income actually received during the year in cash.	<u>\$ 555,445 47</u>

V. EXPENDITURES DURING THE YEAR.

	On
	fire risks.
Gross amount actually paid for losses, including \$29,693.99, losses occurring in previous years)	\$ 263,205 04
Deduct all amounts received for salvages, and re-insurance in other companies	<u>16,537 84</u>
Net amount paid during the year for losses	\$ 246,667 20
Cash dividends actually paid stockholders	62,427 75
Paid for commissions or brokerage	82,713 74
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	<u>47,589 68</u>

Paid for State and local taxes in this and other States	17,804 78
All other payments and Expenditures	34,069 61
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 491,272 76</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 96,573,148	\$ 798,998 01
Written or renewed during the year	67,208,435	586,814 64
Totals	\$ 163,781,583	\$ 1,385,812 65
Deduct those expired and marked off as terminated	61,997,459	530,336 05
In force at the end of the year	\$ 101,784,124	\$ 855,476 60
Deduct amount re-insured	4,041,708	43,055 25
Net amount in force December 31, 1891	<u>\$ 97,742,416</u>	<u>\$ 812,421 35</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged un'n'd.	Fraction	Premiums unearned.
1891	One year or less	\$ 36,472,299	\$ 300,459 77	1-2	\$ 150,229 89
1890	Two years	165,947	979 79	1-4	244 95
1891		678,756	2,629 63	3-4	1,972 23
1889	Three years	12,531,587	94,920 64	1-6	15,820 11
1890		14,827,799	111,637 10	1-2	55,818 55
1891		15,686,524	121,096 60	5-6	100,913 85
1888	Four years	104,400	847 67	1-8	105 96
1889		245,380	1,909 67	3-8	716 13
1890		318,073	2,564 62	5-8	1,612 90
1891		291,345	2,550 60	7-8	2,231 74
1887	Five years	2,628,547	29,247 40	1-10	2,924 74
1888		2,843,435	30,467 83	3-10	9,140 35
1889		3,399,014	36,031 70	1-2	18,015 85
1890		3,635,307	36,796 50	7-10	25,757 55
1891		3,914,003	40,281 83	9-10	36,253 65
Totals		<u>\$ 97,742,416</u>	<u>\$ 812,421 35</u>		<u>\$ 421,758 45</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 7,163,648 27
Losses paid from organization to date	2,721,320 57
Total amount cash dividends declared since the Company commenced business	1,794,010 26
Total amount of the Company's stock owned by the directors at par value	48,720 00
Dividends declared payable in stock from organization	600,000 00
Losses incurred during the year: fire	<u>252,171 89</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 654,000 00
Premiums received	8,831 46
Losses paid	791 13
Losses incurred	<u>676 32</u>

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 lands mortgaged, exclusive of buildings	\$	38,280 00
Value of buildings mortgaged		24,220 00
Total value of said mortgaged premises	\$	62,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent. reg.	\$ 300,000 00	\$ 351,000 00
St. Louis and Iron Mountain R. R. Co., 5 per cent.	10,000 00	3,600 00
West Shore R. R. 4 per cent.	25,000 00	25,500 00
Lake Gas Company (Chicago)	30,000 00	31,200 00
Western Union Telegraph Co.'s 5 per cent.	40,000 00	40,800 00

<i>Stocks.</i>	Par value.	Market value.
Consolidated Gas Co.'s	\$ 71,000 00	\$ 74,195 00
Rensselaer & Saratoga R. R. Co.'s	40,000 00	68,000 00
National Bank of Commerce	10,000 00	18,800 00
American Exchange National Bank	35,000 00	52,850 00
Bank State of New York	6,000 00	6,720 00
Merchants' National Bank	20,000 00	31,000 00
Third National Bank	10,000 00	10,600 00
Phoenix National Bank	4,000 00	5,400 00
Mercantile Trust Co.'s	10,000 00	30,000 00
Delaware and Hudson Canal Company's	30,000 00	36,900 00
N. Y. C. & H. R. R. Co.'s	40,000 00	46,550 00
Manhattan Railway Co.'s	50,000 00	52,000 00
Western Union Telegraph Co.'s	50,000 00	41,875 00
Delaware, Lackawanna & Western R. R. Co.'s	20,000 00	27,800 00
Lake Shore & Michigan Southern Ry. Co.'s	40,000 00	49,300 00
Pittsburg, McKeesport and Y. R. R. Co.'s	35,000 00	42,700 00
Standard Gas Co.'s	20,000 00	17,000 00
Pennsylvania R. R. Co.'s	20,000 00	22,800 00

Totals	\$ 916,000 00	\$ 1,091,590 00
Total market value of stocks and bonds		\$ 1,091,590 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
60 Shares Union Trust Co. stock . . .	\$ 6,000 00	\$ 48,000 00	\$ 31,000 00
Lake Gas Co.'s (Chicago) bonds . . .	3,000 00	3,120 00	2,470 00
Hackensack Water Co.'s bonds . . .	6,000 00	6,240 00	
20 Shares Hudson River Bank, New York City . . .	2,000 00	2,900 00	
87 Shares Hackensack Water Co.'s preferred stock . . .	2,175 00	2,392 50	12,200 00
175 Shares Hackensack Water Co.'s common stock . . .	4,375 00	4,812 50	
100 Shares Delaware and Hudson Canal Co.'s stock . . .	10,000 00	12,300 00	5,000 00
16 Shares Delaware and Hudson Canal Co.'s stock . . .	1,600 00	1,968 00	2,500 00
10 Shares Rensselaer and Saratoga R. R. Co.'s stock . . .	1,000 00	1,700 00	
20 Shares Title Guarantee Trust Co.'s stock . . .	2,000 00	3,000 00	2,500 00
Totals	\$ 38,150 00	\$ 86,433 00	\$ 55,670 00

Amount loaned on Collaterals	\$ 55,670 00
Cash in the Company's principal office	55,819 27
Cash deposited in bank	87,265 08
Interest due and accrued on bonds	13,495 00
Interest due and accrued on collateral loans	297 94
Gross premiums in course of collection, not more than three months due	350,570 05
All other property belonging to the Company	5,907 14

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 1,685,082 51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 36,520 73
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	117,602 61
Net amount of unpaid losses	\$ 154,123 34
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,115,770.83; unearned premiums (50 per cent.)	\$ 557,885 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$402,341.38; unearned premiums (<i>pro rata</i>)	234,666 22
Total unearned premiums	\$ 792,551 64
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	2,300 00
Interest due and declared remaining unpaid or uncalled for	5,868 58
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	4,394 46
All other demands against the Company, absolute and contingent	83,668 07
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,042,915 09
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	242,167 42
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,685,082 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. \$ 18,710 07
Gross premiums on risks written and renewed during the year	1,625,842 39
Total	\$ 1,644,552 46

Deduct premiums and bills in course of collection at this date	84,972 03
Entire premiums collected during the year	\$1,559,580 43
Deduct re-insurance, rebate, abatement and return premiums	<u>274,840 87</u>
Net cash actually received for premiums	\$ 1,284,739 56
Received for interest on mortgages	3,247 00
Received for interest and dividends on stocks, bonds and collateral loans	<u>52,377 45</u>
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,340,364 01</u>

V. EXPENDITURES DURING THE YEAR.

	Fire Risks.
Gross amount actually paid for losses (including \$42,662.09, losses occurring in previous years)	\$ 757,443 77
Deduct all amounts received for salvage and re-insurance in other companies	<u>121,026 70</u>
Net amount paid during the year for losses	\$ 636,416 47
Cash dividends actually paid stockholders	40,000 00
Paid for commissions or brokerage	255,050 60
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	85,693 79
Paid for State and local taxes in this and other States	16,825 99
All other payments and Expenditures	<u>97,164 47</u>
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,131,151 32</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 105,432,453	\$ 968,872 74
Written or renewed during the year	<u>153,093,492</u>	<u>1,625,842 39</u>
Totals	\$ 258,525,945	\$ 2,594,715 13
Deduct those expired and marked off as terminated	<u>99,134,012</u>	<u>950,587 25</u>
In force at the end of the year	\$ 159,391,933	\$ 1,644,127 88
Deduct amount re-insured	<u>13,523,732</u>	<u>126,015 67</u>
Net amount in force December 31, 1891	<u>\$ 145,868,201</u>	<u>\$ 1,518,112 21</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 101,044,984	\$ 1,115,770 83	1-2	\$ 557,885 42
1890	Two years	385,482	2,287 51	1-4	571 87
1891		723,145	5,608 45	3-4	4,206 33
1889	Three years	9,314,259	69,490 73	1-6	11,581 78
1890		9,367,162	79,952 15	1-2	39,976 07
1891		13,987,585	120,874 54	5-6	100,728 78
1888	Four years	97,496	921 41	1-8	115 17
1889		35,700	339 14	3-8	127 18
1890		236,600	2,203 87	5-8	1,377 41
1891		284,968	2,695 93	7-8	2,358 94
1887	Five years	1,309,393	13,079 23	1-10	1,307 92
1888		1,335,485	15,126 77	3-10	4,538 03
1889		1,652,644	18,590 72	1-2	9,295 36
1890		2,435,256	27,862 28	7-10	19,503 59
1891		<u>3,658,132</u>	<u>43,308 65</u>	9-10	<u>38,977 79</u>
Totals		<u>\$ 145,868,201</u>	<u>\$ 1,518,112 21</u>		<u>\$ 792,551 64</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 8,414,322 84
Losses paid from organization to date	3,453,515 42
Total amount of cash dividends declared since the Company commenced business	1,316,000 00
Total amount of the Company's stock owned by the directors at par value	83,700 00
Amount loaned to stockholders and officers	48,200 00
Losses incurred during the year: fire	740,590 45

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

Risks written	\$ 523,188 88
Premiums received	6,923 93
Losses paid	4,278 24
Losses incurred	4,737 61

The American Fire Insurance Co.,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated February 28, 1810.

THOS. H. MONTGOMERY, President.

RICHARD MARIS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Value of real estate owned by the Company (unencumbered)	\$ 255,997 40
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	1,211,149 13
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which, \$10,000 are in process of foreclosure)	16,000 00
Interest due and accrued on all said bond and mortgage loans	22,944 89
Value of the lands mortgaged, exclusive of buildings	\$ 1,293,417 00
Value of buildings mortgaged (insured for \$993,832 as collateral)	1,598,350 00
Total value of said mortgaged premises	\$ 2,891,767 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States currency 6s, 1898	\$ 35,725 00	\$ 34,650 00
Philadelphia and Reading R. R. 4s, 1958	96,150 59	96,040 00
Northern Pacific R. R. 6s, 1921	40,000 00	47,200 00
Pennsylvania Equipment Trust, series H, 4s.	47,560 30	47,726 96
Steubenville and Indiana R. R. 5s	50,803 54	53,500 00
Pennsylvania R. R. consolidated mortgage, 1905,	19,000 00	24,400 00
Pennsylvania R. R. general mortgage, 1910	48,070 66	57,420 00

Bonds.	Par value.	Market value.
Philadelphia, Wilmington and Baltimore R. R., 1892	9,750 00	10,300 00
Belt road and stock yard	20,760 00	20,950 00
Chicago and Western Indiana	39,454 60	39,734 60
Philadelphia and Erie R. R., 1920	20,823 48	22,600 00
Shamokin Valley and Pottsville, 1901	19,600 00	24,000 00
Lehigh C. and Navigation Co., 1897	20,050 00	21,600 00
North Pennsylvania R. R. 7s, 1903	60,107 31	65,280 00
Virginia and Tennessee R. R.	25,000 00	27,500 00
State of Georgia 4½s, 1915	26,215 50	30,250 00
Delaware and Chesapeake R. R. 4s	4,400 00	4,483 34
Huntingdon and Broad Top Mountain R. R. bonds, 1895	8,912 50	10,150 00
Huntingdon and Broad Top Mountain R. R. Car Trust, 1899	10,025 00	10,066 66
Huntingdon and Broad Top Mountain R. R. Car Trust, 1892	10,025 00	10,066 66
Borough of Bellefonte 7s	540 25	550 00
Corning, Cowanesque and Antrim 6s, 1890	16,000 00	16,800 00
Philadelphia and Reading improvement 6s, 1897	25,000 00	26,312 50
Lehigh Valley R. R. consolidated mortgage 6s, 1923	65,670 52	64,770 00
Mortgage Trust Co. debentures, 5s	25,000 00	25,104 16
Middlesex Banking Co. debentures, 6s	25,000 00	25,125 00
Richmond, Fredericksburg and Potomac R. R.	35,000 00	35,393 75
Philadelphia and Reading first preference	18,400 00	14,900 00
Philadelphia and Reading second preference	1,482 94	1,155 00
Philadelphia and Reading third preference	3,222 67	1,912 50
Allegheny Valley R. R. 7 3-10	15,000 00	16,687 50
Northern Central R. R., 1900	27,000 00	31,320 00
New York and Long Branch R. R.	15,000 00	16,575 00
Northern Pacific and Montana	30,000 00	30,750 00
Pennsylvania and N. Y. Canal and R. R. 5s	53,710 00	55,000 00
City of Portland water bonds	50,000 00	57,500 00
Northwestern Guaranty Co. bonds	15,000 00	15,400 00
Lehigh Valley R. R. 4½s	25,000 00	25,750 00
Lehigh Water bonds	5,000 00	5,125 00
Wheeling and Lake Erie extension improvement R. R.	14,250 00	15,562 50
Sunbury, Hazelton and Wilkesbarre R. R.	10,000 00	10,450 00
Pittsburgh, Cincinnati and St. Louis R. R. 7s	34,567 50	34,800 00
Totals	\$1,113,283 36	\$1,175,871 13

Total market value of stocks and bonds \$ 1,175,871 13

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
26 shares Lykens Valley R. R. st'k	\$ 520 00	\$ 780 00	} \$ 6,000 00
164 shares Pa. R. R. stock	8,200 00	9,368 50	
13 shares Insurance Co. of State of Pennsylvania stock	2,600 00	4,056 00	} 3,950 00
66 shares Connellsville Gas Coal Co.'s stock	660 00	1,320 00	
\$7,000 Greenwood Mortgage Lehigh Coal and Navigation Co.	7,000 00	7,210 00	} 3,500 00
4 shares Travelers Insurance Co.'s stock	400 00	1,080 00	
5 shares First National Bank of Williamsport, Pa.	500 00	1,000 00	} 1,500 00
100 shares Phila. & Erie R. R.	5,000 00	3,300 00	
300 shares Texas Pacific	30,000 00	4,050 00	} 30,000 00
200 shares Colo. Coal & Iron Co.	20,000 00	7,200 00	
100 shares Lehigh Coal and Navigation Co.	5,000 00	4,912 50	}
200 shares Northern Pacific R. R.	20,000 00	5,175 00	
\$3,000 Lehigh Valley R. R. 7s	3,000 00	4,050 00	}
3,000 North Pennsylvania R. R. 7s	3,000 00	3,840 00	
2,000 Lehigh Valley R. R. 6s	2,000 00	2,540 00	}
2,000 Connecting R. R. 6s	2,000 00	2,300 00	
1,000 Pennsylvania and N. Y. Canal and R. R.	1,000 00	1,200 00	

	Par value.	Market value.	Loaned thereon.
5 shares Fourth Street National Bank	500 00	700 00	200 00
49 shares Real Estate Trust Co.	2,450 00	4,214 00	
28 shares Westmoreland Coal Co.	1,400 00	1,820 00	
25 shares Southern Cotton Oil Co.	2,500 00	1,375 00	9,000 00
37 shares Mine Hill and Schuylkill Haven R. R.	1,250 00	2,580 75	
125 shares Insurance Company of North America.	1,250 00	3,312 50	
200 shares Northern Pacific R. R. common	20,000 00	5,175 00	
100 shares Huntingdon and Br'd Top preferred.	5,000 00	4,900 00	
200 shares Huntingdon and Br'd Top common	10,000 00	5,600 00	25,000 00
30 shares Pa. Steel Co.	3,000 00	4,500 00	
300 shares Hestonville Passenger Railway.	15,000 00	9,000 00	
\$10,000 Philadelphia and Reading R. second preferred	10,000 00	5,775 00	
3,000 Philadelphia and Reading R. third preferred.	3,000 00	1,147 50	
1,000 D. & R G first mortgage.	1,000 00	1,160 00	
2,000 Pen Argyle water bonds	2,000 00	2,200 00	20,000 00
100 shares U. S. Gas Improvement Co.	5,000 00	5,500 00	
10 shares Merchants' Nat. Bank	1,000 00	800 00	
500 shares Investment Co.	25,000 00	11,500 00	
\$1,000 Chi. & North'n Pac. R. R.	1,000 00	800 00	
45,000 Boston United Gasbonds	45,000 00	40,500 00	30,000 00
700 shares Phila. & Reading R.	35,000 00	14,000 00	
\$6,000 Poughkeepsie Bridge Co.	6,000 00	3,360 00	
100 shares Lehigh Coal and Navigation Co.	5,000 00	4,912 50	25,000 00
\$6,000 Central New England and Western R. R.	6,000 00	5,400 00	
2,000 Philadelphia and Reading R. R. second preferred	2,000 00	1,155 00	
8,000 Philadelphia and Reading R. R. third preferred	8,000 00	3,060 00	
500 Watsontown, Pa., water bonds	500 00	500 00	2,600 00
10 shares Travelers Ins. Co.	1,000 00	2,700 00	
Totals	\$ 329,730 00	\$ 211,029 25	\$ 155,750 00

Amount loaned on Collaterals	\$ 156,750 00
Cash in Company's principal office	35,426 38
Cash belonging to the Company deposited in National banks.	139,995 27
Interest due and accrued on Collateral loans	1,837 35
Premiums in course of collection, commission and expenses off	68,924 05
All other property belonging to the Company	8,644 89

Aggregate amount of all the Assets of the Company stated at their actual value \$ 3,093,540 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 65,413 16
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	282,882 95
Losses resisted, including, interest, costs and other expenses thereon	50,622 23
Net amount of unpaid losses	\$ 398,918 34
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,483,630.74; unearned premiums (50 per cent.)	\$ 741,815 37

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,179,895.99; unearned premiums (<i>pro rata</i>)	627,838 14	
Total unearned premiums		\$ 1,369,653 51
Amount reclaimable by insured on perpetual fire insurance policies		515,195 04
All other demands against the Company, absolute and contingent		2,621 36
Total amount of all Liabilities, except capital stock and net surplus		\$ 2,286,388 25
Joint-stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other Liabilities		307,152 28
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 3,093,540 53

IV. INCOME DURING THE YEAR.

Gross premiums in course of collection at the commencement of the year	\$ 50,463 57	
Gross premiums on risks written or renewed during the year,	2,507,838 24	
Total	\$ 2,558,301 81	
Deduct premiums in course of collection	68,924 06	
Entire premiums collected during the year	\$ 2,489,377 75	
Deduct re-insurance, rebate, abatements, and return premiums	390,325 31	
Net cash actually received for premiums		\$ 2,099,052 44
Received for interest on bonds and mortgages		61,373 05
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		73,421 91
Income received from all other sources		51,383 42
Deposit premiums received for perpetual fire risks	\$ 33,503 50	
Aggregate amount of Income actually received during the year, in cash		\$ 2,285,230 82

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$272,493.87, losses occurring in previous years)		\$ 1,355,401 07
Cash dividends actually paid stockholders		50,400 00
Paid for commissions and brokerage		440,013 68
Paid for salaries of officers, clerks, agents, and all other employes		117,828 18
Paid for State and local taxes in this and other States		42,717 27
All other payments and Expenditures		174,874 01
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 12,914 50	
Aggregate amount of actual Expenditures during the year in cash		\$ 2,181,234 21

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 230,994,669	\$ 2,490,956 03
Written or renewed during the year	267,732,085	2,507,838 24
Totals	\$ 498,726,754	\$ 4,998,794 27
Deduct those expired and marked off as terminated	241,931,906	2,212,310 44
In force at the end of the year	\$ 256,794,848	\$ 2,786,483 83
Deduct amount re-insured	12,447,825	122,957 10
Net amount in force December 31, 1891	\$ 244,347,023	\$ 2,663,526 73

Perpetual Risks.

Perpetual risks in force on the 31st of December, 1890	\$ 20,267,718	\$ 540,053 17
Perpetual risks written during the year	1,309,675	33,503 50
Totals	\$ 21,577,393	\$ 573,556 67
Deduct those marked off as cancelled	486,150	12,914 50
In force December 31, 1891	\$ 21,091,243	\$ 560,642 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums- unearned.
1891	One year or less	\$ 152,225,448 00	\$ 1,606,587 84	1-2	\$ 803,293 92
1890	Two years	15,200 00	128 68	1-4	32 17
1891		2,213,774 00	29,241 25	3-4	21,930 94
1889	Three years	15,861,800 00	169,592 52	1-6	28,265 42
1890		21,393,152 00	229,839 66	1-2	114,919 83
1891		21,011,023 00	226,438 05	5-6	188,698 38
1888	Four years	63,500 00	483 75	1-8	60 47
1889		141,950 00	1,316 48	3-8	493 68
1890		192,000 00	1,666 70	5-8	1,041 70
1891		88,400 00	665 95	7-8	582 70
1887	Five years	7,540,778 00	92,671 57	1-10	9,267 15
1888		7,687,402 00	91,509 94	3-10	27,452 98
1889		8,673,377 00	98,554 38	1-2	49,277 19
1890		10,239,287 00	122,533 12	7-10	85,773 17
1891		8,600,723 00	104,645 58	9-10	94,181 03
1885	Seven years	59,350 00	1,215 00	1-14	86 80
1886		35,400 00	561 25	3-14	120 25
1887		38,000 00	1,123 75	5-14	401 35
1888		66,600 00	1,035 71	1-2	517 85
1889		197,223 00	1,622 28	9-14	1,042 92
1890		109,238 00	1,443 37	11-14	1,134 10
1891		24,912 00	395 97	13-14	284 12
1882	Ten years	22,004 00	233 00	1-20	11 65
1883		10,050 00	262 25	3-20	39 33
1884		5,000 00	50 00	5-20	12 50
1886		1,000 00	12 00	9-20	4 50
1887		2,000 00	12 00	11-20	6 60
1888		40,151 00	357 25	13-20	231 18
1889	128,728 00	1,234 34	15-20	925 77	
1890	45,363 00	426 61	17-20	362 61	
1891	62,019 00	715 58	19-20	679 80	
Totals		\$256,794,848 00	\$ 2,786,493 83	. . . . .	\$ 1,431,132 06
Deduct re-insurance		12,447,825 00	122,957 10	1-2	61,478 55
		\$244,347,023 00	\$ 2,663,526 73	. . . . .	\$ 1,369,653 51

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$22,374,367 42
Total amount of cash dividends declared since the Company commenced business	2,570,975 50
Total amount of the Company's stock owned by the directors at par value	24,400 00
Losses paid from organization to date	12,536,874 97
Losses incurred during the year: fire	1,481,824 54

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,345,499 00
Premiums received	21,638 55
Losses paid	6,003 66
Losses incurred	6,956 14

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 9,000 00
 Value of lands mortgaged, exclusive of buildings \$ 16,000 00
 Value of buildings mortgaged (insured for \$5,000.00 as collateral) 5,000 00
 Total value of said mortgaged premises \$ 21,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
State of Missouri, 6 per cent	\$ 90,000 00	\$ 95,000 00
St. Louis Merchants' Bridge Co., 6 per cent	75,000 00	75,000 00
North Missouri Railway (1st mortgage) 7 pr ct.	25,000 00	28,000 00
Laclede Gas Company, 5 per cent	23,000 00	20,000 00
St. Louis, C., B. & Q. R'y (1st mtge.) 6 per ct.	18,000 00	18,000 00
St. Louis County Park, 6 per cent.	15,000 00	18,000 00
Jerseyville, Ill., 5 per cent.	15,000 00	15,000 00
Norborne, Mo., school, 6 per cent.	8,000 00	8,000 00
Madison County, Mo., ferry, 7 per cent.	4,000 00	4,000 00
DeSoto, Mo., 6 per cent.	3,500 00	3,500 00
Peirce City, Mo., school, 6 per cent.	2,800 00	2,800 00
Lafayette County, Mo., funding, 6 per cent.	700 00	700 00
Mississippi County, Mo., school, 10 per cent.	400 00	400 00
<i>Stock.</i>		
Nat. Bank of Commerce, St. Louis, 7 per cent	180,000 00	270 000 00
Commercial Bank, St. Louis, 20 per cent.	10,000 00	50,000 00
Third Nat. Bank, St. Louis, 6 per cent.	23,200 00	28,000 00
Mechanics Bank, St. Louis, 7 per cent	11,100 00	23,000 00
Boatmens Bank, St. Louis, 7 per cent	10,000 00	14,000 00
St. Louis Nat. Bank, St. Louis, 6 per cent	10,000 00	12,500 00
Laclede Gas Co., St. Louis, 6 per cent.	4,800 00	2,500 00
Totals	\$ 529,500 00	\$ 688,400 00
Total market value of stocks and bonds		\$ 683,400 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Broadway Real Estate Co. stock, St. Louis	\$ 50,000 00	\$ 50,000 00	\$ 25,000 00
American Brake Co. stk, St. Louis	30,000 00	18,000 00	12,000 00
Laclede Building Co. bds, St. Louis	50,000 00	50,500 00	45,000 00
Third Nat. Bank stk., St. Louis	10,800 00	12,950 00	6,000 00

	Par value.	Market value.	Loaned thereon.
Broadway Real Est. Co stk., St. Louis	100,000 00	100,000 00	} 50,000 00
Union Depot R. R. gold bds., St. L.	25,000 00	25,000 00	
St. Louis Merchants Bridge Terminal R. R. Co. 1st mtge. bonds. . .	34,000 00	25,500 00	20,000 00
Totals,	<u>\$ 299,800 00</u>	<u>\$ 281,960 00</u>	<u>\$ 158,000 00</u>

Amount loaned on collaterals	\$ 158,000 00
Cash in the Company's principal office.	2,053 46
Cash deposited in bank.	63,029 20
Gross premiums in course of collection, not more than three months due. .	<u>101,479 29</u>

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 1,521,961 95

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 23,790 41
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	54,460 45
Losses resisted, including interest, costs and other expenses thereon.	9,543 70
Total gross amount of claims for losses	\$ 87,794 56
Deduct re-insurance thereon	15,153 13
Net amount of unpaid losses	\$ 72,641 43
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$475,705.63; unearned premiums (50 per cent.).	\$ 237,852 81
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$519,602.92; unearned premiums (<i>pro rata</i>)	281,568 29
Total unearned premiums	519,421 10
All other demands against the Company, absolute and contingent	15,221 89
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 607,284 42
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	314,677 53
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	<u>\$ 1,521,961 95</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. \$ 73,405 38
Gross premiums on risks written and renewed during the year	709,206 71
Total	\$ 782,612 09
Deduct premiums and bills in course of collection at this date	101,479 29
Entire premiums collected during the year.	\$ 681,132 80
Deduct re-insurance, rebate, abatement and return premiums	35,934 73
Net cash actually received for premiums.	\$ 645,198 07
Received for interest and dividends on stocks, bonds and collateral loans. .	46,500 46
Income received from all other sources.	26,963 02
Aggregate amount of Income actually received during the year in cash	<u>\$ 718,661 55</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$32,246.53, losses occurring in previous years).	On fire risks. \$ 428,407 09
Deduct all amounts received for salvages, and re-insurance in other companies	36,758 79
Net amount paid during the year for losses	\$ 391,648 30

Cash dividends actually paid stockholders.	60,000 00
Paid for commissions or brokerage.	86,915 91
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	52,518 70
Paid for State and local taxes in this and other States	14,312 00
All other payments and Expenditures	93,560 48
Aggregate amount of actual Expenditures during the year in cash.	<u>\$ 698,955 39</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 70,850,280	\$ 915,155 73
Written or renewed during the year	64,537,210	709,206 71
Totals	\$135,387,490	\$ 1,624,362 44
Deduct those expired and marked off as terminated.	50,917,492	563,990 49
In force at the end of the year	\$ 84,469,998	\$ 1,060,371 95
Deduct amount re-insured	4,733,786	65,063 40
Net amount in force December 31, 1891.	<u>\$ 79,736,212</u>	<u>\$ 995,308 55</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$36,654,547 00	\$ 475,705 63	1-2	\$ 237,852 81
1880		179,206 00	2,112 70	1-4	528 17
1891	Two years.	320,018 00	3,650 11	3-4	2,737 58
1889		7,389,081 00	85,556 40	1-6	14,259 40
1890	Three years.	8,500,733 00	98,502 18	1-2	49,251 09
1891		9,883,971 00	116,234 51	5-6	96,862 09
1888	Four years	163,033 00	1,317 07	1-8	164 63
1889		205,248 00	1,608 47	3-8	603 17
1890	Five years.	237,297 00	1,832 97	5-8	1,145 60
1891		274,900 00	2,128 89	7-8	1,862 77
1887	Six years	2,378,091 00	34,033 55	1-10	3,403 35
1888		2,352,899 00	30,828 47	3-10	9,248 54
1889	Seven years	2,965,892 00	43,127 01	1-2	21,563 50
1890		3,445,758 00	44,325 62	7-10	31,027 93
1891	Eight years	4,695,538 00	54,344 97	9-10	48,910 47
Totals.		\$79,736,212 00	\$ 995,308 55		\$ 519,421 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$12,805,176 00
Losses paid from organization to date	6,639,077 75
Total amount of cash dividends declared since the Company commenced business	927,588 40
Total amount of the Company's stock owned by the directors at par value	58,550 00
Amount loaned to officers and directors	158,000 00
Dividends declared payable in stock from organization	81,250 00
Losses incurred during the year: fire	<u>423,815 45</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 529,496 00
Premiums received.	7,130 54
Losses paid	1,690 38
Losses incurred.	<u>1,798 38</u>

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		213,759 66
Loans on mortgage (first liens), upon which more than one year's interest is due		6,500 00
Interest due and accrued on all said mortgage loans		5,046 84
Value of lands mortgaged, exclusive of buildings	\$	473,600 00
Value of buildings mortgaged (insured for \$178,800.00 as collateral)		385,650 00
Total value of said mortgaged premises	\$	859,250 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Allegheny Co. Riot bonds	\$ 7,000 00	\$ 7,000 00
Grand Rapids and Indiana R. R. bonds	12,000 00	12,000 00
10 shares Denver Loan and Trust Co.	1,000 00	1,000 00
Totals	\$ 20,000 00	\$ 20,000 00
Total market value of stocks and bonds		\$ 20,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
6 bds Union Switch and Signal Co. \$	3,000 00	\$ 3,000 00	2,500 00
12 shares stock Citizens Packing Co.	600 00	600 00	600 00
Totals	\$ 3,600 00	\$ 3,600 00	\$ 3,100 00
Amount loaned on Collaterals			\$ 3,100 00
Cash in the Company's principal office			1,713 78
Cash deposited in bank			16,061 78
Interest due and accrued on collateral loans			75 00
Gross premiums in course of collection, not more than three months due			11,792 02
All other property belonging to the Company			250 00
Aggregate amount of all the Assets of the Company stated at their actual value			\$ 313,714 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,979 89	
Gross losses, in process of adjustment, or in suspense, including all reported and supposed losses	2,475 00	
Net amount of unpaid losses		\$ 8,454 89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$55,046.70; unearned premiums (50 per cent.)	\$ 27,523 35	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$54,609.40; unearned premiums (<i>pro rata</i>)	30,669 98	
Total unearned premiums		\$ 58,193 33
Cash dividends to stockholders remaining unpaid		291 00
Total amount of all Liabilities, except capital stock and net surplus		\$ 66,939 22
Joint-stock capital actually paid up in cash		250,000 00
Aggregate amount of all Liabilities, including paid-up capital stock		\$ 316,939 22

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	\$ 9,590 85	From fire risks.
Gross premiums on risks written and renewed during the year	90,626 87	
Total	\$ 100,217 72	
Deduct premiums and bills in course of collection at this date	11,792 02	
Entire premiums collected during the year	\$ 88,425 70	
Deduct re-insurance, rebate, abatement and return premiums	15,062 29	
Net cash actually received for premiums		\$ 73,363 41
Received for interest on mortgages		14,203 96
Income received from all other sources		2,891 35
Aggregate amount of Income actually received during the year in cash		\$ 90,458 72

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$12,917.31, losses occurring in previous years)	\$ 63,849 61
Cash dividends actually paid stockholders	7,679 00
Paid for commissions or brokerage	17,847 22
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	7,600 00
Paid for State and local taxes in this and other States	2,845 24
All other payments and Expenditures	9,270 30
Aggregate amount of actual Expenditures during the year in cash	\$ 109,091 37

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$ 8,445,259	\$ 90,022 18
Written or renewed during the year	9,772,147	90,026 87
Totals	\$ 18,217,406	\$ 180,649 15
Deduct those expired and marked off as terminated	7,806,929	70,993 05
In force at the end of the year	\$ 10,410,477	109,656 10
Deduct amount re-insured	147,542	1,641 18
Net amount in force December 31, 1891	\$ 10,262,935	\$ 108,014 92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 5,894,650 00	\$ 55,046 70	1-2	\$ 27,523 35
1889	} Three years.	1,183,321 00	14,421 58	1-6	2,403 59
1890		1,385,702 00	15,670 38	1-2	7,835 19
1891		1,946,804 00	24,517 44	5-6	20,431 20
Totals		\$ 10,410,477 00	\$ 109,656 10		\$ 58,193 33

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,007,975 09
Losses paid from organization to date	511,688 87
Total amount of cash dividends declared since the Company commenced business	315,000 00
Total amount of the Company's stock owned by the directors at par value..	
Amount loaned to officers and directors	25,475 00
Amount loaned to stockholders, not officers	3,000 00
Losses incurred during the year: fire	59,387 19

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

Risks written	\$ 841,509 50
Premiums received	6,662 24
Losses paid	7,010 91
Losses incurred	8,979 96

Atlas Assurance Company,

OF

LONDON ENGLAND.

Incorporated 1808.

WILLIAM JOHN WALTER BAYNES,
Chairman.SAMUEL JAMES PIPKIN,
Secretary.**I. CAPITAL.**

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

II. ASSETS.

Market value of real estate owned by the company (unencumbered)	\$ 306,204 81
Loans on mortgage (first liens), upon which not more than one year's interest is due.	2,648,495 98
Interest due and accrued on all said mortgage loans.	100,341 68

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value
Consols, 2½ per cent	\$ 88,953 29	\$ 80,057 06
Newfoundland Inscribed; 4 per cent	50,000 00	52,535 47
Cape of Good Hope, 3½ per cent	50,000 00	46,214 00
Queensland, 4 per cent	25,000 00	25,734 37
Queensland, 3½ per cent	56,756 48	52,502 75
Victoria, 4 ½ per cent	25,000 00	26,805 63
New South Wales, 3½ per cent	100,000 00	93,495 60
Western Australia, 4 per cent	25,000 00	25,000 00
Canadian, 3½ per cent	85,000 00	84,400 00
South Australia, 4 per cent	50,000 00	50,000 00
Cape of Good Hope, 5 per cent	100,000 00	100,376 92
British Guiana, 4 per cent	50,000 00	50,000 00
New Zealand, 4 per cent	100,000 00	100,949 70
New South Wales, 5 per cent	50,000 00	52,238 65
India, 3 per cent	50,000 00	47,468 87
Ceylon Government, 4 per cent	25,000 00	25,000 00
Fitchburg R. R., 5 per cent	20,000 00	21,972 60
Boston City, 4 per cent	180,000 00	199,215 77
New York Central and Hudson River R. R., 4 per cent	25,000 00	25,828 70
Pennsylvania Railway, 6 per cent, consolidated	25,000 00	30,150 50
International Investment Trust, 4 per cent	12,500 00	12,809 65
Investment Trust and Corporation, 4 per cent	12,500 00	12,025 00
Bengal Nagpur Railway, 4 per cent	50,000 00	50,000 00
East Indian Railway, deferred	25,000 00	25,000 00
Hong Kong, 4 per cent	25,000 00	25,000 00
Cape of Good Hope, 4 per cent	25,000 00	25,000 00
Montreal gas bonds	100,000 00	100,000 00
Canadian Pacific Railway guaranteed land grant, 3 per cent	25,000 00	23,599 31
City of London corporation bond	50,000 00	50,000 00
Birmingham Corporation	24,870 29	24,000 00
Totals	<u>\$1,530,580 06</u>	<u>\$1,538,387 45</u>
Total market value of stocks and bonds		\$ 1,538,387 45

Loans on Collaterals.

Loaned on the Company's life policies	\$ 323,820 60	
Loans on life interests and reversions	583,146 75	
Loans on personal security	1,500 00	
Amount loaned on Collaterals		\$ 908,467 25
Life interests and reversions purchased	\$ 375,241 85	
Mortgages on county board and corporation rates	2,400,217 79	
Advances on rent charges	926,874 42	
Freehold ground rents	53,381 50	
Total		\$ 3,764,715 56
Cash in the Company's principal office		59,739 31
Cash deposited in bank		80,451 21
Gross premiums in course of collection, not more than three months due		464,064 14
All other property belonging to the Company		2,071 12
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 9,872,938 61</u>

III. LIABILITIES.

Net amount of unpaid losses	\$ 166,914 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,136,949.93; unearned premiums (50 per cent)	\$ 568,474 96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,934.07; unearned premiums (<i>pro rata</i>)	40,748 55
Total unearned premiums	\$ 609,223 51
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department	7,219,923 15

Cash dividends to stockholders remaining unpaid	55,398 63
All other demands against the Company, absolute and contingent	32,557 07
Total amount of all Liabilities, except capital stock and net surplus.	\$ 8,084,017 03
Joint-stock capital actually paid up in cash	720,000 00
Surplus beyond capital and all other Liabilities	1,068,921 58
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 9,872,938 61

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 1,189,807 71
Received for interest on mortgages	38,068 04
Received for interest and dividends on stocks, bonds and collateral loans	39,736 35
Income received from all other sources	19,963 58
Aggregate amount of Income actually received during the year in cash	\$ 1,287,575 68

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 604,709 29
Cash dividends actually paid stockholders	110,293 12
Paid for commissions or brokerage	219,222 63
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes,	159,562 48
Aggregate amount of actual Expenditures during the year in cash	\$ 1,102,787 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 487,200,135	\$ 1,039,482 00
Written or renewed during the year	721,537,765	1,624,224 00
Totals	\$1,208,737,900	\$ 2,663,706 00
Deduct those expired and marked off as terminated	542,448 450	1,162,273 00
In force at the end of the year	\$ 666,289,450	\$ 1,501,433 00
Deduct amount re-insured	107,952,785	297,549 00
Net amount in force December 31, 1891.	\$ 558,336,665	\$ 1,203,884 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 553,278,790 00	\$ 1,136,949 93	1-2	\$ 568,474 96
1891	Two years.	141,140 00	997 34	3-4	249 33
1889	Three years	1,054,699 00	14,506 36	1-6	2,417 72
1890		1,329,798 00	17,342 94	1-2	8,671 47
1891		1,985,516 00	28,064 40	5-6	23,387 00
.	Five years & more	546,722 00	6,023 03	all	6,023 03
Totals.		\$ 558,336,665 00	\$ 1,203,884 00		\$ 609,223 51

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$26,364,736 00
Losses paid from organization to date	17,422,916 00
Total amount of cash dividends declared since the Company commenced business.	6,516,000 00
Total amount of the Company's stock owned by the directors at par value.	42,000 00
Dividends declared payable in stock from organization	120,000 00
Losses incurred during the year: fire.	673,657 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 630,986 41
Premiums received	13,457 26
Losses paid	5,496 23
Losses incurred	5,496 23

Baloise Fire Insurance Company,

OF

BASLE SWITZERLAND.

Incorporated, May 2, 1863.

R. TSELIN, President.

A. TROSLER, Manager.

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)	\$ 145,495 30
Loans on mortgage (first liens), upon which not more than one year's interest is due	425,800 00

Account of Stocks and Bonds owned by the Company.

	Market value.
3½ per cent. Loan of the Swiss Confederation of 1889	\$ 9,850 00
3½ per cent. Loan of the Canton Basle City of 1889	20,458 00
3 per cent. Loan of the Canton Geneva of 1880	4,840 00
4 per cent. Loan of the Canton Neuchatel of 1884	13,000 00
4 per cent. Loan of the Canton Neuchatel of 1885	3,200 00
4 per cent. Loan of the Canton Zurich of 1885	10,000 00
3½ per cent. Loan of the Canton Vand of 1888	6,465 50
3½ per cent. Loan of the Canton Solenre of 1888	5,520 00
4 per cent. Loan of the State of Baden of 1860	12,857 14
4 per cent. Loan of the Bavarian State of 1879	9,225 00
4 per cent. Loan of the Prussian State of 1884	7,500 00
3 per cent. Sadou Rente	19,237 50
5 per cent. Italian Rente	4,450 00
5 per cent. Italian Ecclesiastic	7,200 00
4 per cent. Loan of the Municipality of Bulle of 1885	1,600 00
3½ per cent. Loan of the City of Zurich of 1889	9,300 00
4 per cent. Loan of the City of Thun of 1888	6,000 00
4 per cent. Loan of the Romd of 1885	6,440 00
4 per cent. Bonds of the Swiss Central R. R. of 1883	20,000 00
4 per cent. Bonds of the Swiss Nord East R. R. of 1887	10,000 00
4 per cent. Bonds of the Swiss Union R. R. of 1865	4,600 00
4 per cent. Bonds of the Gotthardt R. R. of 1884	6,000 00
4 per cent. Bonds of the Austrian Empress Elizabeth R. R.	4,677 75
5 per cent. Bonds of the Austrian State R. R.	3,700 00
3 per cent. Bonds of the Paris-Lyon Mediterranean R. R.	8,000 00
3 per cent. Bonds of the French Midi R. R.	7,760 00
3 per cent. Bonds of the French Quest R. R.	7,520 00
3 per cent. Bonds of the Italian Meridional R. R.	11,800 00
3½ per cent. Bonds of the Bavarian Mortgage Bank	11,637 50
4 per cent. Bonds of the Wurterrbergian Mortgage Bank	2,695 00
4½ per cent. Danish Mortgage and Exchange Bank	3,661 88
5 per cent. Italian Society Gen. F. di Laverick	3,797 50
4 per cent. Italian Nazionale Bank	4,557 00

Total market value of stocks and bonds	\$ 267,540 77
Cash in the Company's principal office	33,653 35
Cash deposited in bank	25,356 20
Interest due and accrued on bonds	2,040 86
Interest due and accrued on collateral loans	4,737 76
Gross premiums in course of collection, not more than three months due	74,612 68
All other property belonging to the Company	3,053 73
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 982,299 65</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 157,501 80
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	44,255 80
Total gross amount of claims for losses	201,757 60
Deduct re-insurance thereon	125,594 80
Net amount of unpaid losses	\$ 76,162 80
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, 406,269 06; unearned premiums, (fifty per cent.)	203,134 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$56,540 74; unearned premiums (<i>pro rata</i>)	28,260 37
Total unearned premiums	\$ 231,394 90
Cash dividends to stockholders remaining unpaid	116 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 307,673 70
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	274,625 95
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 982,299 65</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. \$ 516,879 03
Deduct amount of same not collected	63,682 48
Net collected	\$ 453,196 55
Gross premiums on risks written and renewed during the year	410,990 88
Total	\$ 864,187 43
Deduct re-insurance, rebate, abatement and return premiums	401,397 63
Net cash actually received for premiums	\$ 462,789 80
Received for interest on mortgages	33,190 48
Income received from all other sources	7,282 63
Aggregate amount of Income actually received during the year in cash	<u>\$ 503,262 91</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 618,646 41
Deduct all amounts received for salvages and re-insurance in other companies	333,961 64
Net amount paid during the year for losses	\$ 284,684 77
Cash dividends actually paid stockholders	32,000 00
Paid for commissions or brokerage	71,348 17
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	53,273 37
Paid for State and local taxes in this and other States	7,751 42
All other payments and Expenditures	23,148 57
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 472,206 30</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 313,613,840	\$ 516,879 03
Written or renewed during the year	180,823,427	410,990 88
Totals	\$ 494,437,267	\$927,869 91
Deduct those expired and marked off as terminated	36,209,664	63,682 48
In force at the end of the year	\$ 458,227,603	\$ 864,187 43
Deduct amount re-insured	168,872,399	401,397 63
Net amount in force December 31, 1891	\$ 289,355,204	\$ 462,789 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$18,897,168 00
Losses paid from organization to date	12,319,036 00
Total amount of cash dividends declared since the Company commenced business	602,000 00
Losses incurred during the year: fire	260,546 77
Amount deposited in different States and countries for the security of all the Company's policy-holders	64,914 64

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 209,421 00
Premiums received	3,658 51
Losses paid	296 48
Losses incurred	256 48

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	\$	205,800 00
Interest due and accrued on all said mortgage loans		2,556 75
Value of lands mortgaged, exclusive of buildings	\$	296,800 00
Value of buildings mortgaged (insured for \$221,600 as collateral)		208,000 00
Total value of said mortgaged premises	\$	504,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
250 shares Merchants' National Bank	\$ 25,000 00	\$ 37,500 00
200 shares State National Bank	20,000 00	24,200 00
300 shares Republic National Bank	30,000 00	48,900 00
300 shares Columbian National Bank	30,000 00	32,100 00
300 shares Washington National Bank	30,000 00	34,500 00
200 shares Tremont National Bank	20,000 00	20,600 00
67 shares Revere National Bank	6,700 00	7,102 00
17 shares New England National Bank	1,700 00	2,720 00
100 shares Boston and Albany R. R. stock	10,000 00	20,000 00
150 shares Boston and Providence R. R. stock	15,000 00	37,200 00
350 shares Fitchburg R. R.	35,000 00	29,050 00
10000 Oregon River and Navigation Co., consolidated collateral trust bonds	10,000 00	8,500 00
25000 Kansas City, Memphis and Birmingham R. R. Co. bonds	25,000 00	17,000 00
3125 Kansas City, Memphis and Birmingham R. R. Co. extension notes	3,125 00	2,343 75
25000 Atcheson, T. & S. F. R. R. 4 per cent. bonds	25,000 00	25,875 00
10000 Atcheson, T. & S. F. R. R. income bonds	10,000 00	6,650 00
25000 Duluth, South Shore and Atlantic R. R. bonds	25,000 00	23,875 00
30000 Chicago, B. & O. R. R. Neb. ext. bonds	30,000 00	27,000 00
25000 Old Colony R. R. bonds	25,000 00	26,250 00
10000 Cedar Rapids & Mo. River R. R. bonds	10,000 00	10,500 00
11500 Cedar Rapids & Mo. River R. R. bonds	11,500 00	15,352 50
10000 New England Mtge. and Security Co. bonds	10,000 00	9,500 00
8000 Metropolitan Telephone & Tel. Co. bonds	8,000 00	8,240 00
8000 Utah and Northern	8,000 00	6,400 00
150 Atcheson, T. & S. F. R. R. gold bond scrip	156 00	124 00
City of Cairo bonds	900 00	900 00
5000 Simson's Patent Dry Dock Co. bonds	5,000 00	5,000 00
Totals	\$ 430,081 00	\$ 482,382 25

Total market value of stocks and bonds \$ 482,382 25

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares New England Tel. Co.	\$ 10,000 00	\$ 5,000 00	}
75 shares Metropolitan St. Ry., Kansas City	7,500 00	6,000 00	
4 shares Middlesex Bleachery	400 00	520 00	\$ 10,000 00
1000 Kansas City, Memphis and Birmingham R. R. bonds	1,000 00	692 00	}
12 shares Lowell Bleachery	1,200 00	1,140 00	
132 shares West End R. R.	6,600 00	9,600 00	1,100 00
21 shares Boston and Maine R. R.	2,100 00	3,400 00	10,000 00
15000 shares United Electric Security Co bonds	15,000 00	13,500 00	}
50 shares Boston and Albany R. R.	5,000 00	10,000 00	
4000 shares Mexican Central R. R. 4 per cent. bonds	4,000 00	2,800 00	10,000 00
1000 shares Herdic Co. bond	1,000 00		}
500 shares Thompson & Houston common stock	12,500 00	25,500 00	
25000 Chi. & N. P. R. R. bonds	25,000 00	20,000 00	1,000 00
20000 St. Paul City Ry. consolidated mortgage bonds	20,000 00	18,000 00	50,000 00
Totals.	\$ 111,300 00	\$ 116,440 00	\$ 92,100 00

Amount loaned on Collaterals	\$ 92,100 00
Cash in Company's principal office	2,172 53
Cash deposited in bank	75,854 82
Interest due and accrued on bonds	1,406 00
Interest due and accrued on collateral loans	1,528 00
Gross premiums in course of collection, not more than three months due.	38,942 27
Bills receivable, not matured, taken for fire, marine and inland risks	13,066 65

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 915,809 27

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 41,398 23
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$200,-223.02; unearned premiums, (50 per cent.)	\$ 100,111 51
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$221,850.80; unearned premiums, (<i>pro rata</i>)	113,289 77
Gross premiums received and receivable upon all unexpired marine risks	14,519 35
Total unearned premiums	\$ 227,920 63
Scrip interest unpaid	1,469 75
All other demands against the Company, absolute and contingent	11,104 61
Total amount of all Liabilities, except capital stock and net surplus	\$ 281,893 22
Joint-stock capital actually paid up in cash	557,200 00
Surplus beyond capital and all other Liabilities	76,716 05
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 915,809 27

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	\$ 42,059 61	\$ 14,712 12
Deduct amount of same not collected	14 42	
Net collected	42,045 19	14,712 12
Gross premiums on risks written and renewed during the year	333,935 82	42,240 95
Totals	\$ 375,081 01	\$ 56,953 07

Totals	(<i>brwt forward</i>)	\$ 375,081 01	\$ 56,953 07
Deduct premiums and bills in course of collection at this date		38,941 27	13,066 65
Entire premiums collected during the year		\$ 336,139 74	\$ 43,886 42
Deduct re-insurance, rebate, abatement and return premiums		61,245 95	5,702 29
		\$ 274,893 79	\$ 38,184 13
Net cash actually received for premiums			\$ 313,077 92
Received for interest on mortgages			8,965 87
Received for interest and dividends on stocks, bonds and collateral loans			27,263 68
Income received from all other sources			12 50
Aggregate amount of Income actually received during the year in cash			\$ 349,319 97

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses, on fire risks, \$170,724.77; on marine and inland risks, \$31,091.84; total		\$ 201,816 61
Cash dividends actually paid stockholders		16,716 00
Interest paid scrip holders		73 75
Paid for commissions or brokerage		65,209 74
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		23,200 00
Paid for State and local taxes in this and other States		4,816 70
All other payments and Expenditures		30,537 18
Aggregate amount of actual Expenditures during the year in cash		\$ 342,369 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	\$ 38,534 822	\$ 437,522 46	\$ 291,985	\$ 16,386 55
Written or renewed during the year	30,682,193	333,935 82	6,266,814	42,209 95
Totals	\$ 69,217,015	\$ 770,558 28	\$ 6,558,799	\$ 58,627 50
Deduct those expired and marked off as terminated	28,288,489	308,959 97	6,276,066	41,464 11
In force at the end of the year	\$ 40,928,526	\$ 461,568 31	\$ 282,733	\$ 17,163 39
Deduct amount re-insured	3,173,891	39,494 49	48,045	2,644 04
Net amount in force Dec. 31, 1891	\$ 37,754,635	\$ 422,073 82	\$ 234,688	\$ 14,519 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$17,100,485 00	\$ 200,223 02	1-2	\$ 100,111 51
1890	Two years.	96,778 00	590 23	1-4	147 56
1891		143,990 00	1,166 40	3-4	874 80
1889	Three years.	1,745,681 00	19,810 80	1-6	3,391 80
1890		2,827,239 00	26,780 78	1-2	13,390 39
1891		2,830,798 00	29,919 10	5-6	24,932 58
1888	Four years.	41,900 00	242 31	1-8	30 29
1889		70,850 00	719 20	3-8	269 70
1890		90,116 00	956 77	5-8	597 97
1891		106,400 00	1,008 02	7-8	882 00
1887		2,543,609 00	26,538 65	1-10	2,653 87
1888	Five years.	3,292,861 00	35,627 12	3-10	10,688 13
1889		2,140,902 00	24,431 97	1-2	12,215 99
1890		2,478,169 00	26,744 07	7-10	18,720 85
1891		2,544,857 00	27,315 38	9-10	24,583 84
Totals			\$37,754,635 00	\$ 422,073 82		$ 213,401 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,580,153 47
Losses paid from organization to date	3,944,714 49
Total amount of cash dividends declared since the Company commenced business	865,092 00
Total amount of the Company's stock owned by the directors at par value	26,500 05
Amount loaned to officers and directors	1,100 00
Losses incurred during the year: fire, \$188,986.51; marine, \$30,941.84. Total,	219,928 30

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

Risks written	\$ 368,254 00
Premiums received	6,524 86
Losses paid	1,796 47
Losses incurred	1,796 47

UNITED STATES BRANCH

OF THE

British America Assurance Co.,

OF

TORONTO CANADA.

Incorporated, 1833.

JOHN MORISON, Governor.

W. H. BANKS, Assistant Secretary

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.
United States, 1907, 4 per cent. @118¼	\$ 275,000 00	\$ 325,187 50
United States, 1896, 6 per cent. @112	30,000 00	33,600 00
Ohio State, 1900, 3 per cent. @105	100,000 00	105,000 00
Georgia State, 1915, 4½ per cent. @105	25,000 00	26,250 00
Chicago & N. W. Railway, 5 per cent. @107	20,000 00	21,400 00
Burlington, C. R. & N. Ry., 5 per cent. @101	10,000 00	10,100 00
N. Y. & West Shore Ry., 1st mtg. 4 per ct. @104	50,000 00	52,000 00
City of Toronto debentures, 1925, 4 per ct. @102½	50,125 00	51,375 00
City of Richmond, Va., 1924, 4 per cent. @100	25,000 00	25,000 00
Totals	\$ 585,125 00	\$ 649,912 50

Total market value of stocks and bonds	\$ 649,912 50
Cash deposited in bank	31,870 32

Interest due and accrued on bonds		8,215 03-
Gross premiums in course of collection, not more than three months due. .		101,880 22
Amount of premiums unpaid on policies which have been issued more than three months	\$ 390 37	
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 791,878 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 42,328 87	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	42,195 75	
Losses resisted, including interest, costs and other expenses thereon	7,055 78	
Total gross amount of claims for losses	\$ 91,580 40	
Deduct re-insurance thereon	2,458 27	
Net amount of unpaid losses.		\$ 89,122 13-
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$409,946.00; unearned premiums (50 per cent.).	\$ 204,973 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$308,195.60; unearned premiums (<i>pro rata</i>)	158,165 24	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$14,812.40; unearned premiums (50 per cent.)	7,406 20	
Total unearned premiums		\$ 370,544 44-
All other demands against the Company, absolute and contingent		31,839 05
Total amount of all Liabilities, except net surplus		\$ 491,505 62-
Surplus beyond all other Liabilities		300,372 45
Aggregate amount of all Liabilities, including net surplus		\$ 791,878 07

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.	From marine and inland risks.	
	\$ 86,887 63	\$ 6,058 78	
Gross premiums on risks written and renewed during the year.	598,581 09	51,356 69	
Totals.	\$ 685,468 72	\$ 57,415 47	
Deduct premiums and bills in course of collection at this date	96,862 08	5,408 51	
Entire premiums collected during the year	\$ 588,606 64	\$ 52,006 96	
Deduct re-insurance, rebate, abatement and return premiums	80,039 27	18,096 94	
	\$ 508,567 37	\$ 33,910 02	
Net cash actually received for premiums,			\$ 542,477 39-
Received for interest and dividends on stocks, bonds and collateral loans			28,097 25
Aggregate amount of Income actually received during the year in cash.			\$ 570,574 64

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$48,305.34, losses occurring in previous years)	On fire risks.	On marine and inland risks.	
	\$ 415,712 50	\$ 26,280 98	
Deduct all amounts received for salvages, and re-insurance in other companies	33,966 96	1,594 77	
	\$ 381,745 54	\$ 24,686 21	
Net amount paid during the year for losses			\$ 406,431 75
Paid for commissions or brokerage			106,343 22
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			15,050 00-

Paid for State and local taxes in this and other States	15,618 17
All other payments and Expenditures.	31,011 42
Aggregate amount of actual Expenditures during the year in cash . . .	\$ 574,454 56

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	\$ 60,562,992	\$ 752,903 44	\$ 1,043,652	\$ 23,750 79
Totals.	49,495,562	598,581 09	6,854,904	51,356 69
Deduct those expired and marked off as terminated.	\$ 110,058,554	\$ 1,351,484 53	\$ 7,898,646	\$ 75,107 48
	50,781,080	619,291 79	7,318,558	60,295 08
In force at the end of the year	\$ 59,277,474	\$ 732,192 74	\$ 580,088	\$ 14,812 40
Deduct amount re-insured	844,233	14,051 14		
Net amount in force December 31, 1891	\$ 58,433,241	\$ 718,141 60	\$ 580,088	\$ 14,812 40

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$31,957,098 00	\$ 409,946 00	1-2	\$ 204,973 00
1890		84,283 00	682 87	1-4	170 71
1891	Two years.	89,250 00	803 90	3-4	602 92
1889		5,314,308 00	58,986 38	1-6	9,831 06
1890	Three years.	6,496,593 00	72,758 59	4-2	36,379 29
1891		6,342,498 00	72,041 75	5-6	60,034 79
1888	Four years	153,091 00	1,517 42	1-8	189 67
1889		114,375 00	1,138 75	3-8	427 03
1890	Five years.	185,065 00	1,628 32	5-8	1,017 70
1891		149,330 00	1,349 57	7-8	1,180 86
1887	Six years	1,639,066 00	20,554 12	1-10	2,055 41
1888		1,582,082 00	20,593 56	3-10	6,178 06
1889	Seven years	1,340,775 00	17,115 62	1-2	8,557 81
1890		1,359,925 00	17,911 76	7-10	12,538 23
1891		1,625,502 00	21,112 99	9-10	19,001 70
Totals.		\$58,433,241 00	\$ 718,141 60		\$ 363,138 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 9,273,842 65
Losses paid from organization to date	5,921,801 37
Total amount of cash dividends declared since the Company commenced business.	1,100,618 28
Total amount of the Company's stock owned by the directors at par value	55,900 00
Losses incurred during the year: fire, \$431,236.78; marine, \$23,383.93; total.	455,120 71
Amount deposited in different States and countries for security of all the Company's policy-holders.	493,662 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 520,521 00
Premiums received.	9,054 78
Losses paid.	2,191 76
Losses incurred.	6,137 60

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	\$	800 00
Interest due and accrued on all said mortgage loans		16 66
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.
District Columbia Bonds	\$ 225,000 00	\$ 238,500 00
Morris and Essex R. R. Stock	10,000 00	15,000 00
New York Lack. & W. R. R. Stock	50,000 00	57,500 00
Chicago & N. W. R. R. common Stock	35,000 00	44,100 00
Illinois Central R. R. Co	20,000 00	21,800 00
Lake Shore & Mich. S. R. R. Co. Stock	20,000 00	23,400 00
Brooklyn City R. R. Co	2,300 00	3,956 00
W. U. Collateral Trust Bonds	10,000 00	10,000 00
Totals	\$ 372,300 00	\$ 414,256 00
Total market value of stocks and bonds		\$ 414,256 00
Cash in the Company's principal office	\$	357 93
Cash deposited in bank		8,337 95
Interest due and accrued on bonds		6,308 50
Gross premiums in course of collection, not more than three months due..		28,412 68
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 458,489 72

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	5,719 13
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		12,200 00
Losses resisted, including interest, costs and other expenses thereon		300 00
Net amount of unpaid losses	\$	18,219 13
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$105,656.03; unearned premiums (50 per cent)	\$	52,828 02
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$51,279.76; unearned premiums, (<i>pro rata</i>)		31,544 26
Total unearned premiums	\$	84,372 28

Total unearned premiums	(<i>brol forward</i>)	\$ 84,372 28
All other demands against the Company, absolute and contingent		4,906 05
Total amount of all Liabilities, except capital stock and net surplus . .		\$ 107,497 46
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		150,992 26
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 458,489 72

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.	\$ 21,803 30
Gross premiums on risks written and renewed during the year		189,751 72
Total		\$ 211,555 02
Deduct premiums and bills in course of collection at this date		28,412 68
Entire premiums collected during the year		183,142 34
Deduct re-insurance, rebate, abatement and return premiums		25,437 17
Net cash actually received for premiums		\$ 157,705 17
Received for interest on mortgages		65 00
Received for interest and dividends on stocks, bonds and collateral loans.		20,885 50
Aggregate amount of Income actually received during the year in cash		\$ 178,655 67

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$3,750.00, losses occurring in previous years)	On fire risks.	\$ 120,266 59
Deduct all amounts received for salvages and re-insurance in other Companies		2,433 40
Net amount paid during the year for losses		\$ 117,833 19
Cash dividends actually paid stockholders		22,000 00
Paid for commissions or brokerage		37,532 72
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		13,297 86
Paid for State and local taxes in this and other States		1,353 83
All other payments and Expenditures		17,399 88
Aggregate amount of actual Expenditures during the year in cash		\$ 209,417 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 21,353,690	\$ 107,124 58
Written or renewed during the year	30,945,269	189,751 72
Totals	\$ 52,298,959	\$ 296,876 30
Deduct those expired and marked off as terminated	22,596,771	131,470 15
In force at the end of the year	\$ 29,702,188	\$ 165,406 15
Deduct amount re-insured	1,581,221	8,470 36
Net amount in force December 31, 1891	\$ 28,120,967	\$ 156,935 79

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less.	\$13,491,024 00	\$ 105,656 03	1-2	\$ 52,828 02
1889	} Three years.	1,858,750 00	8,482 83	1-6	1,413 80
1890		5,115,055 00	16,418 12	1-2	8,209 06
1891		7,250,233 00	22,164 31	5-6	18,470 25
1889	} Five years.	23,000 00	111 78	3-10	55 89
1890		138,025 00	1,485 45	1-2	1,039 78
1891		244,880 00	2,617 27	7-10	2,355 48
Totals		\$28,120,967 00	\$ 156,935 79		\$ 84,372 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,243,979 27
Total amount of cash dividends declared since the Company commenced business	1,248,000 00
Total amount of the Company's stock owned by the directors at par value	47,475 00
Losses incurred during the year: fire	\$ 132,302 32

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

Risks written	\$ 356,627 00
Premiums received	3,488 64
Losses paid	2,059 22
Losses incurred	2,059 22

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)	\$ 300,600 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	506,525 00
Interest due and accrued on all said mortgage loans	2,562 05
Value of lands mortgaged, exclusive of buildings	\$ 731,781 00
Value of buildings mortgaged (insured for \$390,299.00 as collateral)	657,705 00
Total value of said mortgaged premises	\$1,399,486 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Buffalo, N. Y., bonds	\$ 235,000 00	\$ 235,000 00
Buffalo and Southwestern R. R., first mge. bonds	36,250 00	36,250 00
Tonawanda Gas. Co., Tonawanda, N. Y.	25,000 00	25,000 00
City of Buffalo warrants	26,772 30	26,772 30
Totals	<u>\$ 323,022 30</u>	<u>\$ 323,022 30</u>
Total market value of stocks and bonds		\$ 323,022 30

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Third Nat. Bank Buffalo stock	\$ 5,000 00	\$ 6,250 00	\$ 10,000 00
German Nat. Bank, Buffalo, stock	6,000 00	12,000 00	
Citizens Gas Co. of Buffalo, first mortgage bonds	30,000 00	30,000 00	24,000 00
Citizens Gas Co. of Buffalo, first mortgage bonds	10,000 00	10,000 00	8,000 00
Firemens Fund Ins. Co. stock	4,000 00	4,000 00	3,000 00
Buffalo St. R. R. Co., Buffalo, bonds	10,000 00	10,000 00	8,000 00
Buffalo Loan, Trust & Safe Deposit Co., building block stock	5,000 00	5,000 00	8,000 00
German Bank, Buffalo, stock	2,000 00	4,000 00	
Cooperville Stove Co. stock	1,000 00	1,900 00	6,000 00
Cooperville Brewing Co	2,800 00	3,500 00	
German Bank, Buffalo, stock	6,000 00	12,000 00	30,000 00
Board of Trade stock	2,700 00	2,970 00	
German American Bank stock	2,500 00	3,125 00	1,000 00
Merchants Bank stock	10,000 00	12,500 00	
Western Nat. Bank, of Newark, stk	20,000 00	20,000 00	2,000 00
City of Toledo, O., water bonds	1,000 00	1,250 00	
Citizens Gas Co., Buffalo, first mortgage bonds	4,000 00	4,000 00	1,000 00
Union Fire Ins. Co., Buffalo, stock	1,000 00	1,100 00	
Alliance Ins. Asso., N. Y., stock	1,000 00	1,600 00	20,000 00
Exchange Elevator Co., Buffalo, stk	1,000 00	1,000 00	
Cataract Bank, Niagara Falls, N. Y., stock	25,000 00	25,000 00	20,000 00
Third Nat. Bank, Buffalo, stock	25,000 00	31,250 00	25,000 00
German American Bank stock	20,000 00	25,000 00	20,000 00
Metropolitan Bank stock	20,000 00	20,000 00	18,000 00
Third Nat. Bank stock	20,000 00	25,000 00	20,000 00
Totals	<u>\$ 199,000 00</u>	<u>\$ 230,445 00</u>	<u>\$ 169,800 00</u>

Amount loaned on Collaterals	\$ 169,800 00
Cash in the Company's principal office	868 48
Cash deposited in bank	91,219 77
Interest due and accrued on bonds	1,717 95
Interest due and accrued on collateral loans	875 00
Gross premiums in course of collection, not more than three months due	52,544 13
Bills receivable, not matured, taken for fire, marine and inland risks	2,872 42
All other property belonging to the Company	1,461 32
Aggregate amount of all Assets of the Company, stated at their actual value	<u>\$ 1,454,032 42</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,682 54
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,614 00
Losses resisted, including interest, costs and other expenses thereon	2,905 41
Net amount of unpaid losses	\$ 23,201 95
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$264,454.39; unearned premiums (50 per cent.)	\$ 132,227 20

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$353,953.49; unearned premiums (<i>pro rata</i>),	177,982 10	
Total unearned premiums		\$ 310,209 30
All other demands against the Company, absolute and contingent		8,150 34
Total amount of all Liabilities, except capital stock and net surplus		\$ 341,861 59
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		912,470 83
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.		\$ 1,454,032 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. \$ 59,567 74	
Deduct amount of same not collected	3,386 85	
Net collected	\$ 56,180 89	
Gross premiums on risks written and renewed during the year	493,230 16	
Total	\$ 549,411 05	
Deduct premiums and bills in course of collection at this date	52,544 13	
Entire premiums collected during the year	\$ 496,866 92	
Deduct re-insurance, rebate, abatement and return premiums	120,327 98	
Net cash actually received for premiums		\$ 376,538 94
Received for interest on mortgages		28,064 52
Received for interest and dividends on stocks, bonds and collateral loans		20,033 70
Income received from all other sources		21,288 94
Aggregate amount of Income actually received during the year in cash.		\$ 445,926 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$26,885.76, losses occurring in previous years)	On fire risks. \$ 283,336 69	
Deduct all amounts received for salvages, and re-insurance in other companies	8,135 24	
Net amount paid during the year losses		\$ 275,201 45
Cash dividends actually paid stockholders		40,000 00
Paid for commissions or brokerage		82,340 99
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		22,175 77
Paid for State and local taxes in this and other States.		7,599 88
All other payments and Expenditures		28,057 47
Aggregate amount of actual Expenditures during the year in cash		\$ 455,375 56

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 65,003,520	Premiums thereon. \$ 686,507 04
Written or renewed during the year	45,331,508	493,230 16
Totals	\$ 110,335,028	\$ 1,179,737 20
Deduct those expired and marked off as terminated	48,233,522	521,065 78
In force at the end of the year	\$ 62,101,506	\$ 658,671 42
Deduct amount re-insured	4,850,510	40,263 54
Net amount in force December 31, 1891	\$ 57,250,996	\$ 618,407 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction ud'rn'd.	Premiums unearned.
1891	One year or less	\$ 23,155,757 00	\$ 264,454 39	1-2	\$ 132,227 20
1890		93,758 00	1,144 42	1-4	286 10
1891	Two years	59,771 00	549 41	3-4	412 06
1889		8,640,003 00	88,199 49	1-6	14,699 91
1890	Three years	9,212,179 00	94,607 56	1-2	47,393 78
1891		9,446,197 00	99,637 93	5-6	75,531 61
1888	Four years	102,315 00	942 03	1-8	117 75
1889		99,000 00	877 55	3-8	329 08
1890	Five years	121,700 00	993 53	5-8	620 96
1891		128,500 00	1,176 26	7-8	1,029 23
1887	Six years	1,030,673 00	13,316 95	1-10	1,331 69
1888		1,185,187 00	14,710 93	3-10	4,413 28
1889	Seven years	1,410,770 00	16,864 75	1-2	8,432 37
1890		1,359,137 00	15,825 69	7-10	11,077 98
1891	Eight years	1,206,049 00	14,106 99	9-10	12,396 30
Totals			\$ 57,250,996 00	\$ 618,407 88		$ 310,209 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,453,519 83
Losses paid from organization to date	3,302,285 90
Total amount of cash dividends declared since the Company commenced business	705,925 00
Total amount of the Company's stock owned by the directors at par value	59,500 00
Amount loaned to officers and directors	175,700 00
Amount loaned to stockholders not officers	63,800 00
Losses incurred during the year: fire	269,112 23

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 447,168 00
Premiums received	3,921 15
Losses paid	1,063 79
Losses incurred	556 56

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)	\$	143,222 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		103,078 27
Loans on mortgage (first liens), upon which more than one year's interest is due		8,965 82
Interest due and accrued on all said mortgage loans		3,163 62
Value of lands mortgaged, exclusive of buildings	\$	229,175 00
Value of buildings mortgaged (insured for \$56,250 as collateral)		80,000 00
Total value of said mortgaged premises	\$	309,175 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
C. B. & Q. R. R. Co. stock	\$ 5,000 00	\$ 5,400 00
Burlington city water bonds, 6 per cent.	4,000 00	4,240 00
Burlington city bonds, 5 per cent.	12,000 00	12,750 00
C. B. & N. bonds, 5 per cent.	5,000 00	5,312 50
Totals	\$ 26,000 00	\$ 27,702 50

Total market value of stocks and bonds \$ 27,702 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Merchant's National Bank, Burlington, Iowa, stock	\$ 2,000 00	\$ 3,500 00	\$ 1,700 00
Merchant's National Bank, Burlington, Iowa, stock	3,000 00	5,250 00	2,500 00
Burlington Lumber Co., Burlington, Iowa	10,000 00	20,000 00	9,000 00
Real estate in Des Moines County, Iowa, first mortgage	6,000 00	6,000 00	2,500 00
Totals	\$ 21,000 00	\$ 34,750 00	\$ 15,700 00

Amount loaned on Collaterals	\$	15,700 00
Cash in the Company's principal office		7,006 42
Cash deposited in bank		45,505 84
Interest due and accrued on Collateral loans		206 35
Gross premiums in course of collection, not more than three months due		50,874 65
Bills receivable, not matured, taken for fire, marine and inland risks		16,127 93
All other property belonging to the Company		7,716 10

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 429,267 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,965 74	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	17,232 40	
Losses resisted, including interest, costs and other expenses thereon	3,828 35	
Total gross amount of claims for losses	\$ 40,026 49	
Deduct re-insurance thereon	4,858 93	
Net amount of unpaid losses		\$ 35,167 56
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$128,733.29; unearned premiums, (50 per cent.)	\$ 64,366 65	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$405,900.74; unearned premiums (<i>pro rata</i>)	194,968 68	
Total	\$ 259,335 33	
Less amount re-insured	91,893 16	
Total unearned premiums		\$ 167,442 17
All other demands against the Company, absolute and contingent		5,020 10
Total amount of all Liabilities, except capital stock and net surplus	\$ 207,629 83	
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		21,637 67
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 429,267 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	\$ 50,291 02	From fire risks.
Deduct amount of same not collected	950 88	
Not collected	\$ 49,340 14	
Gross premiums on risks written and renewed during the year	248,170 19	
Total	\$ 297,510 33	
Deduct premiums and bills in course of collection at this date	67,002 58	
Entire premiums collected during the year	\$ 230,507 75	
Deduct re-insurance, rebate, abatement and return premiums	10,942 40	
Net cash actually received for premiums	\$ 219,565 35	
Received for interest on mortgages	9,283 42	
Received for interest and dividends on stocks, bonds and collateral loans	4,535 12	
Income received from all other sources	61,389 53	
Aggregate amount of Income actually received during the year in cash		\$ 294,773 42

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$28,742.85, losses occurring in previous years)	\$ 172,320 15	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	15,987 00	
Net amount paid during the year for losses	\$ 156,333 15	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	58,362 71	
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	29,316 72	
Paid for State and local taxes in this and other States	6,125 47	
All other payments and Expenditures	14,455 05	
Aggregate amount of actual Expenditures during the year in cash		\$ 284,593 10

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 35,306,321	\$ 552,009 39
Written or renewed during the year	14,403,306	248,170 19
Totals	\$ 49,709,627	800,179 58
Deduct those expired and marked off as terminated	14,471,712	265,545 55
In force at the end of the year	\$ 35,237,915	\$ 534,634 03
Deduct amount re-insured	10,401,052	237,577 32
Net amount in force December 31, 1891	\$ 24,836,863	\$ 297,056 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less	\$ 8,001,478 00	\$ 128,733 29	1-2	\$ 64,366 65
1890	Two years	70,915 00	595 22	1-4	148 80
1891		38,190 00	389 79	3-4	292 34
1890	Three years	2,430,976 00	28,382 29	1-6	4,730 38
1891		2,655,025 00	32,440 24	1-2	16,220 12
1888	Four years	2,625,321 00	34,754 59	5-6	38,962 16
1889		40,118 00	544 38	1-8	68 05
1890	Five years	30,515 00	421 00	3-8	157 87
1891		42,885 00	419 28	5-8	262 05
1887	Six years	20,425 00	210 37	7-8	184 07
1888		4,232,382 00	27,997 88	1-10	7,299 79
1889	Seven years	3,618,188 00	59,314 56	3-10	17,794 36
1890		4,598,700 00	70,059 61	1-2	35,029 80
1891	Eight years	3,673,538 00	55,077 43	7-10	38,554 20
1891		3,159,259 00	50,294 10	9-10	45,264 69
Totals		\$35,237,915 00	\$ 534,634 03		\$ 259,335 33
Less amount re-insured		10,401,052 00	237,577 32		91,893 16
Totals		\$24,836,863 00	\$ 297,056 71		\$ 167,442 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,635,386 77
Losses paid from organization to date	805,185 70
Total amount of cash dividends declared since the Company commenced business	227,210 00
Total amount of the Company's stock owned by the directors at par value	89,100 00
Losses incurred during the year: fire	179,775 44

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 148,450 00
Premiums received	2,858 80
Losses paid	1,790 71
Losses incurred	1,793 52

UNITED STATES BRANCH
OF THE
Caledonian Insurance Company,
OF
EDINBURGH SCOTLAND.

Incorporated, 1805.

HENRY W. BROWN, United States Manager.

Philadelphia, Penn.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$	50,000 00
Value of premises mortgaged		\$ 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	3 100,000 00	\$ 118,000 00
Lehigh Valley R. R. consolidated 6 per cent.	50,000 00	63,500 00
Allentown Terminal R. R. 1st mortgage 4 per cent. gold	50,000 00	51,000 00
Richmond and Petersburg R. R. consolidated 4½ per cent	50,000 00	51,062 50
Pennsylvania and New York Canal & R. R. Co. consolidated 4 per cent	100,000 00	99,000 00
Chicago, Burlington and Quincy R. R. Nebraska extension 4 per cent	50,000 00	44,875 00
New York, Chicago and St. Louis R. R. 1st mortgage 4 per cent	50,000 00	48,000 00
St. Paul, Minneapolis and Manitoba R. R. Montana extension 4 per cent	50,000 00	44,000 00
City of Richmond, Va., 4 per cent	22,500 00	22,500 00
New York City school, 3 per cent. of 1908	200,000 00	205,000 00
Georgia 3½ per cent. State	25,000 00	25,000 00
Totals	\$ 747,500 00	\$ 771,937 50
Total market value of stocks and bonds		\$ 771,937 50
Cash in the Company's principal office		262 50
Cash deposited in bank		66,306 25
Gross premiums in course of collection, not more than three months due		77,039 07
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 965,545 32</u>

III. LIABILITIES.

Net amount of unpaid losses	\$	83,185	co.
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$521,972.67; unearned premiums (50 per cent.)	\$	260,986	33
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$291,392.29; unearned premiums (<i>pro rata</i>)		163,041	39
Total unearned premiums	\$	424,027	72
Total amount of all Liabilities, except net surplus	\$	507,212	72
Surplus beyond all other Liabilities		458,332	60
Aggregate amount of all Liabilities, including surplus	\$	965,545	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.	\$	67,252	40
Gross premiums on risks written and renewed during the year			926,737	59
Total		\$	993,989	99
Deduct premiums and bills in course of collection at this date			77,039	07
Entire premiums collected during the year		\$	916,950	92
Deduct re-insurance, rebate, abatement and return premiums			264,508	10
Net cash actually received for premiums		\$	652,442	82
Received for interest and dividends on stocks, bonds and collateral loans			26,865	38
Aggregate amount of income actually received during the year in cash		\$	679,308	20

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	\$	481,890	19
Deduct all amounts received for salvages and re-insurance in other companies			45,735	25
Net amount paid during the year for losses		\$	436,154	94
Paid for commissions or brokerage			137,440	70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			59,162	00
Paid for State and local taxes in this and other States			17,048	46
All other payments and Expenditures			45,856	81
Aggregate amount of actual Expenditures during the year in cash		\$	696,562	91

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.		
In force December 31, 1890	\$	58,482,529		
Written or renewed in 1891		88,516,998		
Totals	\$	146,999,527		
Deduct expirations and cancellations		70,271,020		
In force December 31, 1891	\$	76,728,507		
Deduct amount re-insured		6,557,622		
Net amount in force December 31, 1891	\$	70,170,885		
		\$	1,678,929	78
			784,602	33
		\$	894,327	45
			80,962	49
		\$	813,364	96

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$44,521,282 00	\$ 521,972 67	1-2	\$ 260,986 33
1890	Two years	228,215 00	1,616 39	1-4	404 10
1891		420,320 00	4,783 57	3-4	3,587 67
1889	Three years	3,419,548 00	45,143 28	1-6	7,523 88
1890		5,309,878 00	64,232 24	1-2	32,116 11
1891	Four years	9,537,228 00	84,559 15	5-6	70,465 95
1888		64,025 00	560 34	1 8	70 04
1880	Five years	149,998 00	1,690 08	3-8	633 77
1890		226,290 00	1,839 02	5-8	1,149 95
1891	Six years	299,726 00	2,422 24	7-8	2,119 53
1887		1,133,349 00	17,484 95	1-10	1,748 49
1888	Seven years	1,141,460 00	15,582 30	3-10	4,674 66
1889		889,875 00	12,519 09	1-2	6,259 54
1890	Eight years	1,078,093 00	13,875 81	7-10	9,713 06
1891		1,751,598 00	25,082 93	9-10	22,574 64
Totals		\$ 70,170,885 00	\$ 813,364 96		\$ 424,027 72

Answers to General Interrogatories.

Losses incurred during the year: fire	\$ 453,726 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	\$ 348,491 00
Premiums received	5,919 31
Losses paid	475 72
Losses incurred	2,534 29

California Insurance Company,

OF

SAN FRANCISCO CALIFORNIA.

Incorporated February, 1861.

I. 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 mortgages (first liens) upon which not more than one year's interest is due	200,043 25
Interest due and accrued on all said mortgage loans	385 75
Value of lands mortgaged, exclusive of buildings	\$ 709,000 00
Value of buildings mortgaged (insured for \$38,500.00 as collateral)	213,350 00
Total value of said mortgaged premises	\$ 922,350 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
25 North Pacific R. R	\$ 25,000 00	\$ 29,500 00
25 California Street Cable	25,000 00	25,500 00
25 Oakland Gas	25,000 00	25,750 00
8 Pacific Rolling Mill	8,000 00	8,240 00
25 San Diego Gas and Electric Light	25,000 00	25,750 00
8 California Dry Dock	4,000 00	4,170 00
<i>Stock.</i>		
275 shares Bank of California	27,500 00	72,600 00
100 shares California Wire Works	10,000 00	5,000 00
300 shares First National Bank	30,000 00	52,200 00
200 shares Grangers Bank	20,000 00	21,200 00
200 shares London, Paris and American Bank	20,000 00	24,000 00
551 shares Oakland Bank, Savings	27,550 00	41,325 00
400 shares Oakland Gas, Light and Heat	8,000 00	14,800 00
400 shares Pacific Rolling Mill	40,000 00	40,000 00
150 shares Safe Deposit and Trust	15,000 00	7,200 00
160 shares San Francisco Gas	16,000 00	10,400 00
250 shares Spring Valley Water	25,000 00	24,250 00
200 shares Wells, Fargo & Co.	20,000 00	28,000 00
150 shares Union Savings Bank, San José	4,500 00	4,500 00
Totals	\$ 375,550 00	\$ 464,385 00
Total market value of stocks and bonds		\$ 464,385 00
Cash in the Company's principal office		16,092 81
Cash deposited in bank		173,515 98
Interest due and accrued on bonds		1,239 02
Gross premiums in course of collection, not more than three months due		126,261 43
Bills receivable, not matured, taken for fire, marine and inland risks		35,192 61
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,123,115 82

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 62,252 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	42,788 00	
Losses resisted, including interest, costs and other expenses thereon	5,200 00	
Net amount of unpaid losses		\$ 110,240 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$378,162.15; unearned premiums (50 per cent.)	\$ 189,081 07	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$267,642.37; unearned premiums (<i>pro rata</i>)	143,169 02	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$5,483.15; unearned premiums (50 per cent.)	2,741 57	
Gross premiums received and receivable upon all unexpired marine risks	57,160 75	
Total unearned premiums		\$ 392,152 41
All other demands against the Company, absolute and contingent		6,451 02
Total amount of all Liabilities, except capital stock and net surplus		\$ 508,843 43
Joint-stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other Liabilities		14,272 39
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$ 1,123,115 82

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	\$ 107,195 93	From fire risks. \$ 71,340 06	From marine and inland risks.
Gross premiums on risks written and renewed during the year	844,564 28	245,723 80	
Totals	\$ 951,760 21	\$ 317,063 86	
Deduct premiums and bills in course of collection at this date	101,329 82	60,124 22	
Entire premiums collected during the year	\$ 850,430 39	\$ 256,939 64	
Deduct re-insurance, rebate, abatement and return premiums	337,199 22	140,809 22	
	\$ 513,231 17	\$ 116,130 42	
Net cash actually received for premiums			\$ 629,361 59
Received for interest on mortgages			12,199 74
Received for interest and dividends on stocks, bonds and collateral loans			35,763 33
Income received from all other sources			938 00
Aggregate amount of Income actually received during the year in cash			\$ 678,262 71

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$97,774.23, losses occurring in previous years)	\$ 394,911 58	On fire risks. \$ 107,031 42	On marine and inland risks.
Net amount paid during the year for losses			\$ 501,943 00
Cash dividends actually paid stockholders			72,000 00
Paid for commissions or brokerage			96,040 63
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			61,187 40
Paid for State and local taxes in this and other States			23,464 28
All other payments and Expenditures			74,361 64
Aggregate amount of actual Expenditures during the year in cash			\$ 828,996 95

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	\$ 61,775,015	\$ 872,743 88	\$ 2,857,578	\$ 141,266 27
Written or renewed during the year	59,758,050	844,564 28	12,092,486	245,723 80
Totals	\$121,533,065	\$1,617,308 16	\$ 14,950,064	\$ 386,990 07
Deduct those expired and marked off as terminated	57,995,662	710,305 05	12,797,026	264,735 43
In force at the end of the year	\$ 63,537,403	\$ 907,003 11	\$ 2,153,038	\$ 122,204 64
Deduct amount re-insured	22,262,128	261,198 59	1,214,038	59,560 74
Net amount in force Dec. 31, 1891	\$ 41,275,275	\$ 645,804 52	\$ 939,000	\$ 62,643 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$23,850,813 00	\$ 378,162 15	1-2	\$ 189,081 07
1890	Two years	181,381 00	1,384 46	1-4	346 11
1891		84,032 00	973 56	3-4	730 17
1889	Three years	3,883,450 00	60,962 05	1-6	10,160 34
1890		4,793,581 00	72,268 79	1-2	36,134 39
1891		5,213,669 00	81,015 79	5-6	67,513 16
1888	Four years	43,500 00	528 63	1-8	66 08
1889		67,925 00	611 04	3-8	229 14
1890		50,550 00	450 86	5-8	281 79
1891		60,578 00	607 72	7-8	531 75
1887		427,113 00	6,478 56	1-10	647 85
1888	Five years	533,116 00	8,334 26	3-10	2,500 28
1889		667,065 00	10,887 55	1-2	5,443 78
1890		707,751 00	11,205 07	7-10	7,843 55
1891		710,751 00	11,934 03	9-10	10,740 63
Totals		\$41,275,275 00	\$ 645,804 52		\$ 332,250 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 8,532,718 72
Losses paid from organization to date	4,623,116 25
Total amount of cash dividends declared since the Company commenced business	1,384,200 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	50,000 00
Losses incurred during the year: fire, \$437,992.25; marine, \$76,416.11; total.	514,408 36

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 973,279 00
Premiums received	18,715 68
Losses paid	7,133 66
Losses incurred	7,571 86

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		111,214 14
Interest due and accrued on all said mortgage loans		2,365 00
Value of Lands mortgaged, exclusive of buildings	\$	184,900 00
Value of buildings mortgaged (insured for \$69,000 as collateral)		90,000 00
Total value of said mortgaged premises	\$	274,900 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
North Missouri R. R. bonds	\$ 100,000 00	\$ 110,500 00
St. Louis United Elevator Co. bonds	84,000 00	86,520 00
Venice Elevator Co. bonds	32,000 00	32,160 00
City of Waco, Tex., bonds	36,000 00	37,530 00
City of St. Joseph, Mo., bonds	15,000 00	15,000 00
Advance Elevator Co. bonds	10,000 00	10,050 00
St. Louis Chamber of Commerce bonds	7,000 00	6,000 00
American Exchange Bank stock	18,000 00	33,840 00
Totals	\$ 302,000 00	\$ 331,600 00
Total market value of stocks and bonds		\$ 331,600 00
Cash in Company's principal office		140 00
Cash deposited in bank		5,150 62
Gross premiums in course of collection not more than three months due . .		13,015 00
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 464,484 76

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	3,480 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		3,280 00
Losses resisted, including interest, costs and other expenses thereon		2,000 00
Total gross amount of claims for losses	\$	8,760 00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$64,268; unearned premiums, (50 per cent.)	\$ 32,134 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$45,336; unearned premiums, (<i>pro rata</i>)	25,731 00
Total unearned premiums	\$ 57,865 00
All other demands against the Company, absolute and contingent	2,810 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 69,435 00
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	195,049 76
Aggregate amount of all Liabilities, including paid-up capital stock, and net surpluses	\$ 464,484 76

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	\$ 11,012 84	\$ 263 00
Gross premiums on risks written and renewed during the year	85,091 43	6,769 18
Totals	\$ 96,104 27	\$ 7,032 18
Deduct premiums and bills in course of collection at this date	12,912 00	103 00
Entire premiums collected during the year	\$ 83,192 27	\$ 6,929 18
Deduct re-insurance, rebate, abatement and return premiums	1,365 03	1,216 69
	\$ 81,827 24	\$ 5,712 49
Net cash actually received for premiums		\$ 87,539 73
Received for interest on mortgages		15,130 45
Received for interest and dividends on stocks, bonds and collateral loans.		10,480 00
Aggregate amount of Income actually received during the year in cash,		\$ 113,150 18

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$8,260, losses occurring in previous years): fire, \$97,720.81; marine, \$1,086.52; total	\$ 68,807 33
Cash dividends actually paid stockholders	12,000 00
Paid for commissions or brokerage	15,631 84
Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employes	8,000 00
Paid for State and local taxes in this and other States	8,500 00
All other payments and Expenditures	6,653 83
Aggregate amount of actual Expenditures during the year in cash	\$ 119,593 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.	\$ 8,192,846 00	\$ 106,460 00	\$	\$
Written or renewed during y'r	7,309,840 00	85,091 00	1,157,976 00	6,769 00
Totals	\$15,502,686 00	\$ 191,551 00	\$ 1,157,976 00	\$ 6,769 00
Deduct those expired and marked off as terminated	6,788,782 00	81,301 00	1,157,976 00	6,769 00
In force at end of year	\$ 8,713,904 00	\$ 110,250 00	. . . . .	. . . . .
Deduct amount re-insured	49,400 00	646 00	. . . . .	. . . . .
Net amount in force Dec. 31, 1891	\$ 8,664,504 00	\$ 109,604 00	. . . . .	. . . . .

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 5,192,257 00	\$ 64,268 00	1-2	\$ 32,134 00
1890		5,100 00	39 00	1-4	10 00
1891	Two years	74,080 00	446 00	3-4	334 00
1889		538,096 00	7,458 00	1-6	1,243 00
1890	Three years	670,295 00	9,452 00	1-2	4,726 00
1891		915,466 00	12,118 00	5-6	10,098 00
1888	Four years	14,500 00	108 00	1-8	14 00
1889		15,000 00	166 00	3-8	62 00
1890	Five years	12,000 00	88 00	5-8	55 00
1891		23,112 00	175 00	7-8	153 00
1887	Six years	117,062 00	1,708 00	1-10	170 00
1888		162,300 00	2,000 00	3-10	600 00
1889	Seven years	217,575 00	3,178 00	1-2	1,589 00
1890		381,011 00	4,423 00	7-10	3,096 00
1891	Eight years	325,750 00	3,977 00	9-10	3,581 00
Totals			\$ 8,664,504 00	\$ 109,604 00		$ 57,865 00

Answers to General Interrogatories.

Losses paid from organization to date	\$ 3,089,529 00
Total amount cash dividends declared since the Company commenced business	761,798 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	69,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 232,007 00
Premiums received	3,165 98
Losses paid	1,137 43
Losses incurred	1,137 43

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)	\$ 130,700 00
Loans on bond and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due.	76,000 00
Interest due and accrued on all said bond and mortgage loans	484 92

Value of lands mortgaged, exclusive of buildings	\$ 102,000 00
Value of the buildings mortgaged (insured for \$38,700.00 as collateral)	56,500 00
Total value of said mortgaged premises	\$ 158,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent. registered	\$ 150,000 00	\$ 175,500 00
Lake Shore & Michigan Southern R. R.	50,000 00	59,500 00
<i>Stock.</i>		
Union Trust Company	10,000 00	77,500 00
National Citizens Bank	30,000 00	48,000 00
National Bank of Commerce	10,000 00	18,500 00
National Bank of the Republic	5,000 00	9,000 00
Union Pacific R. R.	20,000 00	9,600 00
New York Central & Hudson River R. R.	20,000 00	23,200 00
Consolidated Gas Company	20,000 00	20,800 00
Oregon Short Line & Utah Northern R. R. bonds	2,000 00	1,600 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred.	10,000 00	9,800 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. common	10,000 00	7,200 00
Totals	\$ 337,000 00	\$ 460,200 00
Total market value of stocks and bonds		\$ 460,200 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
Butchers' and Drovers' Nat'l Bank \$ 1,050 00	\$ 1,900 00	\$ 900 00	
Lake S. & Mich S'th'r'n R. R. bonds	20,000 00	23,800 00	20,000 00
National Bank of the Republic	7,500 00	12,750 00	10,000 00
Pennsylvania R. R. Company	2,500 00	2,800 00	2,000 00
Manhattan Life Insurance Co	500 00	2,000 00	1,150 00
Consolidated Gas Company	10,000 00	10,400 00	10,000 00
New York Mutual Gas Company	5,000 00	6,000 00	
<i>Bonds.</i>			
Ore S. Line & Utah North'r'n R. R	40,000 00	30,800 00	50,000 00
Northern Pacific R. R. gold	20,000 00	16,000 00	
Richmond & West Point Terminal.	25,000 00	15,750 00	
<i>Stock.</i>			
Denver & Rio Grande R. R. pref'r'd	60,000 00	28,800 00	30,000 00
Wheeling & Lake Erie R. R	15,000 00	11,700 00	
Western Union Telegraph Co	10,000 00	8,350 00	
<i>Bonds.</i>			
Laclede Gas Light Company	14,000 00	11,480 00	100,000 00
Missouri & Pacific 5 per cent R. R.	50,000 00	46,000 00	
St. L. & Iron Mount'n 2d mortgage	30,000 00	32,100 00	
St. L. & Iron Mountain 5 per cent.	32,000 00	27,520 00	
St. L. & Iron Mountain 5 per cent.	10,000 00	8,600 00	
Cairo, Arkansas & Texas R. R	8,000 00	8,400 00	
New York, Ontario & Western R. R	1,000 00	1,000 00	
Wheeling & Lake Erie R. R. Co. preferred stock	1,000 00	780 00	
St. L. & Iron M'nt'n R. R. 5 per c't bds	7,000 00	6,020 00	
Laclede Gas Light Company bonds.	15,000 90	12,300 00	
Broadway & Seventh Ave R. R. stk	1,000 00	1,950 00	1,300 00
New York Mutual Gas Co. stock	600 00	720 00	525 00
Totals	\$ 386,150 00	\$ 327,920 00	\$ 255,875 00

Amount loaned on Collaterals	\$ 255,875 00
Cash in the Company's principal office	5,874 82
Cash deposited in bank	44,885 62
Interest due and accrued on stocks and bonds	4,000 00
Interest due and accrued on collateral loans	1,943 88
Gross premiums in the hands of agents on policies issued within three months	76,196 86
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months	23,675 07
All other property belonging to the Company	1,205 00

CITIZENS INSURANCE COMPANY.

73

Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,767 96
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,081,041 17

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due to become due	\$ 19,815 78
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	24,872 00
Losses resisted, including interest, costs and other expenses thereon	10,085 00
Total gross amount of claims for losses	\$ 54,772 78
Deduct re-insurance thereon	3,147 86
Net amount of unpaid losses	\$ 51,624 92
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$479,327.23; unearned premiums (50 per cent.)	\$ 239,663 61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$514,417.68; unearned premiums <i>pro rata</i>)	266,244 48
Total unearned premiums as computed above, \$505,908.09, less fifty per cent of premiums paid for re-insurance, \$18,397.14	\$ 487,510 95
Cash dividends to stockholders remaining unpaid	138 75
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	12,116 97
Total amount of all Liabilities, except capital stock and net surplus	\$ 552,891 59
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	228,149 58
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,081,041 17

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. \$ 95,480 33
Deduct amount of same not collected	14,808 22
Net collected	\$ 80,672 11
Gross premiums on risks written and renewed during the year	753,802 73
Total	\$ 834,474 84
Deduct premiums and bills in course of collection at this date	99,871 93
Entire premiums collected during the year	\$ 734,602 91
Deduct re-insurance, rebate, abatement and return premiums	104,030 32
Net cash actually received for premiums	\$ 630,572 59
Received for interest on bonds and mortgages	4,844 50
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	36,226 38
Income received from all other sources	4,979 41
Aggregate amount of Income actually received during the year in cash	\$ 676,622 88

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$41,707.95, losses occurring in previous years)	On fire risks. \$ 449,729 24
Deduct all amounts actually received for salvages, and re-insurance in other companies	15,267 87
Net amount paid during the year for losses	\$ 434,461 38
Cash dividends actually paid stockholders	30,297 95

Paid for commissions or brokerage	126,947 86
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	48,646 93
Paid for State, and local taxes in this and other States	19,276 45
All other payments and Expenditures	86,811 95
Aggregate amount of actual Expenditures during the year in cash	\$ 746,442 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 123,570,305 61	\$ 999,419 92
Written or renewed during 1891	87,079,519 93	753,802 73
Totals	\$ 212,649,825 54	\$ 1,753,222 65
Deduct those expired and marked off as terminated in 1891.	90,415,147 60	759,477 74
In force at the end of the year 1891	\$ 122,234,677 94	\$ 993,744 91
Deduct amount re-insured.	4,094,977 78	36,794 28
Net amount in force December 31, 1891	\$ 118,139,700 16	\$ 956,950 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 52,153,688 41	\$ 479,327 23	1-2	\$ 239,663 61
1890		553,786 34	2,039 01	1-4	509 75
1891	Two years	319,935 00	1,849 04	3-4	1,386 78
1889		18,049,393 13	115,527 10	1-6	19,254 52
1890	Three years	19,153,077 60	130,295 33	1-2	65,147 66
1891		20,921,752 39	137,535 64	5-6	114,613 03
1888	Four years.	324,208 34	1,242 21	1-8	155 27
1889		213,273 66	1,533 67	3-8	575 12
1890	Five years	218,741 67	1,515 99	5-8	947 49
1891		167,195 00	1,307 74	7-8	1,144 27
1887	Five years	2,310,173 33	24,523 29	1-10	2,452 32
1888		1,849,256 16	21,290 24	3-10	6,387 07
1889	Five years	1,878,060 67	23,652 82	1-2	11,826 41
1890		2,026,815 66	25,251 25	7-10	17,675 87
1891		2,115,320 58	26,854 35	9-10	24,168 92
Totals		\$ 122,234,677 94	\$ 993,744 91		\$ 505,908 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 12,610,614 13
Losses paid from organization to date	6,355,397 93
Total amount of cash dividends declared since the Company commenced business.	1,880,550 00
Total amount of the Company's stock owned by the directors at par value	86,260 00
Loaned to stockholders.	32,900 00
Losses incurred during the year: fire.	447,113 42

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 214,373 00
Premiums received	3,379 55
Losses paid	957 78
Losses incurred.	1,083 39

Citizens Insurance Company,

OF

PITTSBURGH PENNSYLVANIA.

Incorporated March, 1849.

WM. G. JOHNSTON, 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) \$ 116,000 00
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 286,000 00
 Interest due and accrued on all said mortgage loans 3,889 23
 Value of lands mortgaged, exclusive of buildings \$ 440,900 00
 Value of buildings mortgaged (insured for \$215,300 as col-
 lateral) 275,000 00
 Total value of said mortgaged premises \$ 715,900 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Allegheny County compromise	\$ 1,000 00	\$ 1,300 00
Pittsburgh & Birmingham Pass. R'y	1,500 00	1,675 00
6th Ward Sub-Dis. School, Allegheny	5,000 00	6,450 00
Point Bridge	4,500 00	4,900 00
Pittsburgh, New Castle & L. E. R'y	8,000 00	9,200 00
H. C. Frick Coke Company	10,000 00	10,250 00
<i>Stocks.</i>		
Safe Deposit and Trust Co	5,000 00	6,500 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
Duquesne National Bank of Pittsburgh	16,500 00	24,700 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	3,900 00
Masonic National Bank of Pittsburgh	5,000 00	6,000 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	11,500 00	16,100 00
Iron City National Bank of Pittsburgh	8,000 00	14,400 00
Exchange National Bank of Pittsburgh	2,750 00	4,675 00
Guarantee Company 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
Monongahela Insurance Co.	1,250 00	1,250 00
N. Y. & Cleveland Gas Coal Co	750 00	525 00
Mechanics National Bank	250 00	600 00
Iron City National Bank	700 00	1,260 00
Peoples Insurance Co.	1,750 00	1,050 00
Totals	\$ 169,150 00	\$ 235,413 00
Total market value of stocks and bonds		\$ 235,413 00

Loans on Collaterals.

<i>Bonds.</i>	Par value.	Market value.	Loaned thereon.
P. C. & St. L. R'y Co.	\$ 1,000 00	\$ 1,180 00	} \$ 3,000 00
Mt. Oliver Incline Plane Co.	2,000 00	2,100 00	
<i>Stock.</i>			
Fifth National Bank	10,000 00	12,500 00	10,000 00
Monongahela Water Co.	5,600 00	6,720 00	} 11,000 00
Monongahela Water Co.	6,225 00	7,470 00	
Pittsburgh Nat'l Bank of Commerce	1,200 00	3,000 00	} 5,000 00
Calumet Coke Co.	5,000 00	5,000 00	
Union Storage Certificate.	1,550 00	1,550 00	
Allegheny Gas Co.	6,725 00	11,350 00	9,500 00
Totals	\$ 39,300 00	\$ 50,870 00	\$ 39,500 00
Amount loaned on Collaterals			\$ 39,500 00
Cash in the Company's principal office			2,877 66
Cash deposited in bank			52,752 06
Interest due and accrued on bonds			669 91
Gross premiums in course of collection, not more than three months due.			34,798 39
All other property belonging to the Company			280 83
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 772,181 08

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 58,289 30	
Losses resisted, including interest, costs and other expenses thereon		2,600 00
Net amount of unpaid losses		\$ 60,889 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$240,848.37; unearned premiums (50 per cent.)	\$ 120,424 19	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$154,928.13; unearned premiums (<i>pro rata</i>)		81,362 43
Total unearned premiums		\$ 201,786 62
All other demands against the Company, absolute and contingent		7,099 73
Total amount of all Liabilities, except capital stock and net surplus		\$ 269,775 65
Joint-stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other Liabilities		2,405 43
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 772,181 08

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	\$ 27,792 63	From fire risks.
Gross premiums on risks written and renewed during the year	364,882 35	
Total	\$ 392,674 98	
Deduct premiums and bills in course of collection at this date.		34,798 39
Entire premiums collected during the year.	\$ 357,876 59	
Deduct re-insurance, rebate, abatement and return premiums		54,619 94
Net cash actually received for premiums		\$ 303,256 65
Received for interest on mortgages		15,687 86
Received for interest and dividends on stocks, bonds and collateral loans.		14,605 42
Income received from all other sources		6,468 16
Aggregate amount of Income actually received during the year in cash.		\$ 340,018 09

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$23,586.03, losses occurring in previous years)	\$	207,701	31
Cash dividends actually paid stockholders		20,000	00
Paid for commissions or brokerage		62,543	45
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		18,750	18
Paid for State and local taxes in this and other States		7,090	83
All other payments and Expenditures		19,156	63
Aggregate amount of actual Expenditures during the year in cash	\$	335,242	40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 29,687,474	\$ 347,467 00
Written or renewed during the year	32,319,336	364,882 35
Totals	\$ 62,006,810	\$ 712,349 35
Deduct those expired and marked off as terminated	27,284,167	302,080 95
In force at the end of the year	\$ 34,722,643	\$ 410,268 40
Deduct amount re-insured	1,253,606	14,491 90
Net amount in force December 31, 1891	\$ 33,469,037	\$ 395,776 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 19,673,767 00	\$ 240,848 37	1-2	\$ 120,424 19
1890		138,064 00	1,355 95	1-4	677 98
1891	Two years	188,889 00	1,780 52	3-4	1,335 39
1889		4,009,944 00	44,098 84	1-6	7,499 81
1890	Three years	3,403,158 00	38,834 99	1-2	19,417 99
1891		4,618,534 00	49,242 82	5-6	41,035 68
1888	Four years	67,950 00	684 50	1-8	85 56
1889		121,760 00	3,342 78	3-8	417 85
1890	Five years	51,800 00	596 43	5-8	372 77
1891		57,150 00	582 58	7-8	509 76
1887	Six years	18,140 00	251 84	1-10	25 18
1888		68,000 00	686 75	3-10	206 02
1889	Seven years	199,350 00	2,250 38	1-2	1,125 19
1890		255,596 00	3,172 63	7-10	2,220 81
1891	Eight years	599,035 00	7,147 12	9-10	6,432 44
Totals			\$ 33,469,037 00	\$ 395,776 50		$ 201,786 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	3,682,034	00
Losses paid from organization to date		1,942,613	00
Total amount of cash dividends declared since the Company commenced business		719,000	00
Total amount of the Company's stock owned by the directors at par value		85,400	00
Amount loaned to officers and directors		22,000	00
Amount loaned to stockholders, not officers		16,180	00
Losses incurred during the year: fire		245,004	58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	315,644	00
Premiums received		3,999	51
Losses paid		1,067	76
Losses incurred		1,295	81

UNITED STATES BRANCH

OF THE

City of London Fire Insurance Co.,

[LIMITED]

OF

LONDON ENGLAND.

Incorporated, 1881.

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

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Deposited with the Superintendent of Insurance, State of New York, United States 4 per cent. funded loan, 1907, registered	Par value. \$ 200,000 00	Market value. \$ 236,000 00	
<i>Held by the Trustees, Boston, Mass.</i>			
<i>Bonds.</i>			
United States 4 per cent. funded loan, 1907, reg. . .	30,000 00	35,400 00	
Old Colony R. R. Co, 4 per cent., 1938, registered . .	50,000 00	51,500 00	
C., B. & Q. R. R. Co., 5 per cent., 1938.	50,000 00	51,500 00	
Fitchburg R. R. Co., 5 per cent., 1908.	24,000 00	25,680 00	
Southern Kansas R. R. Co., 1st mtge. 5 pr ct. 1926	52,000 00	47,060 00	
Eastern R. R. Co., 6 per cent., 1906	54,000 00	65,070 00	
Oregon Ry. and Nav. Co., 1st mtge. 6 pr ct., 1909.	55,000 00	62,150 00	
Totals.	\$ 515,000 00	\$ 574,360 00	
Total market value of stocks and bonds		\$ 574,360 00	
Cash in Company's principal office		92 50	
Cash deposited in bank		36,519 80	
Interest due and accrued on bonds		2,080 00	
Gross premiums in course of collection, not more than three months due . .		70,479 25	
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 683,439 05	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 28,599 06	
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	23,367 26	
Losses resisted, including interest, costs and other expenses thereon	7,055 00	
Total gross amount of claims for losses	\$ 59,021 32	
Deduct re-insurance thereon	1,250 00	
Net amount of unpaid losses	\$ 57,771 32	

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$340,875.41; unearned premiums, (50 per cent.)	\$ 170,437 72	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$200,350.30; unearned premiums (<i>pro rata</i>)	96,812 56	
Total unearned premiums	\$ 267,250 28	
All other demands against the Company, absolute and contingent	17,562 12	
Total amount of all Liabilities, except net surplus	\$ 342,583 72	
Surplus beyond capital and all other Liabilities	340,855 33	
Aggregate amount of all Liabilities, including net surplus	\$ 683,439 05	

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	\$ 78,693 60	From fire risks.
Gross premiums on risks written and renewed during the year	507,091 69	
Total	\$ 585,785 29	
Deduct premiums and bills in course of collection at this date	70,479 25	
Entire premiums collected during the year	\$ 515,306 04	
Deduct re-insurance, rebate, abatement and return premiums	94,184 73	
Net cash actually received for premiums	\$ 421,121 31	
Received for interest and dividends on stocks, bonds and collateral loans	18,906 13	
Aggregate amount of Income actually received during the year in cash	\$ 440,027 44	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 307,739 11	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	12,950 35	
Net amount paid during the year for losses	\$ 294,788 76	
Paid for commissions or brokerage	99,958 26	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	34,040 05	
Paid for State and local taxes in this and other States	13,040 34	
All other payments and Expenditures	12,289 90	
Aggregate amount of actual Expenditures during the year in cash	\$ 456,117 31	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 46,510,495 00	\$ 571,979 69
Written or renewed during the year	46,991,407 17	507,091 69
Totals	\$ 93,501,812 17	\$ 1,079,071 35
Deduct those expired and marked off as terminated	44,791,233 17	515,559 33
In force at the end of the year	\$ 48,710,579 00	\$ 563,512 02
Deduct amount re-insured	1,735,627 00	22,286 61
Net amount in force December 31, 1891	\$ 46,974,952 00	\$ 541,225 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd	Premiums unearned.
1891	One year or less	\$30,015,012 00	\$ 340,875 41	1-2	\$ 170,437 72
1890	Two years	120,245 00	1,246 68	1-4	311 67
1891		211,487 00	1,772 18	3-4	1,329 14
1889	Three years	3,019,914 00	41,021 58	1-6	6,836 93
1890		3,158,914 00	38,768 39	1-2	19,384 19
1891		4,183,216 00	42,529 17	5-6	35,440 97
1888	Four years	143,512 00	1,286 00	1-8	160 75
1889		100,223 00	1,257 77	3-8	471 66
1890		117,364 00	1,079 20	5-8	674 50
1891		140,562 00	1,184 43	7-8	1,036 38
1887	Five years	1,488,848 00	18,845 45	1-10	1,884 44
1888		1,370,487 00	16,033 66	3-10	4,810 08
1889		1,020,027 00	12,685 83	1-2	6,342 91
1890		912,537 00	11,235 60	7-10	7,864 92
1891		972,604 00	11,404 36	9-10	10,263 92
Totals		\$ 46,974,952 00	\$ 541,225 71		\$ 267,250 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,115,398 33
Losses paid from organization to date	3,406,834 29
Losses incurred during the year: fire	308,593 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 305,900 00
Premiums received	5,843 01
Losses paid	3,101 97
Losses incurred	3,203 72

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.

No Capital in United States.

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) . . . \$ 863,497 01

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
United States 4 per cent. registered	\$ 425,000 00	\$ 497,250 00
Akron & Chicago Junction R. R., 5 per cent . . .	30,000 00	30,000 00
Allegheny Valley R. R., 7 per cent	10,000 00	12,300 00
Baltimore & Ohio R. R. (S. W. div.) 4½ per cent.	50,000 00	51,000 00
Chicago, Burlington & Quincy R. R., 5 per cent.	100,000 00	103,000 00
Chicago, Milwaukee & St. Paul R. R. (terminal), 5 per cent	75,000 00	77,250 00
Chicago, Milwaukee & St. Paul R. R. (C. & P. W. div.), 5 per cent	25,000 00	26,500 00
Chicago, Milwaukee & St. Paul R. R. (consoli- dated), 7 per cent	25,000 00	31,500 00
Chicago & North Western R. R., 5 per cent . . .	74,000 00	80,660 00
Chicago & North Western R. R., 7 per cent . . .	50,000 00	69,500 00
Chicago, Rock Island & Pacific R. R., 6 per cent.	60,000 00	72,600 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., (S. & C. div.) 4 per cent	50,000 00	45,500 00
Denver & Rio Grande R. R., 4 per cent	60,000 00	47,400 00
Indianapolis & Vincennes R. R., 7 per cent . . .	65,000 00	78,000 00
Lehigh Valley Terminal R. R., 5 per cent	50,000 00	53,750 00
Louisville & Nashville R. R., 5 per cent	50,000 00	50,875 00
Michigan Central R. R., 5 per cent	40,000 00	46,800 00
New York Central & Hudson R. R. R., 7 per cent.	30,000 00	36,750 00
New York, Lack. & Western R. R., 6 per cent . .	29,000 00	36,395 00
Pittsburg, Fort Wayne & Chicago R. R. stock . .	15,000 00	23,100 00
Western Pennsylvania R. R., 4 per cent	50,000 00	50,000 00
West Short R. R., guaranteed 4 per cent	50,000 00	50,750 00
Totals	\$1,413,000 00	\$1,570,880 00
Total market value of stocks and bonds		\$1,570,880 00

Cash in Company's principal office	\$ 6,835 22
Cash deposited in bank	610,280 19
Interest due and accrued on bonds	23,469 99
Interest due and accrued on bank deposits	568 19
Gross premiums in course of collection not more than three months due	473,326 93
Bills receivable, not matured, taken for fire, marine and inland risks.	20,427 13
All other property belonging to the Company	16,674 32
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 3,585,958 98

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 310,146 54
Losses resisted, including interest, costs and other expenses thereon	19,597 66
Total gross amount of claims for losses	\$ 329,744 20
Deduct re-insurance thereon	11,197 00
Net amount of unpaid losses	\$ 318,547 20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,191,995.45; unearned premiums, (50 per cent.)	\$1,095,997 72
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,786,159.36; unearned premiums (<i>pro rata</i>)	979,382 78
Gross premiums received and receivable upon all unexpired inland navigation risks, \$10,817.08; unearned premiums, (50 per cent.)	5,408 54
Total unearned premiums	\$ 2,080,789 04
Amount reclaimable by the insured on perpetual fire insurance policies, Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	8,114 90
All other demands against the Company, absolute and contingent	2,666 66
	69,082 43
Total amount of all Liabilities, except net surplus	\$ 2,479,200 23
Surplus beyond other Liabilities	1,106,758 75
Aggregate amount of all Liabilities, including net surplus	\$ 3,585,958 98

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	\$ 491,842 69	\$ 1,248 60	
Gross premiums on risks written and renewed during the year	3,289,189 78	202,244 22	
Totals	\$3,781,032 47	\$2,203,492 82	
Deduct premiums and bills in course of collection at this date	471,585 37	1,741 58	
Entire premiums collected during the year	\$3,309,447 12	\$ 201,751 24	
Deduct re-insurance, rebate, abatement and return premiums	582,725 38	19,279 59	
	\$2,726,721 74	\$ 182,471 65	
Net cash actually received for premiums			\$ 2,909,193 39
Received for interest on bank deposits			6,360 62
Received for interest and dividends on stocks, bonds and collateral loans			39,848 50
Income received from all other sources			39,573 95
Deposit premiums received for perpetual fire risks			\$ 5,529 95
Aggregate amount of Income actually received during the year in cash			\$ 2,994,975 56

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks	
Gross amount actually paid for losses (including \$180,358.36, losses occurring in previous years)	\$1,843,554 93	\$ 124,410 41	
Deduct all amounts received for salvages and re-insurance in other companies	47,987 48	33,345 80	
	\$1,795,567 45	\$ 91,064 61	
Net amount paid during the year for losses			\$ 1,886,632 06
Paid for commissions or brokerage			539,110 29
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			130,554 22
Paid for State and local taxes in this and other States			82,989 00
All other payments and Expenditures			122,542 32
Amount of deposit premiums returned during the year on perpetual fire risks			\$ 268 00
Aggregate amount of actual Expenditures during the year in cash			\$ 2,761,827 89

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	\$ 367,788,459	\$ 3,715,061 45	\$ 371,560 00	\$ 14,275 88
Written or renewed during the year	318,543,777	3,289,189 78	32,577,433 00	202,244 22
Totals	\$ 686,332,236	\$ 7,004,251 23	\$32,948,993 00	\$ 216,520 10
Deduct those expired and marked off as terminated	287,036,093	2,966,980 81	32,679,443 00	205,376 02
In force at end of the year	\$ 399,296,143	\$4,037,270 42	\$ 269,550 00	\$ 11,144 08
Deduct amount re-insured	5,440,040	59,115 61	9,000 00	327 00
Net amount in force, December 31, 1891	\$ 393,856,103	\$ 3,978,154 81	\$ 260,550 00	\$ 10,817 08

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$190,531.004 00	\$ 2,191,995 45	1-2	\$ 1,095,997 72
1890	Two years	1,312,617 00	7,540 73	1-4	1,585 18
1891		4,396,886 00	41,516 82	3-4	31,137 60
1889	Three years	35,897,057 00	290,139 95	1-6	48,356 66
1890		39,625,891 00	342,794 37	1-2	171,397 18
1891		56,836,778 00	429,286 01	5-6	357,738 35
1888	Four years	2,190,496 00	13,500 78	1-8	1,687 60
1889		793,822 00	7,662 66	3-8	2,873 50
1890		1,199,682 00	9,926 05	5-8	6,203 80
1891	Five years	1,492,130 00	15,896 24	7-8	13,909 21
1887		9,744,339 00	96,153 81	1-10	9,615 38
1888		11,031,343 00	116,468 27	3-10	34,940 48
1889	Over five years	10,152,139 00	108,235 23	1-2	54,117 61
1890		14,050,479 00	142,798 96	7-10	99,959 27
1891		14,070,818 00	156,588 68	9-10	140,929 81
		530,622 00	7,650 80	pro rata	4,631 15
Totals		\$393,856,103 00	\$ 3,978,154 81		\$ 2,075,380 50

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 30,356,547 81
Losses paid from organization to date	18,197,124 97
Losses incurred during the year: fire, \$1,923,643.76; marine, \$93,564.61; total	2,017,208 37

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,627,890 79
Premiums received	48,248 27
Losses paid	12,924 64
Losses incurred	13,969 44

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		\$ 428,355 00
Interest due and accrued on all said mortgage loans		4,247 66
Value of lands mortgaged, exclusive of buildings	\$ 646,850 00	
Value of buildings mortgaged, insured for \$269,525.00 as collateral	563,850 00	
Total value of said mortgaged premises	\$1,210,700 00	

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Cook county, Ill., bonds, 7 per cent.	\$ 5,000 00	\$ 5,000 00
Chicago, Ill., bonds, 7 per cent.	15,000 00	15,400 00
Chicago, Ill., bonds, 4 per cent.	25,000 00	25,500 00
Washington county bonds, 6 per cent.	15,000 00	15,000 00
Cincinnati, O., Sandusky fund bonds, 5 per cent.	40,000 00	42,600 00
Totals	\$ 100,000 00	\$ 103,500 00
Total market value of stocks and bonds		\$ 103,500 00
Cash in the Company's principal office		\$ 3,793 83
Cash deposited in bank		42,428 16
Interest due and accrued on bonds		1,341 67
Gross premiums in course of collection, not more than three months due		49,209 18
All other property belonging to the Company		823 22
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 633,609 35

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,826 56
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	9,081 14
Losses resisted, including interest, costs and other expenses thereon	3,000 00
Net amount of unpaid losses	\$ 17,907 70
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$225,953.59; unearned premiums (50 per cent.)	\$ 112,976 75
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$334,752.39; unearned premiums (<i>pro rata</i>)	182,712 94
Total unearned premiums	\$ 295,689 69
Cash dividends to stockholders remaining unpaid	3 00
All other demands against the Company, absolute and contingent	9,841 96
Total amount of all Liabilities, except capital stock and net surplus	\$ 323,442 35
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	110,167 00
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 633,609 35

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. \$ 40,153 29
Gross premiums on risks written and renewed during the year	428,262 43
Total	\$ 468,415 72
Deduct premiums and bills in course of collection at this date	49,209 81
Entire premiums collected during the year	\$ 419,205 91
Deduct re-insurance, rebate, abatement and return premiums	75,619 82
Net cash actually received for premiums	\$ 343,586 09
Received for interest on mortgages	22,246 08
Received for interest and dividends on stocks, bonds and collateral loans	8,525 00
Aggregate amount of Income actually received during the year in cash	\$ 374,357 17

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	
Gross amount actually paid for losses (including \$7,713.99, losses occurring in previous years)	\$ 180,414 20	
Deduct all amounts received for salvages and re-insurance in other companies	12,656 84	
Net amount paid during the year for losses	\$ 167,757 36	
Cash dividends actually paid stockholders	11,997 00	
Paid for commissions or brokerage	77,332 71	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	23,327 50	
Paid for State and local taxes in this and other States	7,724 52	
All other payments and Expenditures	31,117 37	
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 319,256 46</u>	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 42,518,130	\$ 536,927 48
Written or renewed during the year	34,630,253	428,262 43
Totals	\$ 77,148,383	\$ 965,189 91
Deduct those expired and marked off as terminated	29,290,509	371,586 04
In force at the end of the year	\$ 47,857,874	\$ 393,603 87
Deduct amount re-insured	2,520,876	32,897 98
Net amount in force December 31, 1891	<u>\$ 45,336,998</u>	<u>\$ 560,705 89</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1891	One year or less.	\$ 16,594,532 00	\$ 225,953 50	1-2	\$ 112,976 75
1890	Two years.	157,482 00	1,600 84	1-4	400 21
1891		131,836 00	1,222 99	3-4	916 25
1889	Three years.	6,547,526 00	73,845 34	1-6	12,307 56
1890		7,839,693 00	87,245 36	1-2	43,622 68
1891	Four years.	9,223,396 00	102,825 74	5-6	85,688 12
1888		8,500 00	96 91	1-8	12 11
1889	Five years.	6,967 00	61 29	3-8	22 98
1890		15,480 00	144 21	5-8	90 13
1891	Six years.	28,516 00	298 33	7-8	261 04
1887		774,318 00	11,468 15	1-10	1,146 18
1888	Seven years.	576,924 00	8,349 24	3-10	2,504 77
1889		637,528 00	9,350 66	1-2	4,275 33
1890	Eight years.	1,014,125 00	14,770 17	7-10	10,339 10
1891		1,780,175 00	23,473 16	9-10	21,125 85
Totals		<u>\$ 45,336,998 00</u>	<u>\$ 560,705 89</u>		<u>\$ 293,689 69</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,026,619 35
Losses paid from organization to date	1,684,132 09
Total amount of cash dividends declared since the Company commenced business	149,667 00
Total amount of the Company's stock owned by the directors at par value	150,300 00
Losses incurred during the year: fire	176,677 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	<u>25,000 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 446,772 00
Premiums received	6,420 79
Losses paid	1,049 37
Losses incurred	1,183 21

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	779,300 00
Value of lands mortgaged, exclusive of buildings	\$ 1,024,775 00
Value of buildings mortgaged (insured for \$722,400.00 as collateral)	981,750 00
Total value of said mortgaged premises	\$ 2,006,525 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
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 Dallas, Texas	12,000 00	12,360 00
City of East Portland, Oregon	25,000 00	28,500 00
City of Erie, Pennsylvania.	10,000 00	10,300 00
City of Hartford	15,000 00	15,000 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 New Britain.	15,000 00	15,750 00
City of Richmond, Va.	50,000 00	50,000 00
City of Urbana, Ohio	15,000 00	15,900 00
Mankato, Minn., Board of Education	15,000 00	15,000 00
School District No. 24, Marion County, Oregon.	13,000 00	14,170 00
Toledo, Ohio, Board of Education	10,000 00	10,500 00
Coffee County, Kansas	10,000 00	10,000 00
Wapello County, Iowa	8,000 00	8,000 00
Minneapolis Gas-Light Co.	25,000 00	26,250 00
Black Rock & Salisbury Beach St. R. R. Co.	10,000 00	9,500 00
Broadway and Seventh Avenue R. R. Co.	20,000 00	21,200 00
Chicago, Burlington and Quincy R. R. Co.	7,000 00	6,650 00
Chicago, Burl. & Quincy R. R. Co., convertible.	6,900 00	7,728 00
Cincinnati, Dayton and Ironton R. R. Co.	15,000 00	14,325 00
Dayton and Michigan R. R. Co.	25,000 00	26,250 00
Detroit, Lans'g & North'n R. R. Co., guaranteed	2,000 00	2,100 00
Grand Rapids, Det. & Lans'g R. R. Co., guar	3,000 00	3,000 00
Michigan Central R. R. Co.	20,000 00	24,000 00
New York and New England R. R. Co.	60,000 00	61,200 00
N. Y., N. Haven & Hartford R. R. Co., guar	40,000 00	50,800 00
Quincy, Alton and St. Louis R. R. Co.	49,000 00	49,000 00

CONNECTICUT FIRE INSURANCE COMPANY.

<i>Bonds.</i>	Par value.	Market value.
West Chicago St. R. R. Co.	10,000 00	10,000 00
Helena, Montana, sewerage	17,000 00	17,595 00
Central Safety Deposit Co., Chicago	25,000 00	25,625 00
Chamber of Commerce Safety Vault Co., Chicago	10,000 00	10,200 00
Traders' Safe and Trust Co., Chicago	10,000 00	10,000 00
Northwestern Telegraph Company	10,000 00	11,200 00

<i>Shares of Stock.</i>		
	Par value.	Market value.
114 Boston and Albany R. R. Co.	11,400 00	22,572 00
25 Boston and Albany R. R. Co. 10 per cent. paid	2,800 00	3,024 00
690 Chicago, Burlington and Quincy R. R. Co.	60,000 00	74,520 00
150 Chicago and Northwestern R. R. Co.	15,000 00	17,250 00
220 Chicago, Rock Island and Pacific R. R. Co.	22,000 00	19,550 00
200 Det., Lansing & Northern R. R. Co., pref.	20,000 00	8,000 00
300 N. Y. Central & Hudson River R. R. Co.	30,000 00	35,400 00
300 N. Y. N Haven & Hartford R. R. Co.	30,000 00	67,500 00
300 Pittsburgh, Ft. Wayne & Chicago R. R. Co.	30,000 00	45,900 00
310 Importers & Traders Nat Bank, New York	31,000 00	155,000 00
100 Etna National Bank, Hartford	10,000 00	11,500 00
93 Charter Oak National Bank, Hartford	9,300 00	9,486 00
125 Farmers & Mechanics Nat. Bank, Hartford	12,500 00	13,375 00
185 First National Bank, Hartford	18,500 00	19,240 00
300 Hartford National Bank, Hartford	30,000 00	45,000 00
100 Mercantile National Bank, Hartford	10,000 00	8,000 00
412 National Exchange Bank, Hartford	20,600 00	25,955 00
150 Phoenix National Bank, Hartford	15,000 00	18,750 00
45 Connecticut Trust & Safe Dep. Co., Hartford	4,500 00	6,300 00
167 First National Bank, Minneapolis, Minn.	16,700 00	25,050 00
11 Second National Bank, New Haven, Conn.	1,100 00	1,870 00
600 Northwestern Telegraph Co., guaranteed	30,000 00	30,000 00

Totals	\$1,147,300 00	\$1,408,101 00
Total market value of stocks and bonds		\$ 1,408,101 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Praet & Whitney Co.'s stk, Hartford \$	6,000 00	8,400 00	\$ 4,300 00
Amount loaned on Collaterals			\$ 4,300 00
Cash in the Company's office			730 67
Cash deposited in bank			189,891 85
Net premiums in course of collection, not more than three months due			150,304 73
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 2,632,228 25

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 152,586 81
Losses resisted, including interest, cost and other expenses thereon	15,396 04
Net amount of unpaid losses	\$ 167,982 85
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$843,009.73; unearned premiums (50 per cent.)	\$ 421,504 87
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$894,138.20; unearned premiums (<i>pro rata</i>)	492,151 37
Total unearned premiums	913,656 24
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,081,639 09
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other Liabilities	550,589 16
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 2,632,228 25

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	From fire risks.	
Deduct re-insurance, rebate, abatement and return premiums	\$1,539,641 61	
	259,804 61	
Net cash actually received for premiums		\$ 1,279,837 00
Received for interest on mortgages		48,316 71
Received for interest and dividends on stocks, bonds and collateral loans		65,900 25
Aggregate amount of Income actually received during the year in cash.		<u>\$ 1,394,053 96</u>

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$95,206.07, losses occurring in previous years).	\$	761,101 80
Cash dividends actually paid stockholders		80,000 00
Paid for commissions or brokerage		234,157 73
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		102,440 07
Paid for State and local taxes in this and other States		28,438 48
All other payments and Expenditures		99,620 77
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,305,758 85</u>

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	\$125,165,861	\$ 1,539,287 28
	127,155,488	1,539,641 61
Totals	\$252,321,349	\$ 3,078,928 80
Deduct those expired and marked off as terminated	112,501,555	1,341,780 96
Net amount in force December 31, 1891	\$139,819,794	<u>\$ 1,737,147 93</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$62,842,721 00	\$ 843,009 73	1-2	\$ 421,504 87
1890	Two years	664,639 00	5,388 10	1-4	1,347 03
1891		803,296 00	9,515 22	3-4	7,136 42
1889	Three years	13,282,479 00	145,260 67	1-6	24,210 11
1890		16,354,605 00	173,944 84	1-2	86,972 42
1891		18,967,675 00	209,731 17	5-6	174,775 98
1888	Four years	213,489 00	2,071 23	1-8	258 90
1889		205,779 00	2,130 53	3-8	798 95
1890		447,617 00	4,511 76	5-8	2,819 85
1891		382,641 00	4,063 66	7-8	3,555 70
1887	Five years	3,723,880 00	48,754 21	1-10	4,875 42
1888		4,240,010 00	54,459 49	3-10	16,337 84
1889		4,934,938 00	66,152 65	1-2	33,076 33
1890		5,843,126 00	76,763 95	7-10	53,734 77
1891		6,912,869 00	91,390 72	9-10	82,251 65
Totals		\$139,819,794 00	\$ 1,737,147 93		<u>\$ 913,656 24</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$13,579,183 44
Losses paid from organization to date	7,615,767 66
Total amount cash dividends declared since the Company commenced business	1,665,000 00
Total amount of the Company's stock owned by the directors at par value	76,300 00
Amount loaned to officers and directors	13,300 00
Amount loaned to stockholders, not officers	19,800 00
Losses incurred during the year: fire	<u>804,919 54</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,232,496 00
Premiums received	18,893 13
Losses paid	4,047 13
Losses incurred	2,811 03

Continental Insurance Company,

OF

NEW YORK, NEW YORK.

Incorporated November, 1852.

F. C. MOORE, President.

EDWARD LANNING, Secretary.

I. CAPITAL.

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

II. ASSETS.

Value of real estate owned by the Company (unencumbered)	\$ 734,360 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	155,235 00
Interest due and accrued on all said bond and mortgage loans	3,228 40
Value of the lands mortgaged, exclusive of buildings	\$ 209,950 00
Value of buildings mortgaged (insured for \$188,550 as collateral)	213,950 00
Total value of said mortgaged premises	\$ 423,900 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
250 American Exchange National Bank	\$ 25,000 00	\$ 37,500 00
69 Bank of America	6,900 00	13,800 00
50 Bowery Bank	5,000 00	15,000 00
1200 Mechanics' National Bank	30,000 00	57,000 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	9,932 00
200 Central Trust Co.	20,000 00	240,000 00
500 Chicago, St. P., M. & O. Ry. Co., preferred,	50,000 00	55,000 00
1000 Cleveland, C., C. & St. L. Ry. Co., preferred,	100,000 00	95,000 00
500 Lake Shore & M. S. Ry. Co.	50,000 00	61,500 00
1770 New York & Harlem R. R. Co., guar.	88,500 00	221,250 00
256 New York, New Haven, & H. R. R. Co.	25,600 00	57,600 00
1000 Pennsylvania R. R. Co.	50,000 00	57,000 00
5000 Pittsburg, McK. & Y. R. R. Co., guar.	250,000 00	300,000 00
1000 United N. J. R. R. Canal Co., guaranteed	100,000 00	225,000 00
<i>Bonds.</i>		
Atlantic and Gulf R. R. Co., 1st Mortgage, 7 per cent., 1897	44,000 00	48,400 00
Cedar Rapids, Ia. Falls & N. W. Ry. Co., 1st guar. Mortgage, 6 per cent., 1920, Reg.	50,000 00	50,000 00
Central R. R. & B'k'g Co. of Ga., Tripartite 1st Mortgage, 7 per cent., 1893, Reg.	100,000 00	101,000 00
Chicago, R. I. & Pac. R. R. Co., Coll. and Ext. 1st Mortgage 5 per cent., 1934	100,000 00	101,000 00
Chi., Mil. & St. P. Ry. Co., 1st Mortgage 6 per cent., 1910 (C. & P. Div.) Reg.	50,000 00	57,500 00

<i>Bonds.</i>	Par value.	Market value.
Chicago & N. W. Ry. Co., 1st Mortgage Sinking Fund 6 per cent. Reg., 1929	50,000 00	57,500 00
Chicago, St. P., M. & O. Ry. Co., 1st Con. Mortgage 6 per cent., 1930, Reg	100,000 00	120,000 00
Columbia & G. R. Co., 1st Mortgage 6 per cent., 1914, Reg.	50,000 00	50,000 00
Elmira, C. & N. R. R. Co., preferred 1st Mortgage 6 per cent., 1914, Reg.	50,000 00	55,000 00
Erie Railway Co., Consolidated 1st Mortgage 7 per cent., 1920, Reg.	50,000 00	67,500 00
Georgia, C. & N. Ry. Co., guar. 1st Mortgage 5 per cent., 1929	25,000 00	25,000 00
Grand Rapids, L. & D. R. R. Co., guar. 1st Mortgage 5 per cent., 1927	50,000 00	47,500 00
Ind., Bloomington & W. Ry. Co., preferred 1st Mortgage 7 per cent., 1900, Reg.	135,000 00	155,250 00
Kentucky Central Railway Co., 1st Mortgage 4 per cent., 1937	50,000 00	41,000 00
Midland R. R. Co. of New Jersey, 1st Mortgage 6 per cent., 1910	50,000 00	58,000 00
Mil., L. S. & Western Railway Co., 1st Consolidated Mortgage 6 per cent., 1921, Reg.	100,000 00	123,000 00
Morris and Essex Railroad Co., 1st Con. guar. 7 per cent., 1921, Reg.	50,000 00	67,500 00
New York Central and Hudson River Railway Co., Deb 5 per cent., 1904	50,000 00	54,000 00
New York, Lackawanna and Western Ry. Co., 1st Mortgage 6 per cent., 1921, Reg.	50,000 00	62,500 00
New York, L. E. & Western R. R. Co., 1st Mortgage 6 per cent. prior lien, 1908, Reg.	50,000 00	55,000 00
Raleigh and Augusta Air Line R. R. Co., 6 per cent. 1st Mortgage, 1926	50,000 00	55,000 00
Richmond and Danville R. R. Co., 1st Mortgage 6 per cent., 1915	50,000 00	55,000 00
St. Paul, Minn. & Manitoba Ry. Co., 6 per cent., (Dak. Extension), 1910, Reg.	100,000 00	115,000 00
Western Union Telegraph Co., Collateral Trust, 5 per cent.	100,000 00	100,000 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 4½ per cent., 1915	25,000 00	27,500 00
South Carolina 6 per cent. Con. "Brown," 1893	12,000 00	11,400 00
U. S. Reg. 6 per cent., Currency	443,000 00	523,505 00
New York City Reg. 3 per cent., 1919	5,000 00	5,000 00
Totals	\$3,005,140 00	\$3,941,887 00
Total market value of stocks and bonds		\$ 3,941,887 00
Cash in the Company's principal office		28,756 18
Cash deposited in bank		423,478 97
Interest due and accrued on stocks		32,766 50
Interest due and accrued on collateral loans		391 70
Gross premiums in course of collection, not more than three months due		293,825 01
Bills receivable, not matured, taken for fire, marine and inland risks.		184,267 78
All other property belonging to the Company		8,592 17
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 5,806,784 71

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 261,483 91
Losses resisted, including interest, costs and other expenses thereon	29,370 00
Total gross amount of claims for losses	\$ 290,853 91
Deduct re-insurance thereon	16,568 14
Net amount of unpaid losses	\$ 274,285 77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,447,047.65; unearned premiums, (50 per cent.)	\$ 723,523 83
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,548,162.65; unearned premiums (<i>pro rata</i>)	1,913,251 47

Total unearned premiums	\$ 2,636,775 30
Principal unpaid on Scrip or certificates of profits which have been authorized or ordered to be redeemed	30,334 00
Interest due and declared remaining unpaid or uncalled for	6,188 28
Cash dividends to stockholders remaining unpaid	651 00
Reserved for Contingencies	150,000 00
All other demands against the Company, absolute and contingent.	62,789 12
<hr/>	
Total amount of all Liabilities, except capital stock and net surplus.	\$ 3,161,023 47
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	1,645,761 24
<hr/>	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 5,806,784 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.	From fire risks. \$ 349,854 51	
Gross premiums on risks written and renewed during the year	2,795,876 39	
<hr/>		
Totals	\$3,146,730 90	
Deduct premiums and bills in course of collection at this date	478,092 79	
<hr/>		
Entire premiums collected during the year	\$2,668,638 11	
Deduct re-insurance, rebate, abatement and return premiums.	259,369 86	
<hr/>		
Net cash actually received for premiums	\$ 2,409,268 25	
Received for interest on bonds and mortgages	8,363 57	
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources	206,510 82	
Income received from all other sources	36,399 16	
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Aggregate amount of Income actually received during the year in cash	\$ 2,660,543 80	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$221,756.42, losses occurring in previous years)	On fire risks. \$1,473,524 48	Marine and inland risks. \$ 9,731 28	
Deduct all amounts received for salvages, and re-insurance in other companies	60,617 39		
<hr/>			
Net amount paid during the year for losses	\$1,412,907 09	\$ 9,731 28	
Cash dividends actually paid stockholders			\$ 1,422,638 37
Scrip or Certificates of profits redeemed in cash, and interest paid to Scrip-holders			140,861 00
Paid for commissions or brokerage.			791 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			512,190 50
Paid for State and local taxes in this and other States			256,495 11
All other payments and Expenditures			58,692 30
<hr/>			200,936 32
<hr/>			
Aggregate amount of actual Expenditures during the year in cash			\$ 2,592,604, 60

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire Risks. \$ 579,440,647	Premiums thereon. \$ 4,064,100 29
Written or renewed during the year	334,452,338	2,796,876 39
<hr/>		
Totals	\$ 913,892,985	\$ 7,760,976 68
Deduct those expired and marked off as terminated	371,210,594	2,692,609 58
<hr/>		
In force at the end of the year	\$ 542,682,391	\$ 5,068,467 10
Deduct the amount re-insured	7,824,162	73,256 79
<hr/>		
Net amount in force December 31, 1891	\$ 534,858,229	\$ 4,995,210 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less	\$170,017,517 00	\$ 1,447,047 66	1-2	\$ 723,523 83
1890	Two years	1,865,260 00	8,628 72	1-4	2,157 18
1891		1,328,842 00	6,495 72	3-4	4,871 79
1889	Three years	55,632,899 00	399,720 00	1-6	66,620 00
1890		65,639,156 00	449,082 07	3-6	224,541 03
1891		70,157,020 00	485,791 35	5-6	404,826 13
1888	Four years	918,534 00	9,110 89	1-8	1,138 86
1889		720,350 00	5,125 57	3-8	1,922 08
1890		1,718,768 00	8,419 04	5-8	5,261 90
1891		1,257,331 00	7,810 60	7-8	6,834 27
1887	Five years	26,649,965 00	351,451 65	1-10	35,145 16
1888		28,281,486 00	377,967 42	3-10	113,390 22
1889		28,671,392 00	390,867 03	5-10	195,433 52
1890		34,072,471 00	450,710 28	7-10	315,497 20
1891	Various years, more than 5 years	47,398,880 00	592,677 65	9-10	533,409 89
		528,358 00	4,304 66	Pro rata	2,202 24
Totals		\$534,858,229 00	\$ 4,995,210 31		\$ 2,636,775 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 49,547,863 10
Losses paid from organization to date	27,626,927 21
Total amount of cash dividends declared since the Company commenced business	4,890,247 36
Losses incurred during the year	1,456,276 84
Total amount of Company's stock owned by the directors at par value	171,600 00
Total amount loaned to officers and directors	1,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,173,060 00
Premiums received	20,584 51
Losses paid	1,854 74
Losses incurred	4,888 20

The Delaware Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Organized and Incorporated April 10, 1835.

TATTNALL, PAULDING, President.

HENRY LYLBURN, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 702,875 00

II. ASSETS.

Value of real estate owned by the Company (unencumbered)	\$ 145,000 00
Loans upon bond and mortgage (first liens), upon which not more than one year's interest is due	137,200 00
Interest due and accrued on all said bond and mortgage loans	1,525 05
Value of the lands mortgaged, exclusive of buildings	\$ 187,000 00
Value of buildings mortgaged (insured for \$100,500, as collateral)	146,000 00
Total value of said mortgaged premises	\$ 333,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Bonds of the City of Philadelphia	\$ 85,000 00	\$ 105,595 00
Bonds of the Lehigh Valley R. R. Co.	25,000 00	25,250 00
Bonds of the City of St. Louis	100,000 00	105,000 00
Bonds of the American Steamship Co	40,000 00	42,600 00
Bonds of the City of Newark, N. J.	75,000 00	73,500 00
Bonds of the City of Camden, N. J.	30,000 00	30,000 00
Bonds of the Philadelphia and Reading R. R. Co.	25,000 00	27,500 00
Bonds of the Allentown Terminal R. R. Co.	100,000 00	103,500 00
Bonds of the Lehigh Valley R. R. Co., cons	50,000 00	50,000 00
Bonds of the Pennsylvania and New York Canal and R. R. Co.	100,000 00	101,000 00
Philadelphia, Wilmington and Baltimore R. R. Co. trust certificates	50,000 00	50,000 00
Compromise Bonds, State of Tennessee	30,000 00	30,000 00
Philla. & Reading R. R. Co. car trust loan.	36,500 00	26,645 00
Stock of the Pennsylvania R. R. Co.	40,000 00	40,000 00
Bonds of the Pittsburgh, Youngstown and Ashtabula R. R. Co.	25,000 00	28,500 00
Bonds of the Baltimore Belt R. R. Co.	40,000 00	41,600 00
Bonds of the Northern Pacific R. R. Co., Pend D'Oreille division	40,000 00	41,000 00
Scrip Atlantic Mutual Insurance Co.	7,000 00	7,140 00
	140 00	140 00
Totals	\$ 898,640 00	\$ 928,970 00

Total market value of stocks and bonds \$ 928,970 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
100 shares Pennsylvania Steel Co.	\$ 10,000 00	\$ 14,900 00	\$ 30,000 00
100 shares Northern Pacific R. R. Co.'s preferred	10,000 00	7,075 00	
200 shares Pennsylvania R. R. Co.	10,000 00	11,400 00	25,000 00
100 shares A. T. & S. F. R. R. Co.	10,000 00	4,500 00	
625 shares Lehigh Valley R. R.	31,250 00	31,484 38	40,000 00
600 shares Baltimore and Ohio R. R. Co., common	60,000 00	51,000 00	
100 shares Northern Pacific R. R. Co., common	10,000 00	2,600 00	25,000 00
400 shares Pennsylvania R. R. Co.	20,000 00	22,800 00	
300 shares Philadelphia and Reading R. R. Co.	15,000 00	6,000 00	
Totals	\$ 176,250 00	\$ 151,759 38	\$ 120,000 00

Amount loaned on Collaterals	\$ 120,000 00
Cash in the Company's principal office	3,145 68
Cash deposited in bank	58,234 44
Interest due and accrued on collateral loans	285 56
Gross premiums in course of collection	106,857 94
Bills receivable, not matured, taken for fire, marine and inland risks	23,424 28
All other property belonging to the Company	12,274 28
Aggregate amount of all the Assets of the Company, stated at their actual value.	\$ 1,536,917 23

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 33,160 41
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	63,809 00
Losses resisted, including interest, costs and other expenses thereon	500 00
Net amount of unpaid losses	\$ 97,469 41
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$274,364.68; unearned premiums (50 per cent.)	\$ 137,182 34
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$116,912.68; unearned premiums (<i>pro rata</i>)	78,221 57

Gross premiums (cash and bills), received and receivable on all marine time hull risks, \$49,428.83; unearned premiums (50 per cent.)	24,714 42	
Gross premiums received and receivable on all marine risks, \$18,876.74; unearned premiums (100 per cent.)	18,876 74	
Total unearned premiums		\$ 258,995 07
Amount reclaimable by the insured on perpetual fire insurance policies		74,606 44
Principal unpaid on scrip or certificates of profit which have been authorized or ordered to be redeemed		4,110 00
Interest due and declared remaining unpaid or uncalled for		3,902 10
Cash dividends to stockholders remaining unpaid		1,683 75
All other demands against the Company, absolute and contingent		12,296 66
Total amount of all Liabilities, except capital stock and net surplus		\$ 453,063 43
Joint-stock capital actually paid up in cash		702,875 00
Surplus beyond capital and all other Liabilities		380,973 80
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$ 1,536,917 23

IV. INCOME DURING THE YEAR.

	From	Marine and	
	fire risks,	inland risks.	
Gross premiums received in cash without any deduction, (including \$57,219.74, premiums of previous years	\$ 408,410 91	\$ 344,483 29	
Deduct only re-insurance, rebate, abatement and return premiums	94,818 14	42,481 04	
	\$ 313,592 77	\$ 302,002 25	
Net cash actually received for premiums			\$ 615,595 02
Received for interest on bonds and mortgages			4,630 71
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources			46,298 95
Income from all other sources			2,300 03
Deposit premiums (less 5 per cent.), received from perpetual fire risks		\$ 3,481 85	
Aggregate amount of Income actually received during the year in cash			\$ 668,824 72

V. EXPENDITURES DURING THE YEAR.

	On	Marine and	
	fire risks,	inland risks.	
Gross amount actually paid for losses	\$ 186,585 58	\$ 185,133 80	
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurance in other companies	15,886 46	21,415 10	
	\$ 170,699 12	\$ 163,718 70	
Net amount paid during the year for losses			\$ 334,417 82
Cash dividends actually paid to stockholders			105,431 25
Scrip or certificates of profits redeemed in cash			22,325 00
Paid for commissions or brokerage			70,810 38
Paid for salaries of officers, general and special agents, and all employes			68,692 43
Paid for State and local taxes in this and other States			15,182 45
All other payments and Expenditures			79,398 93
Amount of deposit premiums returned during the year on perpetual fire risks		\$ 1,856 50	
Aggregate amount of actual Expenditures during the year in cash			\$ 696,258 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890	\$21,799,322 00	\$ 239,134 91	\$ 6,275,305 00	\$ 42,155 25
Written or renewed in 1891	41,248,358 00	445,070 26	41,766,079 00	344,683 29
Totals	\$63,047,680 00	\$ 684,205 17	\$48,041,384 00	\$ 386,838 54
Deduct expirations and cancellations	26,974,293 00	273,037 78	44,192,516 00	343,047 38

THE DELAWARE INSURANCE COMPANY.

In force Dec. 31, 1891 . . .	\$36,073,387 00	\$ 411,167 39	\$ 3,848,868 00	\$ 43,791 16
Deduct amount re-insured . .	1,996,902 00	19,890 03		
Net amount in force Dec. 31, 1891	\$34,076,485 00	\$ 391,277 36	\$ 3,848,868 00	\$ 43,791 16

Perpetual Risks.

Perpetual risks in force on the 31st of December of the preceding year	\$ 3,000,437 00	\$ 76,724 50
Perpetual risks written during the year	140,350 00	3,546 10
Totals	\$ 3,140,787 00	\$ 80,270 60
Deduct those marked off as cancelled	58,800 00	1,737 50
In force December 31, 1891	\$ 3,081,987 00	\$ 78,533 10
Losses incurred on perpetual risks during the year	\$ 632 36	
Losses paid on perpetual risks during the year	632 36	

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$23,220,648 00	\$ 274,364 68	1-2	\$ 137,182 34
1891	Two years	113,041 00	1,088 41	1-4	272 10
1890		276,463 00	2,215 33	3-4	1,661 50
1889	Three years	1,234,253 00	12,483 10	1-6	2,080 52
1890		1,505,506 00	16,058 68	1-2	8,029 34
1891	Four years	3,560,410 00	40,650 13	5-6	33,875 11
1891		61,450 00	599 23	7-8	524 33
1887	Five years	141,575 00	1,851 47	1-10	185 15
1888		221,300 00	2,984 00	3-10	895 20
1889	Six years	578,560 00	6,669 18	1-2	3,334 59
1890		754,770 00	8,332 57	7-10	5,832 80
1891	Seven years	2,278,009 00	23,533 83	9-10	21,180 49
1890		8,500 00	220 60	9-12	165 00
1891	Totals	5,000 00	25 00	11-12	22 92
1890		3,500 00	168 75	11-14	131 88
1891		3,500 00	33 00	13-14	30 64
Totals		\$34,076,485 00	\$ 391,277 36		\$ 215,403 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$27,151,879 00
Total amount of cash dividends declared since the Company commenced business	2,367,412 25
Total amount of the Company's stock owned by the directors at par value	45,525 00
Losses paid from organization to date	16,031,524 15
Fire losses incurred during the year	199,283 67
Marine losses incurred during the year	188,735 29

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 85,290 00
Premiums received	1,095 67
Losses paid	566 08
Losses incurred	566 08

The Denver Insurance Company,

OF

DENVER COLORADO.

Incorporated December 6, 1888.

CHARLES D. COBB, President.

F. A. THOMPSON, 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	\$	227,765 00
Interest due and accrued on all said mortgage loans		3,911 00
Value of lands mortgaged, exclusive of buildings	\$	360,000 00
Value of buildings mortgaged (insured for \$151,900.00 as collateral)		212,800 00
Total value of said mortgaged premises	\$	572,800 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
236 shares Denver Tramway	\$ 23,600 00	\$ 47,200 00	\$ 10,000 00
300 shares E. F. Hallack Lumber and Mfg Co., Denver	30,000 00	37,500 00	15,000 00
125 shares Nat. Bk. of Commerce	12,500 00	13,750 00	10,000 00
Totals	\$ 66,100 00	\$ 98,450 00	\$ 35,000 00
Amount loaned on collaterals			\$ 35,000 00
Cash in the Company's principal office			265 09
Cash deposited in bank			15,089 93
Interest due and accrued on collateral loans			290 26
Gross premiums in course of collection, not more than three months due			18,428 32
Bills receivable, not matured, taken for fire risks			2,076 67
Agregate amount of all the Assets of the Company stated at their actual value			\$ 302,826 27

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	6,041 04
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		12,205 49
Losses resisted, including interest, costs and other expenses thereon		1,775 00
Total gross amount of claims for losses	\$	20,021 53
Deduct re-insurance thereon		2,435 12
Net amount of unpaid losses	\$	17,586 41
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$24,447.47; unearned premiums (50 per cent.)	\$	12,223 73
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$56,043.99; unearned premiums (<i>pro rata</i>)		30,061 00
Total unearned premiums	\$	42,248 73

Total unearned premiums (<i>bro't forward</i>)	\$ 42,248 73
Due and to become due Phenix Insurance Co. for re-insurance of outside business	26,872 24
All other demands against the Company, absolute and contingent	5,585 61
Total amount of all Liabilities, except capital stock and net surplus	\$ 92,328 99
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	10,497 28
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 302,826 27

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 18,026 51	From fire risks.
Deduct amount of same not collected	610 91	
Net collected	\$ 17,415 60	
Gross premiums on risks written and renewed during the year	150,113 33	
Total	\$ 167,528 93	
Deduct premiums and bills in course of collection at this date	18,428 32	
Entire premiums collected during the year	\$ 149,100 61	
Deduct re-insurance, rebate, abatement and return premiums	62,021 08	
Net cash actually received for premiums	\$ 87,079 53	
Received for interest on mortgages	19,947 05	
Received for interest and dividends on stocks, bonds and collateral loans	2,017 15	
Income received from all other sources	115 00	
Aggregate amount of Income actually received during the year in cash	\$ 109,159 33	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$19,265.64, losses occurring in previous years)	\$ 102,585 40	Fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	6,025 67	
Net amount paid during the year for losses	\$ 96,559 73	
Paid for commissions or brokerage	25,497 66	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,731 27	
Paid for State and local taxes in this and other States	3,136 69	
All other payments and Expenditures	16,982 12	
Aggregate amount of actual Expenditures during the year in cash	\$ 152,907 47	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 12,291,620	\$ 176,496 04
Written or renewed during the year	9,576,408	150,113 33
Totals	\$ 21,868,028	\$ 326,609 37
Deduct those expired and marked off as terminated	9,449,105	179,656 95
In force at the end of the year	\$ 12,418,923	146,952 42
Deduct amount re-insured	6,646,052	66,460 84
Net amount in force December 31, 1891	\$ 5,772,871	\$ 80,491 58

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 2,183,354 00	\$ 24,447 47	1-2	\$ 12,223 73
1889		909,816 00	12,899 56	1-6	2,149 00
1890	} Three years.	1,351,588 00	18,779 90	1-2	9,385 00
1891		700,038 00	9,203 02	5-6	7,669 00
1889	} Five years.	130,080 00	3,190 15	1-2	1,595 00
1890		303,965 00	7,589 38	7-10	5,312 00
1891		194,030 00	4,391 10	9-10	3,951 00
Totals		\$ 5,772,871 00	\$ 80,491 58		\$ 42,284 73

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 463,723 58
Losses paid from organization to date	159,044 20
Total amount of the Company's stock owned by the directors at par value.	46,600 00
Amount loaned to officers and directors	38,125 00
Losses incurred during the year: fire	96,855 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 3,077,422 00
Premiums received	45,791 71
Losses paid	13,223 96
Losses incurred	15,842 24

Detroit Fire and Marine Insurance Co.,

OF

DETROIT MICHIGAN.

Incorporated, February 1, 1866.

WM. A. MOORE, President.

C. L. ANDREWS, 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)	\$ 96,709 29
Loans on mortgage (first liens), upon which not more than one year's interest is due	829,393 37
Loans on mortgage (first liens), upon which more than one year's interest is due	47,790 35
Interest due and accrued on all said mortgage loans	20,989 45
Value of lands mortgaged, exclusive of buildings	\$1,093,576 00
Value of buildings mortgaged (insured for \$609,757.00 as collateral)	1,044,627 00
Total value of said mortgaged premises	\$2,138,203 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Village of Au Sable, Mich., 7 per cent. bonds . . .	\$ 8,000 00	\$ 8,000 00	
Village of Constantine, Mich., 6 per cent. bonds . .	2,500 00	2,500 00	
Public sewer bonds, Detroit, 7 per cent.	500 00	500 00	
Totals.	<u>\$ 11,000 00</u>	<u>\$ 11,000 00</u>	
Total market value of stocks and bonds			\$ 11,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares of Peninsular Savings Bank stock	\$ 10,000 00	\$ 11,000 00	\$ 10,000 00
Amount loaned on collaterals			\$ 10,000 00
Cash in the Company's principal office.			3,683 03
Cash deposited in bank.			28,775 73
Interest due and accrued on bonds			244 83
Interest due on Collateral loans			140 00
Gross premiums in course of collection, not more than three months due. . .			24,477 09
Bills receivable, not matured, taken for fire, marine and inland risks			2,653 44
All other property belonging to the Company			10,100 32
Amount of premiums unpaid on policies which have been issued more than three months			<u>\$ 4,711 35</u>
Aggregate amount of all the Assets of the Company, stated at their actual value.			<u>\$ 1,058,956 89</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,534 30	
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses.	9,946 00	
Net amount of unpaid losses		\$ 12,480 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$137,745.95; unearned premiums (50 per cent.).	\$ 68,872 98	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$128,805.82; unearned premiums (<i>pro rata</i>)	66,756 69	
Total unearned premiums		135,629 67
All other demands against the Company, absolute and contingent		<u>4,570 63</u>
Total amount of all Liabilities, except capital stock and net surplus		\$ 152,680 60
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		<u>506,276 29</u>
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.		<u>\$ 1,058,956 89</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	\$ 26,907 68	\$ 4,331 05
Gross premiums on risks written and renewed during the year	225,316 44	41,809 20
Totals	<u>\$ 252,224 12</u>	<u>\$ 46,140 25</u>
Deduct premiums and bills in course of collection at this date	29,096 78	2,745 10
Entire premiums collected during the year.	\$ 223,127 34	\$ 43,395 15
Deduct re-insurance, rebate, abatement and re- turn premiums	35,452 06	30,000 34
	<u>\$ 187,675 28</u>	<u>\$ 13,394 81</u>

100 DETROIT FIRE AND MARINE INSURANCE COMPANY

Net cash actually received for premiums	\$ 201,070 09
Received for interest on mortgages	53,829 13
Received for interest and dividends on stocks, bonds and collateral loans.	7,680 53
Income received from all other sources	1,469 45
Aggregate amount of Income actually received during the year in cash	\$ 264,049 20

V. EXPENDITURES DURING THE YEAR.

	On	On
	fire risks.	marine and inland risks
Gross amount actually paid for losses (including \$5,029.08; losses occurring in previous years)	\$ 118,502 04	\$ 4,717 56
Net amount paid during the year for losses		\$ 123,219 60
Cash dividends actually paid stockholders		41,000 00
Paid for commissions or brokerage		27,254 43
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		20,404 78
Paid for State and local taxes in this and other States		16,382 15
All other payments and Expenditures		15,313 61
Aggregate amount of actual Expenditures during the year in cash.		\$ 243,574 57

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums Marine and thereon.	inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 21,958,828	\$ 256,190 64	\$ 120,000	\$ 4,655 75
Written or renewed during the year	20,238 057	225,316 63	4,240,481	41,809 20
Totals	\$ 42,223,885	\$ 481,507 27	\$ 4,366,481	\$ 46,464 95
Deduct those expired and marked off as terminated	19,278,457	214,955 50	4,366,481	46,464 95
Net amount in force December 31, 1891	\$ 22,945,428	266,551 77	\$	\$

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$11,628,027 00	\$ 137,745 95	1-2	\$ 68,872 98
1890		7,900 00	60 83	1-4	15 21
1891	Two years.	9,700 00	97 15	3-4	72 86
1889		3,058,195 00	33,537 03	1-6	5,589 51
1890	Three years.	3,352,939 00	36,763 58	1-2	18,381 79
1891		3,593,051 00	38,924 03	5-6	32,436 69
1888	Four years	19,600 00	155 00	1-8	19 38
1889		24,850 00	186 87	3 8	70 07
1890	Five years.	58,200 00	432 00	5-8	270 00
1891		55,700 00	415 88	7-8	363 90
1887	Six years.	217,690 00	3,126 77	1-10	312 68
1888		247,195 00	3,461 89	3-10	1,038 57
1889	Seven years.	227,825 00	3,566 88	1-2	1,783 29
1890		273,221 00	4,338 27	7-10	3,036 79
1891		261,335 00	3,739 94	9-10	3,365 95
Totals		\$22,945,428 00	\$ 266,551 77	. . . . .	\$ 135,629 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,055,658 72
Losses paid from organization to date	2,622,528 23
Total amount of cash dividends declared since the Company commenced business	611,000 00
Total amount of the Company's stock owned by the directors at par value	97,840 00

109323

EAGLE FIRE COMPANY.

101

Amount loaned to officers and directors	13,500 00
Dividends declared payable in stock from organization	250,000 00
Losses incurred during the year: fire, \$124,571.82; marine, \$3,349.37; total	127,921 39

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 89,225 00
Premiums received	1,101 36
Losses paid	250 52
Losses incurred	250 52

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)	\$ 435,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	31,250 00
Interest due and accrued on all said mortgage loans	821 44
Value of lands mortgaged, exclusive of buildings	\$ 20,500 00
Value of buildings mortgaged (insured for \$39,350 as collateral)	39,500 00
Total value of said mortgaged premises	\$ 60,000 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
Oswego and Syracuse R. R., 500	\$ 25,000 00	\$ 46,250 00
Albany and Susquehanna R. R. 100	10,000 00	16,600 00
Utica, Chenango & Susquehanna Valley R. R. 100	10,000 00	13,200 00
Rensselaer and Saratoga R. R. 50	5,000 00	8,500 00
New York, Lackawanna and Western, 100	10,000 00	10,850 00
Valley R. R. 150	15,000 00	16,350 00
New York Central and Hudson River R. R. 300	30,000 00	35,100 00
Lake Shore and Michigan Southern, 100	10,000 00	12,275 00
German American Bank, 50	3,750 00	4,612 50
Mechanics National Bank, 333	16,650 00	25,474 50
Merchants National Bank, 200	5,000 00	9,750 00
Nassau National Bank, 100	5,000 00	8,525 00
Bank of America, 100	10,000 00	20,325 00
American Exchange National Bank, 200	20,000 00	30,400 00
East River National Bank, 142	3,550 00	6,212 50
Bank of the State of New York, 30	3,000 00	3,300 00
National Bank of Commerce, 100	10,000 00	18,700 00
Delaware and Hudson Canal Co. 122	12,200 00	14,975 50
Brooklyn City R. R. 1,875	18,750 00	33,000 00
Fulton Municipal Gas Co. 100	10,000 00	13,000 00
Williamsburgh Gas Light Co. 200	10,000 00	12,000 00
Peoples Gas Light Co. 495	4,950 00	4,108 50
United States Notes	150,000 00	150,000 00
Additional Water Loan City of New York Bonds	250,000 00	262,500 00
Totals	\$ 647,850 00	\$ 776,008 50
Total market value of stocks and bonds		\$ 776,008 50

Loans on Collaterals.

Stock.	Par value.	Market value.	Loaned thereon.
6 shares Pennsylvania R. R	\$ 300 00	\$ 420 00	
5 shares N. Y. Central & H. R. R. R.	500 00	585 00	\$ 800 00
2 shares Continental Bank	200 00	276 00	
Totals	\$ 1,000 00	\$ 1,281 00	\$ 800 00

Amount loaned on Collaterals	\$ 800 00
Cash in Company's principal office	600 73
Cash deposited in bank	8,486 62
Interest due and accrued on bonds	7,096 41
Interest due and accrued on Collateral loans	182 34
Gross premiums in course of collection, not more than three months due	25,963 81
All other property belonging to the Company	4,775 05

Aggregate amount of all the Assets of the Company stated at their actual value \$ 1,290,984 90

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,523 43
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	13,062 59
Losses resisted, including, interest, costs and other expenses thereon	953 91
Total gross amount of claims for losses	\$ 22,539 93
Deduct re-insurance thereon	4,885 09
Net amount of unpaid losses	\$ 17,654 84
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$80,587.34; unearned premiums (50 per cent.)	\$ 42,293 67
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$187,777.27; unearned premiums (<i>pro rata</i>)	98,267 70
Total unearned premiums	\$ 138,561 37
Cash dividends to stockholders remaining unpaid	1,767 24
Due and to become due for borrowed money	162,500 00
All other demands against the Company, absolute and contingent	10,189 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 330,672 45
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	660,312 45
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,290,984 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. \$ 19,539 94
Deduct amount of same not collected	231 12
Net collected	\$ 19,308 82
Gross premiums on risks written and renewed during the year	193,767 89
Total	\$ 213,076 71
Deduct premiums and bills in course of collection at this date	29,254 96
Entire premiums collected during the year	\$ 183,821 75
Deduct re-insurance, rebate, abatement, and return premiums	32,725 75
Net cash actually received for premiums	\$ 151,096 00
Received for interest on mortgages	1,093 03
Received for interest and dividends on stocks, bonds and collateral loans	26,486 32
Income received from all other sources	14,126 12
Aggregate amount of Income actually received during the year, in cash	\$ 192,801 47

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$16,322.35; losses occurring in previous years)	On fire risks	\$ 128,010 25
Deduct all amounts received for salvages, and re-insurance in other Companies		13,584 19
Net amount paid during the year for losses		\$ 114,426 06
Cash dividends actually paid stockholders		30,396 00
Paid for commissions and brokerage		34,901 31
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		32,175 80
Paid for State and local taxes in this and other States		190 29
All other payments and Expenditures		9,049 09
Aggregate amount of actual Expenditures during the year in cash		\$ 222,849 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 45,594,495	\$ 268,131 43
Written or renewed during the year	32,806,793	193,767 89
Totals	\$ 78,401,288	\$ 461,899 32
Deduct those expired and marked off as terminated	29,155,410	159,575 11
In force at the end of the year	\$ 49,245,878	\$ 302,324 21
Deduct amount re-insured	5,296,858	33,959 60
Net amount in force December 31, 1891	\$ 43,949,020	\$ 268,364 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 13,210,598 00	\$ 80,587 34	1-2	\$ 40,293 68
1890	Two years	28,000 00	132 32	1-4	33 08
1891		29,000 00	123 38	3-4	92 58
1889	Three years	9,102,920 00	34,882 08	1-6	9,147 01
1890		8,769,375 00	48,053 00	1-2	24,026 50
1891		10,166,193 00	60,693 43	5-6	50,577 86
1888	Four years	27,400 00	206 81	1-8	25 85
1889		107,616 00	1,053 86	3-8	395 19
1890		151,250 00	1,145 64	5-8	716 02
1891		78,800 00	590 25	7-8	516 47
1887	Five years	142,855 00	1,329 33	1-10	132 93
1888		278,900 00	3,101 48	3-10	930 44
1889		491,466 00	5,219 21	1-2	2,609 60
1890		631,738 00	5,288 06	7-10	3,701 64
1891		732,909 00	5,958 41	9-10	5,362 57
Totals		\$ 43,949,020 00	\$ 268,364 61		\$ 138,561 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,923,951 00
Losses paid from organization to date	3,296,747 00
Total amount of cash dividends declared since the Company commenced business	3,993,808 00
Total amount of the Company's stock owned by the directors at par value	35,240 00
Amount loaned to officers and directors	800 00
Losses incurred during the year : fire	114,878 14

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 257,310 00
Premiums received	2,925 05
Losses paid	257 61
Losses incurred	<u>236 13</u>

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	99,183 33
Interest due and accrued on all said mortgage loans	951 00
Value of lands mortgaged, exclusive of buildings	\$ 129,550 00
Value of buildings mortgaged (insured for \$94,540.00 as collateral)	<u>154,600 00</u>
Total value of said mortgaged premises	\$ 284,150 00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	Par value.	Market value.
500 shares Old National Bank of Providence	\$ 50,000 00	\$ 58,000 00
340 shares National Bank of Commerce	17,000 00	18,870 00
200 shares American National Bank	10,000 00	8,700 00
30 shares Third National Bank, Providence	3,000 00	3,000 00
100 shares Fourth National Bank, Providence	10,000 00	12,100 00
100 shares First National Bank, Warren	10,000 00	9,000 00
200 shares N. Y. Central & Hudson River R. R. Co.	20,000 00	23,600 00
200 shares Illinois Central R. R. Co.	20,000 00	21,800 00
100 shares Chicago, Rock Island & Pacific R.R.Co.	10,000 00	8,900 00
100 shares Chicago, Burlington & Quincy R.R. Co.	10,000 00	10,900 00
100 shares Michigan Central R. R. Co.	10,000 00	11,000 00
50 shares R. I. & Mass. R. R. Co.	5,000 00	5,000 00
50 shares Wells Fargo Express	5,000 00	7,100 00
<i>Bonds.</i>		
Union Pacific R. R. (first mortgage)	25,000 00	28,010 00
N. Y. Elevated R. R.	28,000 00	31,920 00
Pawtucket Valley R. R.	22,000 00	26,400 00
Quincy, Alton & St. Louis R. R. Co.	10,000 00	10,400 00
Milwaukee City R. R.	5,000 00	5,000 00
Kansas City R. R.	10,000 00	10,000 00
Chicago, Burlington & Quincy R. R. Co.	1,000 00	1,000 00
Totals	<u>\$ 281,000 00</u>	<u>\$ 310,700 00</u>
Total market value of stocks and bonds		\$ 310,700 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
20 shares Mechanic's National Bank of Providence	\$ 1,000 00	\$ 1,140 00	\$ 900 00
Amount loaned on Collaterals			\$ 900 00
Cash in the Company's principal office			536 01
Cash deposited in bank			22,943 63
Gross premiums in course of collection, not more than three months due . .			31,497 74
All other property belonging to the Company			1,437 00
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 598,058 71

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,526 00
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	26,835 00
Losses resisted, including interest, costs and other expenses thereon	8,268 00
Net amount of unpaid losses	\$ 43,629 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$240,174.41; unearned premiums (50 per cent)	\$ 120,087 20
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$131,016.48; unearned premiums (<i>pro rata</i>)	70,783 32
Total unearned premiums	\$ 191,525 70
Cash dividends to stockholders remaining unpaid	190 00
Due and accrued for salaries, rent, advertising, and for agents and other expenses	500 00
All other demands against the Company, absolute and contingent	3,000 00
Total amount of all Liabilities, except capital stock and net surplus.	\$ 238,844 70
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	59,214 01
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 598,058 71

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 30,700 91	\$ 638 68
Gross premiums on risks written and renewed during the year	353,382 09	7,114 39
Totals	\$ 384,083 00	\$ 7,753 07
Deduct premiums and bills in course of collec- tion at this date	31,269 39	228 35
Entire premiums collected during the year	\$ 352,813 61	\$ 7,524 72
Deduct re-insurance, rebate, abatement and return premiums	57,164 87	2,464 79
	\$ 295,648 74	\$ 5,059 93
Net cash actually received for premiums.	\$ 300,708 67	
Received for interest on mortgages.		3,357 44
Received for interest and dividends on stocks, bonds and collateral loans . .		16,811 33
Income received from all other sources.		4,209 88
Aggregate amount of Income actually received during the year in cash.	\$ 327,087 32	

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$23,243.14, losses, occurring in previous years)	\$ 201,354 47	\$ 3,595 08
Deduct all amounts received for salvages and re-insurance in other companies	1,655 01	2,749 13
	\$ 199,699 46	\$ 845 95

Net amount paid during the year for losses		\$	200,545	41
Cash dividends actually paid stockholders			12,303	50
Paid for commissions or brokerage			60,442	50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			23,145	86
Paid for State and local taxes in this and other States			10,589	21
All other payments and Expenditures			24,380	41
Aggregate amount of actual Expenditures during the year in cash		\$	331,406	89

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Dec. of the preceding year	\$ 30,547,776 18	\$ 346,477 04	\$ 144,390 00	\$ 1,385 76
Written or renewed during the year	32,279,266 35	353,382 09	1,158,180 37	7,114 39
Totals	\$ 62,845,032 53	\$ 699,859 13	\$ 1,302,570 37	\$ 8,500 15
Deduct those expired and marked off as terminated	28,928,119 53	317,787 29	1,264,601 37	7,844 97
In force at the end of the year	\$ 33,916,913 00	\$ 382,071 84	\$ 37,969 00	\$ 655 18
Deduct amount re-insured	1,156,659 00	10,880 95		
Net amount in force Dec. 31, 1891	\$ 32,760,254 00	\$ 371,190 89	\$ 37,969 00	\$ 655 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 20,063,393 00	\$ 240,174 41	1-2	\$ 120,087 20
1890		79,950 00	665 01	1-4	166 25
1891	Two years.	122,119 00	917 31	3-4	687 99
1889		1,312,363 00	12,073 71	1-6	2,112 29
1890	Three years.	1,685,514 00	18,333 72	1-2	9,166 86
1891		1,878,010 00	19,551 30	5-6	16,292 75
1888		65,425 00	639 16	1-8	79 89
1889	Four years	99,250 00	1,099 57	3-8	412 35
1890		73,694 00	644 53	5-8	402 85
1891		61,325 00	514 13	7-8	449 89
1887		1,239,450 00	13,547 11	1-10	1,354 71
1888		1,248,044 00	12,369 84	3-10	3,710 04
1889	Five years	1,326,820 00	13,728 81	1-2	6,864 41
1890		1,662,597 00	18,084 42	7-10	12,659 08
1891		1,841,328 00	18,247 85	9-10	16,423 06
Totals		\$32,760,254 00	\$ 371,190 89		\$ 190,870 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,215,732 75
Losses paid from organization to date	2,781,957 85
Total amount of cash dividends declared since the Company commenced business	506,000 00
Total amount of the Company's stock owned by the directors at par value.	70,800 00
Amount loaned to officers and directors	900 00
Losses incurred during the year: fire, \$235,670.57; marine, \$834.49; total.	236,504 99

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 300,346 66
Premiums received	3,561 30
Losses paid	513 34
Losses incurred	527 34

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		20,500 00
Interest due and accrued on all said mortgage loans		300 00
Value of lands mortgaged, exclusive of buildings	\$	28,500 00
Value of buildings mortgaged (insured for \$11,300.00 as collateral)		12,000 00
Total value of said mortgaged premises	\$	40,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
United States, 4 per cent	\$ 60,000 00	\$ 70,800 00
District of Columbia	60 000 00	69,000 00
N. Y., Ontario & Western R. R. Co., 6 per cent	50,000 00	56,750 00
<i>Stock.</i>		
Fourth National Bank	10,000 00	17,250 00
New York Produce Exchange Bank	5,200 00	6,240 00
Clinton Bank	6,000 00	6,900 00
Long Island Loan and Trust Co.	25,000 00	55,000 00
Brooklyn Gas Light Co.	11,250 00	13,500 00
People's Gas Light Co.	5,000 00	4,000 00
Citizen's Gas Light Co.	4,000 00	3,680 00
Totals	\$ 236,450 00	\$ 303,120 00
Total market value of stocks and bonds		\$ 303,120 00

Loans and Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Stock.</i>			
Central National Bank	\$ 2,500 00	\$ 3,175 00	\$ 2,500 00
Mahoning Coal R. R. Co.	15,000 00	11,250 00	6,000 00
Clinton Bank	6,000 00	6,000 00	5,500 00
C., C. & St. L. R. R. Co. pref'd.	500 00	483 75	
L. S. & Mich. Southern R. R. Co.	500 00	615 00	1,600 00
Globe Stationery and Printing Co.	1,000 00	1,500 00	
Clinton Bank	5,000 00	5,750 00	3,500 00
Totals	\$ 30,500 00	\$ 29,673 75	\$ 19,100 00
Amount loaned on collaterals			\$ 19,100 00
Cash in the Company's principal office			671 19
Cash deposited in bank			14,493 06
Interest due and accrued on collateral loans			241 50
Gross premiums in course of collection, not more than three months due			25,073 34
All other property belonging to the Company			4,040 00
Amount of premiums unpaid on policies which have been issued more than three months	\$	1,261 15	
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 393,539 09

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,972 57	
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	6,398 50	
Losses resisted, including interest, costs and other expenses thereon	1,660 45	
Net amount of unpaid losses		\$ 12,031 52
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$126,705.44; unearned premiums, (50 per cent.)	\$ 63,352 72	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$113,030 07; unearned premiums (<i>pro rata</i>)	58,309 94	
Total unearned premiums		\$ 121,662 66
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		1,750 00
Due and to become due for borrowed money.		10,000 00
All other demands against the Company, absolute and contingent		2,998 78
Total amount of all Liabilities, except capital stock and net surplus		\$ 148,442 96
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		45,096 13
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 393,539 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	\$ 23,740 58	From fire risks.
Deduct amount of same not collected	497 12	
Net collected	\$ 23,333 46	
Gross premiums on risks written and renewed during the year	193,039 59	
Total	\$ 216,373 05	
Deduct premiums and bills in course of collection at this date,	26,339 49	
Entire premiums collected during the year	\$ 190,033 56	
Deduct re-insurance, rebale, abatement and return premiums	25,061 22	
Net cash actually received for premiums	\$ 164,972 34	
Received for interest on mortgages	1,312 50	
Received for interest and dividends on stocks, bonds and collateral loans.	13,575 07	
Income received from all other sources	486 95	
Aggregate amount of Income actually received during the year in cash.		\$ 180,346 86

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$3,594.69, losses occurring in previous years)	\$ 135,166 16	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	5,381 23	
Net amount paid during the year for losses	\$ 129,784 93	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	31,526 61	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	23,813 00	
Paid for State and local taxes in this and other States	4,785 59	
All other payments and Expenditures	17,887 24	
Aggregate amount of actual Expenditures during the year in cash		\$ 227,797 37

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 29,731,671	\$ 237,296 86
Written or renewed during the year	21,170,850	193,039 59
Totals	\$ 50,902,521	\$ 430,336 45
Deduct those expired and marked off as terminated	22,050,929	181,586 85
In force at the end of the year	\$ 28,851,592	\$ 248,749 60
Deduct amount re-insured	1,270,370	9,041 09
Net amount in force December 31, 1891	\$ 27,581,222	\$ 239,735 51

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$13,730,195 00	\$ 126,705 44	1-2	\$ 63,352 72
1890	Two years.	9,550 00	76 12	1-4	19 03
1891		15,000 00	74 49	3-4	55 86
1889	Three years.	3,610,463 00	27,745 86	1-6	4,624 31
1890		4,027,263 00	31,835 94	1-2	15,917 97
1891	Four years.	4,283,728 00	33,343 90	5-6	27,790 75
1888		14,500 00	81 65	1-8	10 20
1889	Five years.	81,400 00	442 79	3-8	166 05
1890		70,300 00	516 40	5-8	322 75
1891	Six years.	32,550 00	226 04	7-8	197 78
1887		334,073 00	3,449 93	1-10	344 99
1888	Seven years.	346,450 00	3,635 28	3-10	1,090 58
1889		431,850 00	4,200 20	1-2	2,100 10
1890	Eight years.	405,050 00	4,936 30	7-10	3,455 41
1891		188,850 00	2,460 17	9-10	2,214 16
Totals		\$27,581,222 00	\$ 239,735 51		\$ 121,662 66

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,023,736 13
Losses paid from organization to date	1,407,493 31
Total amount of cash dividends declared since the Company commenced business	454,000 00
Total amount of the Company's stock owned by the directors at par value	60,400 00
Amount loaned to officers and directors	36,600 00
Losses incurred during the year; fire	137,236 31

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 308,950 00
Premiums received	4,288 21
Losses paid	1,117 25
Losses incurred	1,108 75

Fire Association of Philadelphia,

OF
PHILADELPHIA . . . PENNSYLVANIA.

Incorporated March 27, 1820.

E. C. IRVIN, President.

BENJ. T. HERKNES, 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)	\$ 178,809 41
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,765,293 84
Loans on mortgage (first liens), upon which more than one year's interest is due	9,610 96
Interest due and accrued on all said mortgage loans	35,774 05
Value of lands mortgaged, exclusive of buildings	\$2,325,617 00
Value of buildings mortgaged (insured for \$1,492,800 as collateral)	1,964,529 00
Total value of said mortgaged premises	\$4,290,146 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Philadelphia, 6 per cent loan	\$ 372,900 00	\$ 454,938 00
City of Philadelphia, 3 per cent. loan	100,000 00	100,000 00
City of Camden, 7 per cent. bonds	1,500 00	1,845 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 bonds	125,000 00	157,500 00
City of Altoona, 6 per cent. bonds	54,500 00	54,500 00
State of Georgia, 4½ per cent. bonds	25,000 00	26,000 00
Northern Central R. W. Co., 6 per cent. general mortgage bonds	168,000 00	189,840 00
Catawissa R. R. 7 per cent. bonds	10,000 00	11,800 00
Lehigh Valley R. R., 7 per cent. reg. bonds	32,000 00	43,200 00
Lehigh Valley R. R., 6 per cent. reg. bonds	100,000 00	127,000 00
Shamokin Valley & Pottsville R. R., 7 per cent bds Philadelphia and Erie R. R., 5 per cent. bonds	20,000 00	23,800 00
Belt R. R. and Stockyards, 6 per cent. first mortgage bonds	100,000 00	113,000 00
Louisville and Nashville R. R., 6 per cent. general mortgage bonds	50,000 00	56,000 00
Texas & Pacific R. R., 6 per cent. first mtg bonds	91,000 00	104,650 00
Camden & Atlantic R. R., 5 per cent. reg. bonds	13,000 00	13,910 00
Pennsylvania R. R. Co., 6 per cent gen. mtg.bds	30,000 00	31,200 00
Pennsylvania R. R. Co., 6 per cent. con. mtg.bds	58,000 00	75,400 00
No. Pacific R. R. Co., 6 per cent. first mortgage land-grant bonds	50,000 00	58,500 00
No. Pacific R. R. Co., 6 per cent. first mortgage bonds (Pend. or Div.)	25,000 00	28,750 00
Phila. & Reading R. R., 4 per cent. general mortgage bonds	20,000 00	20,400 00
Phila. & Reading R. R., 6 per cent. car trust certificates	10,000 00	8,600 00
Pennsylvania Company, 6 per cent. bonds	25,000 00	25,000 00
Security Car Trust of Penna., 6 per cent. bonds	16,000 00	16,960 00
Baltimore and Ohio Equipment Association, 5 per cent bonds	12,000 00	12,000 00
Penna. & N. Y. Canal, 7 per cent. bonds	25,000 00	25,000 00
	8,000 00	8,640 00

	Par value.	Market value.
Lehigh Coal and Navigation Co., 7 per cent. con. mortgage bonds	100,000 09	126,000 00
Chamber of Commerce Ass'n, 6 per cent. bonds	11,000 00	11,000 00
Masonic Temple, 4 per cent. loan	20,000 00	20,000 00
Peoria Mercantile Library Ass'n, 6 per cent. bonds	14,000 00	14,000 00
Philadelphia City Pass R. W. Co., 5 per cent. bds	50,000 00	53,500 00
Pennsylvania R. R. Co. stock—2,530 shares.	126,500 00	144,210 00
Fire Association of Philadelphia st'k—306 shares.	15,300 00	101,805 00
Philadelphia, Germantown and Norristown R. R. Co. stock—331 shares	16,550 00	42,037 00
Ches'nut Hill R. R. Co. stock—70 shares	3,500 00	8,890 00

Totals \$1,932,750 00 \$2,352,475 00

Total market value of stocks and bonds \$ 2,352,475 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
2 shares Fire Association stock	\$ 100 00	\$ 785 00	\$ 400 00
100 shares No. Pacific R. R. stock	10,000 00	2,575 00	25,000 00
\$40,000 P. & R. 2d preference bonds.	40,000 00	23,100 00	25,000 00
\$20,000 P. & R. 3d preference bonds.	20,000 00	7,650 00	25,000 00
53 sh's 13th & 15th Pass. R. W. Co. stk	2,650 00	10,070 00	25,000 00
200 shares No. Pacific R. R. Co. stk.	20,000 00	5,150 00	25,000 00
100 shares Penna. R. R. Co. stock	5,000 00	5,700 00	25,000 00
\$20,000 P. & R. 2d preference bonds.	20,000 00	11,550 00	25,000 00
\$1,700 P. & R. gen. mtg. 4's bonds	1,000 00	857 50	25,000 00
100 shares No. Pac. R. R. Co. pref. stk	10,000 00	7,112 50	25,000 00
100 shares Phila. & Erie R. R. stock	5,000 00	3,400 00	25,000 00
100 shares Hestonville P. R. W. Co. stk	5,000 00	3,000 00	25,000 00
\$15,000 P. & R. gen. mtg. 4's bonds	15,000 00	7,717 50	25,000 00
\$9,000 P. & R. 2d preference bonds	9,000 00	5,207 50	25,000 00
639 shares Merchants' Nat. Bank stk	63,900 00	63,900 00	25,000 00
250 shares Camden Iron Co. stock	25,000 00	25,000 00	25,000 00
100 shares Diamond State Iron Co. stk	10,000 00	10,000 00	25,000 00
500 shares Penna. R. R. Co. stock.	25,000 00	28,500 00	25,000 00

Totals \$ 286,650 00 \$ 221,275 00 \$ 165,400 00

Amount loaned on Collaterals	\$ 165,400 00
Cash in the Company's principal office	33,047 91
Cash deposited in bank	192,012 08
Interest due and accrued on bonds	12,213 00
Interest due and accrued on collateral loans	1,195 13
Gross premiums in course of collection, not more than three months due	321,894 46
All other property belonging to the Company	125 00

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 5,067,851 74

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 143,366 93
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	124,290 00
Losses resisted, including interest, costs and other expenses thereon	17,512 00
Total gross amount of claims for losses	\$ 285,168 93
Deduct re-insurance thereon	5,788 06
Net amount of unpaid losses	\$ 279,380 87
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,381,885.68; unearned premiums (50 per cent.)	\$ 690,942 84
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,311,677; unearned premiums (<i>pro rata</i>)	705,170 51
Total unearned premiums	\$ 1,396,113 35
Amount reclaimed by the insured on perpetual fire insurance policies	1,873,366 86
All other demands against the Company, absolute and contingent	108,606 56

Total amount of all Liabilities, except capital stock and net surplus . . .	\$ 3,657,467 64
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	910,384 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	<u>\$ 5,067,851 74</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. \$ 231,849 00
Gross premiums on risks written and renewed during the year	2,181,857 11
Total	\$2,413,706 00
Deduct premiums and bills in course of collection at this date	321,894 46
Entire premiums collected during the year	\$2,091,811 65
Deduct re insurance, rebate, abatement and return premiums	314,805 66
Net cash actually received for premiums	\$ 1,777,005 99
Received for interest on mortgages	100,074 57
Received for interest and dividends on stocks, bonds and collateral loans	133,506 86
Income received from all other sources	4,568 55
Deposit premiums received for perpetual fire risks	\$ 63,807 49
Aggregate amount of Income actually received during the year in cash.	<u>\$ 2,015,155 97</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$124,432.42, fire risks. losses occurring in previous years)	\$1,251,975 88
Deduct all amounts received for salvages, and re-insurance in other companies	40,041 29
Net amount paid during the year losses	\$ 1,211,934 59
Cash dividends actually paid stockholders	200,000 00
Paid for commissions or brokerage	384,777 18
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	161,402 90
Paid for State and local taxes in this and other States.	56,223 17
All other payments and Expenditures	17,369 26
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 39,420 67
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 2,031,707 10</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 292,497,738	\$ 4,498,181 39
Written or renewed during the year	178,617,086	2,181,857 11
Totals	\$ 471,114,824	\$ 6,680,038 50
Deduct those expired and marked off as terminated	159,107,368	1,904,085 77
In force at the end of the year.	\$ 312,007,456	\$ 4,775,952 73
Deduct amount re-insured	3,802,643	59,697 79
Net amount in force December 31, 1891	<u>\$ 308,204,813</u>	<u>\$ 4,716,254 94</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction ud'rn'd.	Premiums unearned.
1891	One year or less.	\$ 108,197,116 00	\$ 1,381,885 68	1-2	\$ 690,942 84
1890	Two years.	537,259 00	4,634 77	1-4	2,317 39
1891		607,472 00	5,363 00	3-4	4,021 50
1889	Three years	17,853,096 00	197,641 93	1-6	32,940 32
1890		20,770,255 00	231,312 70	1-2	115,656 35
1891		24,477,151 00	266,970 67	5-6	222,475 56
1888	Four years	319,605 00	3,093 86	1-8	386 73
1889		374,999 00	3,560 83	3-8	1,335 31
1890		713,320 00	6,247 92	5-8	3,904 95
1891		634,889 00	5,899 79	7-8	5,162 32
1887		8,367,592 00	102,189 48	1-10	10,218 94
1888	Five years.	8,569,977 00	103,295 16	3-10	30,988 54
1889		8,411,329 00	105,047 46	1-2	52,523 73
1890		10,966,606 00	127,695 18	7-10	89,386 62
1891	Perpetual risks	12,853,119 00	148,724 73	9-10	133,852 25
		84,521,028 00	2,022,691 78	90-95-100	1,873,366 86
Totals		\$ 308,204,813 00	\$ 4,716,254 94		\$ 3,269,480 21

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$28,641,726 00
Losses paid from organization to date	16,401,540 00
Total amount of cash dividends declared since the Company commenced business	4,179,762 00
Total amount of the Company's stock owned by the directors at par value.	35,550 00
Amount loaned to officers and directors	400 00
Losses incurred during the year: fire	1,348,810 25

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 631,118 00
Premiums received	12,198 05
Losses paid	636 79
Losses incurred	856 16

Fireman's Fund Insurance Co.,

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)	\$ 313,757 03
Loans on mortgage (first liens), upon which not more than one year's interest is due.	396,825 00
Loans on mortgage (first liens), upon which more than one year's interest is due.	5,550 00
Interest due and accrued on all said mortgage loans	2,227 18
Value of lands mortgaged, exclusive of buildings	\$ 971,355 00
Value of buildings mortgaged (insured for \$179,200.00 as collateral)	305,400 00
Total value of said mortgaged premiums	1,276,755 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Omnibus Cable Co's	\$ 200,000 00	\$ 230,000 00
Market Street Cable R. R. Co's	43,000 00	52,890 00
Powell Street Railway Co's	50,000 00	57,000 00
Sutter Street Railway	50,000 00	52,500 00
Northern Railway of California	50,000 00	55,250 00
Presidio and Ferries R. R. Co's	25,000 00	25,625 00
Oakland City Gas, Light and Heat Co's	50,000 00	51,500 00
San Diego Gas and Electric Light Co's	20,000 00	20,600 00
Riverside Water Co's	70,000 00	72,100 00
California Dry Dock Co's	49,000 00	49,735 00
Pacific Rolling Mills	20,000 00	20,400 00
Union Iron Works	3,000 00	3,045 00
<i>Stocks.</i>		
60 shares Bank of California	6,000 00	15,750 00
107 shares First National Bank, S. F.	10,700 00	18,618 00
100 shares Anglo-California Bk (50 pr ct. paid-up)	5,000 00	7,250 00
314 shares Grangers' Bank of California	31,400 00	32,970 00
450 shares Oakland Bk of Sav'gs (50 pr ct p'd-up)	22,500 00	33,750 00
64 shares Savings Bank of Santa Rosa	9,000 00	9,472 00
1000 shares California Street Cable R. R. Co's	100,000 00	116,000 00
550 shares Presidio and Ferries R. R. Co's (55 per cent. paid-up)	30,250 00	13,750 00
600 shares North Beach and Mission Railway Co's	10,500 00	13,500 00
440 shares Sutter Street R. R. Co's	44,000 00	39,600 00
550 shares Oakland Gas, Light and Heat Co's (20 per cent. paid-up)	11,000 00	19,800 00
400 shares Spring Valley Water	40,000 00	38,800 00
100 shares Pacific Gas Improvement Co's (33 1/2 per cent. paid-up)	3,333 33	7,850 00
656 shares California Dry-Dock Co's	65,600 00	22,950 00
500 shares Pacific Rolling Mills stock	50,000 00	50,000 00
Totals	\$1,069,283 33	\$1,130,715 00
Total market value of stocks and bonds		\$ 1,130,715 00

Loans on Collaterals.

	Far value.	Market value.	Loaned thereon.
<i>Stocks.</i>			
400 shares Bk of Sonoma County \$	40,000 00	\$ 46,000 00	\$ 35,000 00
61 shares Bk of Sonoma County	6,100 00	7,015 00	4,300 00
25 shares California Street Cable R. R. Co	2,500 00	2,900 00	1,500 00
50 shares Eagle Canning Co.	5,000 00	2,500 00	800 00
100 shares Bank of California	10,000 00	26,250 00	13,000 00
200 sh'rs Loma Prieta Lumber Co	20,000 00	20,000 00	7,500 00
60 shares Bank of California	6,000 00	15,750 00	35,000 00
188 shares First National Bank of San Francisco	18,800 00	32,712 00	
50,000 Park & Cliff House R. R. Co's	50,000 00	50,000 00	50,000 00
331 shares California Safe Deposit and Trust Co's	16,550 00	15,557 00	
75 shares Atlantic Dynamite	7,500 00	3,300 00	6,500 00
66 shares Giant Powder Co's	6,600 00	3,564 00	
6 shares San Fr'isco Savings Un	1,500 00	2,700 00	12,000 00
150 shares Bk of Sonoma County	15,000 00	17,250 00	
440 sh'rs California Dry Dock Co	44,000 00	15,400 00	17,500 00
65 shares Bank of California	6,500 00	17,062 50	
25 sh'rs S'v'gs Bk of Santa Rosa	2,500 00	3,750 00	1,000 00
150 shares Bk of Sonoma County	15,000 00	17,250 00	5,000 00
440 shares Masonic Hall Assn	4,400 00	6,600 00	5,500 00
3,250 shares Inyo Marble Co's., 20 per cent. paid-up	6,500 00	4,875 00	2,000 00
25 shares Bk of Sonoma County	2,500 00	2,875 00	2,000 00
20 shares Spring Valley Water	2,000 00	1,940 00	500 00
150 shares Santa Rosa Bank	15,000 00	21,000 00	10,000 00
20 shares Grangers' Bk of Calif.	2,000 00	1,340 00	500 00
10 shares California Bank and Trust Co. of Oakland	1,000 00	1,100 00	600 00
4,000 bonds Southern Pacific R. R. of Arizona 6 per cent.	4,000 00	4,000 00	5,000 00
3,000 bonds Southern Pacific R. R. of California 5 per cent	3,000 00	3,000 00	

		Par value.	Market value.
403 shares Calif. Dry Dock Co.	40,300 00	14,105 00	10,000 00
62,000 Northern Railway Bonds	62,000 00	68,510 00	50,000 00
60 shares San Francisco Gas Light stock	6,000 00	3,900 00	
200 shares California Elec. Light stock, 8 32-100 per cent paid up	1,664 00	3,000 00	10,000 00
100 shares Anglo-California Bank stock, 50 per cent paid up.	5,000 00	7,250 00	
20 shares Title Insurance and Trust Co. stock.	2,000 00	1,500 00	1,000 00
Totals	\$431,914 00	\$432,954 50	\$286,200 00

Amount loaned on collaterals.		\$ 286,200 00
Cash in the Company's principal office		15,355 62
Cash deposited in bank.		347,607 53
Interest due and accrued on bonds.		3,557 18
Interest due and accrued on Collateral Loans.		4,287 02
Gross premiums in course of collection, not more than three months due.		277,911 14
Bills receivable, not matured, taken for fire, marine and inland risks.		57,038 61
All other property belonging to the Company		18,714 13

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 2,844,389 82

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,589 93	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	228,660 31	
Losses resisted, including interest, costs and other expenses thereon	13,063 33	
Total gross amount of claims for losses	\$ 263,313 57	
Deduct re-insurance thereon	107,890 80	
Net amount of unpaid losses.	\$ 155,422 77	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$872,676.13; unearned premiums (50 per cent.),	\$ 436,338 09	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$842,884.60; unearned premiums (<i>pro rata</i>)	463,273 24	
Gross premiums received and receivable upon all unexpired marine time risks, \$117,560.93; unearned premiums (50 per cent.)	58,780 46	
Gross premiums received and receivable upon all unexpired marine and inland navigation risks	27,949 08	
Total unearned premiums	\$ 986,340 87	
All other demands against the Company, absolute and contingent	35,447 85	
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,177,211 49	
Joint-stock capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and all other Liabilities	667,178 33	

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus. \$ 2,844,389 82

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	\$ 242,158 94	\$ 82,486 69
Gross premiums on risks written and renewed during the year.	1,751,791 61	518,281 35
Totals	\$1,993,950 55	\$ 600,768 04
Deduct premiums and bills in course of collection at this date	256,622 06	78,327 69
Entire premiums collected during the year	\$1,737,328 49	\$ 522,440 35
Deduct re-insurance, rebate, abatement and return premiums	500,563 35	259,732 83
	\$1,236,765 14	\$ 262,707 52

Net cash actually received for premiums	\$ 1,499,472 66-
Received for interest on mortgages	46,407 27
Received for interest and dividends on stocks, bonds and collateral loans . .	58,890 01
Income received from all other sources	25,219 74
Aggregate amount of Income actually received during the year in cash.	\$ 1,629,989 68

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$70,798.98, losses occurring in previous years)	On fire risks.	Marine and inland risks.	
	\$ 820,625 28	\$ 191,970 21	
Deduct all amounts received for salvages and re-insurance in other companies	129,663 40	89,373 36	
	\$ 690,961 88	\$ 102,596 85	
Net amount paid during the year for losses			\$ 793,558 73
Cash dividends actually paid stockholders			120,000 00
Paid for commissions or brokerage			195,760 32
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			133,011 71
Paid for State and local taxes in this and other States			26,306 65
All other payments and Expenditures			143,938 58
Aggregate amount of actual Expenditures during the year in cash . . .			\$ 1,412,575 99

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.
	\$133,165,902 00	\$1,817,613 37	\$ 3,765,996	\$ 184,807 09
Written or renewed during the year	130,578,778 21	1,751,791 61	42,630,877	518,281 35
Totals	\$263,744,680 21	\$3,569,404 98	\$ 46,396,873	\$ 703,088 44
Deduct those expired and marked off as terminated	116,977,099 21	1,621,274 26	39,726,307	476,304 46
In force at the end of the year	\$146,767,581 00	\$1,948,130 72	\$ 6,670,566	\$ 226,783 98
Deduct amount re-insured	12,897,911 00	232,569 94	2,571,999	81,273 97
Net amount in force December 31, 1891	\$133,869,670 00	\$1,715,560 78	\$ 4,098,567	\$ 145,510 01

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$67,128,685 00	\$ 872,676 18	1-2	\$ 436,338 09
1890	Two years	540,452 00	7,937 66	1-4	1,984 41
1891		729,707 00	7,898 10	3-4	5,773 58
1889		12,968,846 00	157,268 90	1-6	26,211 48
1890	Three years	16,248,788 00	205,293 05	1-2	102,646 52
1891		18,889,293 00	237,056 87	5-6	197,547 39
1888		149,350 00	1,484 93	1-8	185 62
1889	Four years	162,200 00	1,541 07	3-8	577 90
1890		309,866 00	2,785 51	5-8	1,741 06
1891		350,018 00	4,239 16	7-8	3,709 27
1887	Five years	2,089,660 00	29,423 28	1-10	2,992 33
1888		2,821,728 00	36,683 66	3-10	11,005 10
1880		3,055,328 00	40,394 61	1-2	20,197 30
1890		4,077,033 00	54,092 85	7-10	37,865 00
1891		4,347,716 00	56,484 75	9-10	50,836 28
Totals		\$133,869,670 00	\$ 1,715,560 78		\$ 899,611 33

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$20,673,480 00
Losses paid from organization to date	10,486,446 14
Total amount of cash dividends declared since the Company commenced business	2,056,060 00

Total amount of the Company's stock owned by the directors at par value	142,100 00
Amount loaned to officers and directors	48,500 00
Amount loaned to stockholders, not officers	50,000 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$733,511.34; marine, \$133,356.83; total,	866,868 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,576,708 00
Premiums received.	31,768 47
Losses paid.	13,559 49
Losses incurred.	14,544 49

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)	\$ 120,035 23
Loans on mortgage (first liens), upon which not more than one year's interest is due	963,581 57
Loans on mortgage (first liens), upon which more than one year's interest is due	4,400 00
Interest due and accrued on all said mortgage loans	14,927 20
Value of buildings mortgaged (insured for \$1,301,300.00 as collateral)	\$2,338,075 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States Government	\$ 30,000 00	\$ 34,325 00
Morris and Essex 1st mortgage	50,000 00	67,750 00
Orange and Newark H. R. R	40,000 00	43,200 00
Essex Passenger R. R.	24,000 00	25,920 00
East Orange township	3,186 52	3,186 52
Newark Electric Light and Power Co	12,500 00	12,500 00
<i>Stocks.</i>		
United N. J. R. R. and Canal Co	13,900 00	31,275 00
Delaware and Lack. & W. R. R	55,000 00	76,450 00
Morris and Essex R. R.	65,000 00	93,600 00
Newark City National Bank	20,000 00	30,600 00
Second National Bank	20,000 00	29,000 00
National Newark Banking Co	20,000 00	31,000 00
National State Bank	30,000 00	45,000 00
Essex County National Bank	18,900 00	40,635 00
German National Bank	4,200 00	7,140 00
Manufacturers National Bank	10,000 00	14,500 00
Newark Fire Insurance Co	5,000 00	8,250 00

<i>Stocks.</i>	Par value.	Market value.
American Insurance Co	20,000 00	40,000 00
Paterson Gas Light Co	10,000 00	10,000 00
Newark Gas Light Co	11,000 00	24,200 00
Citizens Gas Light Co	11,850 00	20,737 50
Newark and Rosendale Cement Co	4,000 00	3,200 00
Totals	<u>\$ 478,536 52</u>	<u>\$ 692,469 02</u>
Total market value of stocks and bonds		\$ 692,469 02
Cash in the Company's principal office		125 89
Cash deposited in bank		11,793 71
Interest due and accrued on bonds		7,088 00
Gross premiums in course of collection, not more than three months due		33,331 97
All other property belonging to the Company		413 98
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 1,848,166 57</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,244 17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,152 36
Losses resisted, including interest, costs and other expenses thereon	3,487 40
Total gross amount of claims for losses	<u>\$ 29,883 93</u>
Deduct re-insurance thereon	457 26
Net amount of unpaid losses	\$ 29,426 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$210,530.48; unearned premiums, (50 per cent.)	\$ 105,265 24
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$250,761.21; unearned premiums (<i>pro rata</i>)	131,298 33
Total unearned premiums	\$ 236,563 57
Principal unpaid on scrip or certificates of profit which have been authorized or ordered to be redeemed	1,959 00
Interest due and declared remaining unpaid or uncalled for	517 25
All other demands against the Company, absolute and contingent	9,737 01
Total amount of all Liabilities, except capital stock and net surplus	<u>\$ 278,203 50</u>
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	969,963 07
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 1,848,166 57</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	\$ 16,961 09	From fire risks.
Deduct amount of same not collected	216 80	
Net collected	\$ 16,744 29	
Gross premiums on risks written and renewed during the year	338,153 33	
Total	<u>\$ 354,897 62</u>	
Deduct premiums and bills in course of collection at this date	34,373 94	
Entire premiums collected during the year	\$ 320,523 68	
Deduct re-insurance, rebate, abatement and return premiums	35,224 04	
Net cash actually received for premiums	\$ 285,299 64	
Received for interest on mortgages	49,800 73	
Received for interest and dividends on stocks, bonds and collateral loans	36,668 06	
Income received from all other sources	9,356 77	
Aggregate amount of Income actually received during the year in cash	<u>\$ 381,125 20</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$11,675.81, On fire risks. losses occurring in previous years)	\$ 182,211 82
Deduct all amounts received for salvages and re-insurance in other companies	6,430 88
Net amount paid during the year for losses	\$ 175,780 94
Cash dividends actually paid stockholders	72,000 00
Interest paid to scrip holders	4 98
Paid for commissions or brokerage	51,952 34
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	20,685 02
Paid for State and local taxes in this and other States	11,668 54
All other payments and Expenditures	21,650 02
Aggregate amount of actual Expenditures during the year in cash	\$ 353,741 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 51,368,873	\$ 426,974 51
Written or renewed during the year	42,782,422	338,153 33
Totals	\$ 94,151,295	\$ 765,127 84
Deduct those expired and marked off as terminated	35,099,621	291,739 78
In force at the end of the year	\$ 59,051,674	\$ 473,388 06
Deduct amount re-insured	1,323,083	12,096 37
Net amount in force December 31, 1891	\$ 57,728,591	\$ 461,291 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$25,267,736 00	\$ 210,530 48	1-2	\$ 105,265 24
1890	Two years	148,533 00	814 79	1-4	203 69
1891		539,271 00	1,526 72	3-4	1,145 04
1889	Three years	6,858,355 00	49,644 41	1-6	8,274 07
1890		7,859,430 00	52,139 53	1-2	26,069 76
1891		9,006,955 00	61,600 28	5-6	51,333 57
1888	Four years	28,190 00	207 85	1-8	25 98
1889		65,850 00	289 61	3-8	221 10
1890		106,366 00	813 78	5-8	508 61
1891	Five years	100,725 00	755 70	7-8	661 24
1887		1,282,241 00	14,663 69	1-10	1,466 36
1888	Five years	1,481,752 00	16,213 39	3-10	4,864 01
1889		1,475,699 00	16,578 97	1-2	8,289 48
1890		1,795,449 00	17,279 12	7-10	12,095 38
1891		1,712,039 00	17,933 38	9-10	16,140 04
Totals		\$57,728,591 00	\$ 461,291 69		\$ 236,563 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,750,923 04
Losses paid from organization to date	2,500,863 62
Total amount of cash dividends declared since the Company commenced business	1,254,500 00
Total amount of the Company's stock owned by the directors at par value	121,550 00
Dividends declared payable in stock from organization	450,000 00
Losses incurred during the year: fire	190,501 66

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 212,550 00
Premiums received	2,215 48
Losses paid	345 82
Losses incurred	328 15

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)	\$ 67,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	257,400 00
Interest due and accrued on all said mortgage loans	4,127 78
Total value of said mortgaged premises	\$ 562,550 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Jersey City, 7 per cent. loan, 1897	\$ 9,000 00	\$ 10,080 00
Lehigh Valley R. R. 1st mortgage 6s, 1898	5,000 00	5,600 00
Lehigh Valley R. R. 2d mortgage 7s, registered, 1910	8,000 00	10,800 00
Lehigh Valley R. R. consolidated mortgage 6s, registered, 1923	2,000 00	2,540 00
Lehigh Valley R. R. consolidated mortgage 6s coupons, 1923	3,000 00	3,810 00
Delaware and Bound Brook R. R. 1st mortgage 7s, 1905	24,000 00	30,480 00
North Pennsylvania R. R. mortgage 7s, 1896	12,000 00	13,320 00
Catawissa R. R. bonds 2d mortgage 7s, 1900	4,000 00	4,720 00
Pennsylvania Company 6s registered, 1907	7,000 00	7,455 00
Pennsylvania and New York Canal and R. R. 1st mortgage 7s, 1906	6,000 00	7,200 00
Pennsylvania and New York Canal and R. R. 1st mortgage 7s, 1896	4,000 00	4,350 00
Elmira and Williamsport R. R. stock, 11 shares	550 00	525 00
Huntingdon and Broad Top R. R. and Coal Company 2d mortgage 7s, 1895	10,500 00	11,550 00
Pittsburgh, Cincinnati and St. Louis R. R. Co. 1st mortgage 7s, 1900	20,000 00	23,300 00
American Steamship Company, 1st mortgage 6s, 1896	4,500 00	4,770 00
West Jersey R. R. 1st mortgage 6s, 1896	7,000 00	7,490 00
New York Car Trust No. 2, Series D	4,000 00	4,000 00
United New Jersey R. R. and Canal Company, consolidated mortgage 6s, 1901	20,000 00	23,000 00

THE FIRE INSURANCE COMPANY.

121

<i>Bonds.</i>	Par value.	Market value.
Philadelphia and Erie R. R. consolidated mortgage 5s, 1920	10,000 00	11,300 00
Pennsylvania R. R. general mortgage 6s, registered, 1910	5,000 00	6,500 00
Penn R. R. general mortgage 6s, coupons 1910	6,000 00	8,550 00
Junction R. R. Company, 2d mortgage 6s, 1900	7,000 00	7,770 00
Camden and Atlantic R. R. 1st mortgage 6s, 1899	4,300 00	4,600 00
Belvidere, Delaware R. R. 1st mortgage 6s, 1902	1,000 00	1,110 00
Connecting Railway, Series C, 6 per cent, 1902	2,000 00	2,340 00
Connecting Railway, Series D, 1902	1,000 00	1,170 00
Philadelphia, Germantown and Norristown R. R. stock, 264 shares	13,200 00	33,792 00
City of Camden 7 per cent bonds, 1906	1,000 00	1,180 00
Pennsylvania R. R. consolidated mortgage 6s, 1905	6,000 00	7,200 00
United Companies of New Jersey, 150 shares	15,000 00	33,825 00
Germantown Passenger R. R. 205 shares	10,250 00	18,860 00
Schuylkill River East Side R. R. 1st m'tg'e 5s, 1935	15,000 00	15,900 00
Pennsylvania Steel Co. 5 per cent., 1917	15,000 00	15,450 00
Baltimore and Ohio Equipment Association, Series A, 1891	12,000 00	12,000 00
Second and Third Street Passenger R. W. Co. 100 shares	5,000 00	14,600 00
Pennsylvania and Northwestern R. R. Co. general mortgage 5s, 1930	10,000 00	10,500 00
Pennsylvania R R Co 216 shares	10,800 00	12,339 00
Lehigh Valley Railway, 4½ per cent, 1940	25,000 00	25,625 00
The Nat. B'k of the Northern Liberties, 69 shares	3,450 00	11,316 00
Totals	\$ 328,250 00	\$ 430,920 00
Total market value of stocks and bonds		\$ 430,920 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares Lehigh Valley R. R. Co	5,000 00	\$ 4,900 00	} \$ 10,000 00
100 shares Metropolitan Traction Co	10,000 00	8,300 00	
60 shares City Trust and Surety Co. of Philadelphia	6,000 00	6,600 00	5,000 00
Totals	\$ 21,000 00	\$ 19,800 00	\$ 15,000 00
Amount loaned on Collaterals			\$ 15,000 00
Cash in the Company's principal office			424 69
Cash deposited in bank			25,236 35
Interest due and accrued on bonds			845 62
Interest due and accrued on collateral loans			44 45
Gross premiums in course of collection, not more than three months due			26,062 71
All other property belonging to the Company			3,235 66
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 830,797 26

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,327 65
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	11,254 00
Losses resisted, including interest, costs and other expenses thereon	1,515 13
Total gross amount of claims for losses	33,096 78
Deduct re-insurance thereon	2,000 00
Net amount of unpaid losses	\$ 31,096 78
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$139,078.25; unearned premiums, (50 per cent.)	\$ 69,539 12
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$78,572.53; unearned premiums, (<i>pro rata</i>).	41,711 19
Total unearned premiums	\$ 111,250 31

Total unearned premiums (<i>bro't forward</i>)	\$ 111,250 31
Amount reclaimable by the insured on perpetual fire insurance policies . . .	193,988 77
Cash dividends to stockholders remaining unpaid	120 00
All other demands against the Company, absolute and contingent	5,212 54
Total amount of all Liabilities, except capital stock and net surplus . . .	\$ 321,668 40
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	109,128 86
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 830,797 26

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 39,664 36
Gross premiums on risks written and renewed during the year	229,357 52
Total	\$ 263,021 88
Deduct premiums and bills in course of collection at this date	26,062 71
Entire premiums collected during the year	\$ 242,959 17
Deduct re-insurance, rebate, abatement and return premiums	59,035 96
Net cash actually received for premiums	\$ 183,923 21
Received for interest on mortgages	12,681 47
Received for interest and dividends on stocks, bonds and collateral loans. . .	27,080 27
Income received from all other sources	2,156 38
Deposit premiums received for perpetual fire risks	\$ 10,285 06
Aggregate amount of Income actually received during the year in cash. . .	\$ 225,841 33

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$23 596 92, losses occurring in previous years)	On fire risks. \$ 183,523 73
Deduct all amounts received for salvages and re-insurance in other Companies	1,851 88
Net amount paid during the year for losses	\$ 181,671 85
Cash dividends actually paid stockholders	28,068 00
Paid for commissions or brokerage	36,365 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,716 04
Paid for State and local taxes in this and other States	6,692 05
All other payments and Expenditures	13,082 30
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 6,811 40
Aggregate amount of actual Expenditures during the year in cash	\$ 276,595 78

VI. MISCELLANEOUS.

Risks and Premiums.

In force December 31, 1890	Fire risks. \$ 21,293,543	Premiums thereon. \$ 254,036 65
Written or renewed during 1891	21,239,893	229,357 52
Totals	\$ 42,533,436	\$ 483,394 17
Deduct cancellations and expirations	22,641,666	260,550 76
In force December 31, 1891	\$ 19,891,770	\$ 222,843 41
Deduct amount re-insured	519,767	5,192 63
Net amount in force December 31, 1891	\$ 19,372,003	\$ 217,650 78

Perpetual Risks.

In force December 31, 1890	\$ 7,170,154	\$ 187,487 71
Written during 1891	460,200	11,427 84
Totals	\$ 7,630,354	\$ 198,915 55
Deduct cancellations	244,522	7,169 89
In force December 31, 1891	\$ 7,385,832	\$ 191,745 66
Losses incurred on perpetual risks in 1891		\$ 2,251 49
Losses paid on perpetual risks in 1891		1,524 03

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$12,868,406 00	\$ 139,078 25	1-2	\$ 69,539 12
1890	Two years.	57,958 00	567 67	1-4	141 92
1891		72,623 00	862 91	3-4	647 16
1889	Three years.	939,758 00	11,228 38	1-6	1,871 39
1890		859,282 00	10,286 59	1-2	5,143 29
1891	Four years.	1,068,501 00	11,887 69	5-6	9,966 41
1888		25,200 00	375 46	1-8	46 93
1889	Five years.	33,750 00	394 45	3-8	147 92
1890		46,175 00	438 19	5-8	273 86
1891	Six years.	55,150 00	552 21	7-8	483 17
1887		400,745 00	5,865 26	1-10	586 52
1888	Seven years	475,689 00	5,883 50	3-10	1,765 05
1889		643,800 00	8,072 68	5-10	4,036 35
1890	Eight years	772,065 00	8,136 91	7-10	5,695 83
1891		901,080 00	10,555 40	9-10	9,499 86
1886	Nine years	500 00	23 25	1-12	1 95
1887		12,000 00	265 37	3-12	66 34
1888	Ten years	5,810 00	49 05	5-12	20 43
1890		4,111 00	228 24	9-12	171 18
1891	Eleven years	12,500 00	37 50	11-12	34 37
1885		19,400 00	564 25	1-14	40 30
1886	Twelve years	7,700 00	151 00	3-14	32 25
1887		900 00	143 53	5-14	53 05
1888	Thirteen years	29,100 00	346 79	7-14	423 39
1889		16,000 00	445 00	9-14	286 05
1890	Fourteen years	9,800 00	80 00	11-14	62 85
1891		1,000 00	10 00	13-14	9 28
1882	Fifteen years	2,000 00	196 00	1-20	9 80
1886		4,000 00	160 00	9-20	72 00
1887	Sixteen years	5,000 00	75 00	11-20	41 25
1889		11,700 00	164 25	15-20	123 19
1890	1,200 00	21 00	17-20	17 85	
Totals		\$ 19,372,003 00	\$ 217,650 78		\$ 111,250 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,957,555 06
Losses paid from organization to date	1,211,076 04
Total amount of cash dividends declared since the Company commenced business	564,408 17
Total amount of the Company's stock owned by the directors at par value	82,100 00
Losses incurred during the year: fire	184,248 82

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 145,148 00
Premiums received	2,383 44
Losses paid	833 76
Losses incurred	848 76

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)	\$	341,850 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		455,249 67
Interest due and accrued on all said mortgage loans		8,022 23
Value of premises mortgaged (insured for \$554,483.34, as collateral)	\$	1,313,495 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
\$20,000 Penna. R. R. cons. sterling coup. 6s, 1905	\$ 20,000 00	\$ 23,500 00
1,000 City of Harrisburg, Pa., 6s, 1892	1,000 00	1,010 00
6,000 Chartiers R. W. Co. coup. 7s, 1901	6,000 00	6,960 00
6,000 Penna. Equipm't Trust 4s, 6 years, series D, 1893	6,000 00	5,940 00
1,000 Penna. Equipment Trust 4s, 9 years, series B, 1895	1,000 00	972 50
10,000 Dela. River Ferry Co. gold coup. 5s, 1921	10,000 00	10,000 00
14,000 Pa. & N. Y. Canal & R. R. coup. 7s, 1906	14,000 00	17,080 00
20,000 Wilmington & Weldon R. R. gold 7s, 1897	20,000 00	23,000 00
1,000 Penna. Equipment Trust 4s, 7 y'rs, series E, 1894	1,000 00	980 00
11,000 Penna. Equipment Trust 4s, 8 y'rs, series C, 1895	11,000 00	10,697 50
10,000 City of Sandusky, O., 5s, 1896	10,000 00	10,200 00
10,000 City of Sandusky, O., 5s, 1897	10,000 00	10,250 00
11,000 Jacksonville, Louisville and St. Louis 1st mortgage 5s, 1940	11,000 00	9,900 00
11,000 Lehigh Valley R. R. 1st mtge. reg. 6s, 1898	11,000 00	12,320 00
29,000 Huntington and Broad Top R. R. 1st mtge. ext. 4s, 1920	29,000 00	29,000 00
3,000 North Penna. R. R. 1st mtge. 7s, 1896	3,000 00	3,330 00
25,000 City of Columbus, Ohio, 4s, 1892	25,000 00	25,000 00
31,000 City of Cleveland, Ohio, 6s, 1892	31,000 00	31,620 00
13,600 Philadelphia City 6s, new, Jan., 1894	13,600 00	14,212 00
2,000 Philadelphia City 6s, new, July, 1897	2,000 00	2,280 00
200 Philadelphia City 6s, new, July, 1900	200 00	238 00
24,200 Philadelphia City 6s, new, Jan., 1895	24,200 00	25,894 00
2,000 Philadelphia City 6s, new, July, 1895	2,000 00	2,170 00
1,900 Philadelphia City 6s, new, Jan., 1896	1,900 00	2,090 00
13,100 Philadelphia City 6s, new, Jan., 1892	13,100 00	13,100 00
3,000 Philadelphia City 6s, new, July, 1892	3,000 00	3,030 00
38,000 Lehigh Valley R. R. cons. sterling gold 6s, 1897	45,000 00	39,140 00
25,000 Lehigh Valley R. R. 2d mtge. reg. 7s, 1910	25,000 00	33,750 00
11,500 Huntington and Broad Top R. R. 2d mtge. 7s, 1895	11,500 00	12,880 00
19,000 Penna. R. R. gen'l mtge. reg. 6s, 1910	19,000 00	24,700 00
42,000 Penna. R. R. gen'l mtge. coup. 6s, 1910	42,000 00	53,340 00
7,000 West Jersey R. R. 1st mtge. 6s, 1896	7,000 00	7,490 00

	Par value.	Market value.
<i>Bonds.</i>		
10,000 Penna. & N. Y. Canal & R. R. 5s, 1939 . . .	10,000 00	11,000 00
3,000 Phila. Wilmington & B. R. R. 6s, 1901 . . .	3,000 00	3,360 00
1,000 West Jersey and Atlantic Railroad, 1910 . . .	1,000 00	1,050 00
10,000 Philadelphia and Erie R. R. 4s, 1920 . . .	10,000 00	10,000 00
15,000 Phila. Wilmington and Baltimore R. R. debenture, 4s, 1922 . . .	15,000 00	15,000 00
21,000 Belvidere Dela. R. R. cons. mtge. 4s, 1927 . . .	21,000 00	21,000 00
10,000 Philadelphia, Wilmington and Baltimore R. R. reg. 4s, 1917 . . .	10,000 00	10,000 00
15,000 City of Quincy, Ills., 4½ per cent., 1906 . . .	15,000 00	15,000 00
27,000 Gloucester County, N. J., 4s . . .	27,000 00	27,000 00
6,000 Northern Pacific R. R., Missouri Div., 1st mtge. 6s, 1919 . . .	6,000 00	6,120 00
20,000 Iowa City and Western R. R., 1st mtge. 7s, 1909 . . .	20,000 00	20,000 00
25,000 National Water Works Co of N. Y., cons. gold 6s, 1903 . . .	25,000 00	25,000 00
8,000 Delaware and Bound Brook R. R., 6s, 1899 . . .	8,000 00	8,640 00
83,000 Lehigh Valley R. R. cons. mtge. 6s, registered, 1923 . . .	83,000 00	105,410 00
2,000 Lehigh Valley R. R. cons. mtge. 6s., coupon, 1923 . . .	2,000 00	2,540 00
15,000 Chicago & Western Ind. R. R., 1st mtge. 6s, 1919 . . .	15,000 00	16,500 00
30,000 Pennsylvania R. R. Collateral Trust Loan, 4½s, 1913 . . .	30,000 00	31,800 00
1,600 Infantry Battalion of State Fencibles, 6s, 1896 . . .	1,600 00	1,600 00
25,000 Columbus and Cincinnati Midland R. R. 1st mtge. ext. 4½s, 1939 . . .	25,000 00	23,250 00
4,000 St. Paul, Minn. & Manitoba R. R., 1st mtge. gold 7s, 1909 . . .	4,000 00	4,400 00
4,000 Stony Creek R. R. 7s, coup., 1907 . . .	4,000 00	4,880 00
41,000 Balt. & Potomac R. R., 1st mtge. sinking fund, gold 6s, 1911 . . .	41,000 00	50,020 00
21,000 Balt. & Potomac R. R., 1st mtge. Tunnel Road, gold 6s, 1911 . . .	21,000 00	25,200 00
22,000 Penna. & N. Y. Canal & R. R., 7s, series A, 1896 . . .	22,000 00	24,200 00
13,000 West Jersey R. R., 7s, 1899 . . .	13,000 00	15,340 00
29,000 Phila. & Reading R. R., 7s, 1893 . . .	29,000 00	31,030 00
10,000 Hestonville, Mantua and Fairmount Pass. R. W. Co., 6s, 1895 . . .	10,000 00	10,200 00
20,000 Connecting R. R. Co., 6s, 1901 . . .	20,000 00	23,200 00
25,000 Easton and Amboy R. R. 1st mtge. 5s, 1920 . . .	25,000 00	27,000 00
40,000 Lehigh Valley R. R., 1st mtge. 6s, 1898 . . .	40,000 00	44,800 00
10,000 Elmira & Willmsport R. R., 5s, 2862 . . .	10,000 00	10,500 00
25,000 Phila. Wilm. & Balt. trust cert., 4s, 1921 . . .	25,000 00	24,500 00
25,000 N. Y., Lackawanna & West'n, 6s, 1921 . . .	25,000 00	31,250 00
23,000 West Jersey R. R., cons. mtge., 6s, 1909 . . .	23,000 00	26,910 00
25,000 N. Y. Central R. R., extended 5s, 1893 . . .	25,000 00	25,500 00
25,000 Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. ext., 4s, 1913 . . .	25,000 00	26,000 00
10,000 Lehigh Coal & Nav. Co., loan, 6s, 1897 . . .	10,000 00	10,800 00
15,000 Northern Central R. R., 2d mtge. 5s, series B., 1926 . . .	15,000 00	16,050 00
42,000 Pennsylvania Company, 6s, 1907 . . .	42,000 00	44,940 00
58,000 Steubenville and Indiana R. R., 1st mtge. ext. 5s, 1914 . . .	58,000 00	62,060 00
47,000 Penna. Salt Mfg. Co., 5s, 1900 . . .	47,000 00	48,410 00
14,000 Camden & Atlantic R. R., cons. 6s, 1911 . . .	14,000 00	16,100 00
17,000 North Cent'l R. R., cons. gen. mtge., sterl. gold 6s, 1904 . . .	17,000 00	17,510 00
10,000 Phila. & Erie R. R., gold, 5s, 1920 . . .	10,000 00	11,300 00
20,000 Lehigh Val. Coal Co., reg. 5s, 1910 . . .	20,000 00	21,000 00
25,000 Baltimore and Ohio R. R., ext. 4s, 1935 . . .	25,000 00	25,000 00
10,000 North Cent'l R. R., cons. 4½s, 1925 . . .	10,000 00	10,300 00
16,000 River Front R. R., 1st mtge. 4½s, 1912 . . .	16,000 00	16,000 00
<i>Stocks.</i>		
50 shares Independence National Bank . . .	5,000 00	6,250 00
50 shares First Natl. Bank of Philadelphia . . .	5,000 00	11,250 00
100 shares Southwork National Bank . . .	5,000 00	12,000 00
125 shares Phila. Wilm'ton & Baltimore R. R. . .	6,250 00	7,500 00
16 shares Continental Hotel Co., preferred . . .	1,600 00	2,080 00
500 shares Mine Hill and Schuylkill Haven R. R. . .	25,000 00	34,000 00
25 shares Penna. Co. for Insurance on Lives, etc. . .	2,500 00	12,750 00
Totals	\$1,440,450 00	\$1,610,574 00

Total market value of stocks and bonds \$ 1,610,574 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
\$21,000.00 Metropolitan Elevated R. W. Co. 6's	\$ 21,000 00	\$ 23,940 00	
10,000.00 Nashville, Chat. & St. L. R. R. Co. 1st mtg 7's	10,000 00	12,500 00	
100 shares West. Union Tel. Co. stk	10,000 00	8,400 00	\$ 50,000 00
100 shares N. Y. & New England R. R. Co. stock	10,000 00	4,700 00	
135 shares N. Y. Central & Hudson River R. R. Co. stock	13,500 00	15,592 50	
\$15,000.00 Phil. & Reading R. R. Co. gen. mtg. 4's	15,000 00	12,600 00	
300 shares United Gas Imp. Co. stk.	15,000 00	16,500 00	
250 shares Lehigh Val. R. R. Co. stk	12,500 00	12,687 50	50,000 00
200 shares N. Central R. R. Co. stk.	10,000 00	13,800 00	
100 shares Penn. R. R. Co. stock	5,000 00	5,700 00	
450 shares United Gas Imp. Co. stk.	22,500 00	24,750 00	16,000 00
350 shares Delaware & Bound Brook R. R. Co. stock	35,000 00	56,000 00	42,000 00
250 shares Delaware & Bound Brook R. R. Co. stock	25,000 00	40,000 00	30,000 00
500 shares N. Penn. R. R. Co. stock	25,000 00	41,500 00	30,000 00
500 shares N. Penn. R. R. Co. stock	25,000 00	41,500 00	30,000 00
96 shares 13th & 15th St. Pass. R. W. Co. stk.	4,800 00	18,240 00	
37 shares Com. National Bank stk	1,850 00	2,072 00	
10 shares Guar. Trust & Safe Dep. Co. stock	1,000 00	2,400 00	20,000 00
10 shares Real Est. Trust Co. stock	500 00	1,850 00	
3 shares Fire Ass'n of Phil. stock	150 00	1,050 00	
\$25,000.00 Atlantic City R. R. Co. 5's	25,000 00	25,625 00	
5,000.00 Penn. & N. Y. Canal & R. R. Co. 7's 1906	5,000 00	6,100 00	
400 shares Penn. R. R. Co. stock	20,000 00	22,800 00	50,000 00
100 shares Huntingd'n & Broad Top R. R. Co. pref. stk.	5,000 00	4,850 00	
17 shares United New Jersey R. R. & Canal Co. stock	1,700 00	3,825 00	
\$27,000.00 Edge Moor Iron Co. coupon 6's	27,000 00	27,000 00	25,000 00
150 shares N. Penn. R. R. Co. stock	7,500 00	12,450 00	10,000 00
600 shares Phila. Traction Co. stock (\$40.00 paid)	30,000 00	37,200 00	25,000 00
\$6,000.00 Lehigh Valley R. R. Co. annuity 6's	6,000 00	7,620 00	
6,000.00 West Shore R. R. Co. 4's	6,000 00	6,120 00	
4,000.00 Phil & Read. Coal & Iron Co. 6's	4,000 00	4,000 00	
1,000.00 Penn. & N. Y. Canal & R. R. 7's, 1906	1,000 00	1,220 00	
1,540.00 Shade Gap R. R. Co. reg. 6's	1,500 00	1,500 00	40,000 00
97 shares Lehigh Val. R. R. Co. stk	4,850 00	4,922 75	
38 shares Girard Life, Annuity & Trust Co stock	3,800 00	12,350 00	
140 shares Highland Coal Co. stock	7,000 00	9,800 00	
11 shares Union Impr'vmt Co. stk	275 00	770 00	
10 shares Ogden Mine R. R. Co. stk	1,000 00	900 00	
700 shares Penn. R. R. Co. stock	35,000 00	39,900 00	
250 shares Lehigh Val. R. R. Co. stk	12,500 00	12,687 50	50,000 00
100 shares Central R. R. Co. of New Jersey stock	10,000 00	11,300 00	
\$15,000.00 Record Pub. Co. reg. 6's	15,000 00	15,000 00	10,000 00
3,000.00 Phil. & Reading R. R. Co. consol. 7's	3,000 00	3,870 00	6,000 00
3,000.00 Allegheny Valley R. R. Co. 7 3-10's	3,000 00	3,270 00	
2,000.00 Phil. & Reading Coal & Iron Co. 7's	2,000 00	2,000 00	
1,000.00 Phil. & Reading R. R. Co. 1st pref. 5's	1,000 00	750 00	50,000 00
3,100 shares Phil. & Reading R. R. Co. stock	155,000 00	63,550 00	
11,700 shares Phil. & Reading R. R. Co. stock	85,000 00	34,850 00	25,000 00

FRANKLIN FIRE INSURANCE COMPANY.

127

72 shares 14th & 15th St. Pass R. W. Co. stk.	3,600 00	13,680 00	10,000 00	
5 shares Pennsylvania Salt Mfg. Co. stock.	250 00	515 00	400 00	
Totals	\$ 744,775 00	\$ 746,207 25	\$ 569,400 00	
Amount loaned on collaterals				569,400 00
Cash in the Company's principal office				15,977 81
Cash deposited in bank				110,137 47
Interest due and accrued on collateral loans				3,583 61
Gross premiums in course of collection, not more than three months due				58,682 64
Aggregate amount of all the Assets of the Company, stated at their actual value				\$ 3,173,477 43

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 22,910 91	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	28,905 00	
Losses resisted, including interest, costs and other expenses thereon	789 98	
Net amount of unpaid losses		\$ 52,605 89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$331,880.03; unearned premiums (50 per cent.)	\$ 165,940 02	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$555,295.41; unearned premiums (<i>pro rata</i>)	271,320 14	
Total unearned premiums		\$ 437,260 16
Amount reclaimable by the insured on perpetual fire insurance policies		1,311,530 12
Cash dividends to stockholders remaining unpaid		340 00
All other demands against the Company, absolute and contingent		8,800 87
Total amount of all Liabilities, except capital stock and net surplus		\$ 1,810,537 04
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities		962,940 39
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 3,173,477 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	From fire risks, \$ 66,759 36	
Gross premiums on risks written and renewed during the year	551,364 80	
Total	\$ 618,124 16	
Deduct premiums and bills in course of collection at this date	58,682 64	
Entire premiums collected during the year	\$ 559,441 52	
Deduct re-insurance, rebate, abatement and return premiums	72,796 87	
Net cash actually received for premiums		\$ 486,644 65
Received for interest on mortgages		55,509 97
Received for interest and dividends on stocks, bonds and collateral loans		75,189 81
Income received from all other sources		10,555 17
Deposit premiums received for perpetual fire risks	\$ 18,100 26	
Aggregate amount of income actually received during the year in cash		\$ 627,899 60

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 312,497 45
Cash dividends actually paid stockholders	90,210 00
Paid for commissions or brokerage	88,366 71
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	55,642 77
Paid for State and local taxes in this and other States	22,236 07
All other payments and Expenditures	70,440 02
Amount of deposit premiums returned during the year on perpetual fire risks	37,359 00
Aggregate amount of actual Expenditures during the year in cash	\$ 639,393 02

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 79,059,594	\$ 878,683 76
Written or renewed during the year	51,575,510	551,304 80
Totals	\$ 130,635,104	\$ 1,430,048 56
Deduct those expired and marked off as terminated.	49,402,217	542,872 12
In force at the end of the year	\$ 81,233,087	\$ 887,176 44
Deduct amount re-insured	2,156,956	19,604 78
Net amount in force December 31, 1891	\$ 79,076,131	\$ 867,571 66

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$29,604,632 00	\$ 331,880 03	1-2	\$ 165,940 02
1890	Two years.	104,542 00	953 93	1-4	238 48
1891		152,743 00	1,450 67	3-4	1,088 00
1889	Three years.	9,152,291 00	95,151 50	1-6	15,858 58
1890		10,011,523 00	100,096 90	1-2	50,048 45
1891	Four years	9,744,048 00	95,956 52	5-6	79,963 75
1888		165,444 00	1,985 39	1-8	248 17
1889	Five years.	118,094 00	1,217 99	3-8	456 75
1890		222,870 00	1,802 64	5-8	1,126 65
1891	Perpetual risks	146,240 00	1,352 10	7-8	1,183 17
1887		4,830,794 00	62,904 87	1-10	6,290 48
1888	Totals	4,563,698 00	50,904 87	3-10	15,271 46
1889		3,855,542 00	44,922 32	1-2	22,461 16
1890		4,253,182 00	49,259 55	7-10	34,481 68
1891		4,301,444 00	47,317 07	9-10	42,603 36
		60,964,627 00	1,419,678 56		1,311,530 12
		\$142,197,714 00	\$ 2,306,855 00		\$ 1,748,790 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$27,736,388 52
Losses paid from organization to date	14,977,210 88
Total amount of cash dividends declared since the Company commenced business	5,024,000 00
Total amount of the Company's stock owned by the directors at par value	32,900 00
Losses incurred during the year: fire.	317,023 65

COLORADO BUSINESS.

Business in the State during the Year.

Risks written.	\$ 344,860 67
Premiums received	5,064 98
Losses paid	2,793 43
Losses incurred.	2,571 53

General Life and Fire Assurance Co.,

OF

LONDON ENGLAND.

Incorporated, 1837.

ANDREW LUSK, President.

HENRY WARD, 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) \$ 834,211 14
 Loans on mortgage (first liens), upon which not more than one year's interest
 is due 1,327,843 72

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Dalgetty & Co, 4 per cent. deb.	\$ 50,000 00	\$ 50,000 00
North London Railway, ord. stock	12,500 00	24,937 50
London and North Western Ry., ord. stock	15,000 00	26,250 00
Gas Light and Coke Co., deb. stock	450 00	504 00
Argentine Gov. gold customs 6 per cent.	1,400 00	756 00
Consols, 2½ per cent.	112,500 00	107,156 25
South Australian bonds, 6 per cent.	25,000 00	28,975 00
South Australian bonds, 6 per cent.	5,000 00	5,250 00
N. S. Wales, 5 per cent	9,500 00	9,690 00
Gas Light and Coke Co., stock, 5 per cent	12,600 00	15,183 00
Cape of Good Hope, 4 per cent.	26,875 00	28,756 25
Great Western Railway, ord. stock	50,000 00	79,625 00
Victoria, 5 per cent	25,000 00	26,000 00
London and S. W. Ry., ord. stock	25,000 00	40,500 00
South Eastern Ry., ord. stock	45,000 00	54,450 00
Queensland, 6 per cent.	25,000 00	27,250 00
Egyptian pref. 3½ per cent. stock inscribed	50,000 00	42,250 00
Cleveland and Pittsburg Ry., 7 per cent.	15,000 00	23,700 00
Baltimore and Ohio Ry., gold bonds, 5 per cent. . . .	21,000 00	23,940 00
Gt. Trunk of Canada, 2d eg. mtg. bonds, 6 pr ct.,	20,000 00	25,400 00
Canadian Inlet bonds, 5 per cent.	25,000 00	27,750 00
Canadian Consolidated bonds, 4 per cent.	10,000 00	10,700 00
Sutton Gas Co. ord.	2,500 00	5,053 88
Tottenham and Edmonton Gas Light and Coke	15,000 00	25,387 50
Port Elizabeth Waterworks bonds, 6 per cent	15,000 00	15,750 00
Dalgetty & Co., deb. stock, 4 per cent.	50,000 00	50,500 00
Croyden Commercial Gas and Coke	800 00	2,240 00
Midland Railway, ord.	25,000 00	40,812 50
Barnet District Gas and Water "D" Cap.: ord.	120 00	120 00
Metropolitan Ry., 4 per cent pref.	1,030 00	1,184 50
N. London Ry., 4½ per cent. pref.	25,000 00	36,750 00
Metropolitan Ry., surplus lands	12,500 00	9,312 50
Metropolitan Ry., ord.	50,000 00	45,125 00
Pennsylvania Ry., ord. stock	50,600 00	70,238 00
South Eastern Ry., pref. 4½ per cent.	33,500 00	45,895 00
Stamford and Estendine 4 per cent. mtg. deb.	15,000 00	15,000 00
Great Eastern Ry., 4 per cent. pref.	28,125 00	35,437 50
Croyden Commercial Gas and Coke	3,250 00	7,141 83
Trust and Loan Co, Canada, 4 per cent. deb.	50,000 00	50,000 00
Imperial Bank, 150 shares	11,250 00	14,250 00

	Par value.	Market value.
East India Ry., "B"		17,325 00
Pixens, Athens and Pelop Ry., 5 per ct. mtg. bds.	25,000 00	25,500 00
Illinois Central Ry. shares	23,600 00	26,550 00
Southern Brazilian Riv. G. de Sul, 6 pr ct. irr. deb.	25,000 00	19,875 00
Ind. Coope & Co., 6 per cent. pref.	27,500 00	35,887 50
Pennsylvania Ry., gen'l mtg. deb., 6 per cent.	20,000 00	25,400 00
London Joint Stock Bank shares	9,000 00	22,800 00
India, 3 per cent	50,000 00	53,250 00
Gas Light and Coke. A stock, ord.	9,500 00	21,042 50
Brazil, 1889, 4 per cent.	45,000 00	27,675 00
G. W. Ry., gua. cons'd 5 per cent.	10,000 00	16,000 00
Southwark and Vauxhaul Water, 4½ per ct. deb.	10,000 00	13,800 00
Cordoba Cent., 5 per cent. deb. Sk. Cent; N. sec.,	15,225 00	6,318 37
Manch., Sheff. & Lanc., 5 per cent. pref.	10,000 00	14,600 00
London & S. W Ry., 4 per cent. deb.	16,875 00	22,106 25
Manch., Sheff. & Lanc., 4½ per cent. deb. stock.	25,000 00	34,500 00
Gas Light and Coke Co., pref. 10 per cent.	100 00	250 50
Barnet District Gas and Water, A, ord.	1,250 00	2,400 00
Argentine, 4½ per cent.	35,500 00	10,527 50
New York Cent. & H. River 6 per cent. gen'l mtg.	25,000 00	30,250 00
Chilian, 4½ per cent.	22,500 00	20,700 00
Lanc. & Yorkshire, 4 per cent. pref.	26,250 00	33,600 00
Lambeth Water Works, 4 per cent. deb.	9,525 00	11,572 87
N. Eastern Darlington, D. pref. 5½ per cent.	5,000 00	8,275 00
General Assurance, 166 shares	4,150 00	9,545 00
Irish Society River Bann	15,000 00	14,700 00
Irish Society Londonderry	17,500 00	16,800 00
Launceston Munciple Loan, 4 per cent. deb.	25,000 00	24,750 00
Totals	\$1,487,975 00	\$1,715,611 70

Total market value of stocks and bonds	\$ 1,715,611 70
Amount loaned on collaterals	2,273,708 00
Cash deposited in bank	205,108 85
Interest due and accrued on all the Company's investments	80,000 00
Gross premiums in course of collection, not more than three months due,	335,000 00

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 6,771,483 41

III. LIABILITIES.

Net amount of unpaid losses	\$ 142,630 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$645,580.00; unearned premiums (50 per cent.)	\$ 322,790 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$8,200.00; unearned premiums (<i>pro rata</i>).	4,627 00
Total unearned premiums	\$ 327,417 00
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department	5,836,110 00
Cash dividends to stockholders remaining unpaid	18,485 54
All other demands against the Company, absolute and contingent	38,795 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 6,365,437 54
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	158,045 87
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 6,771,483 41

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 653,780 00	From fire risks.
Deduct re-insurance, rebate, abatement and return premiums.	143,475 00	
Net cash actually received for premiums	\$ 510,305 00	
Received for interest and dividends on stocks, bonds and collateral loans,	250,000 00	
Aggregate amount of Income actually received during the year in cash.	\$ 520,305 00	

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 307,010 00
Cash dividends actually paid stockholders	30,000 00
Paid for commissions or brokerage	87,545 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	95,340 00
Paid for State and local taxes in this and other States	250 00
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 520,145 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd	Premiums unearned.
1891	One year or less	\$ 645,580 00	1-2	\$ 322,790 00	
1889	} Three years	107,624 00	1-6	254 94	
1890		171,090 00	1-2	1,323 30	
1891		149,863 00	5-6	1,909 71	
1887	} Five years	33,725 00	1-10	17 30	
1888		56,700 00	3-10	58 24	
1889		15,275 00	1-2	66 50	
1890		101,300 00	7-10	388 98	
1891		107,633 00	9-10	608 75	
Totals		\$ 743,270 00	\$ 653,780 19	\$ 327,417 72	

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$11,205,932 00
Losses paid from organization to date	7,167,367 00
Total amount of cash dividends declared since the Company commenced business	897,170 00
Total amount of the Company's stock owned by the directors at par value	51,650 00
Amount loaned to stockholders, not officers	1,500 00
Losses incurred during the year: fire	<u>307,010 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 56,970 00
Premiums received	931 70
Losses paid	none
Losses incurred	none

German Insurance Company,

OF

FREEPORT 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)	\$	19,700 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		1,428,551 70
Loans on mortgage (first liens), upon which more than one year's interest is due		133,018 10
Interest due and accrued on all said mortgage loans		64,233 63
Value of lands mortgaged, exclusive of buildings	\$	4,351,250 00
Value of buildings mortgaged (insured for \$672,020.00 as collateral)		1,300,000 00
Total value of said mortgaged premises	\$	5,651,250 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
City of Freeport, 5½ per cent., 1892	\$ 4,000 00	\$ 4,000 00
Freeport Water Co., 6 per cent., 1912	16,000 00	16,480 00
Abilene Water and Electric Light, 6 per ct., 1907	5,000 00	4,250 00
Atlantic, Iowa, water, 6 per cent., 1893	2,000 00	2,000 00
Monroe, Wis., Water Co., 6 per cent., 1910	75,000 00	75,000 00
Custer Co., Dak., 10 per cent., 1899	350 00	385 00
Forest Lawn Cemetery, 6 per cent., 1895	350 00	350 00
Minnehaha Co., Dak., school, 7 per cent., 1900	2,800 00	2,800 00
Grand Island, Neb., school, 7 per cent., 1892	1,000 00	1,000 00
Oregon, Ill., 6 per cent., 1892	1,500 00	1,500 00
Manning, Iowa, 8 per cent., 1894	5,000 00	5,150 00
Monroe Co., Ill., 6 per cent., 1890	250 00	250 00
Pennington Co., Dak., 10 per cent., 1899	100 00	110 00
Oregon, Ill., bridge, 7 per cent., 1892	2,000 00	2,000 00
Mt. Morris, Ill., 10 per cent., 1885	26,500 00	26,500 00
Spencer, Iowa, 6 per cent., 1897	3,000 00	3,000 00
Town of Florence, Ill., school, 7 per cent., 1892	200 00	200 00
Adams Co., Neb., school, 7 per cent., 1894	350 00	350 00
Webster Co., Neb., school, 6 per cent., 1900	600 00	600 00
German American Loan and Trust Co., debenture 7 per cent., 1895	10,000 00	10,000 00
<i>Stock.</i>		
United State Savings Bank, Topeka, Kans	5,000 00	5,000 00
Upland Banking Co., Upland, Neb.	1,000 00	1,000 00
Park Security Co., St. Louis, Mo.	600 00	600 00
First National Bank, Dighton, Kans.	2,500 00	2,600 00
National Bank of Commerce, Kansas City, Mo.	8,000 00	9,600 00
Minnehaha National Bank, Sioux Falls, So. Dak.	27,000 00	27,000 00
German American Loan and Trust Co., Sioux Falls, So. Dak.	25,000 00	25,000 00
Ricker National Bank, Quincy, Ill.	5,000 00	8,000 00
State Bank, Duluth, Minn.	8,000 00	8,640 00
American National Bank, Kansas City, Mo.	4,000 00	5,600 00
Winton & Deming State Bank, Ashland, Kans.	5,000 00	5,500 00

GERMAN INSURANCE COMPANY.

<i>Stock.</i>	Par value.	Market value.
Peoples' National Bank, Burlington, Kans.	600 00	660 00
LeMars National Bank, LeMars, Iowa	3,000 00	3,750 00
First National Bank, Blue Hill, Neb.	5,000 00	6,250 00
Western Investment Loan and Trust Co., Topeka, Kans.	2,500 00	2,500 00
Deming Investment Co., Oswego, Kans	2,400 00	2,400 00
Central Map Survey Publishing Co., Chicago, Ill.	500 00	500 00
Henney Buggy Co., Freeport, Ill.	10,000 00	10,000 00
First National Building and Loan Association, Belleville, Ill.	2,524 00	3,152 50
Sioux Falls Mutual Aid Association, Sioux Falls, So. Dak.	1,895 00	2,296 00
Atlantic, Iowa, Mutual Building and Loan Ass'n.	2,812 00	3,805 00
Home Building and Loan Ass'n, Rockford, Ill. . .	2,275 00	2,750 00
Union Loan and Building Ass'n, Freeport, Ill. . .	650 00	691 00
Totals	<u>\$ 281,256 00</u>	<u>\$ 293,219 50</u>
Total market value of stocks and bonds		\$ 293,219 50

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
50 Blue Valley Bank, Wilbur, Neb. \$ 5,000 00	\$ 7,500 00	\$ 3,000 00	3,000 00
30 Blue Valley Bank, Wilbur, Neb.	3,000 00	4,500 00	3,000 00
15 Missouri Trust Co., Sedalia, Mo.	1,500 00	1,800 00	1,000 00
80 Bank of Syracuse, Syracuse, Neb.	8,000 00	10,000 00	4,000 00
70 First Nat. Bank, Blue Hill, Neb.	7,000 00	8,750 00	5,000 00
10 Upland Bank'g Co., Upland, Neb.	1,000 00	1,000 00	5,000 00
50 First Nat. Bank, Blue Hill, Neb.	5,000 00	6,250 00	5,000 00
40 A. M. Walter's Real Estate Invest- ment Co., Blue Hill, Neb.	1,000 00	1,250 00	1,000 00
100 Warner Mfg Co., Freeport, Ill.	10,000 00	10,000 00	5,000 00
50 Hanney Buggy Co., Freeport, Ill.	5,000 00	5,000 00	2,500 00
10 First Nat. Bank, Freeport, Ill.	1,000 00	1,400 00	1,000 00
40 Saline Co., DeWitt, Neb.	4,000 00	5,000 00	2,000 00
20 Union Loan and Bridge Ass'n, Freeport, Ill.	1,000 00	1,100 00	900 00
20 Union Loan and Bridge Ass'n, Freeport, Ill.	1,000 00	1,100 00	957 40
20 Union Loan and Bridge Ass'n, Freeport, Ill.	250 00	300 00	700 00
15 Home Building and Loan Ass'n, Rockford, Ill.	250 00	300 00	700 00
15 Sioux Falls Building and Loan Ass'n, Sioux Falls, Iowa	350 00	500 00	700 00
<i>Bonds.</i>			
Real estate mortgage	4,000 00	4,000 00	1,250 00
Real estate mortgage	3,000 00	3,000 00	2,235 00
Real estate mortgage	8,000 00	8,000 00	5,000 00
Real estate mortgage	2,000 00	2,000 00	2,000 00
Real estate mortgage	500 00	500 00	93 75
Totals	<u>\$ 71,850 00</u>	<u>\$ 83,250 00</u>	<u>\$ 45,656 15</u>
Amount loaned on Collaterals			\$ 45,656 15
Cash deposited in bank			230,132 14
Interest due and accrued on collateral loans			2,428 81
Gross premiums in course of collection, not more than three months due ..			149,154 05
Bills receivable, not matured, taken for fire, marine and inland risks			395,127 06
Aggregate amount of all the Assets of the Company, stated at their actual value			<u>\$ 2,671,221 14</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 32,750 99	
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	58,483 46	
Losses resisted, including interest, costs and other expenses thereon	11,000 00	
Net amount of unpaid losses		\$ 102,234 45

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$526,639.55; unearned premiums (50 per cent)	\$ 263,319 77
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,714,273.82; unearned premiums, (<i>pro rata.</i>)	1,475,700 90
Total unearned premiums	\$ 1,739,020 67
All other demands against the Company, absolute and contingent	26,404 42
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,867,659 54
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	603,561 60
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,671,221 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	\$ 443,494 00	From fire risks.
Gross premiums on risks written and renewed during the year	1,609,185 36	
Total	\$2,052,679 36	
Deduct premiums and bills in course of collection at this date	454,281 11	
Entire premiums collected during the year	\$1,598,398 25	
Deduct re-insurance, rebate, abatement and return premiums	280,180 74	
Net cash actually received for premiums	\$ 1,318,217 51	
Received for interest on mortgages	107,075 56	
Received for interest and dividends on stocks, bonds and collateral loans	28,960 48	
Income received from all other sources	4,706 82	
Aggregate amount of Income actually received during the year in cash	\$ 1,458,960 37	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$73,190.30, losses occurring in previous years)	\$ 731,785 79
Cash dividends actually paid stockholders	40,000 00
Paid for commissions or brokerage	364,117 31
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	153,032 05
Paid for State and local taxes in this and other States	24,110 03
All other payments and Expenditures	18,690 96
Aggregate amount of actual Expenditures during the year in cash	\$ 1,331,736 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$172,585,473	\$ 3,215,515 21
Written or renewed during the year	95,799,609	1,609,185 36
Totals	\$268,385,082	\$ 4,824,700 57
Deduct those expired and marked off as terminated	81,704,693	1,502,631 17
In force at the end of the year	\$186,680,389	\$ 3,322,069 40
Deduct amount re-insured	6,248,925	81,156 03
Net amount in force December 31, 1891	\$180,431,464	\$ 3,240,913 37

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 35,900,685 00	\$ 526,639 55	1-2	\$ 263,319 17
1892	Two years	508,167 00	8,196 69	1-4	2,049 17
1891		570,960 00	7,918 19	3-4	5,939 18
1889	Three years	14,403,482 00	207,163 99	1-6	34,527 33
1890		17,613,027 00	259,506 00	1-2	129,753 00
1891		21,421,300 00	326,858 46	5-6	272,382 05
1888	Four years	352,937 00	5,310 83	1 8	663 85
1889		230,810 00	4,901 06	3-8	1,837 89
1892		418,569 00	7,533 03	5-8	4,708 15
1891		542,915 00	9,372 89	7-8	8,201 27
1887		15,347,693 00	331,987 35	1-10	33,198 73
1888	Five years	13,900,652 00	309,072 82	3-10	92,721 84
1889		15,878,286 00	349,268 81	1-2	174,634 40
1890		20,414,046 00	416,906 44	7-10	291,834 50
1891		22,927,935 00	470,277 26	9-10	423,249 54
Totals		\$180,431,464 00	\$ 3,240,913 37		\$ 1,739,020 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$14,005,298 70
Losses paid from organization to date	6,492,362 08
Total amount of cash dividends declared since the Company commenced business	559,664 55
Total amount of the Company's stock owned by the directors at par value	85,175 00
Amount loaned to officers and directors	22,199 60
Amount loaned to stockholders, not officers	43,300 00
Losses incurred during the year : fire	737,932 01

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 970,185 00
Premiums received	18,600 97
Losses paid	5,020 91
Losses incurred	10,800 51

German Insurance Company of Quincy, Illinois.

OF

QUINCY ILLINOIS.

Incorporated, February 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	159,328 00
Loans on mortgage (first liens), upon which more than one year's interest is due	9,858 00
Interest due and accrued on all said bond and mortgage loans	7,199 04
Value of lands mortgaged, exclusive of buildings	\$ 401,000 00
Value of the buildings mortgaged (insured for \$182,250.00 as collateral)	182,250 00
Total value of said mortgaged premises	\$ 583,250 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
German American National Bank, St. Paul, Minn	\$ 10,000 00	\$ 12,500 00	\$ 9,550 00
Quincy Gas Light and Coke Co., stk.	20,000 00	20,000 00	16,300 00
Quincy Gas Light and Coke Co., bds.	18,000 00	18,000 00	15,000 00
Quincy Press Brick Co	4,300 00	4,300 00	2,500 00
Totals	\$ 52,350 00	\$ 54,800 00	\$ 43,350 00

Amount loaned on Collaterals	\$ 43,350 00
Cash in the Company's principal office	88 97
Cash deposited in bank	4,906 55
Interest due and accrued on collateral loans	868 60
Gross premiums in course of collection, not more than three months due	8,899 23
All other property belonging to the Company	1,193 15

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 276,691 54

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due to become due	\$ 1,550 88
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	950 00
Losses resisted, including interest, costs and other expenses thereon	800 00

Net amount of unpaid losses \$ 3,340 88

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$33,815.00; unearned premiums (50 per cent.)	\$ 16,907 50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$28,754.71; unearned premiums (<i>pro rata</i>)	16,875 99

Total unearned premiums \$ 33,783 49
All other demands against the Company absolute and contingent 3,117 08

Total amount of all Liabilities, except capital stock and net surplus	\$ 40,241 45
Joint-stock capital actually paid up in cash	223,800 00
Surplus beyond capital and all other Liabilities	12,650 09

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus \$ 276,691 54

IV. INCOME DURING THE YEAR.

	On fire risks.
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 3,897 63
Gross premiums on risks written and renewed during the year	70,752 84

Total \$ 74,650 47
Deduct premiums and bills in course of collection at this date 8,899 23

Entire premiums collected during the year \$ 65,751 24
Deduct re-insurance, rebate, abatement and return premiums 13,189 56

Net cash actually received for premiums	\$ 52,561 78
Received for interest on mortgages	12,406 36
Received for interest and dividends on stocks, bonds and collateral loans	1,528 53
Income received from all other sources	2,483 50

Aggregate amount of Income actually received during the year in cash \$ 68,920 17

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 21,395 95
Paid for commissions or brokerage	13,035 16
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	2,695 65
Paid for State and local taxes in this and other States	3,099 35
All other payments and Expenditures	5,085 15

Aggregate amount of actual Expenditures during the year in cash \$ 45,913 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 2,713,043 00	\$ 29,966 69
Written or renewed during the year	4,840,000 00	70,752 84
Totals	\$ 7,553,043 00	\$ 100,719 53
Deduct those expired and marked off as terminated	2,155,356 00	38,014 20
In force at the end of the year 1891	\$ 5,397,687 00	\$ 62,705 33
Deduct amount re-insured	223,450 00	1,035 62
Net amount in force December 31, 1891	\$ 5,174,237 00	\$ 61,669 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 2,556,939 00	\$ 33,815 00	1-2	\$ 16,907 50
1890	Two years	250 00	2 50	1-4	62
1891		7,350 00	99 47	3-4	74 61
1889	Three years	510,270 00	6,031 93	1-6	1,005 32
1890		612,705 00	6,782 97	1-2	3,391 48
1891	Four years	1,362,020 00	12,978 07	5-6	10,815 05
1891		17,250 00	164 13	7-8	143 60
1889	Five years	3,850 00	48 15	1-2	24 07
1890		42,400 00	757 50	7-10	530 25
1891		61,200 00	989 99	9-10	890 99
Totals		\$ 5,174,237 00	\$ 61,669 71		\$ 33,783 49

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 546,980 77
Losses paid from organization to date	243,752 06
Total amount of cash dividends declared since the Company commenced business	375,997 30
Total amount of the Company's stock owned by the directors at par value	34,700 00
Amount loaned to officers and directors	1,750 00
Amount loaned to stockholders, not officers	29,150 00
Losses incurred during the year: fire	23,937 83
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	\$ 142,090 00
Premiums received	1,825 05
Losses paid	379 85
Losses incurred	379 85

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		275,109 76
Interest due and accrued on all said mortgage loans		9,782 68
Value of lands mortgaged, exclusive of buildings	\$	623,250 00
Value of buildings mortgaged (insured for \$304,900 as collateral)		575,900 00
Total value of said mortgaged premises	\$	1,199,150 00

Loans on Collaterals.

<i>Stocks.</i>	Par value.	Market value.	Loaned thereon.
25 shares German American Nat'l Bank	\$ 2,500 00	\$ 4,375 00	\$ 2,350 00
25 shares German American Nat'l Bank	2,500 00	4,375 00	3,325 00
50 shares German American Nat'l Bank	5,000 00	8,750 00	3,000 00
120 shares German American Nat'l Bank	12,000 00	21,000 00	12,000 00
35 shares Peoria National Bank	3,500 00	5,250 00	3,000 00
74 shares first mortgage bonds Peoria Opera House Co.	7,400 00	9,620 00	7,400 00
Totals	\$ 32,900 00	\$ 53,370 00	\$ 31,075 00
Amount loaned on Collaterals			\$ 31,075 00
Cash deposited in bank			55,402 84
Interest due and accrued on Collateral loans			980 50
Gross premiums in course of collection, not more than three months due			35,746 73
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 412,997 51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	4,928 91
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		1,571 09
Net amount of unpaid losses	\$	6,500 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$122,997.76; unearned premiums (50 per cent.)	\$	61,498 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$62,233.39; unearned premiums (<i>pro rata</i>)		33,792 29
Total unearned premiums	\$	95,291 17
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		556 83

Total amount of all Liabilities, except capital stock and net surplus . . .	\$ 102,348 00
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	10,649 51
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 412,997 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	\$ 43,126 46	From fire risks.
Gross premiums on risks written and renewed during the year	295,691 32	
Total	\$ 338,817 78	
Deduct premiums and bills in course of collection at this date.	35,746 73	
Entire premiums collected during the year.	\$ 303,071 05	
Deduct re-insurance, rebate, abatement and return premiums	91,932 85	
Net cash actually received for premiums	\$ 211,138 20	
Received for interest on mortgages	20,842 06	
Received for interest and dividends on stocks, bonds and collateral loans.	1,175 03	
Income received from all other sources	92 00	
Aggregate amount of Income actually received during the year in cash.	\$ 233,247 29	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$9,306.24, losses occurring in previous years)	\$ 143,816 19
Cash dividends actually paid stockholders	18,000 00
Paid for commissions or brokerage	41,929 88
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	28,358 20
Paid for State and local taxes in this and other States	4,868 72
Aggregate amount of actual Expenditures during the year in cash	\$ 236,972 99

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 13,734,419	Fire risks.	Premiums thereon.
Written or renewed during the year	19,619,689		195,922 96
Totals	\$ 33,354,108		295,691 32
Deduct those expired and marked off as terminated	17,792,342		491,614 28
Net amount in force December 31, 1891	\$ 15,651,766		305,383 13
			\$ 186,231 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 9,492,777 00	\$ 122,997 76	1-2	\$ 61,498 88
1889	Three years	758,490 00	6,536 10	1-6	1,089 35
1890		843,850 00	7,653 64	1-2	3,826 82
1891		1,010,669 00	9,277 87	5-6	7,731 55
1887	Five years	500,200 00	4,388 63	1-10	438,86
1888		787,603 00	8,959 62	3-10	2,687 88
1889		865,500 00	9,603 95	1-2	4,801 97
1890		851,700 00	9,581 78	7-10	6,707 24
1891		500,977 00	7,231 80	9-10	6,508 62
Totals		\$ 15,651,766 00	\$ 186,231 15		\$ 95,291 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,446,983 64
Losses paid from organization to date	1,081,394 36

Total amount of cash dividends declared since the Company commenced business	193,175 94
Total amount of the Company's stock owned by the directors at par value	68,200 00
Amount loaned to officers and directors	20,600 00
Amount loaned to stockholders, not officers	100,838 00
Losses incurred during the year: fire	136,179 26

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 530,568 00
Premiums received	8,141 71
Losses paid	4,100 60
Losses incurred	4,100 60

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)	\$ 50,420 22
Loans on mortgage (first liens), upon which not more than one year's interest is due	230,522 17
Loans on mortgage (first liens), upon which more than one year's interest is due	1,500 00
Interest due and accrued on all said mortgage loans	3,262 41
Value of Lands mortgaged, exclusive of buildings	\$ 399,150 00
Value of buildings mortgaged (insured for \$173,600 as collateral)	200,000 00
Total value of said mortgaged premises	\$ 599,150 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
First National Bank of Pittsburgh, stock	\$ 10,000 00	\$ 18,600 00
Second National Bank of Pittsburgh, stock	10,000 00	25,000 00
Third National Bank of Pittsburgh, stock	10,000 00	13,000 00
German Bank of Pittsburgh, stock	10,200 00	33,150 00
Exchange Bank of Pittsburgh, stock	5,000 00	8,500 00
Allegheny Bank of Pittsburgh, stock	5,000 00	7,500 00
M. & M. Bank of Pittsburgh, stock	2,150 00	2,924 00
Metropolitan Bank of Pittsburgh, stock	300 00	330 00
Fifth Avenue 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	8,575 00
Kilbuck Imp. School bonds	2,000 00	2,000 00
Allepo Imp. School bonds	2,100 00	2,415 00
People's Park Pass. R. W. Co.	6,000 00	6,600 00
Totals	\$ 82,650 00	\$ 154,594 00
Total market value of stocks and bonds		\$ 154,594 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
12 shares German National Bank of Pittsburgh	\$ 1,200 00	\$ 6,900 00	\$ 2,000 00
Amount loaned on Collaterals			\$ 2,000 00
Cash deposited in bank			32,139 20
Interest due and accrued on bonds			787 00
Interest due and accrued on collateral loans			40 50
Gross premiums in course of collection not more than three months due			33,518 10
All other property belonging to the Company			218 75
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 509,002 35

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	\$ 36,361 01	
Deduct re-insurance thereon	3,591 25	
Net amount of unpaid losses		\$ 32,769 76
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$165,957.13; unearned premiums, (50 per cent.)	\$ 82,978 56	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,587.58; unearned premiums (<i>pro rata</i>)	110,212 22	
Total unearned premiums		\$ 193,190 78
All other demands against the Company, absolute and contingent		7,503 62
Total amount of all Liabilities, except capital stock and net surplus		\$ 233,464 16
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		75,538 19
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 509,002 35

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. \$ 31,749 44	
Gross premiums on risks written and renewed during the year	285,064 61	
Total	\$ 316,814 05	
Deduct premiums and bills in course of collection at this date.	33,518 10	
Entire premiums collected during the year	\$ 283,295 95	
Deduct re-insurance, rebate, abatement and return premiums	46,918 48	
Net cash actually received for premiums		\$ 236,377 47
Received for interest on mortgages		14,352 33
Received for interest and dividends on stocks, bonds and collateral loans		6,723 50
Income received from all other sources		3,115 24
Aggregate amount of Income actually received during the year in cash		\$ 260,568 54

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,988.89 losses incurring in previous years)	On fire risks. \$ 164,436 57	
Deduct all amounts received for salvages, and re-insurance in other companies	9,860 16	
Net amount paid during the year for losses		\$ 154,576 41
Cash dividends actually paid stockholders		20,000 00
Paid for commissions or brokerage		54,690 84
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		23,424 42
Paid for State and local taxes in this and other States		5,992 95
Aggregate amount of actual Expenditures during the year in cash		\$ 258,684 62

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 31,218,585 00	\$ 356,776 01
Written or renewed during the year	25,873,992 00	285,064 61
Totals	\$ 57,092,577 00	\$ 641,840 62
Deduct those expired and marked off as terminated.	23,594,464 00	259,456 61
In force at the end of the year	\$ 33,498,113 00	\$ 382,384 01
Deduct amount re-insured	403,559 00	4,838 30
Net amount in force December 31, 1891	\$ 33,094,554 00	\$ 377,545 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$15,226,010 00	\$ 165,957 13	1-2	\$ 82,978 56
1890		114,964 00	1,188 51	1-4	297 13
1891	Two years.	137,775 00	1,440 04	3-4	1,080 03
1889		4,649,215 00	54,616 18	1-6	9,102 69
1890	Three years.	5,423,654 00	62,241 37	1-2	31,120 68
1891		5,703,121 00	65,597 60	5-6	54,664 65
1888	Four years	28,650 00	336 60	1-8	42 07
1889		19,100 00	223 56	3-8	83 82
1890		20,050 00	327 70	5-8	204 80
1891		41,675 00	538 92	7-8	471 52
1887	Five years.	316,125 00	3,901 73	1-10	390 17
1888		242,015 06	4,014 35	3-10	1,204 29
1889		422,785 00	6,111 03	1-2	3,055 51
1890		481,055 00	7,255 13	7-10	5,078 59
1891		268,360 00	3,795 86	9-10	3,416 27
Totals		\$33,094,554 00	\$ 377,545 71		\$ 193,190 78

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,598,871 92
Losses paid from organization to date	1,628,950 14
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	21,950 00
Amount loaned to officers and directors	2,000 00
Amount loaned to stockholders, not officers	5,000 00
Dividends declared payable in stock from organization	150,000 00
Losses incurred during the year: fire	168,357 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 741,342 00
Premiums received	10,056 00
Losses paid	6,633 94
Losses incurred	9,642 15

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 coupons, 4 per cent.	\$ 100,000 00	\$ 118,000 00
United States registered 4 per cent.	50,000 00	58,500 00
United States currency 6 per cent.	160,000 00	184,565 00
New York City additional water 3 per cent.	512,500 00	538,125 00
New York City additional water 3½ per cent.	50,000 00	53,250 00
New York City dock 3 per cent.	200,000 00	210,000 00
New York City school-house 3 per cent., due 1908,	115,284 17	121,048 00
New York City school-house 3 per cent., due 1897,	50,000 00	51,000 00
Brooklyn City registered 3 per cent.	75,000 00	76,500 00
St. Louis, Mo., 4 per cent.	100,000 00	105,000 00
Portland, Ore., water 5 per cent.	50,000 00	56,000 00
Nashville, Tenn., 4½ per cent.	25,000 00	26,250 00
Atlanta, Ga., 4½ per cent.	25,000 00	26,250 00
Albany & Susquehanna R. R. 1st cons. 6 per cent.	75,000 00	90,750 00
Chicago, R. I. & Pacific R. R. 1st mtge 6 per cent.	50,000 00	63,000 00
Chicago, R. I. & Pacific R. R. 5 per cent.	50,000 00	54,000 00
Chicago, Mil & St. P. R. R. 1st mtge. I. and D. division, 7 per cent	30,000 00	38,850 00
Chicago, M & St. P. R. R., La Crosse div. 5 pr ct.	60,000 00	61,200 00
Chicago, Mil. & St. R. R., I. & M. div. 7 per ct.	10,000 00	12,300 00
Chi., Mil. & St. P. R. R., C. & P. W. div., 5 pr ct.,	30,000 00	32,550 00
Chicago & Northwest'n R. R. sink fd. 5 pr cent.	70,000 00	78,050 00
Chicago & Northwest'n R. R. sink. fd. 6 pr cent.	40,000 00	46,400 00
Chicago & Northwest'n R. R. debent. 5 per cent.	45,000 00	47,250 00
Chicago, B. & O. R. R. debenture 5 per cent.	55,000 00	55,550 00
Central Pacific R. R. 1st mtge. 6 per cent.	50,000 00	55,000 00
Dak. & Gt. Southern R. R. 1st mtge. 5 per cent.	25,000 00	26,000 00
Erie R. R. 1st cons. mtge. 7 per cent.	100,000 00	135,500 00
Fargo and Southern R. R. 1st mtge. 6 per cent.	25,000 00	28,750 00
Kansas Pacific R. R. 1st mtge. 1895 6 per cent.	25,000 00	26,875 00
Kansas Pacific R. R. 1st mtge. 1896 6 per cent.	35,000 00	37,712 00
Kansas Pacific R. R. 1st mtge. 1899 6 per cent.	25,000 00	27,000 00
Little Miami R. R. 1st mtge. 5 per cent.	25,000 00	27,500 00
Louisville & Nashville R. R. gen. mtge. 6 pr ct.	25,000 00	28,750 00
Mo. Pacific R. R. 1st mortgage 6 per cent.	50,000 00	53,250 00
N. Y., Lackawanna & W. R. R. 1st mtge. 6 pr ct.	100,000 00	128,500 00
N. Y. Cent'l & Hudson Riv. R. R. debn. 5 pr cent.	100,000 00	108,750 00
N. Y., Chicago & St. L. R. R. 4 per cent.	45,000 00	43,200 00
Omaha & St. L. R. R. 1st mtge. 4 per cent.	57,000 00	31,920 00
Penna. Co. 4½ per cent. registered.	12,000 00	12,960 00
Penna. Co. 4½ per cent. coupon	43,000 00	46,440 00
St. L., K. C. & North R. R. 1st mtge. real estate 7 per cent.	60,000 00	64,200 00
St. P., Min. & Manitoba R. R. 1st cons. 6 per cent.	30,000 00	36,000 00
Syracuse, Binghamton & N. Y. R. R. 1st mtge. 7 per cent.	30,000 00	38,400 00
Union Pacific R. R. 1st mortgage 6 per cent.	50,000 00	55,500 00

<i>Stock.</i>		
Albany and Susquehanna R. R., 100 shares . . .	10,000 00	16,700 00
Chicago, R. I. & Pacific R. R., 850 shares	85,000 00	75,650 00
Cleveland, Cin., Chic. & St. L. pref'd, 1600 shares,	160,000 00	158,400 00
Cavuga and Susquehanna R. R., 1000 shares	30,000 00	55,500 00
Chi. & Northwest'n R. R., preferred, 500 shares . . .	50,000 00	71,250 00
Delaware and Hudson Canal Co., 1233 shares	123,300 00	151,659 00
Dela. Lackawanna & West'n R. R., 2500 shares	125,000 00	175,625 00
Detroit, Hillsdale & Southwstn. R. R., 200 shares,	20,000 00	13,200 00
Lake Shore & Mich. Southern, 100 shares	10,000 00	12,500 00
Morris and Essex R. R., 1200 shares	60,000 00	87,000 00
Milwaukee, L. S. & W. R. R. pref'd., 500 shares	50,000 00	66,500 00
New York and Harlem R. R., 2633 shares	131,650 00	355,455 00
N. Y., N. H. & Hartford R. R., 92 shares	9,200 00	20,792 00
N. Y., Lackawanna & Western R. R., 200 shares	20,000 00	21,700 00
N. Y., Prov. & Boston R. R., 300 shares	30,000 00	69,000 00
Pennsylvania R. R., 1000 shares	50,000 00	57,000 00
Rensselaer and Saratoga R. R., 500 shares	50,000 00	85,000 00
American Exchange National Bank, 100 shares	10,000 00	15,000 00
Bank of America, 175 shares	17,500 00	35,000 00
Bank of Commerce, 91 shares	9,100 00	16,744 00
Fourth National Bank, 200 shares	20,000 00	34,400 00
German-American Bank, 221 shares	16,575 00	20,221 00
Consolidated Gas Co. of N. Y., 1000 shares	100,000 00	104,250 00
New York Mutual Gas Light Co., 300 shares	30,000 00	36,000 00
Standard Oil Trust, 500 shares	50,000 00	84,500 00
Western Union Telegraph Co., 1000 shares	100,000 00	83,750 00
Totals	\$4,307,109 17	\$5,142,391 00
Total market value of stocks and bonds		\$ 5,142,391 00
Cash in Company's principal office		5,336 68
Cash deposited in bank		415,438 04
Interest due and accrued on bonds		4,187 00
Gross premiums in course of collection not more than three months due		311,855 73

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 5,879,208 45

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 54,142 22	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	260,572 14	
Losses resisted, including interest, costs and other expenses thereon	30,979 18	
Total gross amount of claims for losses	\$ 345,693 54	
Deduct re-insurance thereon	5,081 95	
Net amount of unpaid losses		\$ 340,611 59
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,929,146 99; unearned premiums (50 per cent.)	\$ 964,573 49	
Gross premiums received and receivable upon all fire risks running more than one year from date of policy, \$2,346,827.82; unearned premiums (<i>pro rata</i>).	1,244,660 93	
Total unearned premiums		2,209,234 42
All other demands against the Company, absolute and contingent		73,973 01
Total amount of all Liabilities, except capital stock and net surplus		\$ 2,623,819 02
Joint-stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other Liabilities		2,255,389 43
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		<u>\$ 5,879,208 45</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. \$ 216,782 14
Gross premiums on risks written and renewed during the year	3,332,745 09
Total	\$3,549,527 23
Deduct premiums and bills in course of collection at this date	253,846 37
Entire premiums collected during the year	\$3,295,680 86

Entire premiums collected during the year (<i>brut forward</i>)	\$3,295,680 86	
Deduct re-insurance, rebate, abatement and return premiums	659,960 00	
Net cash actually received for premiums		\$ 2,635,720 86
Received for interest and dividends on stocks, bonds and collateral loans . . .		223,239 18
Aggregate amount of Income actually received during the year in cash,		\$ 2,858,960 04

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$172,379.61, fire risks. losses occurring in previous years)	\$1,729,803 87	
Deduct all amounts received for salvages and re-insurance in other companies	156,008 58	
Net amount paid during the year for losses		\$ 1,573,795 29
Cash dividends actually paid stockholders		200,000 00
Paid for commissions or brokerage		428,300 43
Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employes		210,431 27
Paid for State and local taxes in this and other States		72,429 63
All other payments and Expenditures		249,401 73
Aggregate amount of actual Expenditures during the year in cash . . .		\$ 2,734,358 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 470,043,750	\$ 3,993,219 51
Written or renewed during the year	367,084,047	3,332,745 09
Totals	\$ 837,127,797	\$ 7,325,964 60
Deduct those expired and marked off as terminated	350,612,410	2,919,453 14
In force at the end of the year	\$ 486,515,387	\$ 4,406,511 46
Deduct amount re-insured	12,805,498	130,536 65
Net amount in force December 31, 1891	\$ 473,709,889	\$ 4,275,974 81

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'n'd.	Premiums unearned.
1891	One year or less.	\$202,804,122 00	\$ 1,929,146 99	1-2	\$ 964,573 49
1890	Two years	1,732,914 00	15,249 59	1-4	3,812 39
1891		2,347,312 00	16,846 80	3-4	12,635 10
1889	Three years	57,104,217 00	439,292 00	1-6	73,215 33
1890		63,259,446 00	491,948 86	1-2	245,974 43
1891	Four years	70,452,383 00	562,255 16	5-6	468,545 90
1888		874,297 00	7,446 02	1-8	930 75
1889	Five years	820,889 00	8,633 36	3-8	3,237 51
1890		990,355 00	8,493 50	5-8	5,308 40
1891	Six years	1,005,136 00	8,488 33	7-8	7,427 29
1887		14,904,887 00	136,883 56	1-10	13,688 35
1888	Seven years	14,069,614 00	141,064 58	3-10	42,319 36
1889		13,513,419 00	146,892 04	1-2	73,446 02
1890	Eight years	14,879,750 00	164,402 60	7-10	115,081 82
1891		14,951,148 00	198,931 42	9-10	179,038 28
Totals		\$473,709,889 00	\$ 4,275,974 81		\$ 2,209,234 42

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$31,059,580 83
Losses paid from organization to date	16,109,414 54
Total amount of cash dividends declared since the Company commenced business	2,540,000 00
Total amount of the Company's stock owned by the directors at par value .	307,200 00
Losses incurred during the year: fire	1,717,114 62
Amount deposited in different States and countries for the security of all the Company's policy-holders	144,193 75

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,892,054 00
Premiums received	29,439 28
Losses paid	12,270 65
Losses incurred	13,182 30

Germania Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated March, 1859.

HUGO SCHUMANN, 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)	\$ 295,130 67
Loans on mortgage (first liens) upon which not more than one year's interest is due	184,500 00
Interest due and accrued on all said mortgage loans	4,287 50
Value of lands mortgaged, exclusive of buildings	\$ 111,500 00
Value of buildings mortgaged (insured for \$179,500.00 as collateral)	226,000 00
Total value of said mortgaged premises	\$ 337,500 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	\$ 295,625 00
United States, coupon, 4 per cent., 1907	940,200 00	1,113,884 50
American Dock and Imp. Co., first mortgage, 5 per cent., 1921	25,000 00	27,437 50
A. T. & S. Fé R. R., gen. mtge., 4 per cent., 1989	25,000 00	21,375 00
Chi. Burl. & O. R. R., first mtge., 7 per cent., 1903	25,000 00	31,500 00
Chi., M. & St. P. R. R. (S. M. Div.) first mortgage 6 per cent., 1910	25,000 00	29,500 00
Chi., M. & St. P. R. R. (C. & P. W.) first mortgage, 5 per cent., 1921	25,000 00	27,031 25
Chi., R. I. & Pac. R. R., first mtge., 6 per ct., 1917	25,000 00	31,500 00
Chi. St. L. & N. O. R. R., gold loan moatgage, 5 per cent., 1951	25,000 00	28,500 00
Chi., St. P., Minn. & O. R'y, cons. mtge., 6 per cent., 1930	25,000 00	29,906 25
Cle., Col., Cin. & Ind's R'y, general mortgage, 6 per cent., 1934	25,000 00	29,250 00
Denver & R. G. R'y, first cons. mtge., 4 per ct, 1936	25,000 00	20,500 00
D. D. E. B'way & B. R. R., cons. mtge., 7 per cent., 1893	10,000 00	10,300 00
E. T., Va. & Ga. R. R., first mtge., 7 per ct., 1900	25,000 00	28,375 00
E. T., Va. & Ga. R. R., cons. mtge., 5 per ct., 1956	25,000 00	24,000 00
Fargo and Southern R'y, first mortgage, 6 per cent., 1924	20,000 00	22,600 00
Flint and Pere Marquette R. R., first cons. mortgage, 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	29,250 00
Kentucky Central R y, first mtge., 4 per cent., 1987	25,000 00	21,375 00

Bonds.	Par value.	Market value.
Long Island R. R., first mtge., 5 per cent., 1931 . . .	15,000 00	17,250 00
Louisville, New Albany and Chicago, first mortgage, 6 per cent., 1910 . . .	7,000 00	7,910 00
Metropolitan E. R. R., first mtge., 6 per cent., 1908	25,000 00	29,125 00
Michigan Central R. R., first cons. mortgage, 7 per cent., 1902 . . .	25,000 00	39,312 50
Mich. Central R. R., first mtge., 5 per cent., 1931 . . .	20,000 00	22,300 00
Mil. & No. R. R. (main line) first mortgage, 6 per cent., 1910 . . .	25,000 00	27,875 00
Mil. & St. P. R'y (Chi. & Mil. Div.) first mortgage, 7 per cent., 1903 . . .	15,000 00	18,600 00
Mississippi State, 4 per cent., 1919 . . .	20,000 00	20,000 00
50 shares National Park Bank stock . . .	5,000 00	15,000 00
N. Y., Brooklyn & Man. B. R'y, first cons. mtge., 5 per cent., 1935 . . .	25,000 00	24,750 00
N. Y. C. & H. R. R. R., deb., 5 per cent., 1904 . . .	25,000 00	26,875 00
Pittsburg & W. R'y, first mtge., 4 per cent., 1917 . . .	25,000 00	20,843 75
Richmond City, 4 per cent., 1923 . . .	40,000 00	39,600 00
Richmond City, 5 per cent., 1919 . . .	10,000 00	10,700 00
St. P., Minn. & Man. R'y, first mtge., 7 per ct., 1909	14,000 00	15,680 00
St. P., Minn. & Man. R'y, cons. mtge., 4½ per cent., 1933 . . .	25,000 00	24,625 00
St. P. & No. Pac. R. R., gen. mtge., 6 per ct., 1923	16,000 00	18,880 00
Third Ave. R. R. Co., first mtge., 5 per cent., 1937 . . .	25,000 00	28,250 00
Toledo and Ohio Central R'y, first mortgage, 5 per cent., 1935 . . .	25,000 00	26,250 00
Union E. R. R., Brooklyn, first mortgage, 6 per cent., 1937 . . .	15,000 00	16,575 00
Union Pacific R. R., first mtge., 6 per cent., 1858 . . .	25,000 00	27,937 50
Union Pacific R. R. (K. P.) first mortgage, 6 per cent., 1866 . . .	25,000 00	26,750 00
Wabash R. R., first mortgage, 5 per cent.	25,000 00	25,843 75
Totals	\$2,097,200 00	\$2,394,467 00

Total market value of stocks and bonds	\$ 2,394,467 00
Cash in the Company's principal office	47,419 07
Cash deposited in bank	47,441 96
Gross premiums in course of collection, not more than three months due	198,948 96
All other property belonging to the Company	5,330 62

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 3,171,525 78

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 78,236 23
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	60,150 14
Losses resisted, including interest, costs and other expenses thereon	13,691 91
Total gross amount of claims for losses	\$ 152,078 28
Deduct re-insurance thereon	38,398 87
Net amount of unpaid losses	\$ 113,679 41
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$740,923.17; unearned premiums (50 per cent.)	\$ 370,461 59
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,501,952.16; unearned premiums (<i>pro rata</i>)	744,866 73
Total unearned premiums	\$ 1,115,328 32
All other demands against the Company, absolute and contingent	28,558 43
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,257,566 16
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	913,959 62
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	<u>\$ 3,171,525 78</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	\$ 192,586 41	From fire risks.
Gross premiums on risks written and renewed during the year	1,592,878 49	
Total	\$1,783,464 90	
Deduct premiums and bills in course of collection at this date	198,948 96	
Entire premiums collected during the year	\$1,584,515 94	
Deduct re-insurance, rebate, abatement and return premiums	396,064 62	
Net cash actually received for premiums	\$ 1,188,451 32	
Received for interest on mortgages	6,865 00	
Received for interest and dividends on stocks, bonds and collateral loans	108,149 33	
Aggregate amount of Income actually received during the year in cash	\$ 1,303,465 65	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$99,168.46, Fire risks. losses occurring in previous years)	\$ 763,048 18
Deduct all amounts received for salvages, and re-insurance in other companies	112,091 77
Net amount paid during the year for losses	\$ 650,956 41
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	169,368 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	118,394 14
Paid for State and local taxes in this and other States	32,644 32
All other payments and Expenditures	117,861 63
Aggregate amount of actual Expenditures during the year in cash	\$ 1,189,215 27

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums- thereon.
In force on the 31st day of December of the preceding year	\$259,148,997 80	\$ 2,193,703 08
Written or renewed during the year	187,448,061 31	1,592,878 49
Totals	\$446,597,059 11	\$ 3,786,581 57
Deduct those expired and marked off as terminated	168,999,224 98	1,444,739 07
In force at the end of the year	\$277,597,834 13	2,341,842 50
Deduct amount re-insured	20,029,662 30	198,967 17
Net amount in force December 31, 1891	\$257,568,171 83	\$ 2,142,875 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums- unearned.
1891	One year or less.	\$102,531,688 86	\$ 740,923 17	1-2	\$ 370,461 59
1890	Two years	341,293 00	2,357 69	1-4	589 43
1891		359,868 00	2,653 26	3-4	1,989 94
1889	Three years.	35,163,023 51	290,640 70	1-6	48,440 10
1890		39,752,649 27	336,884 98	1-2	168,442 49
1891		44,490,493 19	376,466 85	5-6	313,672 33
1888	Four years	323,409 00	2,606 46	1-8	325 80
1889		274,825 00	2,272 52	3-8	852 18
1890		452,909 00	3,772 72	5-8	2,357 94
1891	Five years.	362,583 00	2,668 24	7-9	2,334 68
1887		5,230,079 00	59,365 61	1-10	5,936 56
1888		5,974,307 00	66,387 10	3-10	19,916 11
1889		7,338,895 00	84,351 09	1-2	42,175 55
1890		7,200,680 00	82,964 09	7-10	58,074 86
1891		7,771,469 00	88,620 85	9-10	79,758 76
Totals		\$257,568,171 83	\$ 2,142,875 33		\$ 1,115,328 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$25,148,985 84
Losses paid from organization to date	12,656,898 31
Total amount of cash dividends declared since the Company commenced business	2,301,000 00
Total amount of the Company's stock owned by the directors at par value	216,250 00
Losses incurred during the year: fire	666,075 80
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	\$ 516,792 00
Premiums received	7,539 33
Losses paid	3,726 92
Losses incurred	4,136 67

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.

Value of real estate owned by the Company (unencumbered)	\$ 297,800 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	697,900 00
Loans on mortgage (first liens), upon which more than one year's interest is due, of which \$7,750.00 is in process of foreclosure	7,750 00
Interest due and accrued on all said mortgage loans	13,758 29
Value of premises mortgaged (insured for \$407,120.00 as collateral)	\$2,001,634 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds	\$ 72,000 00	\$ 84,960 00
City of Seattle	30,000 00	30,750 00
City of Louisville	10,000 00	12,000 00
County St. Louis	10,000 00	12,000 00
Union Pacific R. R.	5,000 00	5,500 00
Connecting R. R.	10,000 00	11,600 00
Pennsylvania R. R.	10,000 00	13,000 00
Phila. Wilm. and Baltimore R. R.	40,000 00	40,400 00
Lehigh Navigation Co	11,000 00	11,880 00
Lancaster and Reading R. R.	10,000 00	10,500 00
North Pennsylvania R. R.	5,000 00	6,400 00
Philadelphia and Reading R. R. car trust	35,000 00	35,787 50
Zanesville and Ohio R. R.	10,000 00	8,500 00
Lower Merion Gas Co	6,500 00	6,630 00

150 GIRARD FIRE AND MARINE INSURANCE COMPANY.

	Par value.	Market value.
Philadelphia and Reading R. R. pref. bonds	2,000 00	1,160 00
State of Georgia	25,000 00	28,000 00
Hutchison Water, Light and Power Co	10,000 00	10,050 00
Holmesburg Water Co.	1,000 00	1,000 00
Philadelphia and Darby Pass R. W. Co	2,250 00	1,485 00
Pennsylvania R. R. Co	10,000 00	11,400 00
Lehigh Valley R. R. Co	10,000 00	10,000 00
Lehigh Navigation Co	5,000 00	4,900 00
Girard Fire and Marine Insurance Co	11,900 00	45,220 00
Totals	\$ 341,650 00	\$ 403,122 50
Total market value of stocks and bonds		\$ 403,122 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Allegheny Valley R. R. bonds	\$ 1,000 00	\$ 1,220 00	\$ 600 00
Etna Insurance Co., 35 shares	3,500 00	8,750 00	1,300 00
Ohio and Mississippi R. R. bonds	1,000 00	1,100 00	900 00
St. Louis, Alton and Terre Haute bds.	4,000 00	4,120 00	3,000 00
Merchants Elec. Lgt. Co., 5½ shares	550 00	825 00	450 00
Girard Fire and Marine Insurance Co., 22 shares	2,200 00	8,360 00	5,500 00
Totals	\$ 12,250 00	\$ 24,375 00	\$ 11,750 00
Amount loaned on collaterals			11,750 00
Cash in the Company's principal office			11,529 55
Cash deposited in bank			80,325 46
Interest due and accrued on collateral loans			208 35
Gross premiums in course of collection, not more than three months due			62,406 50
Bills receivable, not matured, taken for fire, marine and inland risks			35,380 07
All other property belonging to the Company			3,625 39
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 1,625,556 11

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 45,439 03
Losses resisted, including interest, costs and other expenses thereon	6,991 43
Total gross amount of claims for losses	\$ 52,430 46
Deduct re-insurance thereon	3,235 71
Net amount of unpaid losses	\$ 49,194 75
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$258,636.07; unearned premiums (50 per cent.)	\$ 129,318 04
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$427,853.10; unearned premiums (<i>pro rata</i>)	229,373 53
Total unearned premiums	\$ 358,691 57
Amount reclaimable by the insured on perpetual fire insurance policies, Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	341,780 43
All other demands against the Company, absolute and contingent	3,178 24
	40,769 87
Total amount of all Liabilities, except capital stock and net surplus	\$ 793,614 86
Joint-stock capital actually paid up in cash	300,000 09
Surplus beyond capital and all other Liabilities	531,941 25
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,625,556 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	\$ 88,150 92	From fire risks.
Gross premiums on risks written and renewed during the year	517,260 18	
Total	\$ 605,411 10	
Deduct premiums and bills in course of collection at this date	97,787 57	
Entire premiums collected during the year	\$ 507,624 53	
Deduct re-insurance, rebate, abatement and return premiums	83,200 05	
Net cash actually received for premiums	\$ 424,424 48	
Received for interest on mortgages	42,001 86	
Received for interest and dividends on stocks, bonds and collateral loans	19,513 75	
Income received from all other sources	7,154 98	
Deposit premiums received for perpetual fire risks	\$ 39,274 19	
Aggregate amount of Income actually received during the year in cash	\$ 493,095 07	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,434.64, losses occurring in previous years)	\$ 210,431 15	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	11,740 96	
Net amount paid during the year for losses	\$ 198,690 19	
Cash dividends actually paid stockholders	72,000 00	
Paid for commissions or brokerage	94,700 53	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	58,278 00	
Paid for State and local taxes in this and other States	14,450 16	
All other payments and Expenditures	28,041 69	
Amount of deposit premiums returned during the year on perpetual fire risks	19,071 57	
Aggregate amount of actual Expenditures during the year in cash	\$ 466,160 57	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 79,194,867	Fire risks.	Premiums thereon.
Written or renewed during the year	50,552,085		\$ 1,020,237 87
Totals	\$ 129,746,952		\$ 1,537,498 05
Deduct those expired and marked off as terminated	43,783,912		437,061 47
In force at the end of the year	\$ 85,963,040		\$ 1,100,436 5
Deduct amount re-insured	3,043,528		34,197 38
Net amount in force December 31, 1891	\$ 82,919,512		\$ 1,066,239 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 26,927,266	\$ 258,636 07	1-2	\$ 129,318 04
1890	Two years	114,619	892 67	1-4	223 17
1891		155,930	1,350 40	3-4	1,012 80
1889		6,931,466	72,281 43	1-6	12,046 90
1890	Three years	7,350,052	82,819 52	1-2	41,409 76
1891		8,014,272	88,583 01	5-6	73,819 17
1888		179,424	1,798 48	1-8	224 81
1889	Four years	282,295	2,475 51	3-8	928 32
1890		466,075	3,645 10	5-8	2,278 19
1891		399,416	3,270 46	7-8	2,861 65

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1887	} Five years	2,061,911	24,222 61	1-10	2,422 26
1888		2,560,569	29,957 85	3-10	8,087 35
1889		2,806,189	32,343 37	1-2	16,171 68
1890		3,516,998	37,241 01	7-10	26,068 70
1891		4,232,011	42,424 54	9-10	38,182 04
	More than 5 years	318,150	4,561 14	6-10	2,736 68
	Perpetual risks	16,602,869	379,750 03		341,780 43
Totals		\$ 82,919,512	\$ 1,066,239 20		\$ 700,472 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 9,569,180 00
Losses paid from organization to date	3,984,850 00
Total amount of cash dividends declared since the Company commenced business	1,485,196 00
Total amount of Company's stock owned by directors, at par value	49,000 00
Amount loaned to officers and directors	6,800 00
Amount loaned to stockholders, not officers	3,000 00
Losses incurred during the year: fire	230,285 02
Amount deposited in different States and countries for security of all the Company's policy-holders.	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 354,957 00
Premiums received	4,860 26
Losses paid	811 03
Losses incurred	3,086 03

Glens Falls Insurance Company,

OF

GLENS FALLS NEW YORK.

Incorporated May, 1849.

J. L. CUNNINGHAM, President.

R. A. LITTLE, 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)	\$ 36,050 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	608,451 12
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	4,340 85
Total value of said mortgaged premises	\$ 1,303,250 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
New York Central and Hudson River R. R. bonds	\$ 200,000 00	\$ 248,000 00
New York and Harlem R. R. bonds	100,000 00	119,500 00
Lake Shore and Michigan Southern R. R. bonds	50,000 00	59,500 00
Syracuse, Bing'mton and New York R. R. bonds	53,000 00	68,900 00
Morris and Essex	50,000 00	66,500 00
West Shore	50,000 00	50,000 00
Hudson River Pulp and Paper Co.	106,000 00	106,000 00
Glens Falls Paper Mill Co.	250,000 00	250,000 00
Georgia State bonds	25,000 00	25,000 00
Richmond city bonds	10,000 00	10,000 00
First National Bank, Glens Falls, stock	10,000 00	20,000 00
International Loan and Trust Company debenture bond with first mortgage collateral	100,000 00	100,000 00
Jarvis-Conklin Mortgage Trust Company debenture bond with first mortgage collateral	53,500 00	53,500 00
Totals	\$1,067,500 00	\$1,176,900 00
Total market value of stocks and bonds		\$ 1,176,900 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Morris and Essex R. R. first mortgage bonds	\$ 3,000 00	\$ 3,990 00	\$ 3,000 00
Amount loaned on Collaterals			\$ 3,000 00
Cash in the Company's principal office			2,775 75
Cash deposited in bank			74,106 43
Interest due and accrued on bonds			6,060 00
Gross premiums in course of collection, not more than three months due			64,831 25
Bills receivable, not matured, taken for fire, marine and inland risks			1,136 59
All other property belonging to the Company			1,073 88
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 1,980,713 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,821 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	29,497 00
Losses resisted, including interest, cost and other expenses thereon	6,310 00
Total gross amount of claims for losses	\$ 52,628 30
Deduct re-insurance thereon	10,355 85
Net amount of unpaid losses	\$ 42,272 45
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$270,863.76; unearned premiums (fifty per cent.)	135,431 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$901,641.66; unearned premiums (<i>pro rata</i>)	478,001 03
Total unearned premiums	\$ 613,432 91
Due and accrued for salaries	5,325 00
All other demands against the Company, absolute and contingent	10,108 92
Total amount of Liabilities, except capital stock and net surplus	\$ 671,139 28
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	1,109,574 09
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,980,713 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	\$ 61,265 75	From fire risks.
Deduct amount of same not collected.	477 61	
Net collected	\$ 60,788 14	
Gross premiums on risks written and renewed during the year	696,672 67	
Total	\$ 757,460 81	
Deduct premiums and bills in course of collection at this date	67,396 87	
Entire premiums collected during the year	\$ 690,063 94	
Deduct re-insurance, rebate, abatement and return premiums	144,009 70	
Net cash actually received for premiums	\$ 546,054 24	
Received for interest on mortgages	40,262 10	
Received for interest and dividends on stocks, bonds and collateral loans	57,829 88	
Income received from all other sources	659 52	
Aggregate amount of Income actually received during the year in cash	\$ 644,805 74	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,344.47, losses occurring in previous years)	\$ 342,867 83	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	43,724 49	
Net amount paid during the year for losses.	\$ 299,143 34	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage.	107,160 74	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	51,879 22	
Paid for State and local taxes in this and other States	23,458 71	
All other payments and Expenditures	48,793 72	
Aggregate amount of actual Expenditures during the year in cash	\$ 550,440 73	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 119,083,613	\$ 1,189,001 86
Written or renewed during the year	69,967,826	696,672 67
Totals	\$ 189,051,439	\$ 1,885,674 53
Deduct those expired and marked off as terminated	63,240,998	613,316 13
In force at the end of the year	\$ 125,810,471	\$ 1,272,358 40
Deduct amount re-insured	8,220,705	99,852 98
Net amount in force December 31, 1891	\$ 117,589,766	\$ 1,172,505 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'd	Premiums unearned.
1891	One year or less	\$ 27,486,171 00	\$ 270,863 76	1-2	\$ 135,431 88
1890	Two years	314,400 00	2,923 68	1-4	730 62
1891		398,851 00	3,744 56	3-4	2,568 42
1889	Three years	19,965,443 00	181,500 18	1-6	30,250 03
1890		22,627,193 00	210,157 58	1-2	105,078 79
1891	Four years	22,915,331 00	218,462 92	5-6	182,052 44
1888		472,804 00	4,193 13	1-8	524 14
1889	Five years	763,689 00	6,404 85	3-8	2,401 95
1890		793,618 00	6,495 95	5-8	4,059 95
1891	Six years	1,009,390 00	8,580 55	7-8	7,507 98
1887		2,961,626 00	35,725 25	1-10	3,572 52
1888	Seven years	3,722,915 00	47,190 98	3-10	14,157 02
1889		4,177,781 00	53,175 62	1-2	26,587 81
1890	Eight years	5,283,916 00	62,546 92	7-10	43,782 83
1891		4,696,629 00	60,540 39	9-10	54,486 35
Totals		\$117,589,766 00	\$ 1,172,505 42		\$ 613,432 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$10,668,044 65
Losses paid from organization to date	5,420,973 08
Total amount of cash dividends declared since the Company commenced business	500,000 00
Total amount of the Company's stock owned by the directors at par value	78,370 00
Amount loaned to officers and directors	3,000 00
Losses incurred during the year: fire	316,234 61
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	\$ 463,245 00
Premiums received	5,676 96
Losses paid	1,508 35
Losses incurred	2,008 35

Grand Rapids Fire Insurance Co.,

OF

GRAND RAPIDS MICHIGAN.

Incorporated September, 1822.

S. F. ASPINWALL, President.

W. FRED. MCBAIN, 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	182,045 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	2,653 15
Value of lands mortgaged, exclusive of buildings	\$ 360,000 00
Value of buildings mortgaged (insured for \$158,920, as collateral)	320,000 00
Total value of said mortgaged premises	\$ 680,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Township of Grand Rapids, school	\$ 2,950 00	\$ 2,950 00
City of Grand Rapids, school	15,000 00	15,000 00
Totals	\$ 17,950 00	\$ 17,950 00
Total market value of stocks and bonds		\$ 17,950 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
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 Widdecumb Furn. Co., Gd. Rap.	14,500 00	15,800 00	9,000 00
400 Gr. Rapids Chair Co., Gd. Rap.	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. Bk., Grand Rap.	500 00	625 00	
2 Fifth Nat. Bank, Grand Rapids	200 00	200 00	} 9,000 00
90 Nat. City Bank, Grand Rapids	9,000 00	12,150 00	
115 Hastings Nat. Bank, Hastings	11,500 00	16,100 00	} 20,000 00
125 Fourth Nat. Bank, Gr. 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 National Bank	1,500 00	2,100 00	
17 Fourth Nat. Bank, Gr. Rapids	1,700 00	1,700 00	1,000 00
25 Fourth Nat. Bank, Gr. Rapids	2,500 00	2,500 00	1,000 00
6 Old Nat. Bank, Grand Rapids	600 00	810 00	400 00
8 Fourth Nat. Bank, Gr. Rapids	800 00	800 00	600 00
50 Nat. City Bank, Grand Rapids	5,000 00	6,750 00	4,000 00
25 Nat. City Bank, Grand Rapids	2,500 00	3,375 00	} 1,600 00
6 Grand Rapids National Bank	600 00	840 00	
10 Grand Rapids National Bank	1,000 00	1,400 00	1,000 00
20 Grand Rapids Savings Bank	1,000 00	1,250 00	1,000 00
60 Grand Rapids National Bank	6,000 00	8,400 00	7,000 00
5 Bonds, City of Grand Rapids	2,500 00	2,750 00	2,500 00
1 Bond, City of Grand Rapids	500 00	550 00	} 2,300 00
2 Bonds, City of Gr. Rap., School Certif. of Dep. Farm & Merch. Bank, Nashville, Mich	2,000 00	2,000 00	
100 Shares White & Friant Lumber Co., Chicago, Ill.	10,000 00	12,500 00	5,500 00
110 Shares Grand Rapids Brush Co., 80 Sh. Berkey & Gay Fur. Co., G. R. 500 Sh. Grand Rapids Gypsum Wks	2,750 00 2,000 00 5,000 00	2,475 00 1,800 00 5,000 00	} 4,000 00
Totals	\$ 120,850 00	\$ 143,145 00	\$ 90,000 00
Amount loaned on Collaterals			\$ 90,000 00
Cash in the Company's principal office			56 40
Cash deposited in bank			23,189 17
Interest due and accrued on bonds			62 50
Interest due and accrued on collateral loans			2,576 60
Gross premiums in course of collection, not more than three months due.			14,999 42
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 338,482 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 588 31
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,125 00
Net amount of unpaid losses	\$ 6,713 31
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$107,387.82; unearned premiums (50 per cent.)	\$ 53,693 91
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$52,380.82; unearned premiums (<i>pro rata</i>)	31,056 92
Total unearned premiums	\$ 84,750 83
All other demands against the Company, absolute and contingent	2,499 50
Total amount of all Liabilities, except capital stock and net surplus	\$ 93,963 64
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	44,518 60
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$ 338,482 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. \$ 10,088 08
Gross premiums on risks written and renewed during the year . . .	167,678 89
Total	\$ 177,766 97
Deduct premiums and bills in course of collection at this date, . . .	14,999 42
Entire premiums collected during the year	\$ 162,767 55
Deduct re-insurance, rebate, abatement and return premiums, . . .	30,753 94
Net cash actually received for premiums,	\$ 132,013 61
Received for interest on mortgage	11,017 87
Received for interest and dividends on stocks, bonds and collateral loans . .	7,053 31
Aggregate amount of Income actually received during the year in cash . . .	\$ 150,084 79

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$4,675.57, losses occurring in previous years),	On fire risks. \$ 85,720 60
Deduct all amounts received for salvages, and re-insurance in other companies	4,482 23
Net amount paid during the year for losses	\$ 81,238 37
Cash dividends actually paid to stockholders,	12,000 00
Paid for commissions or brokerage,	29,692 83
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	6,287 27
Paid for State and local taxes in this and other States	2,727 84
All other payments and Expenditures,	13,736 21
Aggregate amount of actual Expenditures during the year in cash,	\$ 145,682 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year . . .	\$ 10,514,296	\$ 134,905 79
Written or renewed during the year	13,047,598	167,678 89
Totals	\$ 23,561,894	\$ 302,584 68
Deduct those expired and marked off as terminated	10,637,853	134,543 06
In force at the end of the year	\$ 12,924,041	168,041 62
Deduct amount re-insured	506,269	8,272 98
Net amount in force December 31, 1891	\$ 12,417,772	\$ 159,768 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 7,691,907 00	\$ 107,387 82	1-2	\$ 53,693 91
1890		31,876 00	493 56	1-4	115 89
1891	Two years.	55,050 00	549 32	3-4	411 99
1889		1,002,687 00	10,312 35	1-6	1,718 72
1891	Three years.	1,249,630 00	14,183 17	1-2	7,091 58
1888		2,060,383 00	22,036 00	5-6	18,363 30
1891	Four years.	2,185 00	21 83	1-8	2 73
1891		10,500 00	113 25	5-8	70 78
1887	Five years.	1,750 00	16 00	7-8	14 00
1888		9,170 00	194 80	1-10	19 48
1889	Five years.	4,850 00	57 95	3-10	17 38
1890		75,466 00	1,109 11	1-2	554 55
1891	Five years.	94,481 00	1,573 01	7-10	1,101 10
1891		127,837 00	1,750 47	9-10	1,575 42
Totals		\$12,417,772 00	\$ 159,768 64		\$ 84,750 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 843,847 39
Losses paid from organization to date	398,518 60
Total amount of cash dividends declared since the Company commenced business	46,000 00
Total amount of the Company's stock owned by the directors at par value	88,250 00
Amount loaned to officers and directors	59,500 00
Amount loaned to stockholders, not officers	57,100 00
Losses incurred during the year: fire	87,758 34

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

Risks written	\$ 190,500 00
Premiums received	2,789 83
Losses paid	1,756 20
Losses incurred	1,756 20

Granite State Fire Insurance Company

OF

PORTSMOUTH NEW HAMPSHIRE.

Incorporated July 17, 1885.

FRANK JONES, President.

ALFRED F. HOWARD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens) upon which not more than one year's interest is due	\$ 88,600 00
Interest due and accrued on all said mortgage loans	1,587 84
Value of lands mortgaged, exclusive of buildings	\$ 123,570 00
Value of buildings mortgaged (insured for \$110,650.00 as collateral)	145,300 00
Total value of said mortgaged premises	268,870 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
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	106,000 00
Port Plain, N. Y., Water Co., 6 per cent., 1905, 1st mortgage	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, 1st mortgage	10,000 00	12,100 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., N. H., 6 per cent., 1905, 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

	Par value.	Market value.
National Loan and Trust Co., of Kansas City, Mo., 6 per cent., 1895, deb.	1,500 00	1,500 00
School Dist. No. 1, County of Garfield, Colorado, 8 per cent., 1902	1,000 00	1,055 00
Front Street Cable Railway Co., of Seattle, Wash., 1st mortgage, 6 per cent., 1909	12,000 00	12,600 00
Ogden City, Utah, 6 per cent., 1911 Improvement	5,000 00	5,500 00
Palouse City, Wash., 7½ per cent., 1908, Water	4,800 00	5,520 00
Eastman Freight Car Heater Co., 1st mortgage, 6 per cent., 1905	36,000 00	36,000 00
<i>Shares of Stock.</i>		
Dover Gas Light Co., of Dover, N. H., 133	3,325 00	3,591 00
Worcester, Nashua and Rochester R. R., 1	100 00	125 00
International Loan and Trust Co., of Kansas City, Mo., 50	5,000 00	5,000 00
Wolfeborough Loan and Banking Co., of Wolfeborough, N. H., 50	5,000 00	5,000 00
Boston and Maine R. R., preferred, 77	7,700 00	10,780 00
Boston and Maine R. R., common, 22	1,100 00	1,826 00
Totals	\$ 251,025 00	\$ 267,497 00
Total market value of stocks and bonds		\$ 267,497 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Chippewa Falls, Wis., Water Works 1st mortgage, 6 per cent., 1915	\$ 3,000 00	\$ 3,150 00	\$ 2,480 00
Indian Head Nat. Bank, Nashua, N. H., 40 shares stock	4,000 00	5,400 00	4,000 00
Boston and Lowell R. R. Co., 4 per cent., 1907, bonds	5,000 00	4,925 00	
Columbia Co., Wash., court house, 8 per cent. bonds	2,000 00	2,400 00	15,000 00
Emporia Electric Gas Light Co., 1st mortgage, 6 per cent bonds	10,000 00	11,000 00	
Eastman Freight Car Heating Co., 1st mortgage, 6 per cent., 1905 bds	18,000 00	18,000 00	15,000 00
Eastman Freight Car Heater Co., 1st mortgage, 6 per cent., 1905, bonds.	10,000 00	10,000 00	8,000 00
Totals	\$ 52,000 00	\$ 54,875 00	\$ 44,480 00

Amount loaned on Collaterals		\$ 44,480 00
Cash in the Company's principal office		539 81
Cash deposited in bank		74,475 48
Interest due and accrued on bonds		1,441 75
Interest due and accrued on Collateral loans		397 03
Gross premiums in course of collection, not more than three months due		86,657 37
Amount of premiums unpaid on policies which have been issued more than three months	\$ 392 90	
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 547,886 28

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,500 55
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	31,171 67
Losses resisted, including interest, cost and other expenses thereon	1,817 55
Total gross amount of claims for losses	\$ 53,487 77
Deduct re-insurance thereon	16,868 87
Net amount of unpaid losses	\$ 36,619 90
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$296,629.33; unearned premiums (50 per cent.)	\$ 148,314 66
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$178,355.34; unearned premiums (<i>pro rata</i>)	101,909 81

160 GRANITE STATE FIRE INSURANCE COMPANY.

Total unearned premiums	\$ 250,224 47
Cash dividends to stockholders remaining unpaid	512 50
All other demands against the Company, absolute and contingent	18,578 13
<hr/>	
Total amount of all Liabilities, except capital stock and net surplus	\$ 305,935 00
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and other Liabilities	41,951 28
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Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 547,886 28

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	\$ 54,765 93	From fire risks.
Deduct amount of same not collected	202 10	
Net collected	\$ 52,563 83	
Gross premiums on risks written and renewed during the year	585,442 39	
Total	\$ 638,006 22	
Deduct premiums and bills in course of collection at this date	68,657 37	
Entire premiums collected during the year	\$ 569,348 85	
Deduct re-insurance, rebate, abatement and return premiums	158,492 41	
Net cash actually received for premiums	\$ 410,856 44	
Received for interest on mortgages	6,748 34	
Received for interest and dividends on stocks, bonds and collateral loans	16,677 67	
<hr/>		
Aggregate amount of Income actually received during the year in cash	\$ 434,282 45	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$7,907.69; losses occurring in previous years)	\$ 298,635 21	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	84,140 86	
Net amount paid during the year for losses	\$ 214,494 35	
Cash dividends actually paid stockholders	12,000 00	
Paid for commissions or brokerage	91,577 37	
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	7,207 08	
All other payments and Expenditures	21,586 18	
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Aggregate amount of actual Expenditures during the year in cash	\$ 357,844 98	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of preceding year	\$ 39,527,253	Fire risks.	Premiums thereon.
Written or renewed during the year	45,371,976		\$ 514,479 61
<hr/>			
Totals	\$ 48,899,229		\$ 1,099,922 02
Deduct those expired and marked off as terminated	36,844,674		887,901 73
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In force at the end of the year	\$ 48,054,555		\$ 612,020 29
Deduct amount re-insured	9,897,471		128,035 62
<hr/>			
Net amount in force December 31 1891	\$ 38,157,084		\$ 483,984 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$21,057,593 00	\$ 296,629 33	1-2	\$ 148,314 66
1890		118,313 00	1,274 51	1-4	318 63
1891	Two years	236,827 00	1,658 66	3-4	1,244 00
1889		2,521,933 00	28,874 21	1-6	4,812 37
1890	Three years	2,597,067 00	29,540 42	1-2	14,770 21
1891		3,223,126 00	38,065 37	5-6	31,721 14
1888	Four years	444,991 00	4,577 75	1-8	572 22
1889		489,040 00	4,759 82	3-8	1,784 93
1890	Five years	617,669 00	6,235 81	5-8	3,879 35
1891		755,763 00	7,577 08	7-8	6,629 94
1887	Five years	1,101,365 00	10,671 07	1-10	1,067 10
1888		1,079,659 00	10,796 03	3-10	3,238 81
1889	Five years	931,237 00	11,141 58	1-2	5,570 79
1890		1,213,335 00	13,411 98	7-10	9,388 38
1891		1,787,169 00	18,771 05	9-10	16,893 94
Totals		\$ 38,157,084 00	\$ 483,984 69		\$ 250,224 47

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,347,785 87
Losses paid from organization to date	947,283 51
Total amount of cash dividends declared since the Company commenced business	24,000 00
Total amount of the Company's stock owned by the directors at par value	115,100 00
Losses incurred during the year: fire	242,899 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 385,434 00
Premiums received	6,491 10
Losses paid	3,939 36
Losses incurred	4,759 89

The Greenwich Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated May, 1834.

MASON A. STONE, President.

W. B. WARD, Assistant 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	213 00
Value of lands mortgaged, exclusive of buildings	\$ 25,500 00
Value of buildings mortgaged (insured for \$11,100, 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>		
United States Government 4 per cent registered	\$ 15,000 00	\$ 17,550 00
District of Columbia 3.65 registered	125,000 00	143,750 00
Harlem River and Porchester R. R. registered	10,000 00	11,500 00
N. Y. Cent'l & Hudson Riv. R. R. ext. 5 per cent.	50,000 00	50,875 00
N. Y. Central & Hudson River R. R. registered 1st mortgage 7 per cent.	100,000 00	126,000 00
Albany and Susquehanna R. R. 6 per cent.	80,000 00	96,800 00
West Shore R. R. guarant'd 1st mtge. 4 pr ct. reg. The Oswego and Syracuse R. R. Co. guaranteed construction 5 per cent.	50,000 00 53,000 00	50,875 00 58,000 00
Buffalo and Erie R. R. 7 per cent.	9,500 00	11,600 00
State of Georgia 3½ per cent.	25,000 00	25,687 50
Rome, Watertown and Ogdensburg R. R. 5 per cent. 1st convertible	5,000 00	5,600 00
Phila. & Reading R. R. Co. gen. mtge, 4 per ct.	1,000 00	860 00
<i>Stock.</i>		
Consolidated Gas Co. of New York	100,000 00	104,250 00
Rensselaer and Saratoga R. R. Co.	60,000 00	101,100 00
N. Y. Cent'l & Hudson River R. R. Co.	50,000 00	58,187 50
The Valley R. R. Company	35,000 00	40,250 00
Lake Shore and Mich. Southern Ry. Co.	25,000 00	30,812 50
National Broadway Bank	17,500 00	48,125 00
Delaware and Hudson Canal Co.	50,000 00	61,500 00
N. Y., Lackawanna & Western R. R. Co.	25,000 00	27,187 50
Atlantic Mutual Insurance Co. scrip.	30,000 00	31,685 91
Totals	\$ 916,000 00	\$ 1,102,195 91
Total market value of stocks and bonds		\$ 1,102,195 91

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Stock.</i>			
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
12 shares Niagara Fire Ins. Co.	600 00	870 00	600 00
5 shares Peoples Fire Ins. Co.	250 00	200 00	150 00
15 shares Hanover Nat. Bank	1,500 00	5,250 00	1,550 00
15 shares Ninth Nat. Bank	1,500 00	1,650 00	2,000 00
23 shares Pacific Bank	1,150 00	3,162 50	3,000 00
10 shares Hanover Nat. Bank	1,000 00	3,500 00	5,000 00
40 shares Bowery Nat. Bank	4,000 00	12,200 00	13,000 00
50 shares Kings County Trust Co.	5,000 00	10,000 00	
30 shares West Side Bank	3,000 00	6,300 00	
100 shares Chi., R. I. & P. Ry. Co.	10,000 00	9,300 00	
100 shares Mo. Pacific R. R. Co.	10,000 00	6,300 00	
200 shares U. N. J. R. R. & C. Co.	20,000 00	46,000 00	29,749 99
100 shares Consolidated Gas Co.	10,000 00	10,400 00	
100 shares Nat. Broadway Bank	2,500 00	7,562 50	
<i>Bonds.</i>			
Peoria, Decatur and Evans R. R. Co. 1st mtge. 6 per cent. gold.	7,000 00	7,560 00	6,000 00
St. Louis and Iron Mountain R. R. Co 7 per cent. gold	1,000 00	1,000 00	500 00
Totals	\$ 79,850 00	\$ 132,740 00	\$ 62,399 99
Amount loaned on collaterals			\$ 62,399 99
Cash in the Company's principal office			8,942 19
Cash deposited in bank			16,071 14
Interest due and accrued on bonds			2,097 50
Interest due and accrued on collateral loans			198 00
Gross premiums in course of collection, not more than three months due			203,681 24
Bills receivable, not matured, taken for fire, marine and inland risks.			13,796 10
All other property belonging to the Company.			5,790 34
Amount of premiums unpaid on policies which have been issued more than three months			\$ 17,781 75
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 1,597,375 41

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,092 62	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	350,992 35	
Losses resisted, including interest, costs and other expenses thereon	40,704 41	
Total gross amount of claims for losses	\$ 399,789 38	
Deduct re-insurance thereon	54,233 26	
Net amount of unpaid losses		\$ 345,556 12
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$726,486.86; unearned premiums (50 per cent.)	\$ 363,243 43	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$815,107.71; unearned premiums (<i>pro rata</i>)	431,537 89	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$74,358.30; unearned premiums (50 per cent.)	37,645 82	
Total unearned premiums		\$ 832,427 14
Due and to become due for borrowed money		60,000 00
All other demands against the Company, absolute and contingent		45,100 00
Total amount of all Liabilities, except capital stock and net surplus		\$ 1,283,083 26
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		114,292 15
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,597,375 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	From fire risks. \$ 153,015 08	Marine and inland risks. \$ 11,114 69
Deduct amount of same not collected	24,002 82	4,349 76
Net collected	\$ 129,012 26	\$ 6,764 93
Gross premiums on risks written and renewed during the year	1,294,134 19	192,337 67
Totals	\$1,423,146 45	\$ 199,102 60
Deduct premiums and bills in course of collection at this date	199,679 83	9,001 41
Entire premiums collected during the year	\$1,223,466 62	\$ 190,101 19
Deduct re-insurance, rebate, abatement and return premiums	203,792 64	22,623 44
	\$1,019,673 98	\$ 167,477 75
Net cash actually received for premiums		\$ 1,187,151 73
Received for interest on mortgages		453 00
Received for interest and dividends on stocks, bonds and collateral loans		52,171 60
Income received from all other sources		17,418 30
Aggregate amount of Income actually received during the year in cash		\$ 1,257,194 63

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$137,073.34, losses occurring in previous years)	On fire risks. \$ 811,735 09	Marine and inland risks. \$ 106,297 76
Deduct all amounts received for salvages, and re-insurance in other companies	58,365 12	31,270 02
	\$ 753,369 97	\$ 75,027 74

Net amount paid during the year for losses	\$	828,397	71
Cash dividends actually paid stockholders		20,000	00
Paid for commissions or brokerage		310,194	92
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		62,315	07
Paid for State and local taxes in this and other States		13,668	05
All other payments and Expenditures		80,819	58

Aggregate amount of actual Expenditures during the year in cash . . . \$ 1,315,425 33

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 . .	\$265,480,829 00	\$ 1,288,748 04	\$ 2,758,117 00	\$ 71,350 81
Written or renewed during y'r . .	203,579,532 00	1,294,134 19	65,997,985 00	192,337 67
Totals	\$469,060,361 00	\$ 2,582,882 23	\$68,756,102 00	\$ 263,688 48
Deduct those expired and marked off as terminated	157,604,599 00	943,387 16	64,892,962 00	177,176 81
In force at end of year	\$311,455,762 00	\$ 1,639,495 07	\$ 3,863,140 00	\$ 86,511 67
Deduct amount re-insured . . .	15,590,220 00	97,900 50	815,500 00	12,153.37
Net amount in force Dec. 31, 1891	\$295,865,542 00	\$ 1,541,594 57	\$ 3,047,640 00	\$ 74,358 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums-unearned
1891	One year or less	\$ 97,514,778 00	\$ 726,486 86	1-2	\$ 363,243 43
1890	Two years	1,025,906 00	4,596 49	1-4	1,149 12
1891		1,238,543 00	2,735 87	3-4	2,051 90
1889	Three years	50,902,961 00	187,376 11	1-6	31,229 35
1890		52,896,449 00	206,269 49	1-2	103,134 74
1891		64,812,207 00	245,549 07	5-6	204,624 22
1888	Four years	293,842 00	1,972 14	1-8	246 51
1889		486,900 00	2,489 51	3-8	933 56
1890		552,340 00	5,588 54	5-8	1,617 84
1891		383,074 00	1,949 65	7-8	1,785 94
1887	Five years	3,514,632 00	24,090 99	1-10	2,409 10
1888		5,341,456 00	32,341 25	3-10	9,702 37
1889		5,935,300 00	34,027 93	1-2	17,013 97
1890		5,939,574 00	31,987 91	7-10	22,391 53
1891		4,955,080 00	35,977 26	9-10	32,379 53
1886	Six years	10,000 00	80 50	1-12	6 71
1887		12,500 00	40 00	1-4	10 00
	Perpetual	50,000 00	1,035 00	9-10	931 50
Totals		\$295,865,542 00	\$ 1,541,594 57		\$ 794,781 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$	10,661,724	00
Losses paid from organization to date		6,855,251	76
Total amount of cash dividends declared since the Company commenced business		2,010,000	00
Total amount of the Company's stock owned by the directors at par value . .		52,200	00
Amount loaned to officers and directors		3,500	00
Losses incurred during the year: fire, \$903,692.62; marine, \$124,358.30; total .		1,028,050	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	\$	241,556	00
Premiums received		3,127	60
Losses paid		638	88
Losses incurred		1,643	88

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.

No Capital in the United States.

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$	226,000 00
Interest due and accrued on all said mortgage loans		2,277 26
Value of lands mortgaged, exclusive of buildings	\$	298,000 00
Value of buildings mortgaged, insured for \$179,000.00 as collateral		179,000 00
Total value of said mortgaged premises	\$	477,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
New York, Chicago and St. Louis R. R. Co. first mortgage 4 per cent.	\$ 50,000 00	\$ 48,000 00
Brooklyn and Montauk R. R. Co. 2d mtg. 5 pr ct.	25,000 00	27,000 00
N. Y., Lackawana & W. R. R. 1st mtg. 6 per cent	50,000 00	62,750 00
Oswego and Syracuse R. R. Co. 5 pr cent. consol.	50,000 00	54,500 00
Buffalo and Erie R. R. Co. 1st mtg. 7 per cent.	50,000 00	56,562 50
Long Island R. R. Co. 1st consol. mtg 5 per cent.	50,000 00	56,875 00
U., C. & Binghamton R. R Co 1st mtg. 5 pr ct.	50,000 00	54,250 00
Kalamazoo, Allegan and Grand Rapids R. R. Co. mtg. 5 per cent.	50,000 00	53,000 00
Equit. Gas Light Co., N. Y. City, 1st mtg. 6 pr ct.	50,000 00	53,500 00
U. S. registered 4 per cent.	425,000 00	497,250 00
N. Y. City consolidated stock for repairing streets and avenues.	200,000 00	202,500 00
N. Y. City Add. Water stock	75,000 00	75,562 50
Totals	\$1,125,000 00	\$1,241,750 00
Total market value of stocks and bonds		\$ 1,241,750 00
Cash deposited in bank		90,781 64
Interest due and accrued on bonds		12,333 34
Gross premiums in course of collection, not more than three months due		111,158 36
All other property belonging to the Company		416 67
Amount of premiums unpaid on policies which have been issued more than three months	\$	8,438 55
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	1,684,717 27

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 54,778 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	78,758 00	
Losses resisted, including interest, costs and other expenses thereon	8,351 00	
Total gross amount of claims for losses	\$ 141,887 00	
Deduct re-insurance thereon	12,277 00	
Net amount of unpaid losses		\$ 129,610 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$692,955.30; unearned premiums (50 per cent.)	\$ 346,477 68	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,012,638.33; unearned premiums (<i>pro rata</i>)	551,873 14	
Total unearned premiums		\$ 898,350 82
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		4,355 70
All other demands against the Company, absolute and contingent		13,757 40
Total amount of all Liabilities, except net surplus		\$ 1,046,073 92
Surplus beyond all other Liabilities		638,643 35
Aggregate amount of all Liabilities, including net surplus		\$ 1,684,717 27

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 118,964 65	From fire risks.
Deduct amount of same not collected	425 80	
Net collected	\$ 118,538 85	
Gross premiums on risks written and renewed during the year	1,372,430 26	
Total	\$1,490,969 11	
Deduct premiums and bills in course of collection at this date	119,596 91	
Entire premiums collected during the year	\$1,371,372 20	
Deduct re-insurance, rebate, abatement and return premiums	277,435 66	
Net cash actually received for premiums		\$ 1,093,936 54
Received for interest on mortgages		12,275 00
Received for interest and dividends on stocks, bonds and collateral loans		31,941 51
Aggregate amount of Income actually received during the year in cash		\$ 1,138,153 05

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$99,757.66, losses occurring in previous years)	\$ 804,350 56	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	41,442 53	
Net amount paid during the year for losses		\$ 762,908 03
Paid for commissions or brokerage		220,700 02
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		120,876 36
Paid for State and local taxes in this and other States		30,528 44
All other payments and Expenditures		71,251 41
Aggregate amount of actual Expenditures during the year in cash		\$ 1,206,264 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$212,354,190 12	\$ 1,682,261 74
Written or renewed during the year	161,263,999 51	1,372,430 26
Totals	\$373,618,189 63	\$ 3,054,692 00
Deduct those expired and marked off as terminated	156,727,719 38	1,308,527 48
In force at the end of the year	\$216,890,470 25	\$ 1,746,164 52
Deduct amount re-insured	6,109,448 76	40,570 83
Net amount in force December 31, 1891	\$210,781,021 49	\$ 1,705,593 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$67,935,711 58	\$ 692,955 36	1-2	\$ 346,477 68
1890	Two years.	737,821 05	3,807 23	1-4	951 81
1891		1,544,586 22	6,405 85	3-4	4,804 38
1889	Three years.	27,476,429 01	169,445 43	1-6	28,240 90
1890		31,265,562 67	204,615 31	1-2	102,307 61
1891		35,376,693 85	235,003 76	5-6	195,836 46
1888	Four years.	628,999 18	3,847 78	1-8	480 97
1889		335,053 11	3,920 89	3-8	1,470 33
1890		978,553 37	5,814 67	5-8	3,634 17
1891		834,891 58	6,951 98	7-8	6,082 99
1887	Five years.	5,450,422 24	49,106 50	1-10	4,910 65
1888		7,996,668 99	67,484 83	3-10	20,245 44
1889		8,189,179 25	71,023 06	1-2	35,511 53
1890		11,397,602 18	96,470 12	7-10	67,529 07
1891		9,932,845 21	88,740 92	9-10	79,866 83
Totals		\$210,781,021 49	\$ 1,795,593 69		\$ 898,350 82

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date: United States business.	\$ 8,947,938 94
Losses paid from organization to date: United States business.	4,980,642 03
Losses incurred during the year: fire	788,761 84

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 835,222 15
Premiums received	13,653 47
Losses paid	2,445 79
Losses incurred	1,017 99

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.

No Capital in the United States.

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.	\$ 100,000 00	\$ 117,000 00
State of Georgia, 1915, 4½ per cent. reg.	25,000 00	27,750 00
City of Richmond, Va., 1922, 5 per cent. reg.	15,000 00	16,575 00
New York City School House, 1908, 3 per cent. reg.	100,000 00	102,000 00
New York City Additional Water stock, 1904, 3 per cent. reg.	105,000 00	107,362 50
Portland City Water, gold, 1917, 5 per cent. c.	50,000 00	55,250 00
Chicago, Mil. & St. Paul R. R., Prairie du Chien division, 1st mort., 1989, 8 per cent. c.	15,000 00	18,150 00
Chicago & Northwestern R. R., cons. sinking fund, 1st mort., 1915, 7 per cent. reg.	25,000 00	34,625 00
Chicago, Burlington & Quincy R. R., cons. 1st mort., 1903, 7 per cent. c.	20,000 00	25,100 00
New York, Lake Erie & Western R. R., 1st mort., 1920, 7 per cent. c.	25,000 00	33,750 00
Chicago, Rock Island & Pacific R. R., 1st mort., 1917, 6 per cent. reg.	25,000 00	31,000 00
Cent. Pac. R. R., 1st mort. gold, 1898, 6 per cent. c.	20,000 00	22,400 00
Kansas Pacific R. R., Denver division, 1st mort. gold, 1899, 6 per cent. c.	20,000 00	21,600 00
Union Pac. R. R., 1st mort. gold, 1898, 6 per cent. c.	20,000 00	22,400 00
Oregon Railway & Navigation Co., 1st mort. gold, 1909, 6 per cent. c.	10,000 00	11,300 00
Northern Pacific R. R., land grant sinking fund, 1st mort. gold, 1921, 6 per cent. reg.	20,000 00	23,600 00
Louisville & Nashville R. R., 1st mort. 50 years gold, 1937, 5 per cent. c.	30,000 00	30,300 00
Illinois Central R. R., 1st mort. gold, 1937, 3½ per cent. c.	50,000 00	45,812 50
St. Paul, Minneapolis & Manitoba R. R., cons. 1st mort. gold, 1933, 4½ per cent. c.	15,000 00	14,700 00
Wabash R. R., 1st mort., 50 years gold, 1939, 5 per cent. c.	25,000 00	25,812 50
Long Island R. R., cons. 1st mort. gold, 1931, 5 per cent. c.	30,000 00	34,350 00
Atchison, Topeka & Santa Fé R. R., gen'l mort. gold, 1989, 4 per cent. c.	25,000 00	21,312 50
Lake Erie & Western R. R., 1st mort. 50 years gold, 1937, 5 per cent. c.	25,000 00	27,187 50
New York, Chicago & St. Louis R. R., 1st mort. gold, 1937, 4 per cent. c.	30,000 00	28,762 50
East Tennessee, Virginia & Georgia R. R., cons. 1st mort. gold, 1956, 5 per cent. c.	25,000 00	24,750 00
Denver & Rio Grande R. R., cons. 1st mort. gold, 1936, 4 per cent. c.	25,000 00	20,250 00
Penn. R. R., cons. mort. gold, 1919, 5 per cent. c.	10,000 00	11,200 00
Central Ohio R. R., cons. 1st mort. gold, 1930, 4½ per cent. c.	25,000 00	25,250 00
Pennsylvania Co., guaranteed 1st mort. gold, 1921, 4½ per cent. c.	30,000 00	32,325 00
Scioto Valley & New England R. R., guaranteed 1st mort. gold, 1989, 4 per cent. c.	30,000 00	23,250 00
Chicago, Milw. & St. Paul, Chicago & Pacific western div., 1st mort. gold, 1921, 5 per cent. c.	15,000 00	16,200 00
Totals	\$ 985,000 00	\$ 1,051,325 00
Total market value of stocks and bonds		\$ 1,051,325 00
Cash deposited in bank		55,599 77
Interest due and accrued on bonds.		1,000 00
Gross premiums in course of collection, not more than three months due		95,029 66
Bills receivable, not matured, taken for fire, marine and inland risks		6,492 00
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,218,525 18

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,300 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	59,480 00
Losses resisted, including interest, costs and other expenses thereon	24,000 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY. 169

Total gross amount of claims for losses	\$ 89,780 00	
Deduct re-insurance thereon	5,920 00	
Net amount of unpaid losses		\$ 83,850 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$870,442.62; unearned premiums (50 per cent.)	\$ 435,221 31	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$687,017 85; unearned premiums (<i>pro rata</i>)	375,509 11	
Total unearned premiums		\$ 810,730 42
All other demands against the Company, absolute and contingent		14,779 92
Total amount of all Liabilities, except net surplus		\$ 909,370 34
Surplus beyond Liabilities		309,154 84
Aggregate amount of all Liabilities, including net surplus		\$ 1,218,525 18

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 92,069 32	
Deduct amount of same not collected	275 16	
Net collected	\$ 91,794 16	
Gross premiums on risks written and renewed during the year	1,331,302 50	
Total	\$1,423,096 66	
Deduct premiums and bills in course of collection at this date	101,521 66	
Entire premiums collected during the year	\$1,321,575 00	
Deduct re-insurance, rebate, abatement, and return premiums	264,522 84	
Net cash actually received for premiums		\$ 1,057,052 16
Received for interest on mortgages		405 00
Received for interest and dividends on stocks, bonds and collateral loans		44,569 29
Aggregate amount of Income actually received during the year in cash		\$ 1,102,026 45

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$23,615.29, fire risks losses occurring in previous years)	On fire risks \$ 706,643 32	
Deduct all amounts received for salvages, and re-insurance in other Companies	42,317 62	
Net amount paid during the year for losses		\$ 664,325 70
Paid for commissions and brokerage		173,695 12
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		102,395 88
Paid for State and local taxes in this and other States		25,491 76
All other payments and Expenditures		66,045 66
Aggregate amount of actual Expenditures during the year in cash		\$ 1,031,954 12

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 120,749,504	\$ 1,469,372 19
Written or renewed during the year	111,672,267	1,331,302 50
Totals	\$ 232,421,771	\$ 2,800,674 69
Deduct those expired and marked off as terminated	104,681,817	1,216,504 81
In force at the end of the year	\$ 127,739,954	\$ 1,584,169 88
Deduct amount re-insured	2,155,039	26,709 41
Net amount in force December 31, 1891	\$ 125,584,915	\$ 1,557,460 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$68,834,355 00	\$ 870,442 62	1-2	\$ 435,221 31
1890	Two years	575,942 00	5,256 88	1-4	1,314 22
1891		890,576 00	9,435 43	3-4	7,076 58
1889	Three years	10,627,280 00	123,452 57	1-6	20,575 43
1890		12,129,878 00	145,018 23	1-2	72,509 12
1891	Four years	14,548,667 00	168,420 27	5-6	140,350 23
1888		138,995 00	1,241 52	1-8	155 19
1889	Five years	297,876 00	2,674 66	3-8	1,003 00
1890		505,083 00	4,513 68	5-8	2,821 05
1891	Six years	447,056 00	4,092 16	7-8	3,550 64
1887		2,404,303 00	29,115 91	1-10	2,911 59
1888	Seven years	2,974,094 00	36,870 59	3-10	11,062 68
1889		3,284,635 00	46,555 12	1-2	23,277 56
1890	Eight years	3,745,289 00	52,284 13	7-10	36,598 89
1891		4,180,886 00	58,080 70	9-10	52,272 63
Totals		\$125,584,915 00	\$ 1,557,460 47		\$ 810,730 42

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States Branch to date	\$12,183,831 26
Losses paid from organization to date	7,140,638 46
Losses incurred during the year: fire	697,855 70
Amount deposited in different States and countries for the security of all the Company's policy-holders	1,015,750 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 485,341 00
Premiums received	9,040 06
Losses paid	2,854 37
Losses incurred	2,854 37

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 bond and mortgage (first liens), upon which not more than one year's interest is due	23,000 00
Interest due and accrued on all said bond and mortgage loans	96 66
Value of lands mortgaged, exclusive of buildings	\$ 29,000 00
Value of buildings mortgaged (insured for \$24,000.00 as collateral)	31,500 00
Total value of said mortgaged premises	\$ 60,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. bonds, currency 6's	\$ 50,000 00	\$ 57,325 00
U. S. 4 per cent. coupon bonds	48,000 00	56,760 00
State of Georgia, 4½ per cent. coupon bonds	25,000 00	27,500 00
City of Richmond, Va., 5 per cent. reg. bonds	50,000 00	54,000 00
New York and Harlem R. R. Co., first mortgage 7 per cent. bonds	25,000 00	30,250 00
Erie Railway Co., cons. mortgage bonds	54,000 00	73,170 00
Union Pacific R. R., first mortgage bonds	50,000 00	54,500 00
N Y. Elevated R. R. Co., first mortgage 7 per cent. bonds	20,000 00	23,000 00
Kansas Pacific Railway Co., cons. first mtg. bds. Flint and Pere Marquette R. R. Co., 6 per cent. gold bonds	50,000 00 30,000 00	54,500 00 36,000 00
Chicago, Milwaukee and St. Paul R'y Co. (Chi. & Pac. Western Div.) first mortgage gold bonds	25,000 00	27,062 50
Chicago, Burlington and Quincy R. R. Co., 4 per cent bonds (Ia. Div.)	25,000 00	22,625 00
Norfolk & West'n R. R. Co., 6 per cent. gold bds. Richmond and Danville R. R. Co., 6 per cent. cons. mortgage gold bonds	5,000 00 25,000 00	5,925 00 29,000 00
New York, Chicago and St. Louis R. R. Co., first mortgage 4 per cent. gold bonds	30,000 00	28,800 00
Milwaukee and St. Paul R'y Co., first mortgage (Ia. & Minn. Div.) 7 per cent. conv. bonds	6,000 00	7,470 00
St. Louis and Iron Mountain R. R. Co., first mort- gage bonds (7 per cent.)	5,000 00	5,206 25
Chicago, Mil. & St. Paul R'y Co. (Wis. & Minn. Div.) first mortgage 5 per cent. gold bonds	10,000 00	10,550 00
Chicago, Mil. & St. Paul R'y Co. (terminal mort- gage) 30-year 5 per cent. gold bonds	10,000 00	10,550 00
Louisville, New Albany & Chicago R'y Co., cons. mortgage bonds (6 per cent.)	15,000 00	15,037 50
Cincinnati, Indi'n'lis, St. Louis & Chicago R'y Co., first mtge. 4 per cent. bonds	30,000 00	27,600 00
West Shore R. R. Co., first mortgage guaranteed bonds (4 per cent.) (con.)	70,000 00	72,800 00
West Shore R. R. Co., first mortgage guaranteed bonds, 4 per cent. (reg.)	30,000 00	30,525 00
Pennsylvania Co., 4½ per cent. reg. bonds	36,000 00	38,430 00
Central R. R. of New Jersey, 100-year 5 per cent. genl. mortgage gold bonds	100,000 00	112,500 00
Flint and Pere Marquette R. R. Co., consol. first mortgage 5 per cent. gold bonds	30,000 00	30,150 00
Chi., Burl. & Q. R R Co., 5 per cent. conv. bonds	1,000 00	1,130 00
New York City school-house bonds—3 per cent.	150,000 00	155,500 00
New York City add. water stock, 3 per cent.	160,000 00	168,000 00
New York City dock bonds, 3 per cent.	75,000 00	78,750 00
Rensselaer and Saratoga R. R. Co., consol. capital stock, 100 shares, \$100 each	10,000 00	17,000 00
Rome, Watertown and Ogdensburgh R. R. Co., capital stock, 240 shares, \$100 each	24,000 00	27,120 00
Chicago, Burlington and Quincy R. R. Co., capi- tal stock, 200 shares, \$100 each	20,000 00	21,800 00
Chicago, Rock Island and Pacific R'y Co., capital stock, 210 shares, \$100 each	21,000 00	18,637 50
Chicago and Northwestern R'y Co., common capi- tal stock, 200 shares, \$100 each	20,000 00	23,250 00
N. Y. Central and Hudson River R. R. Co., capi- tal stock, 800 shares, \$100 each	80,000 00	93,000 00
Delaware and Hudson Canal Co., capital stock, 611 shares, \$100 each	61,100 00	75,458 50
Delaware, Lackawanna and Western R. R. Co., capital stock, 1,000 shares, \$50 each	50,000 00	69,562 50
Chicago and Northwestern R'y Co., preferred capital stock, 200 shares, \$100 each	20,000 00	28,550 00
Syracuse, Binghamton and New York R. R. Co., capital stock, 191 shares, \$100 each	19,100 00	26,740 00
Cleveland, Cincinnati, Chicago and St. Louis R'y Co., pref'd capital stock, 50 shares, \$100 each	5,000 00	4,950 00
Metropolitan Nat. Bank stock, 75 shares, \$100 each	7,500 00	525 00
American Exchange National Bank stock, 150 shares, \$100 each	15,000 00	22,500 00
The Western National Bank of the City of New York, capital stock, 36 shares, \$100 each	3,600 00	4,320 00

	Par value.	Market value.	
The Bank of America, capital stock, 150 shares, \$100 each	15,000 00	30,000 00	
Consolidated Gas Co. of New York, capital stock, 750 shares, \$100 each	75,000 00	77,812 50	
Western Union Telegraph Co., capital stock, 300 shares, \$100 each	30,000 00	24,975 00	
Central Trust Co., 100 shares, \$100 each	10,000 00	120,070 00	
Totals	\$1,726,300 00	\$2,030,817 25	
Total market value of stocks and bonds			\$ 2,030,817 25

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
Hanover National Bank stock, 5 shares, \$100 each	\$ 500 00	\$ 1,750 00	\$ 350 00	
Germania Fire Insurance Co., capital stock, 16 shares, \$50 each	800 00	1,280 00	500 00	
Totals	\$ 1,300 00	\$ 3,030 00	\$ 850 00	
Amount loaned on collaterals				\$ 850 00
Cash in the Company's principal office				47,570 31
Cash deposited in bank				38,568 63
Interest due and accrued on stocks				8,843 00
Interest due and accrued on Collateral loans				3 08
Gross premiums in course of collection, not more than three months due				141,142 00
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months				8,284 98
All other property belonging to the Company				2,154 28
Aggregate amount of all the Assets of the Company, stated at their actual value				\$ 2,551,330 19

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 68,802 58
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	55,701 73
Losses resisted, including interest, costs, and other expenses thereon	23,632 43
Total gross amount of claims for losses	\$ 148,136 74
Deduct re-insurance thereon	15,319 05
Net amount of unpaid losses	\$ 132,817 69
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$862,684.80; unearned premiums (50 per cent.)	\$ 431,342 40
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$969,404.27; unearned premiums (<i>pro rata</i>)	504,321 59
Total unearned premiums	935,663 99
All other demands against the Company, absolute and contingent	27,410 15
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,095,891 83
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	455,438 36
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 2,551,330 19

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	From fire risks. \$ 1,095,891 83
Deduct amount of same not collected	1,000,000 00 9,167 80

Net collected	\$ 145,352 37
Gross premiums on risks written and renewed during the year	1,377,039 27
Totals	\$1,522,391 64
Deduct premiums and bills in course of collection at this date	162,766 67
Entire premiums collected during the year	\$1,359,624 97
Deduct re-insurance and return premiums	212,396 71
Net cash actually received for premiums	\$ 1,147,228 26
Received for interest on mortgages	1,947 50
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	96,330 22
Income received from all other sources	962 32
Aggregate amount of Income actually received during the year in cash	\$ 1,246,468 30

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$68,972.27, losses occurring in previous years)	On fire risks. \$ 813,746 53
Deduct all amounts actually received for salvages and all amounts actually received for re-insurances in other Companies	64,821 16
Net amount paid during the year for losses	\$ 748,925 37
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	226,273 66
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	133,988 16
Paid for State and local taxes in this and other States	34,187 63
All other payments and Expenditures	99,202 43
Aggregate amount of actual Expenditures during the year in cash	\$ 1,342,577 25

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1890	\$ 201,800,131 77	\$ 1,882,499 19
Written or renewed during the year 1891	145,739,863 84	1,377,039 27
Totals	\$ 347,539,995 61	\$ 3,259,538 46
Deduct those expired and marked off as terminated in 1891	156,997,888 56	1,353,273 79
In force at the end of the year	\$ 190,542,107 05	\$ 1,906,264 67
Deduct amount re-insured	8,045,289 61	74,175 60
Net amount in force December 31, 1891	\$ 182,496,817 44	\$ 1,832,089 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$84,855,378 54	\$ 862,684 80	1-2	\$ 431,342 40
1891	One year or less	26,500 00	171 88	wh'l amt	171 88
1890	Two years	202,651 65	2,158 92	1-4	539 73
1891		286,776 67	2,755 44	3-4	2,066 58
1890	Three years	20,643,672 39	191,879 00	1-6	31,979 83
1891		23,819,990 44	222,534 36	1-2	111,267 18
1891	Four years	25,331,209 71	230,433 66	5-6	192,028 05
1890		37,500 00	230 92	wh'l amt	230 92
1888	Four years	319,013 33	3,308 04	1-8	413 50
1889		366,597 34	3,469 27	3-8	1,300 98
1890	Five years	492,558 33	4,478 62	5-8	2,799 14
1891		449,723 33	4,464 28	7-8	3,906 24
1888	Five years	5,204,870 67	57,916 33	1-10	5,791 63
1889		4,640,319 73	52,981 14	3-10	15,894 34
1890	Over five years	4,858,473 49	59,598 32	1-2	29,799 16
1891		5,390,199 33	64,200 30	7-10	44,940 21
1890	Over five years	5,496,549 49	67,211 65	9-10	60,490 49
1891		74,833 00	1,612 14	var. fr'c'n	701 73
Totals		\$ 182,496,817 44	\$ 1,832,089 07		\$ 935,663 99

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 23,898,091 73
Losses paid from organization to date	13,208,379 15
Total amount of cash dividends declared since the Company commenced business	2,109,500 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	129,900 00
Loaned to stockholders	500 00
Losses incurred during the year: fire	804,166 02

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

Risks written	\$ 428,746 00
Premiums received	6,759 12
Losses paid	1,915 56
Losses incurred	2,166 80

Hartford Fire Insurance Company,

OF

HARTFORD CONNECTICUT.

Incorporated May, 1810.

GEO. 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)	\$ 379,575 60
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,302,000 00
Interest due and accrued on all said mortgage loans	22,390 05
Value of lands mortgaged, exclusive of buildings	\$1,300,000 00
Value of buildings mortgaged (insured for \$850,528.00 as collateral)	2,164,875 00
Total value of said mortgaged premises	\$3,464,875 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
556 Hartford National Bank, Hartford	\$ 55,600 00	\$ 88,960 00
457 Phoenix National Bank, Hartford	46,700 00	61,177 00
100 Connecticut River Banking Co., Hartford	5,000 00	5,000 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 National Bank, Hartford	15,000 00	21,450 00
200 Charter Oak National Bank, Hartford	20,000 00	22,000 00
150 Mercantile National Bank, Hartford	15,000 00	15,000 00
172 First National Bank, Hartford	17,200 00	18,920 00
100 State Bank, Hartford	10,000 00	10,000 00
315 Etna National Bank, Hartford	31,500 00	39,375 00
40 National Exchange Bank, Hartford	2,000 00	2,900 00
230 Connecticut Tr. & Safe Dep. Co., Hartford	23,000 00	35,650 00
300 Bank of America, New York	30,000 00	61,800 00
100 Bank of North America, New York	7,000 00	11,550 00
100 National Bank of Commerce, New York	10,000 00	18,700 00

HARTFORD FIRE INSURANCE COMPANY.

175

	Par value.	Market value.
<i>Shares of Stock.</i>		
200 American Exchange Nat. Bank, New York.	20,000 00	30,600 00
300 Importers and Traders Nat. Bank, New York.	30,000 00	163,500 00
200 Manhattan Company Bank, New York.	10,000 00	18,500 00
334 Merchants National Bank, New York.	16,700 00	26,720 00
225 Metropolitan National Bank, New York.	22,500 00	1,800 00
39 Atlantic National Bank, Boston.	3,900 00	5,460 00
106 Blackstone National Bank, Boston.	10,600 00	10,600 00
125 Boylston National Bank, Boston.	12,500 00	15,968 75
24 Hide and Leather National Bank, Boston.	2,400 00	3,000 00
32 National Bank of Commerce, Boston.	3,200 00	4,000 00
100 First National Bank, Boston.	10,000 00	24,100 00
109 Second National Bank, Boston.	10,900 00	20,819 00
50 First National Bank, Albany.	5,000 00	9,000 00
150 Bank of Montreal, Montreal.	30,000 00	66,900 00
65 Ontario Bank, Bowmanville.	6,500 00	7,345 00
100 Connecticut River Co.	10,000 00	3,000 00
20 Connecticut River R. R. Co.	2,000 00	4,480 00
1200 New York, N. H. & Hartford R. R. Co.	120,000 00	272,400 00
660 Chicago, Burlington and Quincy R. R. Co.	66,000 00	72,600 00
220 Chicago, R. I. & Pacific R. R. Co.	22,000 00	19,690 00
200 Chicago and Northwestern R. R. Co., pref.	20,000 00	28,600 00
500 Chicago and Northwestern R. R. Co.	50,000 00	58,500 00
400 Chicago, Mil. & St. Paul R. R. Co.	40,000 00	32,800 00
370 Chicago, Mil. & St. Paul R. R. Co., pref.	37,000 00	45,880 00
200 Union Pacific R. R. Co.	20,000 00	9,475 00
1000 Conn. & Passumpsic River R. R. Co., guar.	100,000 00	122,000 00
500 N. Y. Central & Hudson River R. R. Co.	50,000 00	59,500 00
500 Northwestern Telegraph Co.	25,000 00	25,000 00
<i>Bonds</i>		
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	14,500 00
Minnesota State, 4½ per cent.	3,000 00	3,000 00
Toledo, Ohio, Water Works, 8 per cent.	20,000 00	20,800 00
New Brunswick, N. J. City, 7 per cent.	45,000 00	46,800 00
Pawtucket, R. I., Town, 7 per cent.	75,000 00	79,875 00
Dubuque, Iowa, City, 6 per cent.	25,000 00	26,250 00
Richmond, Va., City, 4 per cent.	50,000 00	51,250 00
Harlem River & Port Chester R. R. Co. (guar. by N. Y., N. H. & H. R. R. Co.), 7 per cent.	50,000 00	67,500 00
Chicago & Western Indiana R. R. Co., 6 per cent.	77,000 00	87,780 00
Chicago & W. Ind. R. R., gen. mtg. 6 per cent.	100,000 00	115,000 00
Minneapolis Union Ry., guar. 6 per cent.	50,000 00	57,000 00
Cleveland, C. C. & I. Cons. Ry., 7 per cent.	8,000 00	10,240 00
Cleveland, C. C. & I. Ry., sinking fund 7 per cent.	50,000 00	58,000 00
Nashville and Decatur, 1st mtg. guar. 7 per cent.	50,000 00	58,000 00
Ind. & Vincennes Ry., guar 7 per cent.	32,000 00	38,080 00
Chicago and Northwestern deb., 5 per cent.	50,000 00	53,000 00
Albany & Susq. 1st mtg., guar. 6 per cent.	50,000 00	61,000 00
Northern Pacific 1st mortgage, 6 per cent.	63,000 00	76,230 00
N. Y. Cent. & Hudson Riv. R. R. deb., 5 per cent.	50,000 00	54,000 00
West Shore 1st mortgage, guar. 4 per cent.	100,000 00	104,000 00
C., B. & O. R. R. debentures, 5 per cent.	50,000 00	50,000 00
N. Y. & New England R. R., 7 per cent.	50,000 00	62,000 00
City of Indianapolis Belt R. R., 6 per cent.	74,000 00	78,440 00
Pittsburgh, C. & St. L. Cons. R. R., 7 per cent.	100,000 00	115,000 00
Louisville, Frankfort & Lex. R. R., 7 per cent.	60,000 00	66,000 00
Cin., Ind., St. L. & Chicago R. R., 6 per cent.	86,000 00	94,600 00
Detroit, Lans. & North. Cons. R. R., 7 per cent.	50,000 00	55,500 00
Jefferson R. R. Co., guaranteed 5 per cent.	50,000 00	52,500 00
Dayton and Michigan R. R., 5 per cent.	50,000 00	54,000 00
St. Louis & S. F. Ry. and Land, 6 per cent.	50,000 00	56,000 00
N. Y., Lake Erie & W. R. R. (1st lien), 6 per cent.	50,000 00	55,500 00
Mil. & St. Paul (Prairie Du Chien Div.), 8 per cent.	63,000 00	77,490 00
Iowa Falls and Sioux City, 7 per cent.	60,000 00	76,200 00
Cin., Hamilton & Dayton R. R., 7 per cent.	54,000 00	67,500 00
Canadian Pacific Ry. 1st mortgage, 5 per cent.	48,666 00	57,750 00
Montreal Corporation, 4 per cent.	62,500 00	65,625 00
Chl. & Great Western R. R. 1st mtg., 5 per cent.	14,000 00	14,525 00
Lake Shore & Mich. So. R. R. 2d mtg., 7 per cent.	50,000 00	61,000 00
Lehigh Valley 1st mtg. Terminal, 5 per cent.	75,000 00	80,625 00
St. Paul, Minn., cert. of indebtedness (issued by Board of Education), 7 per cent.	46,200 00	46,851 00
St. Paul, Minn., cert. indebtedness, 6 per cent.	40,000 00	40,200 00
Topeka, Kan., Int. Imp. Sewer, 6 per cent.	30,000 00	30,920 00
Totals.	\$3,333,866 00	\$4,082,850 75

Total market value of stocks and bonds \$ 4,082,850 75

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Wabash, St. Louis and Pacific R. R. Co., 5 per cent. bonds	\$ 28,000 00	\$ 24,000 00	\$ 20,000 00
Peoria and Pekin Union R. R. Co., income bonds	24,000 00	24,000 00	
37 sh. Aetna Fire Ins. Co. stock	3,700 00	9,250 00	6,000 00
60 sh. Clev. & Pittsburgh R. R. Co.	3,000 00	4,500 00	4,000 00
20 sh. Wells Fargo Express Co.	2,000 00	2,800 00	
Totals	\$ 60,700 00	\$ 64,550 00	\$ 30,000 00

Amount loaned on collaterals	\$ 30,000 00
Cash in the Company's principal office	13,072 20
Cash deposited in bank	333,648 41
Interest due and accrued on collateral loans	466 67
Gross premiums in course of collection, not more than three months due	561,082 38
All other property belonging to the Company	17,960 78

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 6,743,046 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 98,124 81
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	206,171 28
Losses resisted, including interest, costs and other expenses thereon	25,010 52
Net amount of unpaid losses	\$ 329,306 61
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,126,908.54; unearned premiums (50 per cent.).	\$1,063,454 27
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,892,693 71; unearned premiums (<i>pro rata</i>)	1,502,946 45
Total unearned premiums	\$ 2,566,400 72
All other demands against the Company, absolute and contingent	45,000 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 2,940,707 33
Joint-stock capital actually paid up in cash	1,250,000 00
Surplus beyond capital and all other Liabilities	2,552,339 51
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 6,743,046 84

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	From fire and tornado risks.	\$3,817,513 11
Deduct re-insurance, rebate, abatement and return premiums	556,597 30	
Net cash actually received for premiums		\$ 3,260,915 81
Received for interest on mortgages		78,935 21
Received for interest and dividends on stocks, bonds and collateral loans.		333,214 47
Income received from all other sources		24,732 65
Aggregate amount of Income actually received during the year in cash.		\$ 3,697,798 14

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$237,855.85, losses occurring in previous years).	On fire risks.	\$2,166,824 57
Deduct all amounts received for salvages and re-insurance in other companies	108,273 62	
Net amount paid during the year for losses		\$ 2,058,550 95
Cash dividends actually paid stockholders		300,000 00
Paid for commissions or brokerage		539,742 49

Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	222,908 43
Paid for State and local taxes in this and other States	67,224 75
All other payments and Expenditures	256,813 70
Aggregate amount of actual Expenditures during the year in cash . .	\$ 3,445,240 32

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 388,400,705	\$ 4,643,641 38
Written or renewed during the year	314,122,625	3,830,420 61
Totals	\$ 702,523,330	\$ 8,474,061 99
Deduct those expired and marked off as terminated	262,475,661	3,237,111 05
In force at the end of the year	\$ 440,047,666	\$ 5,236,950 94
Deduct amount re-insured	13,499,489	217,348 69
Net amount in force December 31, 1891	\$ 426,548,180	\$ 5,019,602 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$156,672,609 00	\$ 2,126,908 54	1-2	\$ 1,063,454 27
1890		750,404 00	5,763 64	1-4	1,440 90
1891	Two years.	363,916 00	2,767 39	3-4	2,075 52
1889		60,869,600 00	542,107 99	1-6	90,351 34
1890	Three years.	58,684,785 00	564,118 50	1-2	282,059 24
1889		51,031,043 00	575,740 57	5-6	479,783 53
1888	Four years.	1,058,073 00	10,102 99	1-8	1,262 87
1889		1,332,746 00	11,541 48	3-8	4,328 00
1890	Five years.	1,343,716 00	11,756 77	7-8	7,347 98
1891		1,223,662 00	10,970 33	7-8	9,599 03
1887	Six years.	15,730,151 00	194,069 79	1-10	19,406 97
1888		15,442,837 00	196,197 60	3-10	58,859 27
1889	Seven years.	19,272,675 00	231,991 61	1-2	115,995 79
1890		20,964,013 00	257,863 74	7-10	180,504 55
1891	Eight years.	21,807,950 00	277,791 31	9-10	249,931 16
Totals		\$426,548,180 00	\$ 5,019,602 25		\$ 2,566,400 72

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$64,587,225 79
Losses paid from organization to date	39,320,981 45
Total amount of cash dividends declared since the Company commenced business	6,788,100 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	2,137,008 10
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	\$ 2,182,720 00
Premiums received	35,889 66
Losses paid	15,100 59
Losses incurred	14,932 55

Helvetia Swiss Fire Insurance Co.,

OF

ST. GALL SWITZERLAND.

Incorporated November 7, 1861.

F. HALTMAYER, 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)	\$	45,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.		862,066 42
Interest due and accrued on all said mortgage loans.		20,088 83
Value of lands mortgaged, exclusive of buildings	\$	322,240 00
Value of buildings mortgaged (insured for \$1,090,360.00 as collateral)		1,152,300 00
Total value of said mortgaged premises	\$	1,474,540 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Market value.
3½ per cent. Swiss Confederation	\$ 9,800 00
4 per cent. State of St. Gall	4,000 00
4 per cent. Mge. Bank of St. Gall	10,000 00
4 per cent. Swiss Central Railway	1,800 00
4 per cent. Swiss Union Railway	14,700 00
4 per cent. Swiss Northeast Railway	22,060 00
4 per cent. Gotthard Railway	15,400 00
4¼ per cent. Lake Thun Railway	2,470 00
4 per cent. Swiss Occidental Railway	20,000 00
4 per cent. German Empire	12,152 00
3½ per cent. Kingdom of Prussia	10,497 84
3 per cent. Grand Dukedom of Baden	12,660 00
4 per cent. Bavarian Mge. Bank, Munich	1,981 00
4 per cent. Bavarian Mge. Bank, Munich	10,837 60
3½ per cent. Bavarian Mge. Bank, Munich	6,190 08
4 per cent. Allgemeine Oesterreichische Baden credit anstalt	11,904 00
4 per cent. Crown Prince Rudolf Railway	10,000 00
4½ per cent. State of Hungary	15,600 00
3 per cent. Southern Italian Railway	17,100 00
4 per cent. City of Rome	15,600 00
4 per cent. Italian National Bank	16,650 00
4½ per cent. Mge. Bank of the Kingdom of Kroners, Sweden	13,344 00
4½ per cent. Central Ohio R. R. Co., 1st mortgage, gold	5,150 00
4 per cent. Pac. R. R. of Missouri, 1st mortgage, gold	4,892 50
5 per cent. Lake Erie and Western R. R. Co., 1st mortgage, gold	5,567 50
6 per cent. Milwaukee, Lake Shore and Western Ry. Co., 1st mortgage, gold	6,077 00
4½ per cent. Lehigh Valley Ry. Co., 1st mortgage, gold	5,407 00
6 per cent. St. Paul and Sioux City R. R. Co., 1st mtge., gold	6,077 00
5 per cent. Cleveland and Mahoning Ry. Co., 1st mtge., gold	5,407 50
7 per cent. Denver and Rio Grande Ry. Co., 1st mtge., gold	5,871 00
6 per cent. Evansville and Terre Haute R. R. Co., 1st mtge., gold	5,922 50
5 per cent. Long Island R. R. Co., 1st mortgage, gold	5,665 00

HELVETIA SWISS FIRE INSURANCE COMPANY. 179

Total market value of stocks and bonds	\$ 294,606 52
Cash in the Company's principal office	277,343 69
Cash deposited in bank	49,547 71
Gross premiums in course of collection, not more than three months due . .	161,924 63
All other property belonging to the Company	784 14
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 1,711,361 94</u>

III. LIABILITIES.

Total gross amount of claims for losses	\$ 153,913 71
Deduct re-insurance thereon	68,303 17
Net amount of unpaid losses	\$ 85,610 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$571,977.52; unearned premiums (50 per cent)	\$ 285,988 76
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$136,076.96; unearned premiums (<i>pro rata</i>)	108,861 57
Total unearned premiums	\$ 394,850 33
Due and accrued for salaries, rent, advertising, and for agents and other miscellaneous expenses	10,600 00
Due and to become due for borrowed money	4,120 00
All other demands against the Company, absolute and contingent	171,191 19
Total amount of all Liabilities, except capital stock and net surplus. . .	\$ 666,372 06
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	644,989 88
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 1,711,361 94</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. \$ 149,934 77
Gross premiums on risks written and renewed during the year	1,228,656 55
Total	\$1,378,591 32
Deduct premiums and bills in course of collection at this date	161,924 63
Entire premiums collected during the year	\$1,216,666 69
Deduct re-insurance, rebate, abatement and return premiums	589,093 52
Net cash actually received for premiums	\$ 627,573 17
Received for interest on mortgages	30,017 24
Received for interest and dividends on stocks, bonds and collateral loans . .	26,774 82
Aggregate amount of Income actually received during the year in cash. . .	<u>\$ 684,365 23</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 546,566 96
Deduct all amounts received for salvages, and re-insurance in other companies	229,117 31
Net amount paid during the year for losses	\$ 317,449 65
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	103,060 22
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	43,681 48
Paid for State and local taxes in this and other States.	17,102 41
All other payments and Expenditures	46,504 81
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 627,798 57</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums- thereon.
In force on the 31st day of December of the preceding year	\$ 352,287,907	\$ 665,835 69-
Written or renewed during the year	690,419,241	1,228,656 55-
Totals	\$1,040,707,148	\$ 1,804,492 24-
Deduct those expired and marked off as terminated	483,713,957	681,100 90-
In force at the end of the year	\$ 558,993,191	\$ 1,213,391 34
Deduct amount re-insured	177,214,742	505,336 86
Net amount in force December 31, 1891	<u>\$ 381,778,449</u>	<u>\$ 708,054 48-</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$17,487,025 00-
Losses paid from organization to date	8,998,376 00-
Total amount of cash dividends declared since the Company commenced business	1,374,000 00
Total amount of Company's stock owned by the directors at par value	83,000 00
Losses incurred during the year: fire	329,117 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	<u>44,953 60</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 496,984 00
Premiums received	9,781 63
Losses paid	6,029 54
Losses incurred	<u>6,029 54-</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.

Value of real estate owned by the Company (unencumbered)	\$ 1,544,933 96-
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	689,430 98
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$6,137.70 is in process of foreclosure)	6,137 70-
Interest due and accrued on all said bond and mortgage loans	13,170 45-
Value of lands mortgaged, exclusive of buildings	\$1,128,302 00
Value of buildings mortgaged (insured for \$429,525 as collateral)	<u>791,345 00</u>
Total value of said mortgaged premises	<u>\$1,919,647 00</u>

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States, 6 per cent., currency	\$ 528,000 00	\$ 616,605 00
District of Columbia, 3-65 of 1924	1,100,000 00	1,265,000 00
Mississippi, 4 per cent.	20,000 00	20,000 00
State of Georgia, 3½ per cent., registered	25,000 00	25,625 00
New York City, 3 per cent.	500,000 00	510,000 00
City of Richmond (Va.), 5 per cent.	50,000 00	55,000 00
Topeka City (Kan.) Internal Imp., 6 per cent.	161,658 07	168,124 39
City of Council Bluffs (Iowa) Imp., 6 per cent.	18,600 00	19,158 00
Nebraska City (Neb.) Improvement, 7 per cent.	25,000 00	26,250 00
Kansas City (Kan.) Improvement, 7 per cent.	11,000 00	11,330 00
City of Greely (Col.), 6 per cent., water	25,000 00	25,750 00
Atchison (Kan.) Improvement, 7 per cent.	10,000 00	10,500 00
New York, Lake Erie and Western R. R. Co., reorganized, first lien, 6 per cent.	200,000 00	222,000 00
New York, Chicago and St. Louis R. R. Co., first mortgage, 4 per cent.	112,000 00	107,520 00
New York Central and Hudson River R. R., first mortgage, 7 per cent., 1903	100,000 00	126,000 00
New York and Harlem R. R., first mortgage, 7 per cent., registered, 1900	100,000 00	121,000 00
Valley Railway Co (of Ohio), consolidated mort- gage, 6 per cent. Gold	100,000 00	104,000 00
Ohio and Western Virginia Railway Co., first mortgage, 7 per cent., 1914	100,000 00	115,000 00
Peoria, Decatur and Evansville Railway Co., first mortgage, 6 per cent., Evansville Division, 1920	100,000 00	105,000 00
Cleveland, Columbus, Cincinnati and Indianap- olis R. R., first con. mortgage, 7 per cent., 1914	100,000 00	127,500 00
Louisville, New Albany and Chicago Railway Co., first mortgage, 6 per cent., 1910	100,000 00	113,000 00
West Shore Railway, first mortgage, guaranteed, 4 per cent., registered	100,000 00	101,750 00
Albemarle and Chesapeake Canal Co., first mort- gage, 7 per cent., 1909	100,000 00	110,000 00
Toledo, Ann Arbor and Grand Trunk Railway Co., first mortgage, 6 per cent., 1921	100,000 00	111,000 00
Jeffersonville, Madison and Indianapolis R. R. Co., first mortgage, 7 per cent., S. F., 1906	100,000 00	116,000 00
Toledo, Ann Arbor and Cadillac Railway Co., first mortgage, guaranteed, 6 per cent., 1917	100,000 00	92,000 00
Dunkirk, Warren and Pittsburgh Railway Co., first mortgage, guaranteed, 7 per cent., 1900	75,000 00	87,000 00
Chicago, St. Paul, Minneapolis and Omaha Rail- way Co., con. mortgage, 6 per cent., 1930	50,000 00	59,812 50
Alabama Central Railroad, 1st mtge., 6 per cent. Louisville. St. Louis and Texas Railway Co., first mortgage, 6 per cent., 1917	50,000 00	56,500 00
Savannah and Western R. R. Co., first con. mort- gage, guaranteed, 5 per cent., 1929	50,000 00	43,750 00
Virginia Midland Railway Co., general mortgage, 5 per cent., 1936	50,000 00	38,625 00
Iowa Central Railway Co., Fifty-Year Gold, 5 per cent., 1938	50,000 00	39,125 00
Des Moines Water Works Company (of Iowa), first consolidated mortgage, 6 per cent.	50,000 00	22,375 00
Denver Water Co., first mortgage, 7 per cent.	25,000 00	51,500 00
Streator (Ill.) Aqueduct Co., 1st mtge., 6 per cent. <i>Stocks.</i>	10,000 00	25,000 00
1000 shares Fort Wayne and Jackson R. R. Co., preferred, \$100 each	100,000 00	10,000 00
1000 shares Chicago, St. Paul, Minneapolis and Omaha Railway Co., preferred, \$100 each	100,000 00	115,000 00
1000 shares New York Central and Hudson River R. R., \$100 each	100,000 00	110,000 00
500 shares Lake Shore and Michigan Southern Railway Co., \$100 each	100,000 00	116,375 00
400 shares National Broadway Bank, \$25 each	50,000 00	61,625 00
200 shares American Exchange National Bank of New York, \$100 each	10,000 00	27,500 00
200 shares Mercantile National Bank of New York, \$100 each	20,000 00	30,000 00
200 shares Bank of America, N. Y., \$100 each.	20,000 00	44,000 00
200 shares National Bank of Commerce in New York, \$100 each	20,000 00	40,600 00
200 shares Manhattan Company, N. Y., \$50 each	20,000 00	37,200 00
	10,000 00	18,300 00

<i>Stock.</i>	Par value.	Market value.
200 shares Merchants' Exchange National Bank of New York, \$50 each	10,000 00	12,300 00
200 shares Nassau Bank, \$50 each	10,000 00	17,000 00
200 shares Chatham National Bank of New York, \$25 each	5,000 00	20,750 00
200 shares National Butchers' and Drovers' Bank of New York, \$25 each	5,000 00	9,000 00
100 shares Hanover National Bank of New York, \$100 each	10,000 00	35,000 00
100 shares National Bank of the Republic, \$100 each	10,000 00	17,500 00
100 shares Fourth National Bank of New York, \$100 each	10,000 00	17,200 00
200 shares Holland Trust Co., \$100 each	20,000 00	36,000 00
200 shares Franklin Trust Co., Brooklyn, \$100 each	20,000 00	48,000 00
50 shares Metropolitan Trust Co., \$100 each	5,000 00	14,500 00
45 shares Long Island Loan and Trust Co., \$100 each	4,500 00	9,000 00
Totals	\$4,980,758 07	\$5,695,649 89

Total market value of stocks and bonds \$ 5,695,649 89

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
\$11,000, Seattle, Lake Shore and Eastern, first mortgage bonds	\$ 11,000 00	\$ 10,450 00	\$ 10,000 00
\$2,000, Toledo, Ann Arbor and Cadil- lac 1st mtg., 6 per cent. bonds	2,000 00	1,840 00	
100 shares Second National Bank, New York	10,000 00	32,500 00	15,000 00
100 shares Wells, Fargo & Co.'s Exp. 360 shares Nat'l Bank of Republic	10,000 00 36,000 00	14,200 00 63,000 00	
\$40,000, U. S. Gov. 4 per cent. bonds 35,000, Lac. & Pitts. R. R. Co., receiver's certificates and notes \$1,000, Dakota and Great Southern 5 per cent bonds	40,000 00 35,000 00 1,000 00	47,200 00 35,000 00 1,030 00	40,000 00 31,000 00
20 shares National Park Bank of New York	2,000 00	5,920 00	
5 shares Market and Fulton Bank	500 00	1,110 00	800 00
10 shares Merchants' National Bank, \$50 each	500 00	1,500 00	
10 shares Western National Bank	1,000 00	1,200 00	15,000 00
26 shares Irving National Bank, \$50 each	1,300 00	2,340 00	
8 shares Central National Bank	800 00	1,028 00	15,000 00
9 shares Fourth National Bank	900 00	1,548 00	
5 shares American Exchange Nat'l Bank	500 00	750 00	15,000 00
10 shares Nat'l Bank of Commerce	1,000 00	1,860 00	
5 shares Shoe and Leather Nat'l Bank	500 00	790 00	15,000 00
5 shares Manhattan Co., \$50 each	250 00	915 00	
\$55,000, Des Moines and Fort Dodge R. R. Co., 1st mortgage, 2½ per cent. bonds	55,000 00	30,250 00	25,000 00
500 shares Chatham National Bank, \$25 each	12,500 00	51,875 00	8,000 00
50 shares Delaware and Hudson Canal Co.	5,000 00	6,125 00	
50 shares New York Nat'l Exchange Bank	5,000 00	6,500 00	10,000 00
10 shares Fourteenth Street Bank	1,000 00	1,700 00	
8 shares Morris and Essex R. R. Co., \$50 each	400 00	572 00	300 00
\$1,000, Western Union Tel. Co., 7 per cent., S. F. bond	1,000 00	1,150 00	500 00
\$1,000, Cleveland and Canton R. R., 1st mortgage bond	1,000 00	860 00	700 00
400 shares Chatham National Bank, \$25 each	10,000 00	41,500 00	25,000 00

	Par value.	Market value.	Loaned thereon
\$1,000. Hous'on and Texas Central R. R. 6 per cent. bond	1,000 00	1,000 00	2,500 00
\$1,000. Toledo, Ann Arbor and Grand Trunk R. R. 6 per cent. bond	1,000 00	1,110 00	
\$1,000. New Haven and Northampton R. R. 7 per cent. bond	1,000 00	1,160 00	2,900 00
\$3,000. Seattle, Lake Shore and Eastern R. R. bonds	3,000 00	2,850 00	
\$1,000. Toledo, Ann Arbor & Cadillac R. R. bonds	1,000 00	920 00	2,700 00
\$3,000. Union Pacific R. R., 1st mortgage bonds, 1898	3,000 00	3,360 00	
\$1,000. Louisville & Nashville R. R. (N. O. & Mob. Div.) 2d mtge. bond	1,000 00	1,100 00	500 00
\$8,000. Milwaukee, Lake Shore and West'n Ex. & Impt., 5 per ct., 1929	8,000 00	8,400 00	50,000 00
\$8,000. Louisville and Nashville R. R. Unified 4's	8,000 00	6,540 00	
\$11,000. Colorado Midland, 1st mtge, 6 per cent., 1936	11,000 00	12,100 00	50,000 00
\$4,000. Colorado Midland, consolidated, 4's, 1940	4,000 00	2,920 00	
\$17,000. Missouri, Kan. & Texas, 4's	17,000 00	13,472 50	50,000 00
\$5,000. Montana Central, 5's	5,000 00	5,000 00	
45 shares, Flint & Pere Marquette R. R., preferred	4,500 00	3,915 00	50,000 00
140 shares Chicago & Northwestern Railway	14,000 00	16,240 00	
\$3,000. Chicago, Milwaukee and St. Paul (Ch & L. S. Div)	3,000 00	3,075 00	50,000 00
200 shares Chicago & Northwestern Railway Co.	20,000 00	23,200 00	
100 shares N. Y., L. E. & W. R. R. Co.	10,000 00	3,400 00	50,000 00
100 shares Chicago, Milwaukee and St. Paul, preferred	10,000 00	12,325 00	
100 shares Delaware, Lackawanna & Western R. R., \$50 each	5,000 00	6,950 00	50,000 00
\$3,000. Milwaukee, Lake Shore and Western 6 per cent. cons bonds	3,000 00	3,660 00	
\$10,000. Montana Central Railway, 6 per cent., 1st mortgage bonds	10,000 00	11,500 00	2,000 00
10 shares Wells, Fargo & Co. Exp. 6 shares Naugatuck R. R. Co.	1,000 00 600 00	1,420 00 1,470 00	
\$2,000. West Shore, registered, 4 per cent., bonds	2,000 00	2,035 00	1,500 00
\$5,000. Albemarle and Chesapeake Canal Co., 7 per cent. bonds	5,000 00	5,500 00	4,335 00
Totals	\$ 397,250 00	\$ 519,335 50	\$ 347,735 00

Amount loaned on Collaterals	\$ 347,735 00
Cash deposited in bank	537,899 90
Interest due and accrued on stocks not included in market value	35,557 15
Interest due and accrued on collateral loans	2,411 35
Gross premiums in course of collection, not more than three months due	487,706 07
Bills receivable, not matured, taken for fire risks	10,002 55
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 9,370,640 00

III. LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid	\$ 162,956 80
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	1,036,553 60
Losses resisted, including interest, costs and other expenses thereon	28,933 34
Total gross amount of claims for losses	\$1,228,443 74
Deduct re-insurance and salvage claims thereon	493,100 92
Net amount of unpaid losses	\$ 735,342 82

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,919,389.00; unearned premiums (50 per cent.)	\$1,459,695 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,910,617; unearned premiums (<i>pro rata</i>)	2,585,790 00
Gross premiums received and receivable upon all unexpired inland navigation risks, \$106,144; unearned premiums (50 per cent.)	53,072 00
Gross premiums received and receivable on all unexpired marine risks	19,100 00
Total unearned premiums	\$ 4,117,657 00
All other demands against the Company, absolute and contingent	227,249 92
Total amount of all Liabilities, except capital stock and net surplus	\$ 5,080,249 74
Joint-stock capital actually paid up in cash	3,000,000 00
Surplus beyond capital and all other Liabilities	1,290,390 26
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 9,370,640 00

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	\$ 552,322 84	\$ 27,833 65
Deduct amount of same not collected	594 89	
Net collected	\$ 551,727 95	\$ 27,833 65
Gross premiums on risks written and renewed during the year	6,114,338 45	191,744 28
Totals	\$6,665,066 40	\$ 219,577 93
Deduct premiums and bills in course of collection at this date	475,811 06	21,897 56
Entire premiums collected during the year	\$6,190,255 34	\$ 197,680 37
Deduct re-insurance, rebate, abatement and return premiums	1,444,624 51	32,949 23
	\$4,745,630 83	\$ 164,731 14
Net cash actually received for premiums		\$ 4,910,361 97
Received for interest on bonds and mortgages		41,371 28
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources		253,941 68
Income received from all other sources		104,992 24
Aggregate amount of Income actually received during the year in cash		\$ 5,310,667 17

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$493,193 24, losses, occurring in previous years)	\$3,417,779 83	\$ 141,545 30
Deduct all amounts received for salvages and re-insurance in other companies	766,225 62	21,379 22
	\$2,651,554 21	\$ 120,166 08
Net amount paid during the year for losses		\$ 2,771,720 29
Cash dividends actually paid stockholders		300,000 00
Paid for commissions or brokerage		1,033 215 30
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		428,615 17
Paid for State and local taxes in this and other States		78,952 65
All other payments and Expenditures		329,975 52
Aggregate amount of actual Expenditures during the year in cash		\$ 4,941,878 93

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Dec. of the preceding year	\$ 720,703,139	\$ 7,202,313 00	\$ 6,135,208 00	\$ 130,103 00
Written or renewed during the year	751,054,446	6,114,338 45	50,165,937 00	191,744 28
Totals	\$ 1,471,762,585	\$13,316,651 45	\$56,301,145 00	\$ 321,847 28
Deduct those expired and marked off as terminated	586,545,550	4,903,058 45	49,893,080 00	185,591 28
In force at the end of the year	\$ 885,217,035	\$ 8,413,593 00	\$ 6,408,065 00	\$ 136,256 00
Deduct amount re-insured	76,627,952	583,587 00	647,150 00	11,012 00
Net amount in force Dec. 31, 1891	\$ 808,589,083	\$ 7,830,006 00	\$ 5,760,915 00	\$ 125,244 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction ud'n'd.	Premiums unearned.
1891	One year or less.	\$ 338,506,053 00	\$ 2,919,389 00	1-2	\$ 1,459,695 00
1890		6,658,393 00	31,980 00	1-4	7,995 00
1891	Two years.	10,835,755 00	52,490 00	3-4	39,368 00
1889		66,371,577 00	628,946 00	1-6	104,824 00
1890	Three years	81,266,820 00	756,849 00	1-2	378,425 00
1891		90,077,139 00	801,863 00	5-6	668,219 00
1888		1,274,696 00	12,536 00	1-8	1,567 00
1889	Four years	1,460,680 00	13,955 00	3-8	5,237 00
1890		2,214,973 00	19,574 00	5-8	12,234 00
1891		2,998,717 00	27,776 00	7-8	24,304 00
1887		34,970,628 00	449,452 00	1-10	44,945 00
1888	Five years.	39,080,666 00	478,298 00	3-10	143,489 00
1889		41,884,760 00	519,930 00	1-2	259,965 00
1890		42,920,645 00	532,069 00	7-10	372,448 00
1891	Over five years.	45,921,951 00	568,447 00	9-10	511,602 00
		2,195,621 00	16,442 00	pro rata	11,168 00
Totals		\$ 808,589,083 00	\$ 7,830,006 00		\$ 4,045,485 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$91,205,363 86
Total amount of cash dividends declared since the Company commenced business	8,515,000 00
Total amount of the Company's stock owned by the directors at par value.	200,100 00
Amount loaned to directors (no loans to officers).	73,000 00
Losses paid from organization to date	54,472,441 20
Losses incurred during the year: fire, \$2,906,483.57; marine and inland, \$119,032.46; total	3,025,516 03
Total dividends declared, payable in stock	1,000,000 00
Total amount loaned to stockholders, not officers or directors.	15,700 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,283,544 00
Premiums received	32,706 68
Losses paid	11,519 33
Losses incurred	11,407 16

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.

Value of real estate owned by the Company (unencumbered)	\$ 139,300 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	392,640 00
Interest due and accrued on all said bonds and mortgage loans	8,082 51
Value of lands mortgaged, exclusive of buildings	\$ 878,805 00
Value of buildings mortgaged (insured for \$171,250.00 as collateral)	251,250 00
Total value of said mortgaged premises	\$ 1,130,075 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
10 Riverside Water Company, \$1,000 each, 103	\$ 10,000 00	\$ 10,300 00
3 Portland school, District No. 1, Oregon, \$10,000 each, 102	30,000 00	30,600 00
25 Dalles City, (Oregon) Water Co., \$500 each, 103	12,500 00	12,875 00
20 Dalles City (Oregon) Water Co., \$500 each, 212	10,000 00	11,200 00
10 Prospect School District, San Bernardino Co., \$1,000 each, 106	10,000 00	10,600 00
5 Crafton School District, San Bernardino Co., \$1,300 each, 106	6,500 00	6,890 00
4 San Pascual School District, Los Angeles Co., \$6,250 each, 103	25,000 00	25,750 00
4 Pasadena School District, Los Angeles Co., \$1,000 each, 104	4,000 00	4,160 00
2 Centralia School District, Los Angeles Co., \$1,000 each, 104	2,000 00	2,080 00
<i>Stocks.</i>		
300 shares Pacific Gas Improvement Co.'s \$100 each, (one-third paid up), \$78.50	10,000 00	23,550 00
200 shares Sather Banking Co.'s stock, \$100 each, (fully paid), 115	20,000 00	23,000 00
Totals	\$ 140,000 00	\$ 161,005 00

Total market value of stocks and bonds	\$ 161,005 00
Cash in the Company's four principal offices	1,404 00
Cash deposited in banks	64,543 03
Interest due and accrued on bonds and stocks	4,452 00
Premiums in due course of collection	106,710 47
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 878,137 01

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,310 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,865 00
Losses resisted, including interest, costs and other expenses thereon	2,625 00
Net amount of unpaid losses	\$ 18,800 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$257,622.27; unearned premiums (50 per cent.)	\$ 128,811 13
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$291,308.67; unearned premiums (<i>pro rata</i>)	153,197 19
Total unearned premiums	\$ 282,008 32
Cash dividends to stockholders remaining unpaid	1,277 00
All other demands against the Company, absolute and contingent	23,671 04
Total amount of all Liabilities, except capital stock and net surplus	\$ 325,756 36
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and other Liabilities	262,380 65
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 878,137 01

IV. INCOME DURING THE YEAR.

	From
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . .	fire risks. \$ 99,545 17
Gross premiums on risks written and renewed during the year	476,253 78
Total	\$ 575,798 95
Deduct premiums and bills in course of collection at this date	106,710 47
Entire premiums collected during the year	\$ 469,088 48
Deduct re-insurance, rebate, abatement and return premiums	105,792 94
Net cash actually received for premiums	\$ 363,295 54
Received for interest on mortgages, collateral loans, and from all other sources	31,048 11
Received for interest and dividends on stocks and bonds	11,390 00
Income received from all other sources	5,599 00
Aggregate amount of Income actually received during the year in cash	\$ 411,332 65

V. EXPENDITURES DURING THE YEAR.

	On
Gross amount actually paid for losses (including \$10,102.68, losses occurring in previous years)	fire risks. \$ 185,020 20
Deduct all amounts actually received for salvages and re-insurance in other companies	24,929 52
Net amount paid during the year for losses	\$ 160,090 68
Cash dividends actually paid stockholders	35,932 00
Paid for commissions or brokerage	104,725 15
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	39,815 60
Paid for State and local taxes in this and other States	9,092 42
All other payments and Expenditures	65,641 27
Aggregate amount of actual Expenditures during the year in cash	\$ 415,297 12

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force December 31, 1890	\$ 28,986,335	\$ 516,472 46
Written or renewed in 1891	26,566,857	476,253 68
Totals	\$ 55,553,192	\$ 993,726 14
Deduct those expired and marked off as terminated	22,920,579	406,961 86
In force December 31, 1891	\$ 30,736,389	\$ 585,764 28
Deduct amount re-insured	1,896,224	36,833 34
Net amount in force December 31, 1891	\$ 30,736,389	\$ 548,930 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$14,450,293 00	\$ 257,622 27	1-2	\$ 128,811 13
1890	Two years	105,890 00	1,305 22	1-4	326 30
1891		54,233 00	792 09	3-4	594 07
1889	Three years	4,683,857 00	83,094 98	1-6	13,849 10
1890		5,337,371 00	92,426 71	1-2	46,213 35
1891	Five years	5,790,515 00	102,300 31	5-6	85,250 20
1887		54,060 00	1,869 65	1-10	186 86
1888	Five years	39,025 00	1,316 12	3-10	394 84
1889		53,725 00	1,688 77	1-2	844 35
1890		57,260 00	1,631 38	7-10	1,141 97
1891		140,160 00	4,884 44	9-10	4,396 00
Totals		\$30,736,389 00	\$ 548,930 94		\$ 282,008 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 7,351,712 96
Losses paid from organization to date	3,335,849 89
Total amount of cash dividends declared since the Company commenced business	762,500 00
Total amount of the Company's stock owned by the directors at par value	54,500 00
Losses incurred during the year: fire	160,090 68

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 738,217 00
Premiums received	13,554 38
Losses paid	5,658 20
Losses incurred	5,927 12

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

Incorporated 1803.

JOHN C. PAIGE Resident Manager, Boston, Mass.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) \$ 476,634 70

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Deposited for the benefit and security of all policy-holders of the Company in the 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.	\$ 236,000 00	\$ 278,480 00	
New York City 3 per cent. bonds, due 1908 . . .	50,000 00	50,750 00	
Deposited with the Insurance Dept., State of Ohio, at Columbus—			
U. S. 4 per cent. funded loan, 1907, reg.	120,000 00	141,600 00	
Deposited with the State of Va., at Richmond—			
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	59,000 00	
Deposited with the State of Oregon, at Salem—			
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	59,000 00	
Deposited with the State of Georgia, at Atlanta—			
U. S. 4 per cent. funded loan, 1907, reg.	25,000 00	29,500 00	
Held by the trustees in the United States—			
New York City 3 per cent. bonds, due 1904 . . .	100,000 00	101,500 00	
City of Boston, 3½ per cent. bonds, due 1917 . .	50,000 00	48,750 00	
City of Boston, 3½ per cent. bonds, due 1919 . .	50,000 00	48,750 00	
City of Providence 3½ per cent. bonds, due 1916 .	50,000 00	50,000 00	
West Shore R. R. Co. 4 per ct. 1st mtg. guar. bds	100,000 00	104,000 00	
Lehigh Valley R. R. Co. 1st mtg. 4½ per cent. bonds, due 1904	40,000 00	41,000 00	
West Virginia State deferred certificates	28,666 67	2,436 66	
Totals	\$ 949,666 67	\$ 1,014,766 66	
Total market value of stocks and bonds		\$ 1,014,766 66	
Cash in the Company's principal office		3,502 58	
Cash deposited in bank		108,432 64	
Interest due on stocks and bonds		2,895 83	
Gross premiums in course of collection, not more than three months due. . .		198,604 61	
All other property belonging to the Company		4,049 48	
Amount of premiums unpaid on policies which have been issued more than three months		\$ 12,074 39	
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 1,808,886 50	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,708 16	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	62,473 69	
Losses resisted, including interest, costs and other expenses thereon	16,065 62	
Total gross amount of claims for losses	\$ 99,247 47	
Deduct re-insurance thereon	575 00	
Net amount of unpaid losses		\$ 98,672 47
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$95,943.31; unearned premiums (50 per cent.).	\$ 452,975 15	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$784,332.01; unearned premiums (<i>pro rata</i>)	427,483 85	
Total unearned premiums		\$ 880,458 00
All other demands against the Company, absolute and contingent		36,090 54
Total amount of all Liabilities, except net surplus		\$ 1,015,221 01
Surplus beyond all other Liabilities		793,665 49
Aggregate amount of all Liabilities, including net surplus.		\$ 1,808,886 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	\$ 187,057 64	From fire risks.
Gross premiums on risks written and renewed during the year	1,456,398 95	
Total	\$1,643,456 59	
Deduct premiums and bills in course of collection at this date	210,679 00	
Entire premiums collected during the year	\$1,432,777 59	
Deduct re-insurance, rebate, abatement and return premiums	273,201 10	
Net cash actually received for premiums		\$ 1,159,576 49
Received for interest and dividends on stocks, bonds and collateral loans		28,158 33
Income received from all other sources		9,386 28
Aggregate amount of Income actually received during the year in cash.		\$ 1,197,121 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 937,696 15	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	34,280 75	
Net amount paid during the year for losses		\$ 903,415 40
Paid for commissions or brokerage		246,241 18
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		115,300 82
Paid for State and local taxes in this and other States		45,387 76
All other payments and Expenditures		33,014 32
Aggregate amount of actual Expenditures during the year in cash		\$ 1,343,449 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$153,608,613 01	\$ 1,635,090 55
Written or renewed during the year	169,447,027 28	1,456,398 95
Totals	\$323,055,640 29	\$ 3,091,489 50
Deduct those expired and marked off as terminated	133,560,014 30	1,312,426 72
In force at the end of the year	\$189,495,625 99	\$ 1,779,062 78
Deduct amount re-insured	7,405,306 41	88,782 46
Net amount in force December 31, 1891	\$182,090,319 58	\$ 1,690,280 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 83,854,994 86	\$ 905,948 31	1-2	\$ 452,974 15
1890	Two years	1,244,918 33	7,858 14	1-4	1,964 54
1891		415,711 00	3,286 76	3-4	2,465 06
1889	Three years	13,333,521 72	120,467 39	1-6	20,077 90
1890		18,629,521 56	151,013 12	1-2	75,566 56
1891	Four years	34,014,446 68	193,053 59	5-6	160,877 99
1888		587,553 00	5,110 80	1-8	638 85
1889	Five years	745,100 00	6,472 06	3-8	2,427 02
1890		868,304 00	5,701 84	5-8	3,563 65
1891	Six years	1,174,057 00	8,268 94	7-8	7,235 32
1887		4,431,858 08	48,168 94	1-10	4,816 89
1888	Seven years	4,522,367 01	49,674 53	3-10	14,902 38
1889		5,234,801 34	56,781 33	1-2	28,390 66
1890	Eight years	5,241,259 00	55,050 17	7-10	38,535 12
1891		7,791,306 00	73,424 34	9-10	66,081 91
Totals		\$182,090,319 58	\$ 1,690,280 32	. . . . .	\$ 880,458 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$18,643,243 96
Losses paid from organization to date	12,288,647 02
Losses incurred during the year: fire	922,278 64

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

Risks written	\$ 927,817 71
Premiums received	20,784 30
Losses paid	11,852 61
Losses incurred	12,408 25

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)	\$ 307,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	2,508,798 73
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which, \$38,600.00 are in process of foreclosure)	38,600 00
Interest due and accrued on all said mortgage loans	27,635 13
Value of premises mortgaged (insured for \$2,361,232.00, as collateral)	\$ 6,659,162 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Boston City Loan, 6 per cent. registered, due 1893-4	\$ 200,000 00	\$ 206,000 00
Richmond, Va., City, 4 per cent.	50,000 00	49,000 00
Georgia State loan, 4½ per cent.	25,000 00	27,500 00
Baltimore water stock, 5 per cent. registered, due 1891	200,000 00	208,000 00
Indianapolis City loan, 7 3-10 per cent. registered, due 1893	30,000 00	30,000 00
Hartford City loan, 6 per cent. registered, due 1893	44,000 00	44,880 00
Toledo City loan, 8 per cent. registered, due 1893, \$1,000, 10,000, 10,000, 1894	21,000 00	22,050 00
Cincinnati City loan, \$8,000, 6 per cent, due 1897; \$10,000, 7 3-10 per cent. due 1902; \$10,000 7 per cent. due 1902; \$11,000 due 1895	39,000 00	45,240 00
Belgian Government, 3½ per cent. } fcs. 250,000. }	37,000 00 }	49,000 00 }
Belgian Government, 3½ per cent. }	12,000 00 }	
Fall River City loan, 5 per cent. gold, due 1894 . .	30,000 00	30,600 00
Harrisburg City loan, 6 per cent., due 1893	15,000 00	15,450 00
Providence City loan, 5 per cent. gold, due 1900, registered	25,000 00	27,000 00
Newark City loan, 7 per cent., due 1892	20,000 00	20,000 00
Cleveland City loan, 7 per cent., due 1894	30,000 00	31,500 00
Burlington City loan, 8 per cent., due 1896	12,000 00	13,680 00
East Lincoln (Illinois) 5 per cent. coupon bonds .	10,000 00	10,000 00
City of Montreal, 4 per cent	111,000 00	111,000 00
Pennsylvania R. R. Co.'s consolidated, 5 per cent. registered	330,000 00	369,600 00
Pennsylvania R. R. Co.'s consolidated, mortgage registered bonds, 6 per cent	100,000 00	122,000 00
Philadelphia and Reading R.R.Co.'s 1st mortgage 6 per cent., due 1910	350,000 00	420,000 00
Philadelphia and Reading R.R.Co.'s 1st mortgage 7 per cent., due 1893	5,000 00	5,250 00
North Pennsylvania R. R. Co.'s bonds, general mortgage, 7 per cent., due 1903	75,000 00	93,750 00
North Pennsylvania R. R. Co.'s coupon bonds, 7 per cent., due 1896	5,000 00	5,550 00
Belvidere and Delaware R. R. Co.'s 1st mortgage 6 per cent., due 1902	50,000 00	56,000 00
Pennsylvania and N. Y. Canal and R. R. Co.'s bds. 7 per cent., guaranteed by L. V. R. R. Co.	30,000 00	36,000 00
Lehigh Valley R. R. Co.'s consolidated bonds, 6 per cent., registered	200,000 00	254,000 00
Philadelphia, Wilmington and Baltimore R. R. Co.'s bonds, 6 per cent. due 1892, registered . .	39,000 00	39,390 00
Delaware Division Canal Co.'s bonds, 6 per cent., due 1898	15,000 00	15,000 00
Lehigh Coal and Navigation Co.'s consolidated mortgage, 7 per cent., registered	5,000 00	6,300 00
Easton and Amboy R.R.Co 1st mtg. guaranteed, 5 per cent., registered	100,000 00	110,000 00
Philadelphia and Erie R. R., registered, 5 per cent., guaranteed by Pennsylvania R. R. Co . .	150,000 00	169,500 00
Chicago and Western Indiana R. R. consolidated bonds, 6 per cent., coupon	105,000 00	115,500 00
Northern Central R. W. Co.'s consolidated, 6 per cent. general mortgage, due 1904	12,000 00	13,800 00
Pittsburgh, McKeesport and Youghioghney R. R. second mortgage, 6 per cent	50,000 00	55,000 00
Lehigh Valley R. R. Sterling 6 per cent bonds . .	48,000 00	48,960 00
The Belt R. R. and Stock Yard Co., 6 per cent., due 1910, Indianapolis	50,000 00	53,500 00
Bergen County R. R. Co.'s 1st mortgage bonds, 6 per cent., coupon, due 1911	50,000 00	55,000 00
Car Trust of New York, No. 2, series D, 6 per cent., registered	54,000 00	48,600 00
New York and Long Branch R. R. 5 per cent . .	150,000 00	160,500 00
100 shares Philadelphia National Bank	10,000 00	24,000 00
20 shares Philadelphia Bourse	100 00	100 00
228 shares Chesapeake and Delaware Canal Co. .	11,400 00	500 00
3 shares Pilot Boat "Wm. W. Kerr"	1,000 00	500 00
Mutual Insurance Scrip (Atlantic Mutual), reg .	25,170 00	25,170 00
Philadelphia and Baltimore Central R. R. 5 per cent., 1st consolidated reg., due 1911	100,000 00	103,000 00
Delaware and Chesapeake R. R., 1st mortgage, 4 per cent	100,000 00	95,000 00

Bonds.	Par value.	Market value.
New York, Lake Erie and Western R. R., 4½ per cent, 3d mortgage	200,000 00	216,000 00
Steubenville and Indiana R. R., 5 per cent., 1st mortgage, registered	200,000 00	208,000 00
Corning, Cowanesque and A. R. R., 6 per cent., 1st mortgage	59,000 00	61,950 00
New York, Lake Erie and Western R. R., 6 per cent, collateral trust bonds	31,000 00	34,100 00
Terra Haute and Logansport R. R., extension mortgage, 6 per cent	50,000 00	50,000 00
Texas and Pacific Ry Co.'s 1st mtge. 6 per cent	14,000 00	14,980 00
Louisville and Nashville R. R. (Evansville and Henderson Div.), 1st mortgage, 6 per cent.	73,000 00	81,030 00
Lehigh Coal and Navigation, general mortgage, 4½ per cent.	50,000 00	50,000 00
New York, West Shore and Buffalo R. R., 1st mortgage, 4 per cent	25,000 00	25,250 00
San Antonio and Aransas Pass Railway Co.'s 1st mortgage, 6 per cent	20,000 00	12,000 00
Wrecking boat "North America"	47,000 00	47,000 00
Canada and Atlantic R. R., 1st mtge., 5 per cent	20,000 00	20,000 00
Jefferson R. R., 1st mtge., 5 per cent. coupons	30,000 00	30,600 00
McKeesport and Belle Vernon R. R., 1st mortgage 6 per cent	20,000 00	23,600 00
Pennsylvania and New York Canal and R. R. Co.'s 4 per cent., registered	50,000 00	50,000 00
Lehigh Valley Ry. Co., 1st mtge., 4½ per cent	50,000 00	50,000 00
Baltimore Belt R. R., 1st mtge., 5 per cent	30,000 00	30,600 00
Elizabeth R. R. of Austria, 4 per cent	40,000 00	40,000 00
Lehigh Valley R. R. Co.'s consolidated bonds, 4½ per cent.	50,000 00	50,500 00
Tioga R. R., 1st mortgage, 5 per cent.	5,000 00	5,000 00
Totals	\$4,195,670 00	\$4,543,880 00
Total market value of stocks and bonds		\$ 4,543,880 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
365 shares Ins. Co. of North America	\$ 3,650 00	\$ 9,672 00	\$ 1,000 00
27 shares Penn. R. R. Co.	1,350 00	1,539 00	2,000 00
2 shares Penn. Co. for ins. on lives and granting annuities	200 00	1,000 00	
1 share United Co.'s of N. J.	100 00	225 00	
25 shares Philadelphia Mtge. and Trust Co.	2,500 00	2,500 00	1,300 00
30 shares Philadelphia Warehouse Co.	3,000 00	3,300 00	3,000 00
250 shares Real Est. Trust Co.	12,500 00	22,500 00	15,000 00
18 shares Mine Hill R. R. Co.	900 00	1,255 00	400 00
100 shares Penn. R. R. Co.	5,000 00	5,700 00	20,000 00
100 shares Lehigh Val. R. R. Co.	5,000 00	5,025 00	
300 shares Reading R. R. Co.	15,000 00	6,000 00	
\$25,000 Reading R. R. Co., 2d preference bonds	25,000 00	14,500 00	100,000 00
\$2,000 Buffalo St. Ry., 5 per ct. bds.	2,000 00	1,800 00	
2,500 shares Lehigh Val. R. R. Co.	125,000 00	125,625 00	
Totals	\$ 201,200 00	\$ 200,641 00	\$ 142,700 00

Amount loaned on collaterals	\$ 142,700 00
Cash deposited in bank	770,038 72
Gross premiums in course of collection, not more than three months due	664,951 19
Bills receivable, not matured, taken for fire and marine risks	154,132 40
All other property belonging to the Company	120,483 83
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 9,278,220 00

III. LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid	\$ 103,341 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	520,871 00	
Losses resisted, including interest, costs and other expenses thereon.	10,253 00	
Total gross amount of claims for losses.	\$ 634,465 00	
Deduct re-insurance and salvage claims thereon.	151,099 00	
Net amount of unpaid losses		\$ 483,366 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,539,875.22; unearned premiums (50 per cent.)	\$1,269,937 61	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,583,843.12; unearned premiums (<i>pro rata</i>)	1,323,998 87	
	\$2,593,936 48	
Less amount re-insured	100,038 36	
	\$2,493,898 12	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$295,688.96; unearned premiums thereon (100 per cent)	295,688 96	
Gross premiums received and receivable on all unexpired marine risks		
Total unearned premiums		\$ 2,789,587 08
Amount reclaimable by the insured on perpetual fire insurance policies		760,224 46
All other demands against the Company, absolute and contingent		19,567 15
Total amount of all Liabilities, except capital stock and net surplus.		\$ 4,052,744 69
Joint-stock capital actually paid up in cash		3,000,000 00
Surplus beyond capital and all other Liabilities		2,225,475 31
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 9,278,220 00

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	\$ 440,214 82	\$ 301,407 97	
Gross premiums on risks written and renewed during the year.	3,859,322 14	2,214,049 44	
Totals.	\$4,299,536 96	\$2,515,457 41	
Deduct premiums and bills in course of collection at this date	453,411 54	365,672 05	
Entire premiums collected during the year	\$3,846,125 42	\$2,149,785 36	
Deduct re-insurance, rebate, abatement and return premiums	529,590 32	537,084 61	
	\$5,316,535 10	\$1,612,700 75	
Net cash actually received for premiums			\$ 4,929,235 85
Received for interest on bonds and mortgages			144,518 37
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources.			244,777 09
Income received from all other sources			21,456 56
Deposit premiums received for perpetual fire risks	\$ 44,085 32		
Aggregate amount of income actually received during the year in cash			\$ 5,339,987 87

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses	\$2,217,828 49	\$1,559,255 68
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurance in other companies	106,703 54	539,290 47
	\$2,111,124 95	\$1,019,965 21

Net amount paid during the year for losses	\$ 3,131,090 16
Cash dividends actually paid stockholders	450,000 00
Paid for commissions or brokerage	856,206 15
Paid for salaries of officers, clerks, general and special agents, and all employés	238,289 76
Paid for State and local taxes in this and other States	109,872 94
All other payments and Expenditures	306,052 66
Amount of deposit premiums returned during the year on perpetual fire risks.	\$ 22,628 76
Aggregate amount of actual Expenditures during the year in cash	\$ 5,091,511 67

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	\$508,655,673 00	\$4,776,121 77	\$ 17,035,850	\$ 210,393 91
Written or renewed during the year	476,091,767 00	3,859,322 14	345,813,664	2,214,049 44
Totals	\$984,747,440 00	\$8,635,443 91	\$362,849,514	\$ 2,424,443 35
Deduct those expired and marked off as terminated	438,434,068 00	3,511,725 57	344,874,529	2,128,754 39
In force at the end of the year	\$546,313,372 00	\$5,123,718 34	\$	\$
Deduct amount re-insured	22,916,777 00	197,705 26	. . . . .	. . . . .
Net amount in force December 31, 1891	\$523,396,595 00	\$4,926,013 08	\$ 17,974,985	\$ 295,688 96

Perpetual Risks.

	Am't of risks.	Total deposits.
Perpetual risks in force on the 31st of December of the preceding year	\$31,598,602 60	\$ 812,115 40
Perpetual risks written during the year	1,881,931 32	44,085 32
Totals	\$33,480,533 92	\$ 856,200 72
Deduct those marked off as cancelled	846,987 93	22,628 76
In force December 31, 1891	\$32,633,545 99	\$ 833,571 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 293,803,083 00	\$ 2,539,875 22	1-2	\$ 1,269,937 61
1890		1,705,872 00	14,374 26	1-4	3,593 56
1891	Two years	1,851,789 00	15,042 34	3-4	11,281 75
1889		45,194,726 00	425,187 24	1-6	70,864 54
1890	Three years	51,647,432 00	476,334 17	1-2	238,167 08
1891		49,794,073 00	457,671 47	5-6	381,392 89
1888	Four years	737,759 00	6,658 80	1-8	832 35
1889		1,220,800 00	12,328 31	3-8	4,623 12
1890	Five years	1,477,630 00	13,866 52	5-8	8,666 57
1891		1,397,338 00	12,226 34	7-8	10,698 05
1887	Over five years	18,014,348 00	210,203 30	1-10	21,020 33
1888		18,186,614 00	207,322 79	3-10	62,196 83
1889	Five years	17,068,927 00	219,160 13	1-2	109,580 06
1890		20,818,699 00	249,994 04	7-10	174,995 82
1891	Over five years	20,868,704 00	235,673 08	9-10	212,105 77
1891		1,625,560 00	27,800 33	<i>pro rata</i>	13,980 15
Totals		\$546,313 372 00	\$ 5,123,718 34	. . . . .	\$ 2,593,936 48
Deduct re-insurance		22,916,777 00	197,705 26	. . . . .	100,038 36
Totals		\$523,396,595 00	\$ 4,926,013 08	. . . . .	\$ 2,493,898 12

196 INSURANCE CO. OF THE STATE OF PENNSYLVANIA.

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 98,816,697 09
Total amount of cash dividends declared since the Company commenced business	11,853,934 25
Total amount of the Company's stock owned by the directors at par value	121,900 00
Total amount loaned to officers and directors	1,300 00
Losses paid from organization to date	69,720,126 81
Losses incurred during year: fire, \$2,240,452.95; marine, \$1,163,565.21; total	3,404,018 16
Total amount loaned to stockholders, not officers	20,400 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,721,073 00
Premiums received	50,701 20
Losses paid	16,478 87
Losses incurred	17,346 70

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)	\$ 325,121 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	91,850 00
Interest due and accrued on all said mortgage loans	1,653 08
Total value of said mortgaged premises (insured for \$70,400.00 as collateral.)	\$ 225,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Philadelphia Nat. Bank stock, 20 shares	\$ 2,000 00	\$ 4,800 00
Philadelphia and Reading R. R. Co., 3d preferred, 5s	2,000 00	780 00
Philadelphia and Reading R. R. Co., general mortgage 4s	1,000 00	860 00
Philadelphia and Reading R. R. Co., 1st series stamped 5s	10,000 00	10,300 00
Harrisburg, Portsmouth & Lancasher R. R. Co., 4s	13,000 00	16,200 00
Car Trust of New York, 2 series, 6s	8,000 00	8,000 00
Wabash R. R. Co. 5s	14,000 00	11,620 00
Chicago and Western Indiana R. R. Co. 6s	11,000 00	12,430 00
Corning, Cowanesque and Antrim R. R. Co. 6s	11,000 00	11,550 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	21,600 00
Steubenville and Indiana R. R. Co. 5s	30,000 00	31,950 00
Long Dock R. R. Co. 6s	10,000 00	11,800 00
Pittsburgh Junction R. R. Co. 6s	10,000 00	11,900 00

INSURANCE CO. OF THE STATE OF PENNSYLVANIA. 197

	Par value.	Market value.	
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	4,200 00	
Northern Central R. R. Co. 4½s	10,000 00	10,500 00	
City of Quincy, 4½s	10,000 00	10,500 00	
Syracuse G. & C. R. R. Co. 7s	8,000 00	8,960 00	
Lehigh Valley R. R. Co.	10,000 00	10,050 00	
Orient Mutual Ins. Co. scrip	8 19	8 19	
Totals	\$ 206,008 19	\$ 220,508 19	
Total market value of stocks and bonds			\$ 220,508 19
Cash in the Company's principal office			1,878 16
Cash deposited in bank			59,541 18
Interest due and accrued on bonds			345 00
Gross premiums in course of collection, not more than three months due			26,690 91
Bills receivable, not matured, taken for fire, marine and inland risks			1,963 25
All other property belonging to the Company			22,955 37
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 743,506 74

III. LIABILITIES.

Net amount of unpaid losses		\$ 24,426 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$224,228.75; unearned premiums (50 per cent.)	\$ 112,114 37	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$210,783.01; unearned premiums (<i>pro rata</i>)	111,107 32	
Total unearned premiums		\$ 223,221 69
Amount reclaimable by the insured on perpetual fire insurance policies		189,701 08
Due and to become due for borrowed money		35,000 00
Total amount of all Liabilities, except capital stock and net surplus		\$ 482,348 77
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		61,157 97
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$ 743,506 74

IV. INCOME DURING THE YEAR.

	From	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	fire risks.	\$ 23,962 27
Gross premiums on risks written and renewed during the year		387,828 33
Total		\$ 411,790 60
Deduct premiums and bills in course of collection at this date		26,690 91
Entire premiums collected during the year		\$ 385,099 69
Deduct re-insurance, rebate, abatement and return premiums		83,700 03
Net cash actually received for premiums		\$ 301,399 66
Received for interest on mortgages		4,783 78
Received for interest and dividends on stocks, bonds and collateral loans		10,073 20
Income received from all other sources		26,522 65
Aggregate amount of Income actually received during the year in cash		\$ 342,779 29

V. EXPENDITURES DURING THE YEAR.

	On	
Gross amount actually paid for losses, (including \$28,462.25, losses occurring in previous years)	fire risks.	\$ 254,783 05
Deduct all amounts received for salvages and re-insurance in other Companies		27,245 13
Net amount paid during the year for losses		\$ 227,537 92
Cash dividends actually paid stockholders		20,000 00
Paid for commissions or brokerage		63,639 37
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		38,500 47
Paid for State and local taxes in this and other States		9,502 63
All other payments and Expenditures		17,147 32
Aggregate amount of actual Expenditures during the year in cash		\$ 376,327 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 43,780,672	\$ 450,474 57
Written or renewed during the year	43,180,450	387,828 33
Totals	\$ 86,961,122	\$ 838,302 85
Deduct those expired and marked off as terminated	40,092,435	359,177 23
In force at the end of the year	\$ 46,868,687	\$ 479,125 62
Deduct amount re-insured	4,252,252	44,113 86
Net amount in force December 31, 1891	\$ 42,616,435	\$ 435,011 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$20,266,964 00	\$ 224,228 75	1-2	\$ 112,114 37
1890	Two years.	194,783 00	1,063 91	1-4	531 96
1891		303,028 00	2,365 21	3-4	1,773 91
1889	Three years.	3,470,013 00	29,349 21	1-6	4,891 53
1890		4,162,331 00	34,927 00	1-2	17,463 50
1891	Four years.	4,385,781 00	35,260 65	5-6	29,383 87
1888		109,703 00	1,348 14	1-8	168 52
1889	Five years.	124,939 00	1,188 04	3-8	445 52
1890		129,936 00	1,653 63	5-8	1,033 52
1891	Over five years	230,535 00	2,143 19	7-8	1,875 30
1887		1,334,875 00	16,137 07	1-10	1,613 70
1888	Six years.	1,764,844 00	18,279 40	3-10	5,483 82
1889		2,045,844 00	21,713 04	1-2	10,856 52
1890	Seven years.	2,067,509 00	21,412 05	7-10	14,988 43
1891		1,705,674 00	19,187 49	9-10	17,268 74
		319,676 00	4,754 98		3,328 48
Totals		\$ 42,616,435 00	\$ 435,011 76		\$ 223,221 69

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 19,491,244 17
Losses paid from organization to date	15,669,056 81
Total amount of cash dividends declared since the Company commenced business	4,226,406 00
Total amount of the Company's stock owned by the directors at par value	20,000 00
Losses incurred during the year: fire	164,566 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 347,593 00
Premiums received	4,694 84
Losses paid	2,827 20
Losses incurred	1,589 27

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 \$ 250,000 00

II. ASSETS.

Market value of real estate owned by the Company (unencumbered)	\$	72,800 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		163,981 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		3,866 17
Value of lands mortgaged, exclusive of buildings	\$	191,250 00
Value of buildings mortgaged (insured for \$181,400 as collateral)		254,200 00
Total value of said mortgaged premises	\$	445,450 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 4 per cent. bonds	\$ 4,000 00	\$ 4,730 00	
8 shares First National Bank, Jersey City	800 00	2,400 00	
30 shares Second National Bank, Jersey City	3,000 00	9,000 00	
662 shares Jersey City Gas Light Co	13,240 00	25,156 00	
17 shares Peoples Gas Light Co.	850 00	1,105 00	
97 shares New Jersey Ice Co.	9,700 00	9,409 00	
Jersey City 7 per cent. bonds	27,000 00	27,900 00	
Newark, N. J., 4 per cent. bonds	30,000 00	30,900 00	
Totals	\$ 88,590 00	\$ 110,600 00	
Total market value of stocks and bonds			\$ 110,600 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
20 sh. Peoples Fire Ins. Co., N. Y.	\$ 1,000 00	\$ 820 00	} 10,500 00
10 sh. Bowery Nat. Bank.	1,000 00	3,050 00	
90 sh. American Express Co.	9,000 00	10,700 00	} 350 00
3 sh. Home Insurance Co., N. Y.	300 00	440 00	
1 U. S. 4 per cent. bond.	50 00	60 00	
157 sh. Jersey City Gas Light Co.	3,140 00	5,809 00	1,000 00
200 sh. Chi., Mil. & St. Paul pref.	20,000 00	24,600 00	16,300 00
100 sh. Second Nat. Bk., Jersey City	10,000 00	30,000 00	10,000 00
20 sh. First Nat. Bank, Jersey City	2,000 00	6,000 00	} 5,000 00
40 sh. 1st Nat. Bk., Hoboken, N. J.	1,000 00	4,000 00	
10 sh. Western Nat. Bank, N. Y.	1,000 00	1,200 00	725 00
30 sh. American Exchange Nat'l Bank, Chicago, Ill	3,000 00	4,050 00	2,000 00
Totals	\$ 51,490 00	\$ 90,729 00	\$ 45,875 00
Amount loaned on Collaterals			\$ 45,875 00
Cash in Company's principal office			7,473 55
Cash deposited in bank			10,309 40
Interest due and accrued on bonds			1,942 61

Interest due and accrued on Collateral loans	855 33
Gross premiums in course of collection, not more than three months due	16,196 37
Amount of premiums unpaid on policies which have been issued more than three months \$	294 26
Aggregate amount of all the Assets of the Company, stated at their actual value.	\$ 434,799 43

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 22,124 94
Losses resisted, including interest, costs and other expenses thereon	875 06
Net amount of unpaid losses	\$ 23,000 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$110,106.62; unearned premiums, (50 per cent.)	\$ 54,617 28
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$136,916.62; unearned premiums (<i>pro rata</i>)	73,762 76
Total unearned premiums	\$ 128,380 04
Amount reclaimable by the insured on perpetual fire insurance policies	828 16
All other demands against the Company, absolute and contingent	2,354 44
Total amount of all Liabilities, except capital stock and net surplus	\$ 154,562 64
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities.	30,236 79
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 434,799 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.	From fire risks. \$ 5,937 75
Deduct amount of same not collected	239 79
Net collected	\$ 5,698 96
Gross premiums on risks written and renewed during the year	194,642 59
Total	\$ 200,341 55
Deduct premiums and bills in course of collection at this date	13,841 93
Entire premiums collected during the year	\$ 186,499 62
Deduct re-insurance, rebate, abatement and return premiums	24,571 49
Net cash actually received for premiums	\$ 161,928 13
Received for interest on mortgages	7,753 21
Received for interest and dividends on stocks, bonds and collateral loans	5,644 26
Income received from all other sources.	3,664 90
Aggregate amount of Income actually received during the year in cash	\$ 178,990 50

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$10,099.30; losses occurring in previous years)	On fire risks. \$ 114,062 11
Deduct all amounts received for salvages and re-insurance in other Companies	5,240 80
Net amount paid during the year for losses	\$ 108,821 31
Cash dividends actually paid stockholders	15,000 00
Paid for commissions or brokerage	45,473 66
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	11,816 10
Paid for State and local taxes in this and other States	3,205 98
All other payments and Expenditures	9,848 33
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 52 50
Aggregate amount of actual Expenditures during the year in cash	\$ 194,165 38

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 21,044,347	\$ 207,776 01
Written or renewed during the year	13,286,656	194,642 59
Totals	\$ 34,291,003	402,418 60
Deduct those expired and marked off as terminated	11,320,222	148,363 92
In force at the end of the year	22,970,781	254,054 68
Deduct amount re-insured	636,494	7,031 74
Net amount in force December 31, 1891	\$ 22,334,287	247,022 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 9,257,705 00	\$ 109,234 57	1-2	\$ 54,617 28
1889	Three years.	3,334,659 00	29,633 02	1-6	4,938 84
1890		3,839,735 00	34,205 86	1-2	17,102 93
1891		2,712,041 00	37,398 32	5-6	31,165 23
1887	Five years	334,552 00	3,611 10	1-10	361 11
1888		561,633 00	5,903 05	3-10	1,770 90
1889		722,773 00	8,238 29	1-2	4,119 14
1890		785,823 00	9,148 10	7-10	6,403 67
1891		766,716 00	8,778 88	9-10	7,900 92
	Perpetual risks	18,650 00	871 75		828 16
Totals		\$22,334,287 00	\$ 247,022 94		\$ 129,208 20

Answers to General Interrogatories

Total amount of premiums received from the organization of the Company to date	\$ 2,382,077 00
Losses paid from organization to date	961,300 00
Total amount of cash dividends declared since the Company commenced business	581,781 00
Total amount of the Company's stock owned by the directors at par value	78,600 00
Amount loaned to officers and directors	28,625 00
Amount loaned to stockholders, not officers	17,000 00
Losses incurred during the year: fire	121,791 05

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 137,700 00
Premiums received	1,707 05
Losses paid	131 04
Losses incurred	131 04

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

E. LITCHFIELD, 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) \$ 382,992 85

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4s.	\$ 779,500 00	\$ 912,015 00
United States currency 6s, 1893	100,000 00	115,500 00
Albany and Susquehanna R. R. Co. 6s	15,000 00	19,350 00
Baltimore and Ohio R. R. Co. 4s	10,000 00	9,900 00
Brooklyn and Montank R. R. Co.	30,000 00	31,950 00
Chicago, Burlington and Quincy R. R. Co. 4s	21,000 00	19,425 00
Chi., Mil. & St. P. R. R. Co., C. & P. W. div., 5s	20,000 00	21,600 00
Chicago and Northwestern ext. 4s	35,000 00	32,900 00
Chicago, Rock Island and Pacific 6s	20,000 00	24,400 00
Chicago, St. Louis & N. O. R. R. Co. 7s	15,000 00	16,650 00
City of Portland, Ore., water, 5s	50,000 00	53,750 00
Delaware and Hudson Canal Co. 7s	20,000 00	21,750 00
Detroit, Monroe and Toledo R. R. Co. 7s	15,000 00	19,350 00
Illinois Central R. R. Co. 3½s	20,000 00	18,450 00
Illinois Central R. R. Co., Springfield div., 6s	20,000 00	21,000 00
Michigan Central R. R. Co. 7s	18,000 00	21,780 00
Mic. Cent'l R. R. Co., Grand R. V. div., 6s	15,000 00	17,700 00
Mil. & St. P. R. R. Co., Ia. and Minn. div., 7s	10,000 00	12,300 00
N. Y. Central & Hudson River R. R. Co. 7s	15,000 00	18,750 00
N. Y., Lackawanna & Western R. R. Co. 6s	15,000 00	19,275 00
Ottumwa, Cedar Falls & St. P. R. R. Co. 5s	20,000 00	20,900 00
St. Louis, Jacksonville & Chi. R. R. Co. 7s	10,000 00	10,600 00
Syracuse, Binghamton & N. Y. R. R. Co. 7s	15,000 00	18,900 00
State of Georgia 3½s	25,000 00	24,500 00
St. Paul and Northern Pacific R. R. Co. 6s	22,000 00	25,960 00
Philadelphia and Erie R. R. Co. 6s	18,000 00	21,600 00
Cleveland, Cin., Chi. & St. Louis R. R. Co. 4s	25,000 00	23,000 00
St. Paul, Min. & Manitoba R. R. Co. 4½s	25,000 00	24,625 00
St. Paul, Min. & Manitoba R. R. Co. 4s	25,000 00	21,625 00
Rome, Watertown and Ogdensburg R. R. Co. 5s	12,000 00	13,440 00
Atchison, Topeka and Santa Fé R. R. Co. 4s	20,000 00	17,075 00
Baltimore and Ohio R. R. Co. 5s	25,000 00	27,250 00
Baltimore and Ohio R. R. Co. 6s	20,000 00	22,600 00
Baltimore and Ohio R. R. Co. 6s	20,000 00	23,800 00
Northern Central R. R. Co. 6s	19,000 00	20,900 00
N. Y. Central & Hudson River R. R. Co. 6s	10,000 00	12,100 00
Pennsylvania R. R. Co. 6s	20,000 00	24,400 00
Totals	\$1,574,500 00	\$1,781,070 00

Total market value of stocks and bonds	\$ 1,781,070 00
Cash in the Company's principal office	418 32
Cash deposited in bank	536,377 49
Gross premiums in course of collection, not more than three months due,	235,921 27
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 2,936,779 93</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 45,139 84
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	234,277 81
Losses resisted, including interest, costs and other expenses thereon	27,103 52
Net amount of unpaid losses	\$ 306,521 17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,360,152.19; unearned premiums (50 per cent.)	\$ 680,076 09
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,838,383.38; unearned premiums (<i>pro rata</i>).	1,442,216 71
Total unearned premiums	\$ 2,122,292 80
All other demands against the Company, absolute and contingent	56,388 19
Total amount of all Liabilities, except net surplus	\$ 2,485,202 16
Surplus beyond all other Liabilities	451,577 77
Aggregate amount of all Liabilities, including net surplus	<u>\$ 2,936,779 93</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. \$ 178,588 50
Gross premiums on risks written and renewed during the year	3,262,045 36
Total	\$3,440,633 86
Deduct premiums and bills in course of collection at this date,	235,921 27
Entire premiums collected during the year	\$3,204,712 59
Deduct re-insurance, rebate, abatement and return premiums.	409,014 84
Net cash actually received for premiums	\$ 2,795,697 75
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	67,992 87
Income from all other sources	11,461 49
Aggregate amount of Income actually received during the year in cash.	<u>\$ 2,875,152 11</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 1,337,266 53
Paid for commissions or brokerage	943,809 02
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	63,400 76
Paid for State and local taxes in this and other States	43,036 06
All other payments and Expenditures	71,455 50
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 2,458,967 87</u>

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire Risks. \$ 220,035,244	Premiums thereon. \$ 2,165,900 36
Written or renewed during the year	419,475,209	3,262,045 36
Totals	\$ 639,510,453	\$ 5,427,945 72
Deduct those expired and marked off as terminated	232,998,024	2,174,693 11

In force at the end of the year	\$ 406,512.429	\$ 3,253,252 61
Deduct amount re-insured	5,113.421	54,717 04
Net amount in force December 31, 1891	<u>\$ 401,399.008</u>	<u>\$ 3,198,535 57</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd	Premiums unearned.
1891	One year or less	\$ 127,347,990 00	\$ 1,360,152 19	1-2	\$ 680,076 09
1890	Two years	1,667,379 00	12,143 98	1-4	3,036 00
1891		5,421,670 00	34,413 36	3-4	25,810 02
1889	Three years	21,151,566 00	155,205 76	1-6	25,867 62
1890		24,008,483 00	183,067 08	1-2	91,533 54
1891	Four years	26,775,585 00	211,256 64	5-6	176,047 20
1888		471,902 00	3,150 10	1-8	393 76
1889	Five years	397,586 00	2,226 10	3-8	834 78
1890		658,601 00	4,153 97	5-8	2,596 25
1891	Re-insurance	1,078,521 00	8,039 05	7-8	7,934 17
1887		3,379,428 00	39,360 52	1-10	3,936 05
1888	Six years	4,133,480 00	44,053 29	3-10	13,215 99
1889		4,679,985 00	52,438 28	1-2	26,219 14
1890	Seven years	5,243,031 00	57,196 67	7-10	40,037 69
1891		5,091,601 00	60,240 78	9-10	54,216 70
	Re-insurance	170,000,000 00	971,437 80	full	971,437 80
Totals		<u>\$401,399,008 00</u>	<u>\$ 3,198,535 57</u>		<u>\$ 2,122,292 80</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$20,400,573 00
Losses paid from organization to date	12,323,379 00
Losses incurred during the year: fire	<u>1,036,610 86</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 554,412 00
Premiums received	9,905 37
Losses paid	7,781 14
Losses incurred	<u>5,085 19</u>

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

Incorporated 1879.

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

JAMES H. BRWSTER,
Assistant Manager.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 206,550 00

Interest due and accrued on all said mortgage loans 4,062 10

Value of lands mortgaged, exclusive of buildings \$ 151,524 00

Value of buildings mortgaged (insured for \$226,500.00 as collateral) 287,676 00

Total value of said mortgaged premises \$ 439,200 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. Government reg. 4 per cent.	\$ 150,000 00	\$ 175,500 00
Brooklyn 3 per cent. school improvement	150,000 00	151,500 00
Brooklyn 3 per cent. improvement loan	50,000 00	50,500 00
City of Richmond	17,000 00	17,000 00
Georgia State	25,000 00	25,000 00
Totals	\$ 392,000 00	\$ 419,500 00

Total market value of stocks and bonds \$ 419,500 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
30 Hartford Fire Insurance Co.	\$ 3,000 00	\$ 9,900 00	\$ 6,500 00
120 Pennsylvania Railway Co.	6,000 00	6,600 00	4,500 00
24 Hartford Fire Insurance Co.	2,400 00	7,920 00	4,500 00
11 Aetna Fire Insurance Co.	1,100 00	2,750 00	}
14 Phoenix Fire Insurance Co.	1,400 00	2,600 00	} 3,200 00
108 United States Express Co.	10,800 00	5,400 00	}
100 Cle., Chi., Cin. & St. Louis R. R.	10,000 00	7,950 00	} 9,500 00
41 Hartford Carpet Co	4,100 00	4,100 00	3,300 00
Totals	\$ 38,800 00	\$ 46,380 00	\$ 31,500 00

Amount loaned on Collaterals \$ 31,500 00

Cash in the Company's principal office 89 66

Cash deposited in bank 82,681 61

Interest due and accrued on stocks not included in "market value" 5,277 50

Interest due and accrued on collateral loans 550 00

Gross premiums in course of collection, not more than three months due 103,965 94

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 854,176 81

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 25,146 86	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	40,203 00	
Losses resisted, including interest, costs and other expenses thereon	7,575 00	
Net amount of unpaid losses		\$ 72,924 86
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$407,080.61; unearned premiums (50 per cent)	\$ 203,540 30	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$217,955.09; unearned premiums, (<i>pro rata.</i>)	121,410 38	
Total unearned premiums		\$ 324,950 68
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		15,113 52
All other demands against the Company, absolute and contingent		8,014 26
Total amount of all Liabilities, except net surplus		\$ 421,003 32
Surplus beyond all Liabilities		433,173 49
Aggregate amount of all Liabilities, including net surplus		\$ 854,176 81

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 56,018 58	
Deduct amount of same not collected	75 00	
Net collected	\$ 55,943 58	
Gross premiums on risks written and renewed during the year	805,158 89	
Total	\$ 861,102 47	
Deduct premiums and bills in course of collection at this date	103,995 94	
Entire premiums collected during the year	\$ 757,136 53	
Deduct re-insurance, rebate, abatement and return premiums	255,379 66	
Net cash actually received for premiums		\$ 501,768 87
Received for interest on mortgages		10,376 48
Received for interest and dividends on stocks, bonds and collateral loans.		16,484 39
Aggregate amount of Income actually received during the year in cash		\$ 528,626 74

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$43,112.61, losses occurring in previous years)	\$ 295,301 13
Paid for commissions or brokerage	94,481 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	27,611 40
Paid for State and local taxes in this and other States	18,299 60
All other payments and Expenditures	34,140 30
Aggregate amount of actual Expenditures during the year in cash	\$ 469,833 43

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 57,124,870	\$ 703,458 80
Written or renewed during the year	79,578,403	805,158 89
Totals	\$136,703,273	\$ 1,508,617 49
Deduct those expired and marked off as terminated	63,701,443	677,950 08
In force at the end of the year	\$ 73,001,830	\$ 830,667 41
Deduct amount re-insured	19,070,009	205,631 71
Net amount in force December 31, 1891	\$ 53,931,821	\$ 624,035 70

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross		Premiums unearned.
			Premiums charged.	Fraction un'rn'd.	
1891	One year or less	\$ 33,025,436 00	\$ 407,080 61	1-2	\$ 203,540 30
1890	Two years	175,134 00	1,426 17	1-4	356 54
1891		250,079 00	1,748 15	3-4	1,311 11
1889	Three years	3,523,928 00	33,454 61	1-6	6,409 10
1890		4,527,457 00	50,162 35	1-2	25,081 18
1891	Four years	7,494,059 00	65,304 14	5-6	54,420 12
1888		92,516 00	985 26	1-8	123 16
1889	Five years	105,340 00	646 87	3-8	355 06
1890		187,600 00	1,639 90	5-8	1,024 94
1891	Six years	206,685 00	1,698 92	7-8	1,486 55
1887		628,014 00	8,103 51	1-10	810 35
1888	Seven years	794,988 00	11,685 82	3-10	3,505 75
1889		726,730 00	8,849 02	1-2	4,424 51
1890	Eight years	798,532 00	10,766 58	7-10	7,536 60
1891		1,395,293 00	16,183 79	9-10	14,563 41
Totals		\$ 53,931,821 00	\$ 625,035 70		\$ 324,950 68

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,554,571 31
Losses paid from organization to date	2,734,706 09
Losses incurred during the year: fire	313,099 93
Amount deposited in the various States and countries, for protection of all the Company's policy-holders	202,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 783,755 73
Premiums received	18,916 31
Losses paid	8,349 08
Losses incurred	8,109 92

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) . . .	\$ 1,574,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	2,310,687 50
Interest due and accrued on all said mortgage loans	29,336 09
Value of Lands mortgaged, exclusive of buildings	\$ 2,214,250 00
Value of buildings mortgaged	2,309,350 00
Total value of said mortgaged premises	\$ 4,523,600 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 4 per cents.	\$ 1,573,000 00	\$ 1,846,687 50	
City of Richmond 8 per cent. bonds	5,000 00	6,800 00	
New York City gold 6s	50,000 00	55,000 00	
City of Boston 5 per cent. bonds	180,000 00	207,450 00	
Totals.	\$ 1,810,000 00	\$ 2,115,937 50	
Total market value of stocks and bonds			\$ 2,115,937 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Omaha and St. Louis R. R. Co., 2d mtge 5 per cent. gold bonds . . . \$ 50,000 00	\$ 20,000 00	\$ 10,000 00	
Amount loaned on Collaterals			\$ 10,000 00
Cash in the Company's principal office			3,379 44
Cash deposited in banks			1,010,846 52
Interest due and accrued on collateral loans			774 53
Gross premiums in course of collection not more than three months due . . .			770,490 21
All other property belonging to the Company			36,895 47

Aggregate amount of all the Assets of the Company in the United States, stated at their actual value. \$ 7,862,847 26

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,312 88
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	862,135 85
Losses resisted, including interest, costs and other expenses thereon	27,750 00

LIVERPOOL AND LONDON AND GLOBE INS. CO. 209

Total gross amount of claims for losses	\$ 900,228 73	
Deduct re-insurance thereon	150,161 03	
Net amount of unpaid losses		\$ 750,067 70
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,389,835.70; unearned premiums, (50 per cent.)	\$1,694,917 85	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,627,238.16; unearned premiums (<i>pro rata</i>)	1,888,343 33	
Total unearned premiums		\$ 3,583,261 18
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received		332,179 18
Net premium reserve and all other Liabilities, except capital, under the Life Insurance or any other special department		110,965 12
All other demands against the Company, absolute and contingent		200,153 33
Total amount of all Liabilities, except net surplus in the United States		\$ 4,076,626 51
Surplus beyond all other Liabilities		2,886,220 75
Aggregate amount of all Liabilities in the United States, including net surplus		\$ 7,862,847 26

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 740,780 35	From fire risks.
Deduct amount of same not collected	3,945 77	
Net collected	\$ 736,834 58	
Gross premiums on risks written and renewed during the year	6,074,626 16	
Total	\$6,811,460 74	
Deduct premiums and bills in course of collection at this date.	804,914 43	
Entire premiums collected during the year	\$6,006,546 31	
Deduct re-insurance, rebate, abatement and return premiums	1,193,024 06	
Net cash actually received for premiums		\$ 4,813,522 25
Received for interest on mortgages		87,323 84
Received for interest and dividends on stocks, bonds and collateral loans		64,532 99
Received for rents		66,008 93
Aggregate amount of Income actually received during the year in cash in the United States		\$ 5,031,388 01

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$473,865.31, losses incurring in previous years)	\$3,455,747 09	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	303,572 98	
Net amount paid during the year for losses		\$ 3,152,174 11
Paid for commissions or brokerage		889,121 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		245,400 36
Paid for State and local taxes in this and other States		91,025 09
All other payments and Expenditures.		241,417 22
Aggregate amount of actual Expenditures during the year in cash in the United States.		\$ 4,619,137 78

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 699,031,644	Fire risks.	Premiums thereon.
Written or renewed during the year.	670,335,604		\$ 6,668,422 93
Totals	\$1,369,367,248		\$12,743,049 09
Deduct those expired and marked off as terminated.	573,420,887		5,304,877 25

In force at the end of the year	\$ 795,946,361	\$ 7,438,171 84
Deduct amount re-insured	52,610,497	421,097 98
Net amount in force December 31, 1891	\$ 743,335,864	\$ 7,017,073 86
Perpetual insurance in force	10,257,483	349,662 29
Totals	\$ 753,593,347	\$ 7,366,736 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'ru'd.	Premiums unearned.
1891	One year or less.	\$314,233,642 00	\$ 3,389,835 70	1-2	\$ 1,694,917 85
1890	Two years.	2,881,613 00	24,438 27	1-4	6,109 57
1891		3,630,372 00	30,960 95	3-4	23,220 71
1889	Three years.	82,472,877 00	651,696 92	1-6	108,616 15
1890		79,185,377 00	655,727 06	1-2	327,863 53
1891		109,750,532 00	780,247 02	5-6	650,205 85
1888	Four years	2,802,385 00	16,502 29	1-8	2,062 78
1889		1,405,836 00	6,945 97	3-8	2,604 74
1890		1,558,492 00	10,344 53	5-8	6,465 33
1891		2,160,498 00	17,844 06	7-8	15,613 56
1887	Five years.	25,524,354 00	242,578 60	1-10	24,257 86
1888		29,836,296 00	294,413 86	3-10	88,324 15
1889		27,116,580 00	278,784 59	1-2	139,392 29
1890		25,988,487 00	271,926 90	7-10	190,348 85
1891	Risks in force having more than 5 years to run.	32,110,583 00	321,863 79	9-10	289,677 42
	Perpetual risks in force	2,677,940 00	22,963 35	various	13,580 56
		10,257,483 00	349,662 29	95-100	332,179 18
Totals		\$753,593,347 00	\$ 7,366,736 15		\$ 3,915,440 36

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States Branch to date	\$87,725,677 65
Losses paid from organization of this Branch to date	52,740,048 49
Losses incurred during the year: fire	3,445,938 93
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	\$ 2,595,476 00
Premiums received	48,113 71
Losses paid	10,613 42
Losses incurred	10,593 42

UNITED STATES BRANCH
OF THE
London Assurance Corporation,

OF

LONDON ENGLAND.

Incorporated 1720.

CHARLES LYMAN CASE, Manager Western Department Chicago, Ill.

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.
United States Registered 4 per cent.	\$ 700,000 00	\$ 820,500 00
Atchison, T. & S. F. R. R., gen. mtg. 4 pr ct. gold	78,000 00	66,690 00
Central R. R. of N. Jersey, gen. mtg., 5 pr ct. gold	40,000 00	45,000 00
Chicago, M. & St. P. R. R., West. Div., 1st mtg. 5 per cent. gold	25,000 00	27,125 00
Chicago, M. & St. P. R. R., 1st mtg. Terminal 5 pr ct. gold	25,000 00	26,500 00
Chicago, M. & St. P. R. R., River Division, 1st mtg. 7 per cent. gold	50,000 00	65,000 00
Chicago, St. L. & N. O. R. R., 5 per cent. gold . . .	8,000 00	9,200 00
Colorado Midland R. R. Co., 1st mtg. 6 pr ct gold	35,000 00	38,850 00
Denver & R. G. R. R., 1st cons. gen. mtge. 4 per cent. gold	30,000 00	24,600 00
Erie Railway, cons. mtge. 7 per cent. gold	50,000 00	67,750 00
Lehigh Valley R. R. Co., 1st mtge. 4½ gold	30,000 00	30,750 00
Long Island R. R., 1st cons. mtge. 5 per cent. gold	45,000 00	51,750 00
Louisville and Nashville R. R., N. O. & M. Div., 1st mtge. 6 per cent. gold	25,000 00	30,500 00
Milwaukee, L. S. & W. R. R., Mich. Div., 1st mtg. 6 per cent. gold	25,000 00	30,812 50
Minneapolis & St. L. R. R., Iowa Extension, 1st mtge. 7 per cent. gold	25,000 00	29,500 00
Northern Pac. R. R., gen. mtge. and land grant, 6 per cent. gold	25,000 00	29,625 00
Philadelphia and Reading R. R., gen. mtg. 4 per cent. gold	15,000 00	12,900 00
St. Paul, M. & M. R. R., cons. 6 per cent. gold . .	25,000 00	30,375 00
St. Paul, M. & M. R. R., 2d mtge. 6 per cent. gold	30,000 00	34,500 00
City of Richmond, Va., 4 per cent.	50,000 00	50,000 00
Scioto Valley & N. E. R. R., 1st mtg. 4 pr ct. gold	30,000 00	23,362 50
New York City, 3 per cent	100,000 00	100,000 00
New York City, 3 per cent	75,000 00	76,500 00
New York City, 3½ per cent	25,000 00	26,500 00
City of Boston (Public Park Loan) 3½ per cent . .	100,000 00	100,000 00

Totals \$1,666,000 00 \$1,857,290 00

Total market value in stocks and bonds	\$ 1,857,290 00
Cash in Company's principal office	3,284 21
Cash deposited in bank	239,549 92
Interest due and accrued on bonds	4,031 25
Gross premiums in course of collection, not more than three months due. .	238,481 14
Bills receivable, not matured, taken for fire, marine and inland risks	13,997 92
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 2,356,634 44</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	557	00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		215,741	45
Losses resisted, including interest, costs and other expenses thereon		27,135	00
Total gross amount of claims for losses	\$	243,433	45
Deduct re-insurance thereon		105,528	56
Net amount of unpaid losses	\$	137,904	89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$763,932.25; unearned premiums (50 per cent.)	\$	381,966	12
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$870,215.00; unearned premiums (<i>pro rata</i>)		480,994	78
Gross premiums received and receivable on all unexpired marine risks		93,955	77
Total unearned premiums	\$	956,016	67
Amount reclaimable by the insured on perpetual fire insurance policies		347	70
All other demands against the Company, absolute and contingent		22,560	34
Total amount of all Liabilities, except net surplus	\$	1,116,829	60
Surplus beyond all other Liabilities		1,239,804	84
Aggregate amount of all Liabilities, including net surplus	\$	2,356,634	44

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$	144,930	06	From	Marine and	fire risks.	inland risks.
Gross premiums on risks written and renewed during the year		1,377,639	16	\$	78,716	64	
Totals	\$	1,522,569	22	\$	806,485	17	
Deduct premiums and bills in course of collection at this date		141,630	19		96,850	95	
Entire premiums collected during the year	\$	1,380,939	03	\$	709,634	22	
Deduct re-insurance, rebate, abatement and return premiums		277,284	80		132,692	36	
Net cash actually received for premiums	\$	1,103,654	23	\$	576,941	86	
Received for interest and dividends on stocks, bonds and collateral loans					1,680,596	09	
					57,167	68	
Aggregate amount of Income actually received during the year in cash	\$	1,737,763	77				

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$105,032.03, losses occurring in previous years), Deduct all amounts received for salvages and re-insurance in other companies	\$	823,873	21	On	Marine and	fire risks.	inland risks.
		61,328	35	\$	397,106	85	
	\$	762,544	86	\$	299,404	58	
Net amount paid during the year for losses	\$	1,061,949	44				
Paid for commissions or brokerage		284,130	70				
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		99,569	51				
Paid for State and local taxes in this and other States		37,033	95				
All other payments and Expenditures		84,932	35				
Amount of deposit premiums returned during the year on perpetual fire risks	\$	143,593	52				
Aggregate amount of actual Expenditures during the year in cash	\$	1,567,615	95				

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890 . . .	\$189,497,218 00	\$ 1,545,335 79	\$ 7,275,016 00	\$ 125,462 30
Written or renewed in 1891 . . .	164,756,893 00	1,377,639 16	112,875,227 00	727,768 53
Totals	\$354,254,111 00	\$ 1,922,974 95	\$120,150,243 00	\$ 853,230 83
Deduct those expired and marked off as terminated . . .	153,562,228 00	1,188,672 88	112,929,956 00	736,252 88
In force at end of the year	\$200,691,883 00	\$ 1,734,302 07	\$ 7,220,287 00	\$ 116,977 95
Deduct amount re-insured . . .	10,577,651 00	99,788 12	1,205,969 00	23,922 18
Net amount in force Dec. 31, 1891	\$190,114,232 00	\$ 1,634,513 95	\$ 6,014,318 00	\$ 93,055 77

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$79,532,186 00	\$ 763,932 25	1-2	\$ 381,966 12
1890	Two years	620,732 00	4,176 51	1-4	1,044 13
1891		764,675 00	6,013 10	3-4	4,509 83
1889	Three years	20,440,768 00	138,106 98	1-6	23,017 83
1890		24,889,621 00	176,655 34	1-2	88,327 67
1891	Four years	30,015,861 00	217,637 34	5-6	181,364 45
1888		372,021 00	3,172 11	1-8	396 51
1889	Five years	414,280 00	3,674 08	3-8	1,377 78
1890		754,892 00	5,816 14	5-8	3,635 08
1891	Over five years	991,077 00	8,374 22	7-8	7,327 45
1887		5,364,458 00	48,701 75	1-10	4,870 17
1888	Perpetual	5,338,143 00	49,537 70	3-10	14,861 31
1889		5,702,782 00	54,259 37	1-2	27,129 68
1890	Totals	7,506,029 00	74,805 52	7-10	52,363 86
1891		7,273,496 00	77,615 65	9-10	69,854 09
		114,911 00	1,669 89		914 94
		18,300 00	366 00	95-100	347 70
Totals		\$190,114,232 00	\$ 1,634,513 95		\$ 863,308 60

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$13,922,943 00
Losses paid from organization to date	8,028,819 00
Losses incurred during the year: fire, \$804,828.17; marine, \$301,141.11; total	1,105,969 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 639,295 00
Premiums received	10,765 26
Losses paid	6,134 22
Losses incurred	5,655 22

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 (unencumbered) \$ 298,130 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States registered, 1907	\$ 395,000 00	\$ 466,100 00
New York City consolidated registered stock, 3 per cent., 1910	120,000 00	122,400 00
Baltimore and Ohio R. R. Co., general mortgage registered gold, 5 per cent., 1988	100,000 00	109,000 00
Chicago and Northwestern R. R. Co., consolidated mortgage registered gold, 7 per cent., 1902	100,000 00	123,000 00
Chicago, Rock Island and Pacific R. R. Co., 1st mortgage registered, 6 per cent., 1917	90,000 00	109,800 00
Central R. R. of New Jersey general mortgage registered gold, 5 per cent., 1987	100,000 00	109,000 00
Cincinnati, Indianapolis, St. L. and Chicago R. R. Co., consolidated 1st mort. reg. gold, 4 per ct., 1936	100,000 00	92,500 00
Delaware and Hudson R. R. Co. (Penn. Div.), 1st mortgage registered, 7 per cent., 1917	25,000 00	35,250 00
Lake Shore and Mich. Southern R. R. Co., 1st mort. reg. sinking fund, 7 per cent., 1900	92,000 00	110,400 00
New York Central and Hudson River R. R. Co., 1st mortgage registered, 7 per cent., 1903	75,000 00	94,875 00
New York and Harlem R. R. Co., 1st mortgage registered, 7 per cent., 1900	50,000 00	60,500 00
West Shore R. R. Co., 1st mort. reg., 4 per ct., 2361	100,000 00	103,500 00
Lake Erie and Western R. R. Co., 1st mortgage registered gold, 5 per cent., 1937	25,000 00	27,187 00
Lehigh Valley R. R. Co., 1st mortgage registered gold, 4½ per cent., 1940	25,000 00	25,625 00
Milwaukee, Lake Shore and Western extension and Improvement sinking fund mort. gold, 5 per cent., 1929	25,000 00	26,500 00
Baltimore Belt R. R. Co., 1st mortgage gold, 5 per cent., 1990	25,000 00	25,563 00
Totals	\$1,447,000 00	\$1,641,200 00
Total market value of stocks and bonds		\$ 1,641,200 00
Cash in the Company's principal office		90,834 48
Cash deposited in banks		75,858 38
Gross premiums uncollected, payable at principal offices on policies issued within three months		110,550 88
Net premiums in hands of agents issued within three months		232,500 87
Bills receivable, not matured, taken for fire, marine and inland risks		326 12
All other property belonging to the Company		4,540 41
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 2,453,941 14

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due to become due	\$ 74,243 71	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	171,301 63	
Losses resisted, including interest, costs and other expenses thereon	32,113 47	
Total gross amount of claims for losses	\$ 277,658 81	
Deduct re-insurance thereon	42,178 75	
Net amount of unpaid losses		\$ 235,480 06
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,506,599.13; unearned premiums (50 per cent.)	\$ 753,299 57	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,371,565.74; unearned premiums (<i>pro rata</i>)	757,311 60	
Total unearned premiums		\$ 1,510,611 17
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses	4,538 63	
All other demands against the Company absolute and contingent	92,663 01	
Total amount of all Liabilities, in the United States	\$ 1,843,292 87	
Net surplus beyond all Liabilities in the United States	610,648 27	
Aggregate amount of all Liabilities, including net surplus	\$ 2,453,941 14	

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	\$ 234,450 01	On fire risks.
Gross premiums on risks written and renewed during the year	2,772,950 36	
Total	\$3,007,400 37	
Deduct premiums and bills in course of collection at this date	343,051 75	
Entire premiums collected during the year	\$2,664,348 62	
Deduct re-insurance and return premiums	851,018 35	
Net cash actually received for premiums	\$ 1,813,330 27	
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	59,911 61	
Aggregate amount of Income actually received during the year in cash	\$ 1,873,241 88	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$129,165.94, losses occurring in previous years)	\$1,313,958 83	On fire risks.
Deduct all amounts actually received for salvages and all amounts actually received for re-insurances in other Companies	207,732 17	
Net amount paid during the year for losses	\$ 1,106,226 66	
Paid for commissions or brokerage	379,055 74	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	123,165 66	
Paid for State and local taxes in this and other States	40,293 84	
All other payments and Expenditures	140,981 57	
Aggregate amount of actual Expenditures during the year in cash	\$ 1,789,723 47	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1890	\$295,186,456 00	\$ 2,849,483 07
Written or renewed during the year	270,956,159 00	2,772,950 36

216 LONDON AND LANCASHIRE FIRE INSURANCE CO.

Totals	\$566,142,615 00	\$ 5,622,433 43
Deduct those expired and marked off as terminated in 1891	216,379,521 00	5,354,588 67
In force at the end of the year 1891	\$349,763,094 00	\$ 3,267,844 76
Deduct amount re-insured	29,208,363 00	389,683 89
Net amount in force December 31, 1891	\$320,554,731 00	\$ 2,878,160 87

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1891	One year or less	\$138,760,206 00	\$ 1,506,599 13	1-2	\$ 753,299 57
1890	Two years	1,285,575 00	5,613 20	1-4	1,403 29
1891		1,854,756 00	11,071 15	3-4	8,303 36
1889	Three years	30,224,932 00	249,698 51	1-6	41,916 42
1890		50,087,013 00	303,941 60	1-2	151,970 79
1891		53,840,024 00	351,874 79	5-6	293,229 00
1888	Four years	1,020,814 00	5,489 98	1-8	688 24
1889		1,082,862 00	8,281 70	3 8	3,105 64
1890		840,059 00	7,530 98	5-8	4,706 84
1891		2,917,847 00	18,021 05	7-8	15,768 96
1887	Five years	4,489,500 00	54,987 05	1-10	5,498 70
1888		5,777,559 00	63,032 90	3-10	18,909 86
1889		6,657,090 00	70,549 31	1-2	35,274 65
1890		9,990,104 00	102,465 58	7-10	71,725 91
1891		10,923,891 00	111,340 92	9 10	100,206 83
1887	Six years	52,465 00	329 50	3-12	82 38
1888		24,200 00	86 50	5-12	36 04
1889		46,749 00	230 02	7-12	134 18
1890		4,000 00	23 04	9-12	17 28
1891		27,382 00	124 57	11-12	114 19
1885		9,700 00	287 00	1-14	20 50
1887	Seven years	24,035 00	608 02	5-14	217 15
1888		47,500 00	602 54	7-14	301 27
1889		61,500 00	1,229 76	9-14	790 56
1890		6,000 00	145 00	11-14	113 93
1891	Nine years	5,500 00	116 75	13-14	108 41
1883		2,000 00	140 00	1-18	7 77
1890		5,250 00	23 65	15-18	19 71
1882		1,500 00	22 50	1-20	1 13
1883		1,500 00	15 00	3-20	2 25
1885	Ten years	20,000 00	405 00	7-20	141 75
1886		6,000 00	75 00	9-20	33 75
1887		1,300 00	17 00	11-20	9 35
1888		33,900 00	299 00	13-20	194 35
1889	41,500 00	387 25	15-20	290 25	
1890	186,800 00	1,018 90	17-20	866 07	
1891	183,658 00	1,476 67	19-20	1,402 84	
Totals		\$ 320,554,731 00	\$ 2,878,160 87		\$ 1,510,611 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of this branch to date	\$ 14,964,258 40
Losses paid from the organization of this branch to date	9,009,163 48
Losses incurred during the year: fire	1,205,885 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,090,087 00
Premiums received	22,137 62
Losses paid	3,690 69
Losses incurred	6,041 57

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)	\$	66,635 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		317,400 00
Loans on mortgage (first liens), upon which more than one year's interest is due		6,500 00
Interest due and accrued on all said mortgage loans		8,107 98
Value of lands mortgaged, exclusive of buildings	\$	344,700 00
Value of buildings mortgaged (insured for \$268,900.00 as collateral)		400,000 00
Total value of said mortgaged premiums	\$	744,700 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Susquehanna Coal Co., 6's	\$ 12,000 00	\$ 14,280 00
Shamokin Valley and Pottsville R. R. Co., 7's	7,000 00	8,260 00
Pleasantville and Ocean City R. R. Co., 6's	10,000 00	10,700 00
Steubenville and Indiana R. R. Co., 5's	15,000 00	15,900 00
Richmond and Danville R. R. Co., 6's	5,000 00	5,700 00
Huntingdon and Broad Top Car Trust, 5's	5,000 00	5,125 00
Philadelphia and Reading R. R. Co., 4's	5,000 00	4,300 00
Summit Branch R. R. Co., 7's	10,000 00	10,500 00
Camden and Atlantic R. R. Co., 5's	7,000 00	7,350 00
Mortgage Trust Co. of Pa., series N, 5's	5,000 00	5,125 00
Pennsylvania Company secured loan, 6's	7,000 00	7,490 00
Chicago, Rock Island & Pac. R. R. Co., 5's	10,000 00	10,350 00
Pittsburg, Cin. & St. Louis R. R. Co., 7's	21,000 00	24,360 00
Lehigh Valley R. R. Co., 7's	10,000 00	13,500 00
Car Trust of New York, series C, 6's	7,000 00	7,000 00
Northern Pacific R. R. Co. (P. D'O. Div.) 6's	1,000 00	1,030 00
Grand Rapids and Indiana R. R. Co., 5's	10,000 00	8,000 00
West Jersey R. R. Co., 7's	3,000 00	3,600 00
Western Pennsylvania R. R. Co., 6's	5,000 00	5,150 00
Chicago, St. Louis and Pittsburg R. R. Co., 5's	10,000 00	10,500 00
Mortgage Trust Co. of Pa., series H, 5's	10,000 00	10,125 00
Master Builders' Exchange, 5's	10,000 00	10,125 00
Car Trust of N. Y., No. 2, series F, 5's	13,000 00	11,700 00
West Jersey R. R. Co., consolidated, 6's	25,000 00	31,200 00
Sunbury, Hazleton and Wilkesbarre R. R. Co., 5's	8,500 00	8,797 50
Shamokin, Sunbury and Lewisburg R. R. Co., 5's	10,000 00	10,350 00
Pennsylvania Steel Co., 5's	10,000 00	10,500 00
Lehigh Valley R. R. Co., consolidated, 6's	10,000 00	12,600 00
Texas and Pacific R. R. Co., first mortgage, 5's	11,000 00	9,240 00
Ohio River R. R. Co., 5's	5,000 00	4,750 00
Lehigh Valley R. R. Co., sterling, 6's	21,000 00	21,420 00
Cincinnati, Richmond & Ft. Wayne R. R. Co., 7's	30,000 00	35,250 00
Detroit, Bay City and Alpena R. R. Co., 6's	10,000 00	9,000 00
Cambria and Clearfield R. R. Co., 5's	10,000 00	10,350 00
Totals	\$ 349,500 00	\$ 373,627 50
Total market value of stocks and bonds		\$ 373,627 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
110 shs. Minn. Title Insurance & Trust Co. stock	\$ 16,000 00	\$ 18,000 00	\$ 14,000 00
50 shs. Minn Loan & Trust Co. stk			
45 shs. 13th and 15th St. Passenger Railway Co. stock	2,250 00	8,550 00	5,000 00
97 shas. Consolidation Nat. Bk. stk	2,910 00	7,000 00	6,000 00
200 shs. Colum. & Xenia R. R. Co stk	10,000 00	16,000 00	8,000 00
\$5,000 Den. & R. G. R. R. Co., 7's			
675 shares R. R. Co. stock.	38,750 00	19,200 00	15,000 00
Pittsburgh, Cincinnati and St. Louis R. R. Co., 7s	8,000 00	9,280 00	8,000 00
84 shs. Citizen's Pass. R'y Co.	4,200 00	21,000 00	4,000 00
\$5,000 Car Trust of N. Y., No. 2, 'F'			
\$1,000 Mnfrs. Club 5 per cent. bond			
\$4,000 first mtge. on property, 1912 S. Queen Ave., Minneapolis	20,000 00	14,500 00	10,000 00
100 shares Cambria Mining and Manufacturing Co., stock			
Totals	\$ 102,110 00	\$ 113,530 00	\$ 70,000 00

Amount loaned on Collaterals	70,000 00
Ground rent	1,000 00
Cash in the Company's principal office	69 82
Cash deposited in bank	5,101 01
Interest due and accrued on collateral loans	1,013 41
Gross premiums in course of collection, not more than three months due	10,449 52
All other property belonging to the Company	378 00
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 860,182 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,614 33
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,053 00
Net amount of unpaid losses	\$ 8,667 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$91,045.03; unearned premiums (50 per cent.)	\$ 45,522 51
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$64,753.87; unearned premiums (<i>pro rata</i>)	34,105 84
Total unearned premiums	\$ 79,628 35
Amount reclaimable by the insured on perpetual fire insurance policies, All other demands against the Company, absolute and contingent	218,409 04 2,500 00
Total amount of All Liabilities, except capital stock and net surplus	\$ 390,204 72
Joint-stock capital actually paid up in cash	250,000 09
Surplus beyond capital and all other Liabilities	300,977 52
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 860,182 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. \$ 11,067 94
Gross premiums on risks written and renewed during the year	250,000 09
Total	\$ 141,841 36
Deduct premiums and bills in course of collection at this date	10,449 52
Entire premiums collected during the year	\$ 131,391 84
Deduct re-insurance, rebate, abatement and return premiums	18,514 06
Net cash actually received for premiums	\$ 112,877 78
Received for interest on mortgages	18,967 00
Received for interest and dividends on stocks, bonds and collateral loans	24,070 61
Income received from all other sources	3,346 46
Aggregate amount of Income actually received during the year in cash	\$ 159,261 85

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$7,714.99, losses occurring in previous years)	On fire risks. \$ 85,927 05
Deduct all amounts received for salvages and re-insurance in other companies	8,971 01
Net amount paid during the year for losses	\$ 76,956 04
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	23,000 81
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,100 00
Paid for State and local taxes in this and other States	3,942 18
All other payments and Expenditures	6,510 16
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 4,900 90
Aggregate amount of actual Expenditures during the year in cash	\$ 140,509 19

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 13,234,088	\$ 154,198 58
Written or renewed during the year	12,623,723	129,873 42
Totals	\$ 25,857,811	\$ 284,073 00
Deduct those expired and marked off as terminated	11,679,013	119,016 17
In force at the end of the year	\$ 14,178,798	\$ 165,055 83
Deduct amount re-insured	784,943	9,256 93
Net amount in force December 31, 1891	\$ 13,393,855	\$ 155,798 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 8,631,031 00	\$ 91,045 03	1-2	\$ 45,522 51
1890		16,200 00	90 81	1-4	45 40
1891	Two years	17,965 00	120 65	3-4	90 48
1889		285,667 00	3,661 26	1-6	610 71
1890	Three years	497,973 00	6,627 06	1-2	3,313 53
1891		597,948 00	7,283 88	5-6	5,069 90
1888	Four years	15,900 00	140 60	1-8	17 57
1889		9,000 00	54 25	3-8	20 34
1890	Five years	34,517 00	323 19	5-8	201 95
1891		50,300 00	404 33	7-8	355 78
1887	Six years	494,136 00	7,144 10	1-10	714 41
1888		538,400 00	6,568 99	3-10	1,970 69
1889	Seven years	635,964 00	8,883 54	1-2	4,441 77
1890		695,124 00	9,054 90	7-10	6,338 40
1891	Perpetual risks	702 705 00	10,178 14	9-10	9,160 33
1885		33,900 00	973 75	1-14	69 55
1886	Eight years	26,325 00	396 50	3-14	81 96
1887		32,200 00	681 50	5-14	243 50
1888	Nine years	34,625 00	818 22	7-14	409 11
1889		26,375 00	888 50	9-14	571 14
1890	Ten years	8,600 00	299 20	11-14	235 07
1891		9,000 00	157 50	13-14	146 25
Totals		\$22,260,153 00	\$ 398,475 61		\$ 298,037 39

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,198,195 00
Losses paid from organization to date	628,343 00
Total amount of cash dividends declared since the Company commenced business	228,000 00

Total amount of Company's stock owned by directors, at par value	79,600 00
Amount loaned to officers and directors	16,000 00
Amount loaned to stockholders, not officers	5,000 00
Losses incurred during the year: fire	77,908 38

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 124,600 00
Premiums received.	1,479 97
Losses paid	98 70
Losses incurred	98 70

UNITED STATES BRANCH

OF THE

Manchester Fire Assurance Company,

OF

MANCHESTER ENGLAND.

Incorporated 1824.

W. W. DUDLEY, U. S. Manager, Chicago, Ill.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due 50,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
New York City, 3 per cent. bonds	\$ 200,000 00	\$ 212,000 00
U. S. 4 per cent bonds, registered	100,000 00	117,000 00
U. S. 4 per cent bonds, registered	25,000 00	29,250 00
Wheeling and Lake Erie R. R., 5 per cent. 1st mortgage bonds	30,000 00	31,050 00
Lehigh Valley R. R. bonds, 4½ per cent.	25,000 00	25,500 00
St. Paul, Minneapolis and Manitoba R. R. bonds 4½ per cent	25,000 00	24,500 00
Chesapeake and Ohio R. R. bonds, 1st mtg	25,000 00	26,000 00
Chicago, Milwaukee and St. Paul Ry., 5 per cent. 1st mortgage bonds	55,000 00	59,400 00
Chicago and Eastern Illinois R. R. 6 pr. ct. bonds.	27,000 00	29,970 00
Knoxville and Ohio R. R. 6 per ct. 1st mtg. bds	15,000 00	15,975 00
Central Ry. of New Jersey, 5 per ct. mtg. bds	30,000 00	33,000 00
West Shore R. R., 4 per cent. bonds	25,000 00	25,625 00
Baltimore and Ohio R. R., 5 per cent. gold bonds.	40,000 00	42,400 00
Pennsylvania R. R., 4½ per cent. bonds	55,000 00	58,850 00
Chicago and Western Indiana R. R., 6 per cent. gold bonds	55,000 00	62,975 00

Illinois Central R. R., 4 per cent. gold bonds . . .	25,000 00	24,000 00
Pennsylvania R. R., 4 per cent. equipment bonds.	20,000 00	18,500 00
Baltimore and Ohio R. R., 5 per cent gold bonds.	13,000 00	14,040 00
District Columbia, registered, 3.65 per ct. bonds .	20,000 00	22,900 00
Totals	\$ 810,000 00	\$ 872,935 00

Total market value of stocks and bonds	\$ 872,935 00
Cash in the Company's principal office	2,202 59
Cash deposited in bank	33,312 06
Gross premiums in course of collection, not more than three months due .	225,304 79
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,183,754 44

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 49,810 88
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	51,066 45
Losses resisted, including interest, cost and other expenses thereon	11,880 50
Total gross amount of claims for losses	\$ 112,757 83
Deduct re-insurance thereon	10,111 63
Net amount of unpaid losses	\$ 102,646 20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$710,818.79; unearned premiums (fifty per cent.)	\$ 355,409 39
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$221,066.30; unearned premiums (<i>pro rata</i>)	165,124 43
Total unearned premiums	\$ 520,533 82
All other demands against the Company, absolute and contingent	42,570 91
Total amount of all Liabilities, except net surplus	\$ 665,750 93
Surplus beyond all other Liabilities	518,003 51
Aggregate amount of all Liabilities, including net surplus	\$ 1,183,754 44

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	From fire risks. \$1,080,442 64
Deduct re-insurance, rebate, abatement and return premiums	275,530 53
Net cash actually received for premiums	\$ 804,912 11
Received for interest and dividends on stocks, bonds and collateral loans	24,390 65
Aggregate amount of Income actually received during the year in cash	\$ 829,302 76

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$10,348.25, losses occurring in previous years)	On fire risks. \$ 330,730 94
Deduct all amounts received for salvages, and re-insurance in other companies	17,699 10
Net amount paid during the year for losses	\$ 313,031 84
Paid for commissions or brokerage	188,292 23
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	38,838 54
Paid for State and local taxes in this and other States	14,697 03
All other payments and Expenditures	55,993 76
Aggregate amount of actual Expenditures during the year in cash	\$ 610,853 40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 19,337,458	\$ 302,016 72
Written or renewed during the year	96,943,277	1,199,682 57
Totals	\$ 116,280,735	\$ 1,501,699 29
Deduct those expired and marked off as terminated	39,376,852	502,823 01
In force at the end of the year	\$ 76,903,883	\$ 998,876 28
Deduct amount re-insured	4,390,897	66,991 19
Net amount in force December 31, 1891	\$ 72,512,986	\$ 931,885 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'rd	Premiums unearned.
1891	One year or less	\$54,434,537 00	\$ 710,518 70	1-2	\$ 355,409 39
1890	Two years	218,158 00	3,165 03	1-4	791 26
1891		1,191,343 00	8,093 81	3-4	6,070 35
1889	Three years	1,034,071 00	17,395 47	1-6	2,899 24
1890		1,499,539 00	18,946 82	1-2	9,473 41
1891	Four years	8,963,359 00	107,556 84	5-6	89,630 72
1889		60,000 00	40 50	3-8	15 19
1890	Five years	103,416 00	842 90	5-8	526 82
1891		675,189 00	5,137 94	7-8	4,495 70
1887	Six years	7,412 00	403 15	1-10	40 33
1888		19,295 00	602 42	3-10	180 73
1889	Seven years	54,065 00	1,570 35	1-2	785 18
1890		406,561 00	6,821 69	7-10	4,775 13
1891	Eight years	3,905,449 00	50,489 38	9-10	45,440 37
Totals			\$72,512,985 00	\$ 931,885 09		$ 520,533 82

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,803,521 30
Losses paid from organization to date	778,554 63
Losses incurred during the year: fire	401,729 79
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	\$ 920,625 65
Premiums received	20,032 03
Losses paid	2,962 39
Losses incurred	5,216 19

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		819 43
Value of lands mortgaged, exclusive of buildings	\$	218,000 00
Value of buildings mortgaged (insured for \$32,500.00, as collateral)		48,000 00
Total value of said mortgaged premises	\$	266,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. coupon	\$ 2,200 00	\$ 2,601 50
Chicago, Burlington and Quincy R. R. stock	2,400 00	2,622 00
Chicago, Rock Island and Pacific R. R. stock	50,000 00	44,500 00
New York Central and Hudson R. R. stock	20,000 00	23,275 00
Illinois Central R. R. leased line stock	1,700 00	1,530 00
Evansville and Terre Haute R. R. stock	25,000 00	31,000 00
New York City 3 per cent registered	30,000 00	32,100 00
Manhattan Trust Co. stock	4,500 00	5,310 00
Third National Bank stock	3,700 00	3,811 00
City Railway Improvement Co. 6 per cent	7,000 00	7,000 00
Richmond and West Point Terminal Railway and Warehouse Co. pref. stock	40,000 00	24,400 00
Charlotte, Columbia and Augusta R. R. stock	10,000 00	3,500 00
Louisville, E. & St. L. R. R. 1st mtge.	25,000 00	25,000 00
Ohio Valley R. R. 1st mortgage	11,000 00	11,000 00
Richmond and West Point Terminal Railway and Warehouse Co. col. trust 5 per cent.	5,000 00	3,200 00
Tradesmen's National Bank stock	4,880 00	5,368 00
Marshall Coal Co. 1st mortgage	9,050 00	9,050 00
Chicago B. & O. R. R. convertible	200 00	226 00
New York, Lake Erie and Western Coal and R. Co. 1st mortgage	25,000 00	27,500 00
Toledo, Ann Arbor & Cadillac R. R. 1st mtge	20,000 00	18,400 00
Cleveland, Cin., Chi. & St. L. R. R. stock	10,000 00	7,200 00
Totals	\$ 306,630 00	\$ 288,593 50
Total market value of stocks and bonds		\$ 288,593 50

Loans on Collaterals.

Stock.	Par value.	Market value.	Loaned thereon.
Louisville and Nashville R. R.	\$ 30,000 00	\$ 25,350 00	\$ 35,000 00
Cleveland, Cin., Chi. & St. L. R. R.	10,000 00	7,200 00	
N. Y. & Lake Erie R. R.	10,000 00	3,450 00	
Louisville, E. & St. L. R. R. pref.	10,000 00	6,000 00	
Fitchburg R. R. Co.	1,500 00	1,250 00	

224 MANUFACTURERS' AND BUILDERS' FIRE INS. CO.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon
Eleventh Ward Bank	2,750 00	6,875 00	
Knickerbocker Trust Co.	2,000 00	3,700 00	11,000 00
Iron Steamboat Co.	10,000 00	2,000 00	
Iron Steamboat Co. 1st mtge. bonds, Consolidated Telegraph and Electric Subway Co.	1,500 00	1,500 00	
Texas Pacific R. R.	16,700 00	33,400 00	5,000 00
Peoria, Decatur & Evansville R. R.	20,000 00	2,725 00	
Louisville, E. & St. L. R. R. pref.	30,000 00	6,712 50	14,800 00
Richmond and West Point Terminal Railway and Warehouse Co.	12,500 00	7,500 00	
Louisville and Nashville R. R.	10,000 00	1,462 50	
East Tenn., Va. & Ga. R. R.	20,000 00	16,900 00	16,800 00
Louisville, E. & St. L. R. R. pref.	20,000 00	1,500 00	
Iron Steamboat Co.	5,000 00	3,000 00	
Rochester Gas Light Co.	69,900 00	13,980 00	8,000 00
Nassau Gas Light Co.	100 00	85 00	
City Railway Improvem't Co. bonds	131 25	170 62	
	10,000 00	10,000 00	5,000 00
Totals	\$ 292,081 25	\$ 154,760 62	\$ 95,600 00
Amount loaned on Collaterals			\$ 95,600 00
Cash in the Company's principal office			5,296 95
Cash deposited in bank			12,178 40
Interest due and accrued on bonds			2,060 10
Interest due and accrued on collateral loans			2,448 38
Gross premiums in course of collection, not more than three months due.			54,199 85
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 531,196 61

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 33,415 97
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	24,717 69
Losses resisted, including interest, costs and other expenses thereon	4,576 62
Total gross amount of claims for losses	\$ 62,710 28
Deduct re-insurance thereon	4,229 96
Net amount of unpaid losses	\$ 58,480 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$207,241.13; unearned premiums (50 per cent.)	\$ 103,620 56
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$152,540.25; unearned premiums (<i>pro rata</i>)	84,363 21
Total unearned premiums	\$ 187,983 77
Cash dividends to stockholders remaining unpaid	105 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	14,752 20
Total amount of all Liabilities, except capital stock and net surplus	\$ 293,029 63
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	38,166 98
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$ 531,196 61

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.	\$ 37,049 28
Deduct amount of same not collected	717 59
Net collected	\$ 36,331 69
Gross premiums on risks written and renewed during the year	360,691 47
Total	\$ 397,023 16
Deduct premiums and bills in course of collection at this date,	54,199 85

MANUFACTURERS' AND BUILDERS' FIRE INS. CO. 225

Entire premiums collected during the year	\$ 342,823 31
Deduct re-insurance, rebate, abatement and return premiums,	44,814 30
Net cash actually received for premiums	\$ 298,009 01
Received for interest on mortgages	5,333 30
Received for interest and dividends on stocks, bonds and collateral loans	17,334 85
Income received from all other sources	6,949 85
Aggregate amount of Income actually received during the year in cash	\$ 327,627 01

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$29,522.21, losses occurring in previous years)	\$ 207,377 91	Fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	15,803 38	
Net amount paid during the year for losses	\$ 191,574 53	
Cash dividends actually paid to stockholders	12,090 00	
Paid for commissions or brokerage	74,673 04	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	20,851 78	
Paid for State and local taxes in this and other States	8,151 66	
All other payments and Expenditures	26,330 40	
Aggregate amount of actual Expenditures during the year in cash	\$ 333,671 41	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 42,212,979 31	\$ 314,239 41
Written or renewed during the year	44,760,403	360,691 47
Totals	\$ 86,973,382	\$ 674,930 88
Deduct those expired and marked off as terminated	36,987,329	290,496 59
In force at the end of the year	\$ 49,986,053	\$ 384,434 29
Deduct amount re-insured	4,224,443	24,652 91
Net amount in force December 31, 1891	\$ 45,761,610	\$ 359,781 38

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 23,802,784 00	\$ 207,241 13	1-2	\$ 103,620 56
1890	Two years	10,850 00	55 15	1-4	13 79
1891		3,400 00	46 99	3-4	35 24
1889	Three years	5,230,638 00	35,844 79	1-6	5,976 13
1890		5,558,588 00	37,168 26	1-2	18,584 13
1891		8,960,302 00	59,915 48	5-6	49,929 56
1888	Four years	46,700 00	387 00	1-8	48 37
1889		53,200 00	581 25	3-8	217 96
1890		37,000 00	337 00	5-8	210 62
1891		61,150 00	507 24	7-8	443 84
1887	Five years	238,301 00	2,275 27	1-10	227 52
1888		874,852 00	5,625 52	3-10	1,687 65
1889		345,377 00	2,950 53	1-2	1,475 26
1890		264,810 00	3,240 25	7-10	2,268 17
1891		273,658 00	3,605 52	9-10	3,244 97
Totals		\$45,761,610 00	\$ 359,781 38		\$ 187,983 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,208,369 54
Losses paid from organization to date	1,378,608 59

Total amount of cash dividends declared since the Company commenced business	347,000 00
Total amount of the Company's stock owned by the directors at par value	61,800 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	218,478 48

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 414,698 00
Premiums received	5,016 81
Losses paid	654 83
Losses incurred	654 83

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 mortgage (first liens), upon which not more than one year's interest is due	296,250 00
Interest due and accrued on all said mortgage loans	3,782 94
Value of the premises mortgaged (insured for \$250,500.00 as collateral)	\$ 746,550 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Phila, Wilm. & Baltimore R. R., 6 per cent	\$ 3,000 00	\$ 3,300 00
Phila., Wilm. & Baltimore R. R., 4 per cent	2,000 00	2,000 00
Union Passenger Railway, 5 per cent	20,000 00	21,300 00
Allegheny Car Trust, 5 per cent	5,000 00	5,000 00
Lombard & South Sts. Pass. Ry., 5 per cent	20,000 00	20,400 00
Steubenville and Indiana R. R., 5 per cent	25,000 00	26,625 00
Borough of Clifton Heights, Pa., 5 per cent	3,000 00	3,000 00
Borough of Clifton Heights, Pa., 5 per cent	3,000 00	3,000 00
Pennsylvania Car Trust, 5 per cent	5,000 00	5,100 00
Schuylkill River East R. R., 5 per cent	39,000 00	31,875 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	9,400 00
Columbus & Cin. Midland R. R. cdfs., 4½ pr cent	10,000 00	10,500 00
City of Harrisburg, 6 per cent	5,000 00	5,400 00
Philadelphia and Erie R. R., gold 4 per cent	28,000 00	28,000 00
Bell's Gap R. R. Equipment Trust, 5 per cent	10,000 00	10,000 00
North Pennsylvania R. R., mortgage 7 per cent	11,000 00	12,237 50
Catawissa R. R., 7 per cent	9,000 00	10,620 00
Savannah & West R. R. Co., 1st cons. 5 per cent	5,000 00	3,825 00
100 shares Union Passenger Ry. stock	5,000 00	17,100 00
Phila, Wilm. & B. R. R. stk., trust cdfs., 4 pr ct	10,000 00	10,000 00
Totals	\$ 239,000 00	\$ 259,282 50
Total market value of stocks and bonds		\$ 259,282 50

Loans on Collaterals.

<i>Stocks.</i>	Far value.	Market value.	Loaned thereon.
100 shares Pennsylvania R. R.	\$ 5,000 00	\$ 5,400 00	} \$ 13,000 00
200 shares Lehigh Valley R. R.	10,000 00	10,000 00	
30 shares Equit. Tr. Co., full paid	1,500 00	1,500 00		1,200 00
Totals	<u>\$ 16,500 00</u>	<u>\$ 16,900 00</u>	<u>\$ 14,200 00</u>
Amount loaned on collaterals.			\$ 14,200 00
Cash in Company's principal office			5,335 96
Cash deposited in bank			26,205 57
Interest due and accrued on bonds.			278 05
Gross premiums in course of collection not more than three months due			30,487 56
All other property belonging to the Company			151 14
Aggregate amount of all the Assets of the Company, stated at their actual value			<u>\$ 719,473 72</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 12,144 72
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	22,087 40
Net amount of unpaid losses.	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$172,289.70; unearned premiums (50 per cent.)	\$ 86,144 85
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$46,415.58; unearned premiums (<i>pro rata</i>).	29,974 84
Total unearned premiums	
Amount reclaimable by the insured on perpetual fire insurance policies	\$ 116,119 69
Cash dividends to stockholders remaining unpaid	180,946 35
All other demands against the Company, absolute and contingent	263 00
	<u>11,000 00</u>
Total amount of all Liabilities, except capital stock and net surplus	\$ 348,561 16
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	120,912 56
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	<u>\$ 719,473 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	\$ 25,320 88	From fire risks.
Gross premiums on risks written and renewed during the year	218,346 25	
Total	\$ 243,667 13	
Deduct premiums and bills in course of collection at this date.	30,487 56	
Entire premiums collected during the year	\$ 213,179 57	
Deduct re-insurance, rebate, abatement and return premiums	35,462 12	
Net cash actually received for premiums		\$ 177,717 45
Received for interest on mortgages		15,646 41
Received for interest and dividends on stocks, bonds and collateral loans.		14,956 64
Income received from all other sources		4,970 17
Deposit premiums received for perpetual fire risks	\$ 18,249 03	
Aggregate amount of Income actually received during the year in cash,		<u>\$ 213,290 67</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$18,650.45, losses occurring in previous years)	\$ 145,880 14	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	5,074 28	
Net amount paid during the year for losses		\$ 140,805 86
Cash dividends actually paid stockholders		19,987 00
Paid for commissions or brokerage		40,092 60

Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employes	11,075 31
Paid for State and local taxes in this and other States	4,245 99
All other payments and Expenditures	9,395 21
Amount of deposit premiums returned during the year on perpetual fire risks.	\$ 6,517 92
Aggregate amount of actual Expenditures during the year in cash . . .	\$ 225,601 97

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 19,220,231	\$ 191,766 38
Written or renewed during the year	23,649,278	218,346 25
Totals	\$ 42,869,509	\$ 410,112 63
Deduct those expired and marked off as terminated	20,552,637	191,407 35
Net amount in force December 31, 1891	\$ 22,316,872	\$ 218,705 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un/rn'd.	Premiums unearned.
1891	One year or less	\$18,246,323 00	\$ 172,289 70	1-2	\$ 86,144 85
1890	Two years	743,892 00	9,630 62	1-4	4,815 31
1891		13,921 00	291 32	3-4	218 49
1889	Three years	251,830 00	3,736 68	1-6	622 78
1890		37,915 00	750 76	1-2	375 38
1891	Four years	756,682 00	15,120 66	5-6	12,600 55
1888		34,819 00	1,089 20	1-8	136 15
1889	Five years	16,508 00	610 00	3-8	228 75
1890		381,352 00	5,011 92	5-8	3,132 43
1891	Perpetual risks	17,610 00	126 54	7-8	110 72
1888		111,580 00	1,150 50	3-10	345 16
1889	Perpetual risks	18,740 00	208 38	1-2	104 19
1890		199,400 00	2,676 10	7-10	1,873 28
1891	Perpetual risks	486,300 00	6,012 90	9-10	5,411 65
1891		9,164,056 00	204,740 15	90-100	186,946 35
Totals		\$31,480,928 00	\$ 423,445 43		\$ 303,066 04

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,643 672 87
Losses paid from organization to date	834,465 22
Total amount of cash dividends declared since the Company commenced business	380,660 00
Total amount of the Company's stock owned by the directors at par value	52,225 00
Amount loaned to officers and directors	13,000 00
Amount loaned to stockholders, not officers	16,000 00
Losses incurred during the year: fire	156,387 53

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 159,035 00
Premiums received	2,483 27
Losses paid	755 57
Losses incurred	655 57

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	79,500 00
Interest due and accrued on all said mortgage loans	444 58
Value of lands mortgaged, exclusive of buildings	\$ 68,200 00
Value of buildings mortgaged (insured for \$81,000.00 as collateral)	66,300 00
Total value of said mortgaged premises	\$ 134,500 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of stock.</i>	Par value.	Market value.	
100 Atlantic National bank	\$ 10,000 00	\$ 13,850 00	
200 City National bank	20,000 00	18,950 00	
200 Columbian National bank	20,000 00	21,400 00	
214 Eagle National bank	21,400 00	22,042 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	25,600 00	
200 North National bank	20,000 00	27,850 00	
18 Railroad National bank	1,800 00	2,317 00	
178 State National bank	17,800 00	21,582 00	
535 Suffolk National bank	53,500 00	57,378 00	
200 Tremont National bank	20,000 00	20,800 00	
200 Union National bank	20,000 00	27,400 00	
200 Boston and Providence R. R.	20,000 00	49,600 00	
100 Chicago, Burlington and Quincy R. R.	10,000 00	10,912 00	
100 Lyman Mills	10,000 00	6,525 00	
<i>Bonds.</i>			
Housatonic R. R. 5s	25,000 00	25,500 00	
New Bedford R. R., 7s, 1894	30,000 00	31,800 00	
Boston City, 6s, 1894	15,000 00	15,600 00	
Boston and Lowell R. R., 7s, 1895	10,000 00	10,850 00	
Fitchburg R. R., 7s, 1894	25,000 00	26,280 00	
Union Pacific, Lincoln and Colorado R. R., 5s	25,000 00	20,000 00	
Kansas City, Fort Scott and Memphis R. R., 6s	5,000 00	5,350 00	
Oregon Ry and Navigation Co., 5s	5,000 00	4,700 00	
Chicago, Burlington and Quincy R. R., 5s	1,000 00	1,120 00	
Totals	\$ 443,500 00	\$ 511,806 00	
Total market value of stocks and bonds		\$ 511,806 00	
Cash in the Company's principal office		2,834 55	
Cash deposited in bank		17,004 17	
Interest due and accrued on bonds		2,841 65	
Gross premiums in course of collection, not more than three months due		21,307 58	
Bills receivable, not matured, taken for fire, marine and inland risks		3,099 21	
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 638,837 74	

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	21,124 00	
Losses resisted, including interest, costs, and other expenses thereon	1,963 00	
Total gross amount of claims for losses.	\$ 23,087 00	
Deduct re-insurance thereon.	5,017 00	
Net amount of unpaid losses		\$ 18,070 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$123,973.99; unearned premiums (50 per cent.).	\$ 61,987 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$92,244.06; unearned premiums (<i>pro rata</i>)	48,206 23	
Gross premiums received and receivable upon all unexpired marine risks	128 00	
Total unearned premiums		\$ 110,321 23
Cash dividends to stockholders remaining unpaid		411 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		850 00
All other demands against the Company, absolute and contingent		6,504 47
Total amount of all Liabilities, except capital stock and net surplus		\$ 136,156 70
Joint-stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other Liabilities.		102,681 04
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.		\$ 638,837 74

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	\$ 15,693 84	\$ 7,927 87
Deduct amount of same not collected.	472 55	9 26
Net collected	\$ 15,221 29	\$ 7,918 61
Gross premiums on risks written and renewed during the year	198,673 41	16,505 02
Totals	\$ 213,894 70	\$ 24,423 63
Deduct premiums and bills in course of collection at this date	21,307 58	3,099 21
Entire premiums collected during the year.	\$ 192,587 12	\$ 21,324 42
Deduct re-insurance, rebate, abatement and return premiums	36,593 39	6,746 00
Net cash actually received for premiums.		\$ 170,522 15
Received for interest on mortgages		2,283 33
Received for interest and dividends on stocks, bonds and collateral loans		26,900 90
Income received from all other sources.		9,262 47
Aggregate amount of Income actually received during the year in cash		\$ 208,968 85

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks
Gross amount actually paid for losses (including \$17,386.00; losses occurring in previous years.)	\$ 93,126 16	\$ 6,852 63
Net amount paid during the year for losses		\$ 99,978 79
Cash dividends actually paid stockholders.		27,777 00
Paid for commissions or brokerage.		39,484 82
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		10,200 00
Paid for State and local taxes in this and other States		4,277 09
All other payments and Expenditures		15,702 06
Aggregate amount of actual Expenditures during the year in cash.		\$ 197,419 76

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	\$ 17,127,351	\$ 190,568 08	\$ 532,695 00	\$ 4,692 62
Written or renewed during the year	19,188,366	198,673,41	1,240,250 00	16,505 02
Totals	\$ 36,315,717	\$ 389,241 49	\$ 1,772,945 00	\$ 21,197 64
Deduct those expired and marked off as terminated	13,671,048	156,304 09	1,770,675 00	21,069 64
In force at the end of the year	\$22,644,669	\$ 232,937 40	\$ 2,270 00	\$ 128 00
Deduct amount re-insured	1,410,096	16,719 35		
Net amount in force December 31, 1891	\$ 21,234,573	\$ 216,218 05	\$ 2,270 00	\$ 128 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$12,772,346 00	\$ 123,973 99	1-2	\$ 61,987 00
1890		26,158 00	221 14	1-4	55 28
1891	Two years	89,800 00	585 54	3-4	439 16
1889		1,217,492 00	12,531 80	1-6	2,088 63
1890	Three years	1,297,500 00	14,693 79	1-2	7,346 89
1891		1,401,735 00	15,367 38	5-6	12,806 15
1888	Four years	41,900 00	474 32	1-8	59 29
1889		8,550 00	103 75	3-8	38 90
1890	Five years	66,900 00	532 98	5-8	333 10
1891		68,331 00	663 27	7-8	580 36
1887	Six years	672,985 00	7,464 99	1-10	746 50
1888		1,152,770 00	12,294 03	3-10	3,688 20
1889	Seven years	612,079 00	7,090 96	1-2	3,545 48
1890		652,839 00	8,598 94	7-10	6,019 23
1891	Eight years	1,093,188 00	11,621 17	9-10	10,459 06
Totals			\$ 21,234,573 00	\$ 216,218 05		$ 110,193 23

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 7,225,455 90
Losses paid from organization to date	5,213,094 00
Total amount of cash dividends declared since the Company commenced business	2,118,500 00
Total amount of the Company's stock owned by the directors at par value	34,800 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$103,155.00; marine, \$2,120.00; total	105,275 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 586,737 00
Premiums received	6,380 22
Losses paid	1,241 13
Losses incurred	1,241 13

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)	\$	273,210	10
Loans on mortgage (first liens) upon which not more than one year's interest is due	\$	416,373	00
Interest due and accrued on all said mortgage loans			7,405 17
Value of lands mortgaged, exclusive of buildings	\$	593,200	00
Value of buildings mortgaged (insured for \$493,400.00 as collateral)		453,075	00
Total value of said mortgaged premises	\$	1,046,275	00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	Par value.	Market value.
Morris and Essex R. R.	\$ 35,000 00	\$ 50,750 00
United New Jersey R. R. and Canal Co.	15,000 00	33,750 00
Newark Gas Light Co.	10,000 00	22,500 00
Citizens Gas Light Co.	13,700 00	26,040 00
Warren R. R. Co.	36,050 00	52,772 50
<i>Bonds.</i>		
United States 4 per cent., reg.	25,000 00	29,250 00
Central R. R. of New Jersey	22,000 00	24,640 00
New Jersey Southern R. R.	30,000 00	32,700 00
Long Branch and Seashore R. R.	5,000 00	5,800 50
United New Jersey R. R. and Canal Co.	20,000 00	24,000 00
Midland R. R. of New Jersey	100,000 00	117,000 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 Railway Co.	100,000 00	105,000 00
Newark and Bloomfield H. C. R. R. Co.	10,000 00	11,000 00
Orange and Newark H. C. R. R. Co.	25,000 00	27,500 00
Belleville and Newark H. C. R. R. Co.	1,000 00	1,100 00
Irvington and Newark H. C. R. R. Co.	3,000 00	3,300 00
State of New Jersey	1,000 00	1,020 00
East Orange Improvement	1,750 00	1,802 50
American Dock and Improvement Co.	50,000 00	55,000 00
Long Branch graded school	14,000 00	15,400 00
Totals	\$ 557,500 00	\$ 695,015 00

Total market value of stocks and bonds	\$	695,015	00
Cash in the Company's principal office		8,343	20
Cash deposited in bank		30,618	39
Interest due and accrued on bonds		1,866	43
Gross premiums in course of collection, not more than three months due		133,841	09
All other property belonging to the Company		1,574	15
Amount of premiums unpaid on policies which have been issued more than three months	\$	6,992	98

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 1,568,306 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 77,662 96	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	82,358 15	
Losses resisted, including interest, cost and other expenses thereon	15,088 37	
Total gross amount of claims for losses	\$ 175,109 48	
Deduct re-insurance thereon	4,094 30	
Net amount of unpaid losses	\$ 171,015 18	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$667,575.14; unearned premiums (50 per cent.)	\$ 333,787 57	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$589,397.21; unearned premiums (<i>pro rata</i>)	320,041 70	
Total unearned premiums	\$ 653,829 27	
Amount reclaimable by the insured on perpetual fire insurance policies	418 00	
All other demands against the Company, absolute and contingent	43,841 46	
Total amount of all Liabilities, except capital stock and net surplus	\$ 869,103 91	
Joint-stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and other Liabilities	299,202 62	
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 1,568,306 53	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 122,911 65	From fire risks.
Deduct amount of same not collected	4,449 03	
Net collected	\$ 118,462 62	
Gross premiums on risks written and renewed during the year	1,034,726 61	
Total	\$ 1,153,189 23	
Deduct premiums and bills in course of collection at this date	136,385 04	
Entire premiums collected during the year	\$ 1,016,804 19	
Deduct re-insurance, rebate, abatement and return premiums	125,542 74	
Net cash actually received for premiums	\$ 891,261 45	
Received for interest on mortgages	21,670 08	
Received for interest and dividends on stocks, bonds and collateral loans	36,125 50	
Income received from all other sources	8,597 85	
Aggregate amount of Income actually received during the year in cash	\$ 958,654 88	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$73,676.84, losses occurring in previous years)	\$ 638,972 17	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	15,009 79	
Net amount paid during the year for losses	\$ 623,962 38	
Cash dividends actually paid stockholders	40,000 00	
Scrap or certificates of profits redeemed in cash, \$17.00; interest paid to scrip-holders, \$7.26: total	24 26	
Paid for commissions or brokerage	177,006 99	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	42,811 65	
Paid for State and local taxes in this and other States	22,042 20	
All other payments and Expenditures	92,426 57	
Aggregate amount of actual Expenditures during the year in cash	\$ 998,874 05	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of preceding year . . .	\$ 107,230,753	\$ 1,200,024 42
Written or renewed during the year	92,274,790	1,034,726 61
Totals	\$ 199,505,543	\$ 2,234,751 03
Deduct those expired and marked off as terminated	84,176,505	952,859 67
In force at the end of the year	\$ 115,429,038	\$ 1,281,891 36
Deduct amount re-insured	2,086,174	24,919 01
Net amount in force December 31, 1891	\$ 113,342,864	\$ 1,256,972 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'r'n'd	Premiums unearned.
1891	One year or less	\$ 55,384,573 44	\$ 667,575 14	1-2	\$ 333,787 57
1890		83,565 00	586 29	1-4	146 57
1891	Two years	125,242 00	1,344 10	3-4	1,068 07
1889		10,271,232 91	97,470 84	1-6	16,245 16
1890	Three years	13,208,754 47	125,915 15	1-2	62,057 57
1891		14,325,511 25	139,799 77	5-6	116,499 80
1888	Four years	127,575 00	1,170 78	1-8	146 35
1889		125,200 00	1,341 74	3-8	503 17
1890	Five years	115,210 00	1,102 93	5-8	689 32
1891		164,518 38	1,355 54	7-8	1,194 85
1887	Over five years	2,847,192 98	33,571 31	1-10	3,357 13
1888		3,300,863 36	33,444 21	3-10	10,033 26
1889	Various	4,065,510 10	47,041 39	1-2	23,520 69
1890		4,095,672 65	50,482 84	7-10	35,337 98
1891	Various	4,896,093 06	52,493 59	9-10	47,244 24
		206,150 00	2,266 73	various	1,157 54
Totals		\$ 113,342,864 60	\$ 1,256,972 35		\$ 653,829 27

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$10,871,614 41
Losses paid from organization to date	5,792,525 49
Total amount of cash dividends declared since the Company commenced business	804,219 00
Total amount of the Company's stock owned by the directors at par value	73,000 00
Dividends declared payable in stock from organization	240,000 00
Losses incurred during the year: fire	714,628 14

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 681,933 88
Premiums received	11,059 04
Losses paid	2,193 98
Losses incurred	5,340 59

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	\$ 110,500 00
Interest due and accrued on all said mortgage loans.	1,376 06
Value of lands mortgaged, exclusive of buildings.	\$ 133,500 00
Value of buildings mortgaged (insured for \$136,500.00 as collateral.	166,000 00
Total value of said mortgaged premises	\$ 299,500 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
1,600 National Bank of Commerce	\$ 80,000 00	89,600 00
1,000 American National Bank	50,000 00	43,500 00
400 Merchants National Bank	20,000 00	27,400 00
200 Globe National Bank	10,000 00	16,100 00
467 Providence Gas Company	23,350 00	35,492 00
200 Phoenix National Bank	10,000 00	15,000 00
257 Mechanics National Bank	12,850 00	14,520 50
102 Manufacturers National Bank	10,200 00	14,025 00
100 St. Paul & Duluth R. R. Preferred Stock	10,000 00	10,600 00
<i>Bonds.</i>		
10 \$1,000 5 per cent C. B. & N. R. R.	10,000 00	10,375 00
10 \$1,000 5 per cent. Eastern R. R. of Minn.	10,000 00	10,250 00
Totals.	\$ 246,400 00	\$ 286,862 50
Total market value of stocks and bonds		\$ 286,862 50

Loans on Collaterals.

<i>Shares.</i>	Par value.	Market value.	Loaned thereon.
14 Phoenix National Bank.	\$ 700 00	1,050 00	900 00
4 \$1,000 7 per cent N. H. & D'wb'y R. Co.	4,000 00	4,000 00	}
50 Western Union Tel. Co.	5,000 00	4,200 00	} 7,100 00
1 \$1,000 Wisconsin Central Co.	1,000 00	900 00	}
10 Mechanics Nat'l Bank, Prov.	500 00	560 00	} 1,600 00
22 Nat. Warren B'k, Warren, R. I.	1,100 00	1,210 00	}
88 Union R. R. Co., Providence.	8,800 00	16,368 00	} 9,700 00
Bank Book Mer. Sav. B'nk Prov.	4,000 00	4,000 00	} 2,500 00
Bank Book Mer. Sav. B'nk Prov.	7,400 00	7,400 00	} 500 00
Totals	\$ 25,840 00	\$ 33,828 00	\$ 22,300 00

Amount loaned on Collaterals	\$ 22,300 00
Cash in the Company's principal office	1,652 50
Cash deposited in bank.	29,299 14
Interest due and accrued on Bonds	250 00
Interest due and accrued on Collateral loans	322 95
Gross premiums in course of collection, not more than three months due.	37,940 47
Aggregate amount of all the Assets of the Company, stated at their actual value.	\$ 490,503 62

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,637 76	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	27,648 81	
Losses resisted, including interest, costs and other expenses thereon.	3,708 13	
Net amount of unpaid losses.		\$ 47,994 70
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$239,233.13; unearned premiums (50 per cent.).	\$ 119,616 57	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$115,350.46; unearned premiums (<i>pro rata</i>)	61,787 90	
Total unearned premiums		\$ 181,404 47
All other demands against the Company, absolute and contingent		3,270 14
Total amount of all Liabilities, except capital stock and net surplus		\$ 232,669 31
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		57,834 31
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.		\$ 490,503 62

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.	\$ 36,212 86	
Deduct amount of same not collected	250 00	
Net collected	\$ 35,962 86	
Gross premiums on risks written and renewed during the year	338,788 73	
Total	\$ 374,751 59	
Deduct premiums and bills in course of collection at this date.	37,940 47	
Entire premiums collected during the year	\$ 336,811 12	
Deduct re-insurance, rebate, abatement and return premiums.	51,766 03	
Net cash actually received for premiums.		\$ 285,045 09
Received for interest on mortgages.		5,113 98
Received for interest and dividends on stocks, bonds and collateral loans.		16,707 43
Aggregate amount of Income actually received during the year in cash.		\$ 306,866 50

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$27,969.19, losses occurring in previous years)	\$ 215,327 72	
Deduct all amounts received for salvages, and re-insurance in other companies	5,444 50	
Net amount paid during the year for losses.		\$ 209,883 22
Cash dividends actually paid stockholders		8,000 00
Paid for commissions or brokerage		562,215 70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		40,240 50
Paid for State and local taxes in this and other States		7,945 56
Aggregate amount of actual Expenditures during the year in cash		\$ 322,284 98

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$ 29,138,036	\$ 331,618 57
Written or renewed during the year	30,901,260	338,788 73
Totals	\$ 60,039,296	\$ 670,407 30
Deduct those expired and marked off as terminated	28,951,614	309,622 29
In force at the end of the year	\$31,087,682	\$ 360,785 01
Deduct amount re-insured	584,956	6,201 42
Net amount in force December 31, 1891	<u>\$30,502,726</u>	<u>\$ 354,383 59</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rd.	Premiums unearned.
1891	One year or less.	\$ 19,508,089 00	\$ 239,233 13	1-2	\$ 119,616 57
1890	Two years	46,360 00	484 58	1-4	121 15
1891		83,217 00	627 30	3-4	470 48
1889	Three years.	1,689,429 00	16,018 75	1-6	2,669 79
1890		1,743,269 00	18,445 63	1-2	9,222 82
1891	Four years	1,943,651 00	20,106 37	5-6	16,755 31
1888		49,150 00	510 65	1-8	63 83
1889	Five years.	42,700 00	371 57	3-8	139 34
1890		73,613 00	744 22	5-8	465 14
1891	Six years	80,250 00	986 01	7-8	862 76
1887		759,591 00	8,603 10	1-10	860 31
1888	Seven years	991,632 00	10,590 96	3-10	3,177 27
1889		1,014,624 00	10,999 39	1-2	5,499 69
1890	Eight years	1,170,552 00	13,478 24	7-10	9,434 77
1891		1,306,599 00	13,383 60	9-10	12,045 24
Totals		<u>\$ 30,502,726 00</u>	<u>\$ 354,583 59</u>		<u>\$ 181,404 47</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$6,674,760 47
Losses paid from organization to date	4,484,678 16
Total amount of cash dividends declared since the Company commenced business	686,000 00
Total amount of the Company's stock owned by the directors at par value..	43,200 00
Amount loaned to officers and directors	7,100 00
Losses incurred during the year: fire	<u>229,798 60</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 227,943 00
Premiums received	2,881 74
Losses paid	176 25
Losses incurred	<u>966 25</u>

Michigan Fire and Marine Insurance Co.,

OF

DETROIT MICHIGAN.

Incorporated February, 1881.

D. WHITNEY, 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)	\$	21,031	18
Loans on mortgage (first liens), upon which not more than one year's interest is due		645,657	91
Loans on mortgage (first liens), upon which more than one year's interest is due		7,400	00
Interest due and accrued on all said mortgage loans		19,220	50
Value of lands mortgaged, exclusive of buildings	\$1,245,815	00	
Value of buildings mortgaged (insured for \$399,750 00, as collateral)	505,625	00	
Total value of said mortgaged premises	\$1,751,440	00	

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Peoples Savings Bank stock	\$ 5,000 00	\$ 8,500 00	
Cheboygan County bonds	12,500 00	12,500 00	
Alpena County bonds	516 00	516 00	
Detroit City bonds	10,025 00	10,025 00	
Marguerite City bonds	32,000 00	32,000 00	
Totals	\$ 60,041 00	\$ 63,541 00	
Total market value of stocks and bonds		\$	63,541 00

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.	
American Banking and Saving Association of Detroit	\$ 300 00	\$ 360 00	\$ 300 00	
Home Saving Bank	600 00	660 00	400 00	
Totals	\$ 900 00	\$ 1,020 00	\$ 700 00	
Amount loaned on collaterals			\$	700 00
Cash in the Company's principal office				15,280 44
Cash deposited in bank				19,887 88
Interest due and accrued on bonds				349 58
Gross premiums in course of collection, not more than three months due				78,760 31
Bills receivable, not matured, taken for fire, marine and inland risks				4,128 28
All other property belonging to the Company				3,360 83
Aggregate amount of all the Assets of the Company, stated at their actual value			\$	879,317 91

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,651 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	13,883 10
Losses resisted, including interest, costs and other expenses thereon	3,397 70
Net amount of unpaid losses	\$ 38,932 10
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$377,385.15; unearned premiums (50 per cent.)	\$ 188,692 57
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$206,981.82; unearned premiums (<i>pro rata</i>)	119,218 28
Gross premiums received and receivable upon all unexpired inland navigation risks, \$4,046.65; unearned premiums (50 per cent.)	2,023 32
Total unearned premiums	\$ 309,934 17
Total amount of all Liabilities, except capital stock and net surplus	\$ 348,866 27
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	139,451 64
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 879,317 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, \$ 57,064 17	Marine and inland risks, \$ 2,864 98
Gross premiums on risks written and renewed during the year	587,418 02	94,208 48
Totals	\$ 644,482 19	\$ 97,073 46
Deduct premiums and bills in course of collection at this date	78,760 31	4,128 28
Entire premiums collected during the year	\$ 565,721 88	\$ 92,945 18
Deduct re-insurance, rebate, abatement and return premiums	104,725 63	12,141 03
	\$ 460,996 25	\$ 80,804 15
Net cash actually received for premiums	\$ 541,800 40	
Received for interest on mortgages	44,781 61	
Received for interest and dividends on stocks, bonds and collateral loans	2,831 05	
Income received from all other sources	1,031 91	
Aggregate amount of Income actually received during the year in cash	\$ 590,444 97	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,119.34, losses occurring in previous years)	On fire risks, \$ 323,322 41	Marine and inland risks, \$ 60,424 97
Deduct all amounts received for salvages, and re-insurance in other companies	35,350 50	7,802 35
Net amount paid during the year for losses	\$ 340,594 53	
Cash dividends actually paid stockholders	32,000 00	
Paid for commissions or brokerage	107,964 08	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	13,970 59	
Paid for State and local taxes in this and other States	13,654 52	
All other payments and Expenditures	54,148 76	
Aggregate amount of actual Expenditures during the year in cash	\$ 562,332 48	

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 . . .	\$ 36,303,782 00	\$ 488,114 95	\$ 194,572 00	\$ 7,973 22
Written or renewed during y'r . . .	44,960,279 00	587,418 02	7,269,936 00	94,208 48
Totals	\$ 81,264,061 00	\$ 1,075,532 97	\$ 7,464,508 00	\$ 102,181 70
Deduct those expired and marked off as terminated	35,880,622 00	469,674 83	7,366,758 00	98,135 05
In force at end of year	\$ 45,383,439 00	\$ 605,857 14	\$ 97,750 00	\$ 4,046 65
Deduct amount re-insured	1,529,703 00	21,491 17		
Net amount in force Dec. 31, 1891	\$ 43,853,736 00	\$ 584,366 97	\$ 97,750 00	\$ 4,046 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned
1891	One year or less	\$ 27,088,708 00	\$ 377,385 15	1-2	\$ 188,692 57
1890	Two years	15,500 00	99 38	1-4	24 84
1891		13,877 00	179 78	3-4	134 82
1889	Three years	3,342,718 00	40,457 90	1-6	6,742 98
1890		4,722,305 00	59,409 71	1-2	29,704 85
1891		5,541,348 00	67,322 34	5-6	56,101 95
1888	Four years	20,000 00	170 63	1-8	21 33
1889		15,200 00	119 10	3-8	44 64
1890		35,360 00	357 05	5-8	223 15
1891		58,300 00	442 79	7-8	387 38
1887	Five years	61,434 00	795 84	1-10	79 58
1888		335,981 00	4,345 32	3-10	1,303 59
1889		636,058 00	8,342 11	1-2	4,171 05
1890		903,607 00	10,843 03	7-10	7,507 10
1891		1,063,340 00	14,096 84	9-10	12,688 02
Totals		\$ 43,853,736 00	\$ 584,366 97		\$ 307,910 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,992,064 79
Losses paid from organization to date	1,524,052 15
Total amount of cash dividends declared since the Company commenced business	118,000 00
Total amount of the Company's stock owned by the directors at par value	211,800 00
Losses incurred during the year: fire, \$309,872.63; marine, \$49,536.96; total	359,409 59

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 751,012 16
Premiums received	13,603 08
Losses paid	3,930 59
Losses incurred	3,930 59

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)	\$	40,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		931,162 50
Interest due and accrued on all said mortgage loans		17,683 00
Value of lands mortgaged, exclusive of buildings	\$	1,794,500 00
Value of buildings mortgaged (insured for \$523,400.00 as collateral)		550,500 00
Total value of said mortgaged premises	\$	2,344,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Milwaukee City bonds 4s	\$ 97,000 00	\$ 97,000 00
Milwaukee City Bath bonds 4s	22,000 00	22,000 00
Milwaukee City Park 4s	95,000 00	96,750 00
Oshkosh City 7s	30,000 00	33,300 00
La Cross City Bridge 5s	35,000 00	37,100 00
Brown County Bridge 5s	38,000 00	41,500 00
St. Paul Water 5s	100,000 00	110,000 00
St. Paul Board of Education 4½s	125,000 00	132,500 00
Ramsey County Bridge 4½s	75,000 20	79,500 00
Ramsey County Loan 4½s	25,000 00	26,500 00
<i>Stocks.</i>		
Milwaukee Underwriters' Building Ass'n	842 00	842 00
Central Map Survey and Pub. Co. (Chicago)	1,000 00	1,000 00
Totals	\$ 643,842 00	\$ 677,992 00
Total market value of stocks and bonds		\$ 677,992 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Grafton Worsted Mills stock	\$ 15,000 00	\$ 15,000 00	\$ 10,000 00
C. Prusser Jewelry Company	10,000 00	10,000 00	6,250 00
Mortgage and note Milwaukee City property	2,000 00	4,000 00	2,000 00
Metropolitan National Bank	10,000 00	30,000 00	16,000 00
	\$ 37,000 00	\$ 59,000 00	\$ 34,250 00
Amount loaned on collaterals			\$ 34,250 00
Cash in the Company's principal office			19,142 43
Cash deposited in banks			76,741 38
Interest due and accrued on bonds			5,700 00
Interest due and accrued on collateral loans			605 00
Gross premiums in course of collection, not more than three months due			62,603 60
Bills receivable, not matured, taken for fire, marine and inland risks			700 00
All other property belonging to the Company			100 00
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 1,866,679 91

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,468 49	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	33,835 00	
Losses resisted, including interest, costs and other expenses thereon	3,097 00	
Net amount of unpaid losses		\$ 53,400 49
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$469,278.95; unearned premiums (50 per cent.)	\$ 734,639 48	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$562,002.61; unearned premiums (<i>pro rata</i>)	286,768 95	
Total unearned premiums		\$ 521,408 43
All other demands against the Company, absolute and contingent		12,520 72
Total amount of all Liabilities, except capital stock and net surplus		\$ 587,329 64
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and other Liabilities		1,079,350 27
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,866,679 91

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	From fire risks. \$ 56,219 34	
Gross premiums on risks written and renewed during the year	697,363 97	
Total	\$ 753,583 31	
Deduct premiums and bills in course of collection at this date	62,603 60	
Entire premiums collected during the year	\$ 690,979 71	
Deduct re-insurance, rebate, abatement and return premiums	71,923 23	
Net cash actually received for premiums		\$ 619,056 48
Received for interest on mortgages		46,118 43
Received for interest and dividends on stocks, bonds and collateral loans,		34,085 39
Income received from all other sources		1,875 28
Aggregate amount of Income actually received during the year in cash		\$ 701,135 58

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$23,311.47, losses occurring in previous years)	On fire risks. \$ 293,665 57	
Deduct all amounts received for salvages and re-insurance in other companies	17,010 77	
Net amount paid during the year for losses		\$ 276,654 80
Cash dividends actually paid stockholders		60,010 00
Paid for commissions or brokerage		142,675 01
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes		45,102 44
Paid for State and local taxes in this and other States		20,387 28
All other payments and Expenditures		34,989 93
Aggregate amount of actual Expenditures during the year in cash		\$ 579,819 46

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 69,468,386	Premiums thereon. \$ 952,574 56
Written or renewed during the year	52,587,314	697,363 97
Totals	\$ 122,055,700	\$ 1,649,938 53
Deduct those expired and marked off as terminated	45,515,159	618,656 07
Net amount in force December 31, 1891	\$ 76,540,541	\$ 1,031,281 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 33,413,984 00	\$ 469,278 95	1-2	\$ 234,639 48
1889			139,097 00	1-6	23,182 83
1890	Three years	35,168,652 00	143,385 91	1-2	71,692 96
1891			148,228 52	5-6	123,523 75
1887	Five years	7,957,905 00	23,077 41	1-10	2,307 74
1888			25,189 47	3-10	7,556 84
1889			26,627 47	1-2	13,313 73
1890			27,830 25	7-10	19,481 17
1891			28,566 58	9-10	25,709 93
Totals		\$76,540,541 00	\$ 1,031,281 56		\$ 521,408 43

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 7,816,256 65
Losses paid from organization to date	3,727,679 90
Total amount of cash dividends declared since the Company commenced business	320,000 00
Total amount of the Company's stock owned by the directors at par value	87,830 00
Amount loaned to stockholders, not officers	175,000 00
Losses incurred during the year: fire	306,743 82

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 740,958 00
Premiums received	10,542 36
Losses paid	6,832 21
Losses incurred	7,026 29

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)	\$ 61,654 97
Loans on mortgage (first liens), upon which not more than one year's interest is due	664,300 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$3,000 is in process of foreclosure)	3,000 00
Interest due and accrued on all said mortgage loans	13,285 38
Value of lands mortgaged, exclusive of buildings	\$1,052,700 00
Value of buildings mortgaged (insured for \$551,385.00 as collateral)	879,950 00
Total value of said mortgaged premises	\$1,932,650 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Atchison, Topeka and Santa Fe, 4 per cent.	\$ 10,000 00	\$ 8,500 00
Atchison, Topeka and Santa Fe, income	4,000 00	2,600 00
Buffalo Railway Co.	25,000 00	24,250 00
Cleve., Columbus, Cin. & Indianapolis R. R.	35,000 00	44,800 00
Cincinnati, Dayton and Ironton R. R.	10,000 00	9,500 00
Cincinnati, Hamilton and Dayton R. R.	15,000 00	18,300 00
Chicago and Western Indiana R. R.	28,000 00	30,240 00
Chicago and Northwestern R. R.	20,000 00	23,200 00
Chi., Mil. & St. Paul R. R., South Minn. Division	10,000 00	11,400 00
Chi., Mil. & St. Paul R. R., Dubuque Division . . .	10,000 00	11,400 00
C., M. & St. Paul R. R. Hastings & Dak. Division (5 per cent.)	10,000 00	10,200 00
C., M. & St. Paul R. R., Hastings & Dak. Division (7 per cent.)	20,000 00	24,800 00
C., M. & St. Paul R. R., Mineral Point Division . .	10,000 00	10,300 00
C., B. & Q. R. R., sinking fund.	10,000 00	10,300 00
C., B. & Q. R. R., "convertible"	1,100 00	1,232 00
Columbus and Toledo R. R., 1st mortgage	20,000 00	23,400 00
Columbus and Toledo R. R., 2d mortgage	15,000 00	16,350 00
Columbus and Hocking Valley R. R.	10,000 00	11,000 00
Danbury and Norwalk R. R.	10,000 00	10,600 00
East Tennessee, Virginia and Georgia R. R. . . .	30,000 00	29,100 00
Evansville and Terre Haute R. R.	10,000 00	9,500 00
Erie Railway,	20,000 00	27,000 00
Harlem River and Port Chester R. R.	25,000 00	32,000 00
Hartford and Connecticut Western R. R.	10,000 00	10,000 00
Hannibal and St. Joseph R. R.	50,000 00	58,000 00
Holly, Wayne and Monroe R. R.	10,000 00	12,200 00
Indiana and Lake Michigan R. R.	10,000 00	10,000 00
Knoxville and Ohio R. R.	20,000 00	21,200 00
Louisville, New Albany and Chicago R. R.	10,000 00	11,300 00
Louisville, N. A. & C. R. R., C. & I. Div.	10,000 00	10,600 00
Louisville & Nash. R. R., N. O. & Mobile Div. . .	10,000 00	11,800 00
Memphis and Charleston R. R.	20,000 00	23,200 00
Naumkeag Street Railway.	20,000 00	19,000 00
Nodaway Valley R. R.	7,000 00	7,700 00
Northern Pacific R. R., Pend. d'Oreille Division . .	31,000 00	31,620 00
Norfolk & West. R. R., Clinch Valley Division . .	22,000 00	21,120 00
Oregon Railway and Navigation R. R.	20,000 00	22,200 00
Sandusky, Mansfield and Newark R. R.	25,000 00	30,750 00
St. Paul and Northern Pacific R. R.	25,000 00	29,500 00
St. Paul, Minneapolis and Manitoba R. R.	10,000 00	11,500 00
Seattle, Lake Shore and Eastern R. R.	20,000 00	19,200 00
Cleveland City	10,000 00	10,800 00
Covington City	13,000 00	13,130 00
Georgia State.	25,000 00	29,000 00
Hartford City (capitol)	15,000 00	16,500 00
Hartford City (water)	3,000 00	3,030 00
Helena City.	20,000 00	20,800 00
Lincoln City	12,000 00	12,000 00
Meriden Town	10,000 00	10,200 00
New Britain City	6,000 00	6,840 00
Richmond City	44,900 00	52,000 00
United States 4 per cent.	50,000 00	59,000 00
West Middle School District, Hartford.	26,000 00	26,000 00
<i>Shares of Stock.</i>		
200 Belt R. R., Indianapolis, common	10,000 00	10,000 00
100 Belt R. R., Indianapolis, preferred	5,000 00	2,500 00
200 Cleveland and Pittsburgh R. R.	10,000 00	15,100 00
110 Chicago, Burlington and Quincy R. R.	11,000 00	11,880 00
330 Chicago, Rock Island and Pacific R. R.	33,000 00	29,040 00
150 Illinois Central R. R.	15,000 00	16,200 00
17 Illinois Central R. R., 4 per cent., leased line.	1,700 00	1,530 00
600 New York, New Haven and Hartford R. R. . . .	60,000 00	135,600 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	53,500 00
100 Oswego and Syracuse R. R.	5,000 00	9,000 00
742 Pennsylvania R. R.	37,100 00	41,552 00
100 Peoria and Bureau Valley R. R.	10,000 00	16,500 00
200 Pittsburgh, Fort Wayne and Chicago R. R. . .	20,000 00	30,800 00
250 Aetna National Bank	25,000 00	30,000 00
70 Boston National Bank, Boston	7,000 00	7,700 00
112 Charter Oak National Bank.	11,200 00	11,984 00
50 Central National Bank, N. Y.	5,000 00	6,500 00

<i>Shares of Stock.</i>	Par value.	Market value.
40 City Bank	4,000 00	4,120 00
100 Farmers and Mechanics National Bank	19,000 00	11,000 00
50 First National Bank, Meriden	5,000 00	5,700 00
509 Hartford National Bank	59,900 00	77,368 00
50 Mercantile National Bank	5,000 00	4,000 00
100 Metropolitan National Bank, N. Y.	3,700 00	500 00
300 National Exchange	15,000 00	18,900 00
75 National Bank of the Republic, Boston	7,500 00	12,150 00
20 National Bank of Commerce, Kansas City	2,000 00	2,320 00
450 Phoenix National Bank	45,000 00	57,150 00
70 St. Paul National Bank	7,000 00	8,400 00
25 Second National Bank, New Haven	2,500 00	4,250 00
100 Thames National Bank, Norwich	10,000 00	14,200 00
400 Willimantic Linen Company	10,000 00	10,000 00
Totals	<u>\$1,426,600 00</u>	<u>\$1,710,106 00</u>
Total market value of stocks and bonds		\$ 1,710,106 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
6 shares Travelers Insurance stock, \$	600 00	\$ 1,650 00	\$ 450 00	
Amount loaned on collaterals				\$ 450 00
Cash in the Company's principal office				1,569 20
Cash deposited in bank				203,209 59
Interest due and accrued on bonds				2,650 83
Interest due and accrued on collateral loans				13 50
Gross premiums in course of collection, not more than three months due				<u>244,557 33</u>
Aggregate amount of all the Assets of the Company, stated at their actual value				<u>\$ 2,904,796 80</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 45,703 10
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	105,306 73
Losses resisted, including interest, costs and other expenses thereon	<u>11,300 35</u>
Net amount of unpaid losses	\$ 162,310 18
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,099,746.76; unearned premiums (50 per cent.)	\$ 549,873 38
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,044,959.78; unearned premiums (<i>pro rata</i>)	<u>555,311 30</u>
Total unearned premiums	\$ 1,105,184 68
All other demands against the Company, absolute and contingent	<u>58,627 57</u>
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,326,122 43
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	<u>578,674 37</u>
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 2,904,796 80</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. \$ 171,633 95
Gross premiums on risks written and renewed during the year	1,880,799 37
Total	<u>\$2,052,433 32</u>
Deduct premiums and bills in course of collection at this date	244,557 33
Entire premiums collected during the year	\$1,807,875 99
Deduct re-insurance, rebate, abatement and return premiums	<u>270,351 75</u>

Net cash actually received for premiums	\$ 1,537,524 24
Received for interest on mortgages	37,963 02
Received for interest and dividends on stocks, bonds and collateral loans. . .	85,435 90
Income received from all other sources	2,243 44

Aggregate amount of Income actually received during the year in cash. \$ 1,663,166 60

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$81,983.71, On fire risks. losses occurring in previous years)	\$ 818,381 04
Deduct all amounts received for salvages and re-insurance in other companies	75,335 72
Net amount paid during the year for losses	\$ 743,045 32
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	289,779 85
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	126,087 74
Paid for State and local taxes in this and other States	39,036 90
All other payments and Expenditures	103,190 26

Aggregate amount of actual Expenditures during the year in cash. \$ 1,401,140 07

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 139,977,095	\$ 1,810,924 49
Written or renewed during the year	169,302,579	1,880,799 37
Totals	\$ 309,279,674	\$ 3,691,723 86
Deduct those expired and marked off as terminated	119,807,860	1,356,691 06
In force at the end of the year	\$ 189,471,814	\$ 2,335,032 80
Deduct amount re-insured	15,326,546	190,326 26
Net amount in force December 31, 1891	\$ 174,145,268	\$ 2,144,706 54

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$85,586,641 00	\$ 1,099,746 76	1-2	\$ 549,873 38
1890	Two years.	426,223 00	4,228 74	1-4	1,057 18
1891		347,220 00	3,262 64	3-4	2,446 98
1889	Three years.	13,440,505 00	152,354 16	1-6	25,392 36
1890		17,147,480 00	197,857 98	1-2	98,928 99
1891		18,952,220 00	210,027 22	5-6	175,022 68
1888	Four years.	343,031 00	3,408 84	1-8	426 10
1889		300,602 00	3,126 62	3-8	1,172 48
1890		427,107 00	3,969 97	5-8	2,481 23
1891	Five years.	426,995 00	4,079 83	7-8	3,569 85
1887		7,188,379 00	90,253 09	1-10	9,025 30
1888		5,936,539 00	77,312 75	3-10	23,193 82
1889	Five years.	6,748,757 00	86,630 65	1-2	43,315 32
1890		7,378,604 00	91,617 72	7-10	64,132 40
1891		9,494,075 00	116,829 57	9-10	105,146 61
Totals		\$174,145,268 00	\$ 2,144,706 54		\$ 1,105,184 68

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$11,089,577 63
Losses paid from organization to date	5,606,599 98
Total amount of cash dividends declared since the Company commenced business	1,677,000 00

NATIONAL ASSURANCE COMPANY OF IRELAND. 247

Dividends declared payable in stock from organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	84,700 00
Loaned to stockholders not officers	450 00
Losses incurred during the year : fire and tornado.	815,377 79

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,338,750 00
Premiums received	31,578 85
Losses paid	11,519 28
Losses incurred	14,306 07

UNITED STATES BRANCH

OF THE

National Assurance Company of Ireland,

OF

DUBLIN IRELAND.

Incorporated January 9, 1822.

GILBERT PALACHE, U. S. Manager San Francisco, Cal.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
City of Boston registered bonds	\$ 120,000 00	} \$ 220,000 00
Boston and Maine registered bonds	20,000 00	
Fitchburg R. R. preferred stock	15,000 00	
City of Lynn registered bonds	15,000 00	
Old Colony R. R. coupon bonds	20,000 00	
City of Reading, P. coupon bonds.	10,000 00	
Gold coin in the hands of the Trustees for benefit policy holders.	21,002 15	21,002 15
Totals	\$ 221,002 15	\$ 241,002 15
Total market value of stocks and bonds		\$ 241,002 15
Cash deposited in bank.		5,500 00
Gross premiums in course of collection, not more than three months due.		25,279 15
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 271,781 30

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 1,462 84	
Losses resisted, including interest, costs and other expenses thereon	1,907 92	
Net amount of unpaid losses.		\$ 3,370 76
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$73,395.33; unearned premiums (50 per cent.)	\$ 36,697 66	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$34,233.90; unearned premiums (<i>pro rata</i>).	19,614 99	
Total unearned premiums		\$ 56,312 65
All other demands against the Company, absolute and contingent		3,791 80
Total amount of all Liabilities, except net surplus		\$ 63,475 21
Surplus beyond all Liabilities in United States		208,306 09
Aggregate amount of all Liabilities, including net surplus.		\$ 271,781 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	\$ 22,004 85	From fire risks.
Gross premiums on risks written and renewed during the year	128,554 78	
Total	\$ 150,559 63	
Deduct premiums and bills in course of collection at this date	25,279 15	
Entire premiums collected during the year	\$ 125,280 48	
Deduct re-insurance, rebate, abatement and return premiums	43,905 62	
Net cash actually received for premiums.		\$ 81,374 86
Aggregate amount of Income actually received during the year in cash.		\$ 81,374 86

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 41,448 68
Paid for commissions or brokerage.	30,600 87
All other payments and Expenditures.	1,798 84
Aggregate amount of actual Expenditures during the year in cash	\$ 73,848 39

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 4,820,551 00	Fire risks.	Premiums thereon.
Written or renewed during the year	6,887,939 00		95,446 90
Totals	\$ 11,708,490 00		128,554 78
Deduct those expired and marked off as terminated	5,044,786 00		124,001 68
In force at the end of the year	\$ 6,663,704 00		92,517 18
Deduct amount re-insured	1,172,417 00		\$ 131,484 50
Net amount in force December 31, 1891	\$ 5,491,287 00		32,855 27
			\$ 107,629 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 3,535,064 00	\$ 73,395 33	1-2	\$ 36,697 66
1889	Three years.	477,780 00	8,361 15	1-6	1,393 52
1890		572,420 00	10,017 35	1-2	5,008 67
1891		906,023 00	15,855 40	5-6	13,212 80
Totals.		\$ 5,491,287 00	\$ 107,629 23		\$ 56,212 65

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 548,570 27
Premiums received	12,384 89
Losses paid	7,195 30
Losses incurred	7,195 30

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	335,940 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which — is in process of enclosure)	6,650 00
Interest due and accrued on all said mortgage loans	5,197 00
Value of lands mortgaged, exclusive of buildings	\$ 331,650 00
Value of buildings mortgaged (insured for \$446,800.00 as collateral)	535,450 00
Total value of said mortgaged premises	\$ 867,100 00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	Par value.	Market value.
U. S. reg. 4 per cent. bonds	\$ 75,000 00	\$ 88,312 50
Morris and Essex R. R. Co.	20,000 00	28,600 00
National Newark Banking Co.	7,700 00	12,320 00
Newark City National bank	13,250 00	19,875 00
National State bank	15,900 00	23,850 00
<i>Bonds.</i>		
Orange and Newark H. C. Co., con	25,000 00	27,500 00
Essex Passenger R. R. Co.	5,000 00	5,400 00
West Shore R. R. Co., reg	15,000 00	15,525 00
West Shore R. R. Co., coupon	20,000 00	20,300 00
East Orange Improvement	2,458 78	2,458 78
Totals	\$ 199,308 78	\$ 244,141 28
Total market value of stocks and bonds		\$ 244,141 28

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Newark Lime and Cement Co.	\$ 500 00	\$ 4,000 00	\$ 3,000 00
Amount loaned on Collaterals			\$ 3,000 00
Cash in the Company's principal office			4,038 34
Cash deposited in bank			28,567 34
Interest due and accrued on bonds			1,885 00

Interest due and accrued on Collateral loans	18 75
Gross premiums in course of collection, not more than three months due	21,712 05
Bills receivable, not matured, taken for fire, marine and inland risks	332,42
All other property belonging to the Company	944 12

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 702,426 30

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,317 49
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	31,115 00
Losses resisted, including interest, costs and other expenses thereon	4,000 00

Total gross amount of claims for losses \$ 42,432 49
Deduct re-insurance thereon 1,000 03

Net amount of unpaid losses \$ 41,432 49

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$154,366 41; unearned premiums (50 per cent.)	\$ 77,183 21
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$141,317.76; unearned premiums (<i>pro rata</i>)	74,319 16

Total unearned premiums \$ 151,502 37

Cash dividends to stockholders remaining unpaid 6,263 83

All other demands against the Company, absolute and contingent 5,181 95

Total amount of all Liabilities, except Capital stock and net surplus \$ 204,380 66

Joint-stock capital actually paid up in cash 250,000 00

Surplus beyond capital and all other Liabilities 248,045 64

Aggregate amount of all Liabilities, including Capital stock and net surplus \$ 702,426 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. \$ 20,271 80
Deduct amount of same not collected	203 36

Net collected \$ 20,068 44

Gross premiums on risks written and renewed during the year 245,514 26

Total \$ 265,582 70

Deduct premiums and bills in course of collection at this date 22,648 02

Entire premiums collected during the year \$ 242,934 68

Deduct re-insurance, rebate, abatement, and return premiums 39,154 90

Net cash actually received for premiums \$ 203,779 78

Received for interest on mortgages 18,332 60

Received for interest and dividends on stocks, bonds and collateral loans 11,423 42

Income received from all other sources 1,351 00

Aggregate amount of Income actually received during the year in cash \$ 234,886 80

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$6,723.93, fire risks losses occurring in previous years)	On fire risks \$ 150,455 82
Deduct all amounts received for salvages, and re-insurance in other Companies	11,747 99

Net amount paid during the year for losses \$ 138,707 83

Cash dividends actually paid stockholders 25,145 00

Paid for commissions or brokerage 43,450 85

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes 18,743 35

Paid for State and local taxes in this and other States 8,740 00

All other payments and Expenditures 13,578 85

Aggregate amount of actual Expenditures during the year in cash \$ 248,365 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 32,226,086	\$ 299,819 28
Written or renewed during the year	27,835,598	245,514 26
Totals	\$ 60,061,684	\$ 545,333 54
Deduct those expired and marked off as terminated		233,742 54
In force at the end of the year	\$ 33,842,042	\$ 311,591 00
Deduct amount re-insured	1,889,827	15,906 83
Net amount in force December 31, 1891	\$ 31,952,215	\$ 295,684 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$15,515,040 00	\$ 154,366 41	1-2	\$ 77,183 21
1890		12,750 00	93 42	1-4	23 36
1891	Two years	2,800 00	17 35	3-4	13 02
1889		4,298,708 00	32,462 29	1-6	5,410 39
1890	Three years	4,920,351 00	39,120 50	1-2	19,560 25
1891		4,512,987 00	38,786 25	5-6	32,321 88
1888	Four years	9,750 00	73 10	1-8	9 14
1889		26,500 00	258 75	3-8	97 04
1890		6,850 00	59 51	5-8	37 20
1891		4,500 00	42 25	7-8	36 97
1887	Five years	384,115 00	3,884 36	1-10	388 44
1888		414,065 00	4,825 38	3-10	1,447 62
1889		606,946 00	7,005 78	1-2	3,502 89
1890		731,207 00	8,744 91	7-10	6,121 44
1891		505,646 00	5,943 91	9-10	5,349 52
Totals		\$ 31,952,215 00	\$ 295,684 17		\$ 151,502 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,123,207 43
Losses paid from organization to date	1,877,965 14
Total amount of cash dividends declared since the Company commenced business	653,280 40
Total amount of the Company's stock owned by the directors at par value	36,395 00
Losses incurred during the year: fire	170,224 22

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 164,645 00
Premiums received	2,586 17
Losses paid	691 98
Losses incurred	2,691 98

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 \$ 700,000 00

II. ASSETS.

Market value of real estate owned by the Company (unencumbered), . . . \$ 9,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 550,096 86

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. Government, 4s	\$ 125,000 00	\$ 145,000 00
City of Manchester, N. H., 6s	700 00	700 00
City of Chicago, Ill., 7s	10,000 00	11,000 00
City of Marietta, Ohio, 8s	10,000 00	11,000 00
City of Concord, N. H., 6s	1,000 00	1,200 00
City of Topeka, Kansas, 6s	10,000 00	10,500 00
City of Omaha, Neb., 6s	10,000 00	10,500 00
City of Moorhead, Minn., 7s	6,000 00	6,000 00
City of Lincoln, Neb., 6s	31,000 00	32,550 00
Maine Central R. R., 6s	10,000 00	12,000 00
Burlington and Missouri River R. R. in Iowa, 7s	10,000 00	11,000 00
Chicago, Burlington and Quincy R. R., 7s	15,000 00	18,000 00
Chicago, Burlington and Quincy R. R., Denver Extension, 4s	10,000 00	9,200 00
Chicago, Burlington and Quincy R. R., con. 5s	4,400 00	4,928 00
New York and New England R. R., 7s	10,000 00	12,000 00
New York and New England R. R., 6s	10,000 00	11,200 00
Union Pacific R. R., 8s	25,000 00	26,000 00
Union Pacific R. R. trust, 5s	10,000 00	8,500 00
Oregon Short Line R. R., 6s	10,000 00	10,300 00
Boston, Concord and Montreal R. R., 6s	62,000 00	65,000 00
Hillsborough Co., N. H., 6s	5,000 00	5,200 00
Chicago and West Michigan R. R., 5s	25,000 00	23,750 00
Topeka, Kansas, Water Supply Co., 6s	20,000 00	21,000 00
Minneapolis Gas Light Co., 6s	20,000 00	21,000 00
Chicago, Burlington and Northern R. R., 5s	5,000 00	5,000 00
New Hampshire Trust Co., deb. 6s	30,000 00	30,000 00
Central Loan and Land Co, deb., 6s	20,000 00	20,000 00
Johnson Loan and Trust Co., deb. 6s	10,000 00	10,000 00
Nashua Card and Glazed Paper Co., 6s	10,000 00	10,200 00
National Loan and Trust Co., 6s	10,000 00	10,000 00
Grand Forks Gas and Electric Co., 6s	10,000 00	10,000 00
Sioux City, Iowa, sewerage, 6s	2,161 96	2,161 96
Swift & Co., Chicago, 6s	25,000 00	25,000 00
City of Seattle, Wash., 5s	10,000 00	10,000 00
City of Tacoma, Wash., 6s	25,000 00	27,500 00
City of East Portland, Oregon, 6s	25,000 00	27,500 00
City of Cleveland, Ohio, 5s	50,000 00	52,000 00
Old Colony Steamboat Co., 4½s	10,000 00	10,400 00
Montana Central R. R., 5s	25,000 00	24,250 00
<i>Stocks.</i>		
Suncook Valley R. R.	4,000 00	5,000 00
Merchants' National Bank, Manchester, N. H.	10,000 00	12,500 00
New York Central and Hudson River R. R.	10,000 00	11,700 00
Norwich and Worcester R. R.	3,700 00	5,425 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY. 253

Stock.	Par value.	Market value.
Pemigewasset Valley R. R.	26,000 00	31,200 00
Chicago, Burlington and Quincy R. R.	44,000 00	47,520 00
Illinois Central R R	30,000 00	32,000 00
Chicago, Rock Island and Pacific R. R	10,000 00	8,800 00
Amoskeag Mfg. Co., Manchester, N. H	10,000 00	20,000 00
Pemigewasset Nat'l Bank, Plymouth, N. H	6,000 00	7,200 00
Lake Shore and Michigan Southern R. R	20,000 00	25,000 00
First National Bank, Peterborough, N. H	5,000 00	7,000 00
Merchants' National Bank, Kansas City, Mo	5,000 00	5,000 00
Manchester Mills, Manchester, N. H	20,000 00	25,000 00
Quincy Bridge	7,000 00	12,250 00
Chicago and Northwestern R. R	20,000 00	23,000 00
Boston and Albany R. R. and Rts	2,100 00	9,250 00
Boston and Maine R. R	5,000 00	8,250 00
Stark Mills	10,000 00	12,000 00
Lancaster Trust Co	2,500 00	2,500 00
Totals	\$ 966,961 96	\$ 1,072,134 96

Total market value of stocks and bonds \$ 1,072,134 96

Loans on Collaterals.

Shares of Stock.	Par value.	Market value.	Loaned thereon.
8 shares Manchester and Lawrence Railroad	\$ 800 00	\$ 1,760 00	\$ 2,700 00
2 shares Moline Plow Co.	2,000 00	1,800 00	
24 shares N. Y. Cent. and Hud. Riv. Railroad	2,400 00	2,808 00	2,050 00
3 shares C. B. & Q. R. R	300 00	324 00	
86 shares C. B. & Q. R. R	8,600 00	9,288 00	10,000 00
36 shares Pullman Palace Car Co.	3,600 00	6,300 00	
\$10,050 mtge. notes guaranteed by Muscatine Mortgage Co	10,050 00	10,050 00	8,000 00
100 shares Westchester Fire Ins. Co.	1,000 00	1,300 00	1,000 00
Totals	\$ 28,750 00	\$ 33,622 00	\$ 23,750 00

Amount loaned on Collaterals	\$ 23,750 00
Cash in the Company's principal office	26,368 19
Cash deposited in bank	76,755 68
Interest due and accrued on bonds	13,323 00
Interest due and accrued on collateral loans	2,800 00
Gross premiums in course of collection, not more than three months due	65,732 51
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,839,961 20

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 47,374 20
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	46,343 00
Net amount of unpaid losses	\$ 93,717 20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$511,093.03; unearned premiums (50 per cent)	\$ 255,546 51
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$697,122.48; unearned premiums, (pro rata)	376,669 15
Total unearned premiums	\$ 632,215 66
All other demands against the Company, absolute and contingent	13,146 50
Total amount of all Liabilities, except capital stock and net surplus	\$ 739,079 36
Joint-stock capital actually paid up in cash	700,000 00
Surplus beyond capital and all other Liabilities	400,881 84
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,839,961 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 fire risks. \$ 67,351 91
Gross premiums on risks written and renewed during the year	951,991 31
Total	\$1,019,343 22
Deduct premiums and bills in course of collection at this date	65,732 61
Entire premiums collected during the year	\$ 953,610 71
Deduct re-insurance, rebate, abatement and return premiums	184,095 06
Net cash actually received for premiums	\$ 769,515 65
Received for interest on mortgages	33,999 91
Received for interest and dividends on stocks, bonds and collateral loans.	52,926 30
Received for increased capital	\$ 100,000 00
Aggregate amount of Income actually received during the year in cash	<u>\$ 856,351 86</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 429,214 21
Cash dividends actually paid stockholders	48,000 00
Paid for commissions or brokerage	172,380 64
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	41,580 08
Paid for State and local taxes in this and other States	22,506 08
All other payments and Expenditures	42,745 71
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 756,426 72</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 92,951,401	\$ 1,172,515 95
Written or renewed during the year	83,782,389	951,991 31
Totals	\$176,733,790	\$ 2,124,507 26
Deduct those expired and marked off as terminated	79,248,109	863,206 63
In force at the end of the year	\$ 97,485,681	\$ 1,261,300 63
Deduct amount re-insured	4,541,112	53,085 12
Net amount in force December 31, 1891	<u>\$ 92,944,569</u>	<u>\$ 1,208,215 51</u>

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 31,442,508 00	\$ 511,093 03	1-2	\$ 255,546 51
1890	Two years	593,563 00	4,973 26	1-4	1,243 31
1891		778,550 00	7,585 57	3-4	5,689 17
1889	Three years	9,795,306 00	108,679 68	1-6	18,113 28
1890		12,542,820 00	144,129 22	1-2	72,004 61
1891		10,633,084 00	132,492 65	5-6	110,410 54
1888	Four years	896,988 00	8,639 39	1-8	3,812 22
1889		1,006,089 00	10,165 93	3-8	1,079 92
1890		938,225 00	9,396 74	5-8	5,872 99
1891		992,482 00	9,886 01	7-8	8,650 26
1887	Five years	3,005,016 00	32,772 18	1-10	3,377 21
1888		3,691,379 00	41,276 38	3-10	12,382 91
1889		5,001,349 00	57,152 58	1-2	28,576 29
1890		5,328,501 00	58,395 66	7-10	40,876 96
1891		6,388,709 00	70,577 23	9-10	63,519 51
Totals		<u>\$ 92,944,569 00</u>	<u>\$ 1,208,215 51</u>		<u>\$ 632,215 66</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 8,451,795 95
Losses paid from organization to date	4,313,310 62
Total amount of cash dividends declared since the Company commenced business	588,000 00
Total amount of the Company's stock owned by the directors at par value	223,500 00
Losses incurred during the year: fire	449,556 13

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 873,018 00
Premiums received	12,808 46
Losses paid	8,755 50
Losses incurred	5,085 23

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	16,200 00
Interest due and accrued on all said mortgage loans	101 24
Value of lands mortgaged, exclusive of buildings	\$ 16,000 00
Value of buildings mortgaged (insured for \$21,500 as collateral)	30,500 00
Total value of said mortgaged premises	\$ 46,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Broadway and Seventh Ave. R. R., second mtg., 5 per cent.	\$ 21,000 00	\$ 21,840 00
Central Pacific R. R. (C. & O. Div.) first mtg., 6 per cent.	25,000 00	25,000 00
Rome, Watertown and Ogdensburg R. R., first mtg., 5 per cent.	2,000 00	2,240 00
City of Minneapolis, Minn., 6 per cent.	1,000 00	1,000 00
N. Y. City (new park stock) con'd 2½ per cent.	200,000 00	200,000 00
<i>Stock.</i>		
Rome, Watertown and Ogdensburg R. R.	24,000 00	26,880 00
N. Y., Lackawanna & Western R. R.	30,000 00	32,550 00
Chicago and Rock Island R. R.	22,000 00	19,580 00
Omaha, preferred.	20,000 00	22,000 00
N. Y. Central & Hudson River R. R.	60,000 00	70,200 00
Long Island R. R.	20,000 00	19,400 00
Chicago and Northwestern R. R.	10,000 00	11,600 00
Totals	\$ 435,000 00	\$ 452,290 00
Total market value of stocks and bonds		\$ 452,290 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Ches. & Ohio, A, bond	\$ 1,000 00	\$ 1,140 00	\$ 700 00
Union Pacific sg. fund, bond	1,000 00	1,070 00	1,000 00
Oriental Bank stock	1,250 00	2,812 50	2,000 00
Totals	\$ 3,250 00	\$ 5,022 50	\$ 3,700 00
Amount loaned on Collaterals			\$ 3,700 00
Cash in Company's principal office			832 75
Cash deposited in bank			8,211 68
Interest due and accrued on bonds			4,988 34
Interest due and accrued on Collateral loans			111 00
Gross premiums in course of collection, not more than three months due			97,334 07
All other property belonging to the Company			586 13
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 584,355 21

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 37,432 05	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	35,929 43	
Losses resisted, including interest, costs and other expenses thereon	5,148 13	
Total gross amount of claims for losses	\$ 78,509 61	
Deduct re-insurance thereon	14,636 56	
Net amount of unpaid losses		\$ 63,873 05
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$237,786.56; unearned premiums, (50 per cent.)	\$ 118,893 28	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$16,860.55; unearned premiums (<i>pro rata</i>)	7,941 87	
Total unearned premiums		\$ 126,835 15
Cash dividends to stockholders remaining unpaid		2,102 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		35,386 83
Total amount of all Liabilities, except capital stock and net surplus		\$ 230,197 03
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		54,158 18
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 584,355 21

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	\$ 81,376 81	From fire risks.
Gross premiums on risks written and renewed during the year	559,937 98	
Total	\$ 641,314 79	
Deduct premiums and bills in course of collection at this date	97,334 07	
Entire premiums collected during the year	\$ 543,980 72	
Deduct re-insurance, rebate, abatement and return premiums	314,720 30	
Net cash actually received for premiums		\$ 229,260 42
Received for interest on mortgages		961 34
Income received from all other sources		22,052 00
Aggregate amount of Income actually received during the year in cash		\$ 252,273 76

NEW YORK BOWERY FIRE INSURANCE COMPANY. 257

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$46,386.33; losses occurring in previous years)	On fire risks.	\$ 307,739 42
Deduct all amounts received for salvages and re-insurance in other Companies		41,649 57
Net amount paid during the year for losses		\$ 266,089 85
Cash dividends actually paid stockholders		24,097 75
Paid for commissions or brokerage		34,389 06
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		31,948 07
Paid for State and local taxes in this and other States		8,221 45
All other payments and Expenditures		29,871 59
Aggregate amount of actual Expenditures during the year in cash		\$ 392,617 77

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 69,154,176	\$ 570,128 02
Written or renewed during the year	54,580,438	559,937 98
Totals	\$123,734,614	\$ 1,130,066 00
Deduct those expired and marked off as terminated	60,096,401	556,779 30
In force at the end of the year	\$ 63,638,213	\$ 573,286 70
Deduct amount re-insured	43,375,166	318,639 59
Net amount in force December 31, 1891	\$ 20,263,047	\$ 254,647 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 18,591,740 00	\$ 237,786 56	1-2	\$ 118,893 28
1890	Two years	13,250 00	88 38	1-4	22 10
1891		1,000 00	15 84	3-4	11 88
1889	Three years.	471,658 00	4,293 23	1-6	715 53
1890		574,871 00	5,774 64	1-2	2,887 32
1891		317,182 00	2,697 18	5-6	2,247 65
1889	Four years!	1,000 00	7 50	3-8	2 81
1890		7,917 00	60 39	5-8	37 75
1887	Five years	87,904 00	1,123 36	1-10	112 34
1888		47,812 00	579 72	3-10	173 92
1889		6,500 00	70 00	1-2	35 00
1890		87,650 00	1,198 63	7-10	839 05
1891		54,563 00	951 68	9-10	856 52
Totals		\$20,263,047 00	\$ 254,647 11		\$ 126,835 15

Answers to General Interrogatories

Total amount of premiums received from the organization of the Company to date	\$ 9,195,297 15
Losses paid from organization to date	4,582,233 07
Total amount of cash dividends declared since the Company commenced business	2,909,500 00
Total amount of the Company's stock owned by the directors at par value	66,625 00
Amount loaned to officers and directors	1,000 00
Losses incurred during the year: fire	284,733 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 254,266 00
Premiums received	2,401 88
Losses paid	3,992 03
Losses incurred	1,605 95

New Zealand Insurance Company,

OF

AUCKLAND NEW ZEALAND.

Incorporated May 1, 1859.

JOHN LOGAN CAMPBELL, Chairman. WARWICK WESTON, 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) . . . \$ 1,610,264 00
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 302,751 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Auckland Fibre Manufacturing Co	\$ 1,625 00	\$ 1,625 00
Auckland Building Society	8,775 00	8,775 00
Auckland Gas Co	19,975 00	19,975 00
Bay of Island Coal Co	645 00	645 00
Bank of New Zealand	4,550 00	4,550 00
Industrial Building Society	6,825 00	6,825 00
Colonial Sugar Refining Co	27,720 00	27,720 00
N. Z. and R. P. Land Mortgage Co	29,345 00	29,345 00
N. Z. Loan and Mercantile Agency Co	70,512 00	70,512 00
Union Oil and Soap Co	3,500 00	3,500 00
Union Insurance Society of Canton	1,031 00	1,031 00
Brisbane Building Society	530 00	530 00
City and 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	3,475 00	3,475 00
Citizens Real Estate B'ld'g Society, San Francisco	300 00	300 00
Wellington Building Society	2,500 00	2,500 00
Marine Salvage Association, Melbourne	600 00	600 00
Marine Salvage Association, Wellington	182 00	182 00
United States bonds	60,000 00	60,000 00
Cape of Good Hope, gov. securities	50,238 00	50,238 00
Onchungga Borough debentures	24,000 00	24,000 00
Guardian Building Society, Sidney	10,000 00	10,000 00
Totals	\$ 331,571 00	\$ 331,571 00

Total market value of stocks and bonds	\$ 331,571 00
Amount loaned on Collaterals	61,400 00
Cash in the Company's principal office	5,365 00
Cash deposited in bank	86,427 00
Cash due by branches and agencies	161,361 00
Interest due and accrued on collateral loans	9,133 00
Bills receivable, not matured, taken for fire, marine and inland risks	32,390 00
All other property belonging to the Company	3,467 00
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 2,604,129 00

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 154,835 50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$909,627.00; unearned premiums (50 per cent.)	\$ 454,813 00
Gross premiums received and receivable upon all unexpired inland navigation risks; unearned premiums (50 per cent.)	88,792 00
Gross premiums received and receivable on all unexpired marine risks	52,975 00
Total unearned premiums	\$ 596,580 00
Interest remaining unpaid	2,649 00
All other demands against the Company, absolute and contingent	115,811 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 869,875 00
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	734,254 00
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 2,604,129 00

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.
Gross premiums on risks written and renewed during the year	\$ 1,126,432 00	\$ 752,123 00
Deduct re-insurance, rebate, abatement and return premiums	246,956 00	204,938 00
	\$ 879,476 00	\$ 547,185 00
Net cash actually received for premiums.	\$ 1,426,661 00	
Received for interest and dividends on stocks, bonds and collateral loans.	33,661 00	
Income received from all other sources.	53,621 00	
Aggregate amount of Income actually received during the year in cash.	\$ 1,513,943 00	

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including appropriation for unpaid losses.)	\$ 557,641 00	\$ 598,606 00
Deduct all amounts received for salvages and re-insurance in other companies	104,455 00	137,132 00
	\$ 453,186 00	\$ 461,474 00
Net amount paid during the year for losses	\$ 914,660 00	
Cash dividends actually paid stockholders	137,500 00	
Paid for commissions or brokerage	44 902 00	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	205,150 00	
Paid for State and local taxes in this and other States	11,588 00	
All other payments and Expenditures	141,504 00	
Aggregate amount of actual Expenditures during the year in cash	\$ 1,455,304 00	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 30th day of Nov. of the preceding year \$	158,310,100	\$ 1,008,435 00	\$ 20,724,160 00	\$ 148,821 00
Written or renewed during the year	174,241,250	1,126,432 00	102,119,750 00	752,123 00
Totals	\$ 332,551,350	\$ 2,134,867 00	\$ 122,843,910 00	\$ 900,944 00
Deduct those expired and marked off as terminated	168,842,845	1,076,656 00	98,900,670 00	745,748 00
In force at the end of the year	\$ 163,708,505	\$ 1,058,211 00	\$ 23,943,240 00	\$ 155,196 00
Deduct amount re-insured	22,986,465	148,584 00	2,219,075 00	13,429 00
Net amount in force Dec. 31, 1891	\$ 140,722,040	\$ 909,627 00	\$ 21,724,165 00	\$ 141,767 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 133,303,154 56	\$ 766,788 43	1-2	\$ 358,746 12
1891	Two years	3,000 00	81 45	3-4	61 08
1889	} Three years	419,570 00	9,240 95	1-6	1,540 16
1890		3,155,547 19	49,639 70	1-2	24,819 85
1891		3,245,351 25	65,196 51	5-6	54,330 40
1891	} Four years.	550 00	12 38	7-8	10 85
1889		60,116 00	1,857 45	1-2	928 73
1890	} Five years.	124,258 00	3,766 56	7-10	2,636 59
1891		410,493 00	13,043 57	9-10	11,739 21
Totals		\$ 140,722,040 00	\$ 909,627 00		\$ 454,812 99

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$21,679,110 00
Losses paid from organization to date	13,526,577 00
Total amount of cash dividends declared since the Company commenced business	2,835,230 00
Total amount of the Company's stock owned by the directors at par value.	71,090 00
Amount loaned to officers and directors	2,175 00
Amount loaned to stockholders, not officers	14,072 00
Losses incurred during the year: fire	\$ 914,660 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	\$ 1,318,403 10
Premiums received	28,921 12
Losses paid	1,286 45
Losses incurred	1,686 45

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)	\$ 778,600 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due.	26,950 00
Interest due and accrued on all said mortgage loans	701 70
Value of lands mortgaged, exclusive of buildings.	\$ 23,750 00
Value of buildings mortgaged (insured for \$30,650 as collateral)	30,650 00
Total value of said mortgaged premises	\$ 54,400 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. 6 per cent. currency, regist., 1898 and 1899	\$ 30,000 00	\$ 35,050 00
U. S. 4 per cent., registered, 1907.	565,000 00	661,050 00
Jersey City, 7 per cent., 1913	8,000 00	10,440 00
Jersey City, 6 per cent., 1904 (tax).	28,000 00	31,080 00
Jersey City, 7 per cent., 1905 (improvement)	3,000 00	3,600 00
Jersey City, 7 per cent., 1902 (water loan).	5,000 00	5,975 00
Albany & Susq. Ry., 1st mtge. cons., 7 pr ct., 1906	30,000 00	39,000 00
Lake Erie and Western Ry., 5 per cent.	50,000 00	54,500 00
C., M. & St. Paul Ry., 6 per cent., 1910, 1st mortgage, So. Minn. Div.	50,000 00	58,500 00
Fremont, Elkhorn & Mo. Valley Ry., 6 pr ct., 1933	40,000 00	49,200 00
James River Ry, 6 per cent., 1936 (guaranteed by Northern Pacific Ry).	25,000 00	26,875 00
N. Y. Elevated Rv. Co., 1st mtge., 1906, 7 pr cent.	20,000 00	23,000 00
Kings County Elevated Ry. Co., 1st mortgage, 1925, 5 per cent.	20,000 00	20,000 00
Morris and Essex Ry. Co., 7 per cent., consolidated, 1st mortgage, 1915.	21,000 00	28,600 00
Chateaugay Ore and Iron Co., 6 per cent.	25,000 00	26,250 00
Kansas City Water, 1907, 6 per cent.	10,000 00	10,000 00
St. Paul, Minn., Gas Light Co., 1915, 6 per cent.	15,000 00	16,200 00
Town of Lake, Ill., Gas Co., 6 per cent.	20,000 00	20,600 00
N. Y., Chicago & St. Louis Ry., 4 per cent.	56,000 00	53,690 00
Equitable Gas Light Co. of Chicago, 6 per cent.	25,000 00	25,000 00
<i>Shares of Stock.</i>		
1,000 Long Island Ry. Co., par, \$50	50,000 00	48,250 00
351 American Exchange Nat. Bank, par, \$100.	35,100 00	52,650 00
60 Western National Bank, par, \$100.	6,000 00	7,200 00
110 Delaware and Hudson Canal Co., par, \$100.	11,000 00	13,530 00
Totals	\$1,148,100 00	\$1,320,240 00
Total market value of stocks and bonds		\$ 1,320,240 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
4 City of Elizabeth, N. J., adjustment bonds, par, \$500; 4 per cent.	\$ 2,000 00	\$ 1,700 00	\$ 1,500 00
2 mortgage bds., Alabama Midland Ry. Co., 1st mtge., guaranteed	2,000 00	1,800 00	1,500 00
100 shares Delaware and Hudson Canal Co. stock	10,000 00	12,400 00	10,000 00
Totals	\$ 14,000 00	\$ 15,900 00	\$ 13,000 00

Amount loaned on collaterals	\$ 13,000 00
Cash in the Company's principal office	23,094 87
Cash deposited in bank	273,852 57
Interest due and accrued on stock	6,235 00
Interest due and accrued on Collateral loans	96 39
Gross premiums in the hands of agents on policies issued within three months	248,271 75
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months	20,112 37
All other property belonging to the Company	12,029 98
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 2,723,184 63

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 308,054 79
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	32,944 35
Net amount of unpaid losses	\$ 340,999 14
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,375,446.98; unearned premiums (50 per cent.)	\$ 687,723 49
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,516,211.39; unearned premiums (<i>pro rata</i>)	815,897 84
Gross premiums received and receivable upon all unexpired inland navigation risks, \$28,356.56; unearned premiums (50 per cent.)	14,178 28
Total unearned premiums	\$ 1,517,799 61
Cash dividends to stockholders remaining unpaid	366 00
All other demands against the Company, absolute and contingent	43,236 29
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,902,401 04
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	320,783 59
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,723,184 63

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	\$ 274,699 63	\$ 1,544 42
Gross premiums on risks written and renewed during the year	2,667,011 11	37,379 38
Totals	\$ 2,941,710 74	\$ 38,923 80
Deduct premiums and bills in course of collection at this date	264,309 25	4,074 87
Entire premiums collected during the year	\$ 2,677,401 49	\$ 34,848 93
Deduct re-insurance, rebate, abatement and return premiums	639,273 90	8,493 79
	\$ 2,038,127 59	\$ 26,355 14
Net cash actually received for premiums		\$ 2,064,482 73
Received for interest on bonds and mortgages		2,713 00

Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	57,491 41
Income received from all other sources	17,313 87
Aggregate amount of Income actually received during the year in cash	\$ 2,142,001 01

V. EXPENDITURES DURING THE YEAR.

	On	Marine and	
	fire risks.	inland risks.	
Gross amount actually paid for losses	\$1,455,818 22	\$ 19,958 04	
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurance in other companies	271,494 71	5,010 57	
	\$1,184,323 51	\$ 14,947 47	
Net amount paid during the year for losses			\$ 1,199,270 98
Cash dividends actually paid stockholders			49,940 00
Paid for commissions or brokerage			372,721 35
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			141,280 00
Paid for State and local taxes in this and other States			48,303 00
All other payments and Expenditures			205,143 22
Aggregate amount of actual Expenditures during the year in cash			\$ 2,016,658 55

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	\$353,493,821 00	\$3,054,598 66	\$ 750,884 00	\$ 23,611 97
Written or renewed during the year	287,781,673 00	2,667,011 11	1,449,753 00	37,379 38
Totals	\$641,275,494 00	\$5,721,609 77	\$2,200,637 00	\$ 60,991 35
Deduct those expired and marked off as terminated	266,115,734 00	2,467,600 83	698,650 00	24,932 35
In force at the end of the year	\$375,159,760 00	\$3,254,008 94	\$1,501,987 00	\$ 36,059 00
Deduct amount re-insured	37,663,702 00	362,350 57	329,093 00	7,702 44
Net amount in force December 31, 1891	\$337,496,058 00	\$2,891,658 37	\$1,172,894 00	\$ 28,356 56

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$130,428,396 00	\$ 1,375,446 98	1-2	\$ 687,723 49
1890		1,277,303 00	10,344 65	1-4	2,586 16
1891	Two years.	1,949,398 00	10,699 72	3-4	8,024 79
1889		42,629,979 00	273,694 46	1-6	45,615 74
1890	Three years.	53,874,233 00	347,678 53	1-2	173,839 26
1891		63,097,020 00	382,012 81	5-6	319,994 01
1888	Four years.	506,661 00	4,874 96	1-8	609 37
1889		663,879 00	6,177 20	3-8	2,316 45
1890	Five years.	321,119 00	3,887 56	5-8	2,429 75
1891		697,707 00	6,879 39	7-8	6,019 47
1887	Six years.	8,693,770 00	87,111 56	1-10	8,711 16
1888		6,268,740 00	73,968 17	3-10	22,190 45
1889	Seven years.	6,913,034 00	80,393 31	1-2	40,196 65
1890		9,575,260 00	107,327 90	7-10	75,129 53
1891	Eight years.	10,509,559 00	120,261 17	9-10	108,235 05
Totals		\$337,496,058 00	\$ 2,891,658 37		\$ 1,503,621 33

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 31,124,016 32
Losses paid from organization to date	16,168,892 80
Total amount of cash dividends declared since the Company commenced business	2,184,000 00
Total amount of the Company's stock owned by the directors at par value	191,400 00
Loaned to stockholders and officers	13,000 00
Losses incurred during year: fire, \$1,305,056.89; marine and inland, \$13,997.41; total	1,318,964 30
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	\$ 1,141,115 00
Premiums received	22,086 58
Losses paid	7,660 30
Losses incurred	7,727 75

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	\$ 425,300 00
Interest due and accrued on all said mortgage loans	3,893 10
Value of lands mortgaged, exclusive of buildings	\$ 977,575 00
Value of buildings mortgaged (insured for \$299,550 as collateral)	604,200 00
Total value of said mortgaged premises	\$1,581,775 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States reg. 4 per cent.	\$ 200,000 00	\$ 233,000 00
United States reg., currency, 6 per cent.	100,000 00	120,410 00
Chicago, Milwaukee and St. Paul R'y, first mtg., (Chicago Div.) 7 per cent.	150,000 00	193,500 00
Chicago, Milwaukee and St. Paul R'y, first mtg., (Prairie Du Chien Div.) 8 per cent.	15,000 00	18,000 00
Milwaukee, Lake Shore and Western R'y, first mtg., 6 per cent.	50,000 00	61,000 00
Milwaukee & No. R'y, first mtg., 6 per cent.	50,000 00	55,500 00
Chicago & N'w'n R'y, first mtg., 7 per cent.	50,000 00	64,500 00
Milwaukee County, 4 per cent.	60,000 00	61,200 00
Milwaukee County, 8 per cent.	7,000 00	7,350 00
Milwaukee City, 4 per cent.	110,000 00	112,200 00
Milwaukee City, 7 per cent.	5,000 00	5,500 00
Waukesha sewerage, 5 per cent.	30,000 00	31,800 00
Totals	\$ 827,000 00	\$ 963,950 00

Total market value of stocks and bonds	\$ 963,960 00
Cash in the Company's principal office	5,241 30
Cash deposited in bank	159,594 69
Interest due and accrued on bonds	3,266 67
Gross premiums in course of collection, not more than three months due.	67,554 94
Bills receivable, not matured, taken for fire, marine and inland risks.	932 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>\$ 1,630,242 70</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 17,468 57
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	46,976 00
Total gross amount of claims for losses	\$ 64,444 57
Deduct re-insurance thereon	2,000 00
Net amount of unpaid losses	\$ 62,444 57
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$340,397.14; unearned premiums (50 per cent.)	\$ 170,198 57
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$753,311.04; unearned premiums (<i>pro rata</i>)	393,024 84
Gross premiums received and receivable upon all unexpired inland navigation risks; unearned premiums (50 per cent.)	966 65
Total unearned premiums	\$ 564,190 06
All other demands against the Company, absolute and contingent	18,206 47
Total amount of all Liabilities, except capital stock and net surplus.	\$ 644,841 10
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	385,491 60
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	<u>\$ 1,630,242 70</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	\$ 66,538 03	From fire risks.	\$ 6,799 00	Marine and inland risks.	
Deduct amount of same not collected.	191 30				
Net collected	\$ 66,346 73		\$ 6,799 00		
Gross premiums on risks written and renewed during the year	695,621 72		5,729 16		
Totals.	\$ 761,968 45		\$ 12,528 16		
Deduct premiums and bills in course of collection at this date	67,554 94		932 00		
Entire premiums collected during the year.	\$ 694,413 51		\$ 11,596 16		
Deduct re-insurance, rebate, abatement and return premiums	86,845 67		3,367 96		
	\$ 607,567 84		\$ 8,228 20		
Net cash actually received for premiums				\$ 615,796 04	
Received for interest on mortgages.				26,173 86	
Received for interest and dividends on stocks, bonds and collateral loans.				44,430 16	
Aggregate amount of Income actually received during the year in cash.				<u>\$ 686,400 06</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$33,862.99, losses occurring in previous years)	\$ 320,250 05	On fire risks.	\$ 4,176 70	Marine and inland risks.	
Deduct all amounts received for salvages and re-insurance in other companies	6,411 53				
	\$ 313,838 52		\$ 4,176 70		

Net amount paid during the year for losses	\$ 318,015 22
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	113,812 22
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	67,093 54
Paid for State and local taxes in this and other States	15,159 62
All other payments and Expenditures	57,123 12
Aggregate amount of actual Expenditures during the year in cash	\$ 631,203 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	\$ 87,666,829	\$1,020,227 92	\$ 145,888 00	\$ 12,478 31
Written or renewed during the year	65,161,186	695,621 72	60,724 00	5,729 16
Totals	\$152,828,015	\$1,715,849 64	\$ 206,612 00	\$ 18,207 47
Deduct those expired and marked off as terminated	58,527,336	596,924 34	157,394 00	16,274 17
In force at the end of the year	\$ 94,300,679	\$1,118,925 30	\$ 49,308 00	\$ 1,933 30
Deduct amount re-insured	1,896,215	25,217 12		
Net amount in force December 31, 1891	\$ 92,404,464	\$1,093,708 18	\$ 49,308 00	\$ 1,933 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	* Premiums unearned.
1891	One year or less.	\$27,331,982 00	\$ 340,397 14	1-2	\$ 170,198 57
1889		12,681,316 00	138,273 87	1-6	23,045 63
1890	Three years.	14,606,634 00	156,777 92	1-2	78,388 95
1891		16,224,990 00	171,771 70	5-6	143,143 05
1887	Five years.	3,784,003 00	52,788 16	1-10	5,278 81
1888		3,774,989 00	51,270 05	3-10	15,381 01
1889		4,519,128 00	60,787 67	1-2	30,393 83
1890		4,917,896 00	60,419 68	7-10	42,293 77
1891		4,623,526 00	61,221 99	9-10	55,099 79
Totals		\$92,404,464 00	\$ 1,093,708 18		\$ 563,223 41

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 9,460,487 25
Losses paid from organization to date	5,035,408 74
Total amount of cash dividends declared since the Company commenced business	981,000 00
Total amount of the Company's stock owned by the directors at par value	318,000 00
Dividends declared payable in stock from organization	174,000 00
Losses incurred during the year: fire, \$343,445.14; marine, \$4,676.70; total	348,121 84

COLORADO BUSINESS

Business in the State during the Year.

Risks written	\$ 804,285 00
Premiums received	11,138 96
Losses paid	1,205 51
Losses incurred	3,237 01

UNITED STATES BRANCH
OF THE
Northern Assurance Company,

LONDON ENGLAND.

Organized or Incorporated, 1836.

WM. D. CROOKE, Manager Chicago, Illinois.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) . . . \$ 114,544 44

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.	
Deposited with State of New York, at Albany—			
U. S. 4s funded loan, 1907, registered.	\$ 200,000 00	\$ 234,000 00	
Deposited with State of Ohio, at Columbus—			
U. S. 4s funded loan, 1907, registered.	100,000 00	117,000 00	
Deposited with State of Virginia, at Richmond—			
U. S. 4s funded loan, 1907, registered.	50,000 00	58,500 00	
Deposited with State of Georgia, at Atlanta—			
U. S. 4s funded loan, 1907, registered.	25,000 00	29,250 00	
Deposited with State of Oregon—			
U. S. 4s funded loan, 1907, registered.	20,000 00	23,400 00	
City of Salem, Ore., 1911.	10,000 00	10,000 00	
City of Salem, Ore., 1910.	20,000 00	20,000 00	
Deposited with Trustees, at New York—			
City of N. Y., additional water stock, 1907.	200,000 00	203,000 00	
City of Boston, 1893.	55,000 00	55,550 00	
City of Boston, 1899.	84,500 00	90,625 25	
City of St. Louis, 1893.	40,000 00	40,900 00	
Massachusetts State, 1900.	25,000 00	27,750 00	
City of Providence, 1895.	52,500 00	54,206 25	
City of St. Paul, 1919.	50,000 00	51,500 00	
City of Minneapolis, 1917.	100,000 00	98,000 00	
Penna. R. R. Co. gold equipm't, 1914.	100,000 00	92,500 00	
West Shore R. R. Co., 48.	50,000 00	51,937 50	
Totals	<u>\$1,182,000 00</u>	<u>\$1,258,120 00</u>	
Total market value of stocks and bonds		\$ 1,258,120 00	
Cash in the Company's principal office		4,302 72	
Cash deposited in bank		66,170 95	
Interest due and accrued on stocks.		9,291 66	
Gross premiums in course of collection, not more than three months due,		178,288 35	
All other property belonging to the Company		3,745 25	
Amount of premiums unpaid on policies which have been issued more than three months	\$ 4,817 20		
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 1,634,463 37</u>	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 50,963 93	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	114,859 36	
Losses resisted, including interest, costs and other expenses thereon	39,170 00	
Total gross amount of claims for losses	\$ 204,993 29	
Deduct re-insurance thereon	26,692 41	
Net amount of unpaid losses	\$ 178,300 88	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$878,707.02; unearned premiums (50 per cent.)	\$ 439,353 51	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$795,640.30; unearned premiums (<i>pro rata</i>).	426,743 89	
Total unearned premiums	\$ 866,097 40	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	865 28	
All other demands against the Company, absolute and contingent	38,098 92	
Total amount of all Liabilities, except net surplus	\$ 1,083,362 48	
Surplus beyond all other Liabilities	551,100 89	
Aggregate amount of all Liabilities, including net surplus	\$ 1,634,463 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	From fire risks. \$ 161,479 50	
Deduct amount of same not collected and total suspense	1,865 56	
Net collected	\$ 159,613 94	
Gross premiums on risks written and renewed during the year	1,402,632 89	
Total	\$1,562,246 83	
Deduct premiums and bills in course of collection at this date,	181,239 99	
Entire premiums collected during the year	\$1,381,006 84	
Deduct re-insurance, rebate, abatement and return premiums.	263,879 67	
Net cash actually received for premiums	\$ 1,117,127 17	
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	40,840 68	
Aggregate amount of Income actually received during the year in cash.	\$ 1,157,967 85	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$92,147.92, losses occurring in previous years)	On fire risks. \$ 862,189 76	
Deduct all amounts received for salvages, and all amounts actually received for re-insurance in other companies	63,641 46	
Net amount paid during the year for losses	\$ 798,548 30	
Paid for commissions or brokerage	184,863 17	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	77,185 18	
Paid for State and local taxes in this and other States	35,181 69	
All other payments and Expenditures	111,135 67	
Aggregate amount of actual Expenditures during the year in cash	\$ 1,206,914 01	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 150,358,369	\$ 1,635,848 61
Written or renewed during the year	133,546,104	1,402,632 89
Totals	\$ 283,904,473	\$ 3,038,481 50
Deduct those expired and marked off as terminated	125,045,273	1,287,662 12
In force at the end of the year	\$ 158,859,200	\$ 1,750,819 38
Deduct amount re-insured	7,130,026	76,472 06
Net amount in force December 31, 1891	\$ 151,729,174	\$ 1,674,347 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd	Premiums- unearned.
1891	One year or less	\$ 76,062,284 00	\$ 878,707 02	1-2	\$ 439,353 51
1890		78,643 00	640 93	1-4	160 23
1891	Two years	66,074 00	662 15	3-4	496 61
1889		11,828,539 00	121,252 17	1-6	20,208 69
1890	Three years	15,608,123 00	153,404 14	1-2	76,702 07
1891		16,706,584 00	165,644 36	5-6	138,036 97
1888		96,210 00	1,054 40	1-8	131 80
1889	Four years	114,200 00	1,206 23	3-8	452 34
1890		202,460 00	2,051 55	5-8	1,282 22
1887		162,451 00	1,574 90	7-8	1,378 04
1891	Five years	5,328,082 00	55,840 96	1-10	5,584 09
1888		5,667,045 00	65,183 88	3-10	19,555 16
1889		5,847,767 00	64,970 74	1-2	32,485 37
1890		6,776,107 00	78,341 00	7-10	54,838 70
1891		7,184,605 00	83,812 89	9-10	75,431 60
Totals		\$151,729,174 00	\$ 1,674,347 32		\$ 866,097 40

Answers to General Interrogatories.

Total amount of premiums received in the United States from the organization of the Company to date	\$11,254,376 87
Total amount of losses paid in the United States from organization to date	6,891,672 40
Total amount of losses incurred during the year	858,759 86

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 798,320 64
Premiums received	14,889 06
Losses paid	3,173 91
Losses incurred	3,853 02

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.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States, 4s, 1907, registered	\$ 500,000 00	\$ 586,250 00
United States Currency, 6s, 1899, registered	100,000 00	118,500 00
United States Currency, 6s, 1898, registered	137,000 00	158,920 00
United States Currency, 6s, 1897, registered	35,000 00	39,725 00
United States Currency, 6s, 1896, registered	30,000 00	33,300 00
United States Currency, 6s, 1895, registered	18,000 00	19,620 00
N. Y. Central & H. R. R. Co., 1st mtge., 7 per cent. bonds, 1903, registered	500,000 00	645,000 00
West Shore R. R. Co., 1st mtge., gtd., 4s, 2361, reg. N. Y., Lackawanna & W. R. R. Co., 1st mtge. 6s, 1921, registered	400,000 00	416,000 00
Del. & Hud. Canal Co., Penn. Div., 1st mtge., 7s, 1917, registered	100,000 00	130,000 00
St. Paul & Northern Pac. R. R. Co., gen. mtge., gold 6s, 1923, registered	61,000 00	86,925 00
Chicago & N. W. R. R. Co., con. sinking fund mtge., 7s, 1915, registered	50,000 00	59,250 00
Chicago & N. W. R. R. Co., con. sinking fund mtge., 7s, 1915, coupons	130,000 00	182,000 00
Baltimore and Ohio R. R. Co., gold, 5s, 1925, reg. Balt. and Ohio R. R. Co., gold, 5s, 1925, coupons. City of Boston, Stony Brook Imp. scrip, 4s, 1917 registered	26,000 00	36,400 00
N. Y. Co. 7 pr ct. ass't fund stock, 1903, reg	158,000 00	168,270 00
N. Y. City 7 pr ct. City Parks Imp. Fund stock, 1902, registered	42,000 00	44,730 00
N. Y. City 7 per ct. Croton Water Main stock, 1900, registered	80,000 00	108,000 00
N. Y. Co. 7 per ct. Soldiers' Bounty Fund bond No. 3, 1896, registered	22,000 00	29,700 00
N. Y. City 7 per ct. consolidated stock, 1894, reg	5,000 00	6,650 00
S. C. Consol, 6s, Brown bonds, 1893, coupons	10,000 00	12,700 00
Alabama Class "A" coupon bonds, 1906	9,000 00	10,440 00
Tennessee Settlement, 6s, coupon bonds, 1903	3,000 00	3,240 00
Virginia registered 10-40 bonds, 1919	12,500 00	12,250 00
Virginia Deferred Certificates	10,000 00	10,300 00
Milwaukee Underwriters' Building Ass'n stock	1,100 00	1,177 00
	46,300 00	18,520 00
	18,666 67	1,493 00
	181 00	181 00
Totals	\$2,504,747 67	\$2,939,541 00

NORTH BRITISH AND MERCANTILE INSURANCE CO. 271

Total market value of stocks and bonds	\$ 2,939,541 00
Cash in the Company's principal office	1,238 19
Cash deposited in bank	72,554 55
Interest due and accrued on bonds	52,988 60
Gross premiums in course of collection not more than three months due	376,453 48
Bills receivable, not matured, taken for fire, marine and inland risks	512 55
All other property belonging to the Company	10,265 21
Amount of premiums unpaid on policies which have been issued more than three months	\$ 45,578 95
Aggregate amount of all the Assets of the Company in the United States, stated at their actual value.	\$ 3,453,552 98

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 60,864 29
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	202,024 67
Losses resisted, including interest, costs and other expenses thereon	45,651 14
Total gross amount of claims for losses	\$ 308,540 10
Deduct re-insurance thereon	25,918 56
Net amount of unpaid losses	\$ 282,621 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,590,952.50, unearned premiums, (50 per cent.)	\$ 795,476 25
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,771,158 83; unearned premiums (<i>pro rata</i>)	958,680 74
Total unearned premiums	\$ 1,754,156 99
All other demands against the Company, absolute and contingent	80,297 02
Total amount of all Liabilities, except net surplus.	\$ 2,117,075 55
Surplus beyond all Liabilities	1,336,477 43
Aggregate amount of all Liabilities in the United States, including net surplus	\$ 3,453,552 98

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. \$ 305,638 53
Gross premiums on risks written and renewed during the year	2,749,692 55
Total	\$3,055,331 08
Deduct premiums and bills in course of collection at this date.	422,032 43
Entire premiums collected during the year	\$2,633,298 65
Deduct re-insurance, rebate, abatement and return premiums	474,091 26
Net cash actually received for premiums	\$ 2,159,207 39
Received for interest and dividends on stocks, bonds and collateral loans	110,415 17
Aggregate amount of Income actually received during the year in cash in the United States	\$ 2,269,622 56

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$146,574.20, fire risks. losses incurring in previous years)	\$1,610,208 27
Deduct all amounts received for salvages, and re-insurance in other companies	125,398 98
Net amount paid during the year for losses	\$ 1,484,809 29
Paid for commissions or brokerage	295,680 51
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	282,641 13
Paid for State and local taxes in this and other States	61,332 17
All other payments and Expenditures.	77,062 45
Aggregate amount of actual Expenditures during the year in cash in the United States.	\$ 2,201,525 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 312,121,610	\$ 3,315,141 66
Written or renewed during the year	280,590,140	2,749,692 55
Totals	\$ 592,711,750	\$ 6,064,834 21
Deduct those expired and marked off as terminated	263,034,022	2,507,562 15
In force at the end of the year	\$ 329,677,728	\$ 3,557,272 06
Deduct amount re-insured	21,548,984	195,160 73
Net amount in force December 31, 1891	\$ 308,128,744	\$ 3,362,111 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$127,749,279 00	\$ 1,590,952 50	1-2	\$ 795,476 25
1890	Two years	907,443 00	7,938 62	1-4	1,984 65
1891		994,942 00	8,597 66	3-4	6,448 25
1880	Three years	30,991,797 00	279,151 78	1-6	46,525 20
1890		37,835,172 00	34,848 35	1-2	174,424 17
1891	Four years	46,202,593 00	414,982 50	5-6	345,818 75
1888		631,530 00	5,384 31	1-8	673 04
1889	Five years	1,286,521 00	10,851 87	3-8	4,069 44
1890		1,023,526 00	8,927 65	5-8	5,779 75
1891	Six years	720,489 00	5,926 13	7-8	5,185 39
1887		10,277,209 00	112,553 66	1-10	11,255 30
1888	Seven years	10,743,558 00	116,888 01	3-10	35,066 40
1889		11,156,482 00	134,304 17	1-2	67,152 08
1890	Eight years	13,459,073 00	153,127 70	7-10	107,189 39
1891		14,149,120 00	163,676 42	9-10	147,308 78
Totals		\$308,128,744 00	\$ 3,362,111 33		\$ 1,754,156 99

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States Branch to date	\$37,281,515 29
Losses paid from organization of this Branch to date	23,500,879 46
Losses incurred during the year: fire	1,594,971 59
Amount deposited in different states for the security of policy-holders in the United States.	233,250 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,351,812 00
Premiums received	24,511 72
Losses paid	17,486 13
Losses incurred	12,648 90

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.

No Capital in the United States.

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)	\$	<u>80,000 00</u>

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States registered	\$ 508,000 00	\$ 593,725 00
N. Y. Cent. and Hudson River R. R.	75,000 00	93,750 00
Chicago, Burlington and Quincy R. R.	100,000 00	90,000 00
Chicago, Rock Island and Pacific R. R.	90,000 00	91,125 00
Pennsylvania Co.'s	150,000 00	158,625 00
N. Y. Chicago and St. Louis R. R.	100,000 00	95,500 00
West Shore R. R.	40,000 00	40,650 00
Richmond City, Va., registered	50,000 00	54,544 21
Lake Shore and Michigan Southern R. R., reg	118,000 00	143,075 00
Lehigh and Wilkesbarre Coal Co	8,000 00	8,760 00
Penn. Equipment Trust Co. certificates, reg	52,000 00	50,482 05
Water Loan Stock of the City of New York, reg	100,000 00	102,250 00
Totals	<u>\$1,391,000 00</u>	<u>\$1,522,486 26</u>
Total market value of stocks and bonds		\$ 1,522,486 26
Cash in the Company's principal office		1,586 45
Cash deposited in bank		165,209 35
Interest due and accrued on bonds		16,628 32
Gross premiums in course of collection, not more than three months due		94,833 66
All other property belonging to the Company		2,723 45
Amount of premiums unpaid on policies which have been issued more than three months	\$	<u>13,880 05</u>
Aggregate amount of all the Assets of the Company, stated at their actual value		<u><u>\$ 1,843,617 49</u></u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 141,169 53	
Deduct re-insurance thereon	8,453 45	
Net amount of unpaid losses		\$ 132,716 08
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,062,440.26; unearned premiums (50 per cent.)	\$ 531,220 13	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$840,976.04; unearned premiums (<i>pro rata</i>)	455,653 50	
Total unearned premiums		\$ 986,873 72
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		1,496 84
All other demands against the Company, absolute and contingent		19,941 57
Total amount of all Liabilities, except net surplus		\$ 1,141,028 21
Surplus beyond all other Liabilities		702,589 28
Aggregate amount of all Liabilities, including net surplus		\$ 1,843,617 49

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 111,287 80	From fire risks.
Deduct amount of same not collected	1,162 55	
Net collected	\$ 110,125 25	
Gross premiums on risks written and renewed during the year	1,674,828 25	
Total	\$1,784,953 50	
Deduct premiums and bills in course of collection at this date	108,713 71	
Entire premiums collected during the year	\$1,676,239 79	
Deduct re-insurance, rebate, abatement and return premiums	304,699 70	
Net cash actually received for premiums		\$ 1,371,540 09
Received for interest on mortgages		1,800 00
Received for interest and dividends on stocks, bonds and collateral loans		50,925 10
Aggregate amount of Income actually received during the year in cash		\$ 1,424,265 19

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 993,558 05	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	60,938 44	
Net amount paid during the year for losses		\$ 842,619 61
Paid for commissions or brokerage		238,705 07
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		99,822 75
Paid for State and local taxes in this and other States		16,682 40
All other payments and Expenditures		96,487 29
Aggregate amount of actual Expenditures during the year in cash		\$ 1,294,317 12

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 162,364,360	Fire risks.	\$ 1,690,932 48	Premiums thereon.
Written or renewed during the year	172,410,040		1,674,828 25	
Totals	\$ 334,774,400		\$ 3,365,760 73	
Deduct those expired and marked off as terminated	140,724,646		1,378,361 40	
In force at the end of the year	\$ 194,049,754		\$ 1,987,399 33	
Deduct amount re-insured	8,126,854		83,983 03	
Net amount in force December 31, 1891	\$ 185,922,900		\$ 1,903,416 30	

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$93,552,376 00	\$ 1,062,440 26	1-2	\$ 531,220 13
1890		838,363 00	5,293 65	1-4	1,323 40
1891	Two years.	884,130 00	6,213 05	3-4	4,659 78
1889		17,303,991 00	142,946 95	1-6	23,824 49
1890	Three years.	21,894,790 00	190,939 78	1-2	95,469 89
1891		25,426,463 00	209,481 90	5-6	174,568 25
1888	Four years.	305,600 00	2,784 48	1-8	348 06
1889		331,645 00	2,999 15	3-8	1,124 67
1890	Five years.	616,121 00	5,292 31	5-8	3,307 79
1891		512,311 00	4,037 97	7-8	3,533 18
1887	Five years.	4,467,916 00	45,523 17	1-10	4,552 31
1888		4,145,091 00	45,665 20	3-10	13,699 56
1889	Five years.	4,355,760 00	49,712 22	1-2	24,856 11
1890		5,459,044 00	63,457 01	7-10	44,410 91
1891		5,829,299 00	66,029 20	9-10	59,966 28
Totals		\$185,922,900 00	\$ 1,903,416 30		\$ 986,873 72

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$10,173,832 07
Losses paid from organization to date:	5,693,308 38
Losses incurred during the year: fire	844,554 97
Amount deposited in different States and countries for security of all the Company's policy-holders.	300,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,292,454 00
Premiums received	23,093 17
Losses paid	10,422 97
Losses incurred	11,066 24

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^m

II. ASSETS.

Market value of real estate owned by the Company (unencumbered)	\$	102,561 00 ^m
Loans on mortgage (first liens), upon which not more than one year's interest is due		129,360 00 ^m
Loans on mortgage (first liens), upon which more than one year's interest is due		9,076 76 ^m
Interest due and accrued on all said mortgage loans		2,256 76 ^m
Value of lands mortgaged, exclusive of buildings	\$	234,192 00
Value of buildings mortgaged (insured for \$118,538.00 as collateral)		161,500 00
Total value of said mortgaged premises.	\$	395,692 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
\$20,000 Baker County, Oregon, School District No. 5, 6 per cent.	\$ 20,000 00	\$ 20,500 00
17,000 Baker City, Oregon, 6 per cent. water.	17,000 00	17,425 00
3,000 City of Independence, Oreg., 6 pr ct. city.	3,000 00	3,075 00
Totals	\$ 40,000 00	\$ 41,000 00
Total market value of stocks and bonds		\$ 41,000 00 ^m
Cash in the Company's principal office.		1,357 93 ^m
Cash deposited in bank		92,800 10
Interest due and accrued on bonds.		815 00 ^m
Gross premiums in course of collection, not more than three months due.		153,389 15
All other property belonging to the Company		17,390 92
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 550,007 62 ^m

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.	\$	11,403 89
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.		43,182 15
Losses resisted, including interest, costs and other expenses thereon		1,450 00
Total gross amount of claims for losses	\$	56,036 04
Deduct re-insurance thereon		11,029 87

Net amount of unpaid losses	\$	45,006	17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$316,474.82; unearned premiums (50 per cent.)	\$	158,237	41
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$116,787.41; unearned premiums (<i>pro rata</i>)		62,169	82
Total unearned premiums	\$	220,407	23
Cash dividends to stockholders remaining unpaid		1,181	25
All other demands against the Company, absolute and contingent		10,250	00
Total amount of all Liabilities, except capital stock and net surplus	\$	276,844	65
Joint-stock capital actually paid up in cash		200,000	00
Surplus beyond capital and all other Liabilities		73,162	97
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	550,007	62

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	\$	136,090	43
Gross premiums on risks written and renewed during the year	\$	759,435	85
Total	\$	895,526	28
Deduct premiums and bills in course of collection at this date		153,389	15
Entire premiums collected during the year	\$	742,137	13
Deduct re-insurance, rebate, abatement and return premiums		230,204	31
Net cash actually received for premiums	\$	505,932	82
Received for interest on mortgages		11,430	00
Received for interest and dividends on stocks, bonds and collateral loans.		2,400	00
Income received from all other sources		5,067	05
Aggregate amount of Income actually received during the year in cash	\$	524,829	87

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$32,500.66, losses occurring in previous years)	\$	354,816	91
Deduct all amounts received for salvages and re-insurance in other companies		71,039	56
Net amount paid during the year for losses	\$	283,777	35
Cash dividends actually paid stockholders		18,000	00
Paid for commissions or brokerage		92,115	37
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		45,371	57
Paid for State and local taxes in this and other States		4,133	57
All other payments and Expenditures		50,400	63
Aggregate amount of actual Expenditures during the year in cash	\$	499,798	49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$21,488,881 00	\$ 350,329 40
Written or renewed during the year	45,933,951 08	559,435 85
Totals	\$67,422,832 08	\$ 1,109,765 25
Deduct those expired and marked off as terminated	35,480,436 09	577,483 72
In force at the end of the year	\$31,942,395 99	\$ 532,281 53
Deduct amount re-insured	6,171,845 09	109,017 30
Net amount in force December 31, 1891	\$25,770,550 30	\$ 423,264 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1891	One year or less	\$19,415,826 40	\$ 316,474 82	1-2	\$ 158,237 41
1890		12,530 00	221 30	1-4	55 32
1891	Two years	8,500 00	148 25	3-4	111 18
1889		1,431,230 00	22,540 31	1-6	3,756 72
1890	Three years	1,669,296 00	27,743 62	1-2	13,871 81
1891		2,331,699 50	38,060 40	5-6	31,717 00
1888		5,320 55	96 82	1-8	12 10
1889	Four years	14,350 00	287 46	3-8	107 79
1890		3,550 00	66 00	5-8	41 25
1891		15,400 00	185 85	7-8	162 62
1887		36,672 00	735 60	1-10	73 56
1888	Five years	72,350 00	1,421 90	3-10	426 57
1889		99,075 30	2,210 45	1-2	1,105 23
1890		282,964 35	5,178 20	7-10	3,624 74
1891		401,786 00	7,893 25	9-10	7,103 93
Totals		\$25,770,550 30	\$ 423,264 23		\$ 220,409 23

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,723,285 52
Losses paid from organization to date	1,321,487 79
Total amount of cash dividends declared since the Company commenced business	149,500 00
Total amount of Company's stock owned by directors, at par value	56,800 00
Amount loaned to stockholders, not officers	4,000 00
Losses incurred during the year: fire	311,698 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 454,410 17
Premiums received	10,668 01
Losses paid	5,004 82
Losses incurred	4,024 13

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)	\$ 71,800 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	839,390 99
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$37,300 is in process of foreclosure)	80,100 00
Interest due and accrued on all said mortgage loans	50,627 32
Total value of said mortgaged premises	\$2,307,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Ashland village	\$ 10,000 00	\$ 10,048 00
Ashland College	2,000 00	2,000 00
Belle Center school	5,000 00	5,500 00
Bucyrus street improvement	8,500 00	8,925 00
Canton street improvement	10,862 52	10,927 52
David City water works	22,000 00	24,200 00
Des Moines street improvement	4,596 72	4,668 72
Delta School	5,000 00	5,500 00
Edison town hall	6,900 00	7,383 00
Fostoria cemetery	2,000 00	2,000 00
Findlay School	15,000 00	17,250 00
Kenton School	4,000 00	4,200 00
Leavenworth City	200 00	200 00
McComb school	10,000 00	10,500 00
Medina village	1,500 00	1,500 00
New Philadelphia city	11,000 00	11,000 00
North Baltimore	15,000 00	15,525 00
Plattsmouth water works	39,500 00	43,450 00
Pemberville town hall	5,000 00	5,200 00
Summit County Agricultural Society	6,000 00	6,000 00
Westfield turnpike	1,000 00	1,000 00
Wadsworth village	3,000 00	3,090 00
Totals	\$ 188,059 24	\$ 200,067 24
Total market value of stocks and bonds		\$ 200,067 24

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Creston Milling Co.	\$ 21,000 00	\$ 21,000 00	\$ 9,200 00
Wooster National Bank	2,000 00	3,500 00	920 00
Excelsior Iron Works	5,000 00	6,750 00	4,000 00
Totals	\$ 28,000 00	\$ 31,250 00	\$ 14,120 00

Amount loaned on Collaterals	\$ 14,120 00
Cash in the Company's principal office	645 68
Cash deposited in bank	330,252 05
Interest due and accrued on bonds	4,476 48
Interest due and accrued on collateral loans	1,062 53
Gross premiums in course of collection, not more than three months due.	180,454 38
All other property belonging to the Company	1,800 00
Aggregate amount of all the Assets of the Company, stated at their actual value.	<u>\$ 1,774,796 67</u>

III. LIABILITIES.

Net amount of unpaid losses	\$ 15,738 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$132,639.42; unearned premiums (50 per cent.)	\$ 66,319 71
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,477,472.72; unearned premiums (<i>pro rata</i>)	1,337,179 75
Total unearned premiums	\$ 1,403,499 46
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	4,869 56
Total amount of all Liabilities, except net surplus	\$ 1,424,107 02
Surplus beyond all other Liabilities	350,639 65
Aggregate amount of all Liabilities, including net surplus.	<u>\$ 1,774,796 67</u>

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	\$1,066,695 90	
	92,827 83	
Net cash actually received for premiums	\$ 973,868 07	
Received for interest on mortgages	66,411 76	
Received for interest and dividends on stocks, bonds and collateral loans.	11,592 65	
Aggregate amount of Income actually received during the year in cash.	<u>\$ 1,051,872 48</u>	

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for fire losses	\$ 666,409 09
Paid for commissions or brokerage	174,567 72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	28,300 00
All other payments and Expenditures	47,701 61
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 916,978 42</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$263,677.02 00	\$ 2,391,789 37
Written or renewed during the year	115,325,867 00	1,066,695 90
Totals	\$379,002,889 00	\$ 3,458,485 27
Deduct those expired and marked off as terminated	90,795,114 00	845,719 70
In force at the end of the year	\$288,207,775 00	\$ 2,612,765 51
Deduct amount re-insured	*195,310 00	2,653 37
Net amount in force December 31, 1891	<u>\$288,012,465 00</u>	<u>\$ 2,610,112 14</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 28,182,690 00	\$ 132,639 42	1-2	\$ 66,139 71
1890		809,319 00	4,044 56	1-4	1,011 14
1891	Two years	886,814 00	4,424 57	3-4	3,318 43
1889		22,953,400 00	137,715 00	1-6	22,952 50
1890	Three years	28,378,642 00	176,239 80	1-2	88,119 90
1891		33,626,023 00	260,318 34	5-6	216,932 37
1888	Four years	372,548 00	2,912 25	1-8	364 03
1889		370,412 00	2,889 21	3-8	1,083 45
1890		469,081 00	3,799 53	5-8	2,374 70
1891		541,237 00	4,275 72	7-8	3,741 25
1887		27,494,425 00	347,507 43	1-10	34,750 74
1888	Five years	32,446,056 00	357,635 25	3-10	107,290 56
1889		29,458,228 00	317,476 41	1-2	158,738 20
1890		31,725,634 00	379,543 35	7-10	265,680 31
1891		49,942,956 00	478,691 30	9 10	430,822 17
Totals		\$288,012,465 00	\$ 2,610,112 14		\$ 1,403,499 46

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,254,147 48
Losses paid from organization to date	6,038,867 50
Amount loaned to officers and directors	25,000 00
Losses incurred during the year: fire	662,310 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 250,300 00
Premiums received	\$ 408 08
Losses paid	18 75
Losses incurred	18 75

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	253,972 21
Interest due and accrued on all said mortgage loans	8,252 45
Value of premises mortgaged (insured for \$117,180.00 as collateral)	\$ 827,315 00

Account of Stocks and Bonds owned by the Company.

<i>Shares Stock.</i>	Par value.	Market value.
500 American National Bank, Hartford	\$ 25,200 00	\$ 36,036 00
122 Aetna National Bank, Hartford	12,200 00	15,250 00
130 Charter Oak National Bank, Hartford	13,000 00	14,300 00
100 Farm. & Mech. National Bank, Hartford	10,000 00	11,200 00
152 Mercantile National Bank, Hartford	15,200 00	15,200 00
12 Phoenix National Bank, Hartford	6,200 00	8,122 00
186 Exchange National Bank, Hartford	9,300 00	13,485 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	160,000 00
100 Conn. Trust and Safe Deposit Co., Hartford,	10,000 00	16,000 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	450 00
302 Mechanics National Bank, New York	7,550 00	15,100 00
50 Holland Trust Co., New York	5,000 00	10,000 00
50 Nat'l German American B'k, St. Paul, Minn.	5,000 00	6,550 00
500 New York, N. H. & H. R. R.	50,000 00	113,750 00
130 Naugatuck R. R. Co.	13,000 00	33,800 00
100 Housatonic R. R. Co (preferred)	10,000 00	5,000 00
200 New York C. & H. R. R.	20,000 00	23,800 00
50 Union Pacific R. R.	5,000 00	2,350 00
100 Central Pacific R. R.	10,000 00	3,400 00
400 Cleveland & Pittsburgh R. R.	20,000 00	31,000 00
200 C., B. & Q. R. R.	20,000 00	22,000 00
200 Northwestern Telegraph Co., guar.	10,000 00	10,200 00
<i>Bonds.</i>		
Georgia State, 4½ per cent.	25,000 00	30,500 00
County of Coffey, Kan., 6 per cent.	10,000 00	11,200 00
County of Lynn, Iowa, 6 per cent.	1,000 00	1,000 00
County of Dickinson, Kan., 6 per cent.	10,000 00	11,000 00
County of Finney, Kan., 6 per cent.	10,000 00	11,000 00
County of Kidder, Dakota, 7 per cent.	5,000 00	5,600 00
County of Wichita, Kan., 6 per cent.	4,000 00	4,200 00
City of Indianapolis, Ind., 6 per cent.	20,000 00	22,000 00
City of Evansville, Ind., 4 per cent.	20,000 00	20,000 00

Bonds.	Par value.	Market value.
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	5,650 00
City of Richmond, Va., 8 per cent.	24,000 00	33,120 00
City of Norfolk, Va., 5 per cent.	20,000 00	21,800 00
City of Sioux Falls, Dakota, 7 per cent.	13,000 00	14,560 00
City of Wichita Falls, Texas, 6 per cent.	10,000 00	10,300 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	28,000 00
Town of Merrill, Wis., 7 per cent.	1,000 00	1,080 00
Medicine Lodge Twp, Barber Co., Kan., 6 pr cent.	5,000 00	5,500 00
Bethany Township, Osborne Co., Kan., 6 pr cent.	4,000 00	4,400 00
Buckeye Township, Ottawa Co., Kan., 8 pr cent.	2,955 00	3,398 25
Oswego Township, Labette Co., Kan., 6 per cent.	5,000 00	5,250 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, C. & T. R. R. Co., 6 per cent.	10,000 00	11,400 00
Kansas Pacific R.R. Co., (1st cons.) 6 per cent. . . .	10,000 00	10,900 00
C. C., Cincinnati & Indianap. R.R. Co., 7 pr cent.	25,000 00	33,250 00
C. C., Cincinnati & Indianap. R.R. Co, 6 pr cent.	10,000 00	12,000 00
Morris & E. R. R. Co., (1st cons.) guar. 7 pr cent.	10,000 00	13,000 00
Chicago, M. & St. Paul R. R. Co., I. and D. Ext. 7 per cent.	20,000 00	25,200 00
Dayton and Michigan R. R. Co., 5 per cent.	25,000 00	27,250 00
Terre Haute & L. R. R. Co., 6 per cent.	10,000 00	11,000 00
Chicago, B. & N. R. R. Co., 5 per cent.	1,500 00	1,545 00
Ohio & West Va. R. R. Co., 7 per cent.	3,000 00	3,510 00
Columbus & Toledo R. R. Co., 7 per cent.	13,000 00	15,210 00
Cincinnati, Van Wert & Mich. R.R. Co., 6 pr cent.	10,000 00	9,500 00
East Tenn., Va. & Ga. R. R. Co., 5 per cent.	15,000 00	15,000 00
Oxford & Clarksville R. R. Co., guar. 6 per cent.	10,000 00	10,900 00
Detroit, Lansing & No. R. R. Co., 7 per cent.	10,000 00	10,900 00
Louisville, Cin. & Lex. R. R. Co., 7 per cent.	10,000 00	11,000 00
Clarksville & N. C. R. R. Co., guar. 6 per cent. . . .	10,000 00	10,900 00
Ind. & Lake Mich. R. R. Co., guar. 5 per cent., G.	20,000 00	20,800 00
Atchison, T. & S. F. R. R. Co., 4 per cent., G.	10,000 00	8,550 00
Atch., T. & S. F. R. R. Co., incomes, 5 per cent., G.	10,000 00	6,600 00
Chicago, Burl. & Quincy R. R. Co., 5 per cent.	1,100 00	1,166 00
Norfolk and Western R. R. Co., 5 per cent., G.	10,000 00	10,600 00
New York & N. Eng. R. R. Co., 6 per cent.	20,000 00	21,000 00
Valley R. R. Co., 6 per cent., G.	20,000 00	21,000 00
Baltimore Belt R. R. Co., guar., 5 per cent., G.	20,000 00	21,000 00
Cin., Day, & Ironton R. R. Co., guar., 5 per cent. . . .	10,000 00	10,000 00
Atlantic Dock Company, 5 per cent.	9,000 00	9,900 00
Mason and Tazewell dist., Ill., 7 per cent.	25,000 00	28,250 00
Rutland and Grafton dist., Ill., 6 per cent.	6,000 00	6,300 00
First Baptist Ch., Nashville, Tenn., 6 per cent.	12,500 00	13,500 00
School dist. No. 4, Salamanca, N. Y., 6 per cent.	6,000 00	6,420 00
Kansas school, 6 per cent.	13,297 00	13,961 85
Kansas school, 7 per cent.	12,000 00	13,200 00
Nebraska school, 7 per cent.	16,867 50	18,554 25
Nebraska school, 6 per cent.	2,100 00	2,268 00
Dakota school, 8 per cent.	3,500 00	4,200 00
Dakota school, 7 per cent.	8,500 00	9,520 00
Minnesota school, 6 per cent.	8,500 00	9,180 00
Wyoming Territory school, 8 per cent.	3,000 00	3,450 00
Colorado school, 7 per cent.	8,000 00	8,960 00
Texas school, 6 per cent.	10,000 00	10,500 00
Southwestern Irrigation Co., 7 per cent.	5,000 00	5,000 00
Arizona Improvement Co., 6 per cent.	5,000 00	5,000 00
Totals.	\$1,181,969 50	\$1,455,976 35

Total market value of stocks and bonds \$ 1,455,976 35

Loans on Collaterals.

Security.	Par value.	Market value.	Loaned thereon.
25 shs. Nat'l Fire Ins. Co., Hartford	\$ 2,500 00	\$ 3,275 00	\$ 600 00
4 shs. Atna Fire Ins. Co., Hartford	400 00	1,000 00	700 00
2 shs. Atna Fire Ins. Co., Hartford	200 00	500 00	
15 shs. American Nat. B'k, Hartf'd	750 00	975 00	
5 shs. Charter Oak Nat. B'k, Hartf'd	500 00	525 00	
3 shs. First Nat. Bank, Hartford.	300 00	300 00	
			1,880 00

5 shs. Security Company, Hartford	500 00	675 00	} 4,050 00
25 shs. Hartford Trust Co., Hartford	2,500 00	3,125 00	
100 shs. Collins Co., Collinsville	1,000 00	775 00	
6 shs. American Screw Company, Providence, R. I.	600 00	1,410 00	
35 shs. Connecticut Gen. Life Ins. Co., Hartford	3,500 00	4,725 00	3,000 00
7 shs. Middlesex County National Bank, Middletown	700 00	735 00	360 00
24 shs. 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			13,900 74
Cash deposited in bank			92,554 10
Interest due and accrued on bonds			17,299 51
Interest due and accrued on Collateral Loans			333 80
Gross premiums in course of collection, not more than three months due			200,951 18
All other property belonging to the Company			542 70
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 2,078,468 88

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		\$ 149,628 37
Losses resisted, including interest, cost and other expenses thereon		5,613 12
Net amount of unpaid losses		\$ 155,241 49
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$850,298.40; unearned premiums (fifty per cent.)		\$ 425,149 20
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$611,615.69; unearned premiums (<i>pro rata</i>)		334,354 78
Gross premiums received and receivable upon all unexpired inland navigation risks, \$16,693.49; unearned premiums, (50 per cent.)		8,346 74
Total unearned premiums		\$ 767,850 72
Total amount of all Liabilities, except capital stock and net surplus		\$ 923,002 21
Joint-stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other Liabilities		155,376 67
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 2,078,468 88

IV. INCOME DURING THE YEAR.

	From fire risks.	Marine and inland risks.	
Entire premiums received during the year	\$ 1,457,417 54	\$ 22,257 85	
Deduct re-insurance, rebate, abatement and return premiums	311,767 16	3,928 35	
Net cash actually received for premiums			\$ 1,163,979 88
Received for interest on mortgages			15,602 19
Received for interest and dividends on stocks, bonds and collateral loans			76,274 01
Income received from all other sources			592 33
Aggregate amount of Income actually received during the year in cash			\$ 1,256,448 41

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses (including \$89,196.39, losses occurring in previous years)	\$ 749,868 63	\$ 18,147 89	
Deduct all amounts received for salvages, and re-insurance in other companies	85,315 52	510 28	
	\$ 664,553 11	\$ 17,637 61	

Net amount paid during the year for losses	\$ 682,190 72
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	239,398 62
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	57,547 16
Paid for State and local taxes in this and other States	24,324 71
All other payments and Expenditures	85,998 60
Aggregate amount of actual Expenditures during the year in cash	\$ 1,149,459 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Dec. of the preceding year	\$ 102,286,607	\$ 1,270,980 32	\$ 427,115 00	\$ 11,688 50
Written or renewed during the year	117,961,391	1,500,689 35	3,878,427 00	22,867 99
Totals	\$ 220,247,998	\$ 2,771,669 67	\$ 4,305,542 00	\$ 34,556 49
Deduct those expired and marked off as terminated	92,263,059	1,223,839 79	3,726,121 00	17,863 00
In force at end of year	\$ 127,984,939	\$ 1,547,820 88	\$ 579,421 00	\$ 16,693 49
Deduct amount re-insured	9,128,490	85,915 79		
Net amount in force Dec. 31, 1891	\$ 118,856,449	\$ 1,461,914 09	\$ 579,421 00	\$ 16,693 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'd	Premiums unearned.
1891	One year or less	\$ 62,648,163 00	\$ 850,293 40	1-2	\$ 425,149 20
1890		70,185 00	327 65	1-4	81 91
1891	Two years	179,229 00	1,078 52	3-4	808 89
1890		9,541,619 00	103,064 44	1-6	17,177 40
1891	Three years	11,856,302 00	128,922 70	1-2	64,461 35
1890		15,507,325 00	148,669 79	5-6	123,891 44
1891	Four years	206,719 00	1,748 68	1-8	218 58
1890		194,156 00	1,567 74	3-8	587 90
1891	Five years	184,676 00	1,439 21	5-8	899 50
1890		365,288 00	3,210 10	7-8	2,808 83
1891	Totals	2,825,017 00	33,540 57	1-10	3,354 05
1890		3,152,217 00	37,759 93	3-10	11,327 97
1891		3,262,409 00	41,158 21	1-2	20,579 10
1890		4,041,625 00	50,287 29	7-10	35,201 10
1891		4,821,519 00	58,840 86	9-10	52,956 76
Totals		\$ 118,856,449 00	\$ 1,461,914 09		\$ 759,503 98

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 9,918,043 39
Losses paid from organization to date	5,931,623 10
Total amount of cash dividends declared since the Company commenced business	925,000 00
Total amount of the Company's stock owned by the directors at par value	109,600 00
Amount loaned to officers and directors	26,380 00
Amount loaned to stockholders, not officers	9,360 00
Amounts declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$726,786.54; marine, \$15,371.08; total	742,157 62

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,109,618 00
Premiums received	13,507 44
Losses paid	1,869 70
Losses incurred	1,862 72

Pacific Fire Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated April 26, 1851.

FRANK T. STINSON, President.

GEORGE JEREMIAH, 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	\$ 195,900 00
Interest due and accrued on all said mortgage loans	1,666 12
Value of lands mortgaged, exclusive of buildings	\$ 191,900 00
Value of buildings mortgaged (insured for \$229,200.00 as collateral)	261,600 00
Total value of said mortgaged premises	\$ 453,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 6 per cent., registered	\$ 17,000 00	\$ 18,530 00
United States 4 per cent., registered	121,000 00	141,267 50
New York City 3 per cent., school	112,000 00	112,000 00
New York City 3 per cent., water	110,000 00	111,100 00
New York City 3 per cent., water	25,000 00	25,250 00
Bowery & 7th Ave. R. R., 1st mtge., 5 per cent	10,000 00	10,500 00
Syracuse, Bing. & N. Y. R. R. Co., mtge., 7 pr ct.	5,000 00	6,437 50
N. Y. Central & Hudson River R. R. Co. stock	10,000 00	11,500 00
Totals	\$ 410,000 00	\$ 436,585 00
Total market value of stocks and bonds		\$ 436,585 00
Cash in the Company's principal office		5,291 98
Cash deposited in bank		7,518 67
Interest due and accrued on bonds		3,444 17
Gross premiums in course of collection, not more than three months due		38,453 15
All other property belonging to the Company		64 42
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 688,923 51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,661 28	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,810 12	
Losses resisted, including interest, costs and other expenses thereon	3,285 00	
Total gross amount of claims for losses	\$ 37,756 40	
Deduct re-insurance thereon	7,119 75	
Net amount of unpaid losses	\$ 30,636 65	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$:94,393.12; unearned premiums (50 per cent)	\$ 97,196 56	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$170,484.51; unearned premiums (<i>pro rata</i>)	88,324 87	
Total unearned premiums	\$ 185,521 43	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	383 34	
Due and to become due for borrowed money	5,000 00	
All other demands against the Company, absolute and contingent	17,256 14	
Total amount of all Liabilities, except capital stock and net surplus.	\$ 238,797 56	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	250,125 95	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 688,923 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	\$ 36,879 73	From fire risks.
Deduct amount of same not collected	453 17	
Net collected	\$ 36,426 56	
Gross premiums on risks written and renewed during the year	333,823 62	
Total	\$ 370,250 18	
Deduct premiums and bills in course of collection at this date	39,502 12	
Entire premiums collected during the year	\$ 330,748 c6	
Deduct re-insurance, rebate, abatement and return premiums	75,835 97	
Net cash actually received for premiums	\$ 254,912 09	
Received for interest on mortgages	9,605 47	
Received for interest and dividends on stocks, bonds and collateral loans	14,069 91	
Income received from all other sources	300 00	
Aggregate amount of Income actually received during the year in cash.	\$ 278,887 47	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,194 19, losses occurring in previous years	\$ 214,393 33	On fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	28,324 49	
Net amount paid during the year for losses	\$ 186,068 84	
Cash dividends actually paid stockholders	22,000 00	
Paid for commissions or brokerage	55,446 04	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	18,561 95	
Paid for State and local taxes in this and other States.	5,569 83	
All other payments and Expenditures	19,818 80	
Aggregate amount of actual Expenditures during the year in cash	\$ 307,465 46	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 48,057,326	\$ 390,973 25
Written or renewed during the year	38,098,446	333,823 62
Totals	\$ 86,155,772	\$ 724,796 87
Deduct those expired and marked off as terminated	37,887,816	315,285 46
In force at the end of the year	\$ 48,267,956	\$ 409,511 41
Deduct amount re-insured	4,587,693	44,633 78
Net amount in force December 31, 1891	\$ 43,680,263	\$ 364,877 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'n'd.	Premiums unearned.
1881	One year or less	\$20,287,367 00	\$ 194,393 12	1-2	\$ 97,196 56
1890		69,775 00	544 40	1-4	136 10
1891	Two years	137,056 00	749 85	3-4	562 38
1889		5,792,177 00	34,253 40	1-6	5,708 90
1890	Three years	6,588,304 00	44,770 95	1-2	22,385 47
1891		6,465,057 00	44,500 60	5-6	37,083 84
1888		47,000 00	455 75	1-8	59 96
1889	Four years	94,100 00	806 15	3-8	302 31
1890		55,044 00	571 08	5-8	356 93
1891		108,484 00	750 02	7-8	656 27
1887		758,659 00	7,121 55	1-10	712 15
1888	Five years	1,048,112 00	11,276 87	3-10	3,383 04
1889		807,230 00	8,792 48	1-2	4,396 24
1890		761,397 00	8,589 91	7-10	6,012 92
1891		660,501 00	7,301 50	9 10	6,571 35
Totals		\$43,680,263 00	\$ 364,877 63		\$ 185,521 43

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,074,009 93
Losses paid from organization to date	3,121,996 17
Total amount of cash dividends declared since the Company commenced business	1,318,000 00
Total amount of Company's stock owned by the directors at par value	47,775 00
Losses incurred during the year: fire	191,256 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 482,551 00
Premiums received	3,810 17
Losses paid	2,577 01
Losses incurred	2,577 01

Palatine Insurance Company,

OF

MANCHESTER ENGLAND.

Incorporated June 9, 1886.

THOMAS BROOKE, President.

J. M. LANE, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$600,320 00

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) \$ 131,853 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due 93,500 00
 Total value of said mortgaged premises \$ 132,650 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
Baltimore and Ohio R. R., 4½ per cent., sterling	\$ 85,000 00	\$ 92,445 00
Baltimore and Ohio R. R., 5 per cent. gold . . .	24,000 00	26,737 00
Morris and Essex Leased Line, 7 per cent	3,500 00	5,007 00
Illinois Central Leased Line, 4 per cent	5,000 00	4,970 00
Chicago and Northwestern R. R. Co., 5 per ct. deb	60,000 00	67,675 00
N. Y. Cent. and Hudson River R. R., 5 per ct. deb	5,000 00	5,612 00
United States 4 per cent. gov	200,000 00	245,679 00
Province of Québec, 4 per cent	18,500 00	20,204 00
Province of Manitoba, 5 per cent	19,000 00	21,501 00
Canadian gov., 3½ per cent. Inscribed stock . . .	39,000 00	36,304 00
Thomas Rhodes, limited, 4½ per cent	25,000 00	25,000 00
Mutual Telephone Co., limited, fully paid shares	1,250 00	1,250 00
Tyne Improvement Commissioners, 3½ per cent.	35,000 00	35,000 00
Totals	\$ 520,250 00	\$ 587,384 00

Total market value of stocks and bonds \$ 587,384 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Palatine and United Ins. Co. shares	\$ 10,918 00	\$ 14,436 00	\$ 11,308 00
Amount loaned on Collaterals			\$ 11,308 00
Cash in the Company's principal office.			1,648 00
Cash deposited in banks			92,929 00
Interest due and accrued on Collateral loans			5,903 00
Gross premiums in course of collection, not more than three months due .			443,609 00
All other property belonging to the Company			254,837 00
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 1,622,971 00.

III. LIABILITIES.

Total gross amount of claims for losses	\$ 347,050 00	
Deduct re-insurance thereon	4,686 00	
Net amount of unpaid losses		\$ 342,364 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$947,972.00; unearned premiums (50 per cent.)	\$ 473,986 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,347.00; unearned premiums (<i>pro rata</i>)	77,354 00	
Total unearned premiums		\$ 551,340 00
Due and accrued for salaries, rents advertising, and for agency and other miscellaneous expenses		660 00
All other demands against the Company absolute and contingent		65,934 00
Total amount of all Liabilities, except capital stock and net surplus		\$ 960,298 00
Joint-stock capital actually paid up in cash		600,320 00
Surplus beyond capital and all other Liabilities		62,353 00
Aggregate amount of all Liabilities, including paid up capital stock and net surplus		\$ 1,622,971 00

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	On fire risks. \$ 350,594 00	
Gross premiums on risks written and renewed during the year	2,357,180 00	
Total	\$2,707,774 00	
Deduct premiums and bills in course of collection at this date	449,940 00	
Entire premiums collected during the year	\$2,257,834 00	
Deduct re-insurance, rebate, abatement and return premiums	420,020 00	
Net cash actually received for premiums		\$ 1,837,814 00
Received for interest and dividends on stocks, bonds and collateral loans		39,582 00
Income received from all other sources		263 00
Aggregate amount of Income actually received during the year in cash		\$ 1,877,659 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$310,650.00, losses occurring in previous years)	On fire risks \$1,536,426 00	
Deduct all amounts received for salvages and re-insurance in other Companies	280,430 00	
Net amount paid during the year for losses		\$ 1,255,996 00
Cash dividends actually paid stockholders		15,000 00
Paid for commissions or brokerage		518,027 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		78,183 00
Paid for State and local taxes in this and other States		561 00
All other payments and Expenditures		6,405 00
Aggregate amount of actual Expenditures during the year in cash		\$ 1,874,172 00

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 464,348.060	\$ 1,160,817 00
Written or renewed during the year	942,883.245	2,357,180 00
Totals	\$ 1,407,231.305	\$ 3,517,997 00
Deduct those expired and marked off as terminated	769,298.362	1,923,308 00
In force at the end of the year	\$ 637,932.943	\$ 1,594,689 00
Deduct amount re-insured	209,723.241	525,370 00
Net amount in force December 31, 1891	\$ 428,209.702	\$ 1,069,319 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$379,696.458 00	\$ 947,972 00	1-2	\$ 473,986 00
	More than one year.	48,513,244 00	121,347 00	<i>pro rata.</i>	77,354 00
Totals		\$ 428,209,702 00	\$ 1,069,319 00		\$ 551,340 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,553,916 00
Losses paid from the organization to date	2,961,617 00
Total amount of cash dividends declared since the Company commenced business	26,875 00
Total amount of the Company's stock owned by the directors at par value	78,580 00
Losses incurred during the year: fire	1,287,712 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	245,679 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 531,219 00
Premiums received	9,696 05
Losses paid	4,907 53
Losses incurred	4,157 53

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^c**II. ASSETS.**

Market Value of real estate owned by the company (unencumbered) \$ 134,500 00^c
 Loans on bond and mortgage (first liens), upon which not more than one
 year's interest is due 437,020 00^c
 Interest due and accrued on all said bond and mortgage loans 5,030 09^c
 Value of premises mortgaged (insured for \$270,900.00 as
 collateral) \$1,556,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. loan	\$ 45,000 00	\$ 53,100 00
Philadelphia City loans,	44,000 00	50,130 00
Philadelphia, Wilmington and Baltimore Rail- road stock trust certificates, 4 per cent. loan . .	100,000 00	99,000 00
Philadelphia, Wilmington and Baltimore Rail- road, 6 per cent. loan	10,000 00	10,100 00
Philadelphia, Wilmington and Baltimore Rail- road, 4 per cent. loan	15,000 00	15,000 00
Philadelphia and Erie R. R., general mortgage 5 per cent. loan	75,000 00	84,750 00
Pennsylvania R. R., cons. 5 per cent. loan	71,000 00	80,230 00
Pennsylvania R. R., cons. mtge. 6 per cent. loan	28,000 00	34,160 00
United Companies of New Jersey, consolidated mortgage 6 per cent loan	60,000 00	63,000 00
Easton and Amboy Railroad Company, consoli- dated 5 per cent. loan	50,000 00	55,000 00
Philadelphia and Reading Railroad Company, consolidated 7 per cent. loan	20,000 00	25,800 00
Philadelphia and Reading Railroad Company, 1st mortgage 6 per cent. loan	17,500 00	21,525 00
Philadelphia and Reading Railroad Company, general mortgage 4 per cent. loan	50,000 00	43,000 00
Philadelphia and Reading Railroad Company, third preferences 5 per cent. loan	6,000 00	2,340 00
Philadelphia and Reading Railroad Car Trust, G. & W. 5's loan	50,000 00	50,000 00
Philadelphia and Reading Coal and Iron Com- pany, 7 per cent. loan	20,000 00	20,700 00
Philadelphia and Reading Railroad Terminal Company, fifty-year 5 per cent. loan	50,000 00	52,000 00
Lehigh Valley R. R. Co. 1st mtge. 6 per ct. loan	33,000 00	36,960 00
Lehigh Valley Railroad Company, consolidated mortgage 6 per cent. loan	50,000 00	63,500 00
Lehigh Valley Railroad Company, 1st mortgage 4½ per cent. loan	50,000 00	50,500 00
Elmira and Williamsport Railroad Company, 1st mortgage 6 per cent. loan	25,000 00	30,000 00
West Jersey Railroad Company, 1st mortgage 7 per cent. loan	10,000 00	12,000 00
Pennsylvania and New York Canal and Railroad Company, 7 per cent. loan	24,000 00	29,040 00

	Par value.	Market value.
Pennsylvania and New York Canal and Railroad Company, consolidated mortgage, 4's loan . . .	25,000 00	25,000 00
Pennsylvania and New York Canal and Railroad Company, consolidated mortgage, 5's loan . . .	25,000 00	27,500 00
Western Pennsylvania Railroad Company, 1st mortgage 6 per cent. loan . . .	4,000 00	4,120 00
Chicago and Western Indiana Railroad Company, 6 per cent. loan . . .	23,000 00	25,300 00
Chicago and Western Indiana Railroad Company, general mortgage 6 per cent. loan . . .	20,000 00	22,000 00
The Jacksonville, Louisville and St. Louis R. R. 1st mortgage consolidated 5 per cent. loan . . .	32,000 00	27,200 00
Shamokin, Sunbury and Lewisburg Railroad Company, 5 per cent. loan . . .	20,000 00	20,600 00
Corning, Cowanesque and Antrim Railroad Company, 6 per cent. loan . . .	24,000 00	25,200 00
Terra Haute and Logansport Railroad Company, extension mortgage 6 per cent. loan . . .	50,000 00	50,000 00
New York and Long Branch R. R., 5 per ct. loan . . .	25,000 00	26,750 00
Northern Pacific Railroad Company, general mortgage 6 per cent. loan . . .	40,000 00	47,200 00
St. Paul and Northern Pacific Railroad Company, 6 per cent. loan . . .	30,000 00	35,400 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	22,000 00
Pittsburgh, Youngstown and Ashtabula, 1st mortgage consolidated 5's loan . . .	25,000 00	25,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R. Co., general mtge. 6 per cent. loan . . .	30,000 00	35,400 00
Buffalo Run, Bellefonte and Bald Eagle Railroad Company, 1st mortgage 6 per cent. loan . . .	20,000 00	14,000 00
Grand Rapids and Indiana Railroad Company, consolidated mortgage 5 per cent. loan . . .	21,000 00	17,850 00
New York, Lake Erie and Western Railroad Company, collateral trust 6 per cent. loan . . .	23,000 00	25,300 00
Railroad Aid bonds, Kiowa County, Kan., loan . . .	25,000 00	24,500 00
Oregon and Pacific R. R. Co., 6 per cent. loan . . .	20,000 00	6,000 00
Dixon Water Company, 6 per cent. loan . . .	7,000 00	6,300 00
Knoxville Water Company, 6 per cent. loan . . .	15,000 00	15,000 00
American S. S. Co. of Phila., 6 per cent. loan . . .	15,000 00	15,900 00
Lehigh Coal & Nav. Co., 6 per cent. gold loan . . .	20,000 00	22,000 00
Chesapeake and Delaware Canal Company, 1st mortgage 6 per cent. loan . . .	10,000 00	5,500 00
Delaware Div. Canal Co., 6 per cent. loan . . .	25,000 00	25,000 00
The Pennsylvania Company, 6 per cent. loan . . .	2,000 00	2,140 00
Car Trust of New York, No. 2, 6 per cent. loan . . .	14,000 00	12,600 00
Huntingdon and Broad Top Car Trust fund loan . . .	30,000 00	30,000 00
Huntingdon and Broad Top Car Trust, 5 per ct. loan . . .	10,000 00	10,000 00
Huntington County, Indiana, gravel road bonds, 6 per cent. loan . . .	27,000 00	27,000 00
Harrisburg City, 6 per cent. loan . . .	18,000 00	18,740 00
St. Louis City, 6 per cent. loan . . .	25,000 00	29,500 00
Cincinnati City, 7 3-10 per cent. loan . . .	38,000 00	47,880 00
Cincinnati City, 7 per cent. loan . . .	10,000 00	12,400 00
Cincinnati City, 6 per cent. loan . . .	5,000 00	5,300 00
City of Springfield, Ill., funding bds., 5 per cent. . . .	35,000 00	35,000 00
City of Springfield, Ill., 8 per cent. loan . . .	10,000 00	10,800 00
City of Topeka, Kansas, internal improvement bonds, 6 per cent. loan . . .	22,600 00	22,600 00
Kansas City, Kansas, internal improvem't bds., 6 per cent. loan . . .	24,000 00	24,000 00
Newark City 7 per cent. loan . . .	20,000 00	21,000 00
Wabash R. R. Co., 2d mtge. 5 per cent. loan . . .	32,000 00	26,560 00
Pittsburgh Junction Terminal Company, 1st mortgage 5 per cent. loan . . .	25,000 00	25,000 00
Newburgh and New York Railroad Company, 1st mortgage 5 per cent. loan . . .	15,000 00	15,750 00
Northern Central Railroad Company, consolidated mortgage 6 per cent. loan . . .	33,000 00	38,280 00
Baltimore and Ohio Equipment Association, 5 per cent. loan . . .	43,000 00	43,000 00
Baltimore and Ohio Railroad Company, consolidated mortgage 5's loan . . .	50,000 00	55,000 00
Baltimore Belt Railroad Company, 1st mortgage 5 per cent. loan . . .	50,000 00	50,000 00

	Par value.	Market value.
West Knoxville General Improvement Company, 6 per cent. loan	20,000 00	22,000 00
Atlantic City Railroad Company, mortgage 5 per cent. loan	30,000 00	30,900 00
Camden Horse Railroad Company, 1st mortgage 5 per cent. loan	25,000 00	25,000 00
Philadelphia Nat. Bank, 200 shares stock	20,000 00	48,000 00
Totals	\$2,156,100 00	\$2,291,305 00
Total market value of stocks and bonds		\$ 2,291,305 00

Loans on Collaterals.

Stocks.	Par value.	Market value.	Loaned thereon.
100 shares United Fireman's Insurance Co	\$ 1,000 00	\$ 1,500 00	\$ 1,000 00
10 shares Ger. American Ins. Co	1,000 00	2,750 00	1,600 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
625 shares Lehigh Val. R. R. Co.	31,250 00	31,562 50	25,000 00
1125 shares Lehigh Val. R. R. Co.	56,250 00	56,812 50	45,000 00
95 shares Calumet and Hecla Mining Co	2,375 00	24,700 00	10,000 00
15 shares Manayunk Nat. Bank	1,500 00	2,700 00	2,000 00
100 shares Northern Cen. R. R.	5,000 00	6,950 00	15,000 00
45 shares Western Nat. Bank	2,250 00	4,680 00	
66 shs. Keystone Watch Case Co.	3,300 00	3,630 00	
\$5,000 Boston United Gas Bonds, 5s.	5,000 00	4,400 00	25,000 00
\$36,000 Phila. and Reading R. R. Co. gen'l mtgce., 4s	36,000 00	30,870 00	
\$38,000 Phila. and Reading R. R. Co. gen'l mtgce., 4s	38,000 00	32,585 00	25,000 00
105 shares Lehigh Coal & Navigation Co	5,250 00	5,145 00	5,000 00
10 shares Commonwealth Title Ins. and Trust Co	500 00	645 00	
\$1,000 Pittsburgh, Cin. & St. Louis Railway Co., 7s	1,000 00	1,160 00	4,000 00
\$5,000 Phila. and Erie R. R. Co., registered, 5s	5,000 00	5,650 00	
\$25,000 Boston United Gas bonds, 5s	25,000 00	22,000 00	25,000 00
40 shs. Penna. R. R. Co.	2,000 00	2,280 00	
60 shs. North Penna. R. R. Co.	3,000 00	4,980 00	
100 shares Delaware and Bound Brook R. R. Co.	10,000 00	16,000 00	31,000 00
221 shs. North Penna. R. R. Co.	11,050 00	18,343 00	
500 Union Insurance Co	1,390 00	875 00	50,000 00
509 shares Delaware and Bound Brook R. R. Co.	40,900 00	65,440 00	
250 shares Delaware and Bound Brook R. R. Co.	25,000 00	40,000 00	30,000 00
200 shares Delaware and Bound Brook R. R. Co.	20,000 00	32,000 00	25,000 00
200 shs. Phila. & Erie R. R. Co.	10,000 00	6,950 00	
100 shs. Northern Pac. R. R. Co. common	10,000 00	2,600 00	10,000 00
100 Peoples Pass Ry. Co.	2,500 00	5,000 00	
10 shs. Ninth Nat Bank	1,000 00	1,430 00	2,500 00
5 shs. Moorestown Nat. Bank	500 00	1,000 00	
5 shs. Fire Ins. Co., of the county of Philadelphia	500 00	600 00	
\$50,000 Note of Lehigh Val. R. R. Co	50,000 00	50,000 00	50,000 00
Totals	\$ 563,765 00	\$ 643,050 50	\$ 507,100 00
Amount loaned on collaterals.			\$ 507,100 00
Cash in Company's principal office			1,806 60
Cash deposited in bank			82,871 17
Interest due and accrued on collateral loans			2,204 39
Net premiums in the hands of agents on policies issued within three months			138,319 60
Unpaid premiums payable direct to home office, on policies issued therefrom within three months			25,833,52
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 3,625,990 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 26,097 02	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	113,294 65	
Losses resisted, including interest, cost and other expenses thereon	11,350 00	
Net amount of unpaid losses	\$ 150,741 67	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,066,060 03; unearned premiums (50 per cent.)	\$ 533,030 01	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$853,201.04; unearned premiums (<i>pro rata</i>)	465,929 39	
Total unearned premiums	\$ 998,959 40	
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium of deposit received	668,654 59	
All other demands against the Company, absolute and contingent	3,500 00	
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,821,855 66	
Joint-stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other Liabilities	1,404,134 71	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 3,625,990 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	\$ 140,996 27	From fire risks.
Gross premiums on risks written and renewed during the year	1,553,162 10	
Total	\$1,694,158 37	
Deduct premiums and bills in course of collection at this date.	164,153 12	
Entire premiums collected during the year	\$1,530,005 25	
Deduct re-insurance, rebate, abatement and return premiums	250,993 99	
Net cash actually received for premiums	\$ 1,279,011 26	
Received for interest on bonds and mortgages	23,168 30	
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	140,532 29	
Income received from all other sources	2,838 16	
Deposit premiums received for perpetual fire risks	\$ 47,625 08	
Aggregate amount of Income actually received during the year in cash,	\$ 1,445,550 01	

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (including \$90,270 46, losses occurring in previous years)	\$ 848,754 41
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	315,859 32
Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employes	45,049 60
Paid for State and local taxes in this and other States	28,063 50
All other payments and Expenditures	66,128 15
Amount of deposit premiums returned during the year on perpetual fire risks.	\$ 16,465 06
Aggregate amount of actual Expenditures during the year in cash	\$ 1,364,754 98

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 146,462,779	\$ 1,801,777 96
Written or renewed during the year	128,157,732	1,553,162 10
Totals	\$ 274,620,511	\$ 3,354,940 06
Deduct those expired and marked off as terminated	109,129,513	1,348,852 59

In force at the end of the year	\$ 165,490,998	\$ 2,006,087 47
Deduct amount re-insured	7,560,088	86,826 40
Net amount in force December 31, 1891	\$ 157,930,910	\$ 1,919,261 07

Perpetual Risks.

	Amount of risks.	Total deposits.
Perpetual risks in force on the 31st of December of the preceding year	\$ 27,724,965	\$ 696,218 22
Perpetual risks written during the year	1,985,610	47,625 08
Totals	\$ 29,710,575	\$ 743,843 30
Deduct those marked off as cancelled	668,266	16,465 06
In force December 31, 1891.	\$ 29,042,309	\$ 727,378 24
Losses incurred on perpetual risks during the year \$12,008 87		
Losses paid on perpetual risks during the year	9,786 47	

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rd.	Premiums unearned.
1891	One year or less	\$ 82,014,802 00	\$ 1,066,060 03	1-2	\$ 533,030 01
1890	Two years	527,036 00	5,835 82	1-4	1,458 95
1891		667,885 00	6,967 40	3-4	5,225 55
1889	Three years	9,741,782 00	110,942 90	1-6	18,490 50
1890		12,024,501 00	139,418 10	1-2	69,709 05
1891		16,367,313 00	165,910 22	5-6	138,258 52
1888	Four years	377,627 00	4,048 64	1-8	506 08
1889		458,920 00	4,270 23	3-8	1,601 34
1890		553,188 00	5,005 83	5-8	3,128 64
1891		751,970 00	8,340 05	7-8	7,302 82
1887	Five years	4,371,315 00	63,046 22	1-10	6,304 62
1888		5,611,971 00	63,136 12	3-10	18,940 83
1889		6,501,150 00	73,973 15	1-2	36,986 57
1890		7,866,457 00	88,262 86	7-10	61,784 00
1891		8,412,081 00	90,691 30	9-10	81,622 17
1885-1891	Seven years	618,462 00	10,043 12		4,740 39
1886-1891	Ten years	1,064,450 00	13,303 05		9,869 36
Totals		\$157,930,910 00	\$ 1,919,261 07		\$ 998,959 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$20,572,302 00
Losses paid from organization to date	12,232,742 00
Total amount of cash dividends declared since the Company commenced business	2,529,000 00
Losses incurred during the year	895,000 00
Total amount of the Company's stock owned by the directors at par value	54,600 00
Amount loaned to stockholders, not officers	1,600 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,375,807 00
Premiums received	28,804 70
Losses paid	12,231 87
Losses incurred	10,210 26

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 \$ 260,682 60
 Interest due and accrued on all said mortgage loans 4,137 75
 Value of lands mortgaged, exclusive of buildings \$ 301,604 00
 Value of buildings mortgaged (insured for \$155,050.00, as collateral) 231,306 00
 Total value of said mortgaged premises \$ 532,910 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. Government 4s	\$ 65,000 00	\$ 77,025 00
Hillsborough County, N. H., 6s.	2,500 00	2,750 00
City of Manchester, N. H., 6s.	1,500 00	1,750 00
City of Portsmouth, N. H., 6s.	5,000 00	5,625 00
City of Portsmouth, N. H., 4s.	10,000 00	10,500 00
Chichester, N. H., 4s	1,500 00	1,590 00
Waubunsee County, Kansas, 6s.	5,000 00	6,000 00
State of Illinois (drainage) 7s.	7,000 00	8,000 00
James River Valley Railroad 6s.	10,000 00	11,500 00
N. H. Trust Co., Manchester, N. H., deb. 6s	25,000 00	25,000 00
Security Mtge. & Trust Co., Cassellton, Dak., 6s	5,000 00	5,000 00
Kansas Investment Co., Topeka, Kas., 6s	12,900 00	12,900 00
Security Trust Co., Nashau, N. H., 6½s	23,000 00	23,000 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
Nashau Trust Co., Nashau, N. H., 6s.	5,000 00	5,000 00
Manchester, N. H., Electric Light Co. 6s.	10,000 00	11,000 00
City of Rapid City, Dak., 7s	1,000 00	1,100 00
Cleveland, Chagrin Falls & North'n R. R. Trust 6s (guaranteed by Cleveland & Canton R. R.)	20,000 00	20,000 00
Globe Investm't Co., Boston, Mass., debenture	1,900 00	1,900 00
Jaffrey, N. H., 4s	2,500 00	2,500 00
<i>Shares of stock.</i>		
50 Granite State Trust, Manchester, N. H., 6s	5,000 00	5,500 00
90 Security Trust Co., Nashau, N. H., 8s	9,000 00	9,900 00
88 First National Bank, Marion, Kansas, 10s.	8,800 00	10,120 00
10 Winchester, N. H., Bank 8s	1,000 00	1,200 00
10 Woodsville, N. H., Guarantee Savings B'k 6s	1,000 00	1,000 00
60 Union Trust Co., Sioux City, Iowa, 8s	6,000 00	7,200 00
45 Lake Village & Laconia, N. H., water w'ks 6s.	2,250 00	2,500 00
Totals.	\$ 254,850 00	\$ 277,860 00

Total market value of stocks and bonds \$ 277,860 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
1,221 shares Francess'wn Soapstone Co., Francestown, N. H.	\$ 12,200 00	\$ 12,200 00	\$ 5,000 00
Bonds St. Louis & S. F. Ry	3,600 00	3,600 00	3,000 00
24 shares Guaranty Savgs. B'k	3,400 00	4,512 00	3,200 00
50 shares Lake Village and Laconia H. R. R., Laconia, N. H. Mtge. Note, J. E. Clifford	4,000 00	4,900 00	3,900 00
133 shares Union Trust Co., Sioux City, Iowa	5,750 00	5,750 00	5,000 00
44 shares Nashau Trust Co., Nashau, N. H.	13,200 00	13,200 00	10,000 00
\$5,000 San Miguel Co. bonds, and 150 shares Laconia Car Co. stock, Laconia, N. H.	4,400 00	4,800 00	4,400 00
25 shares Security Trust Company, Nashau, N. H.	20,000 00	20,000 00	15,000 00
	2,500 00	2,750 00	2,500 00
Totals	\$ 69,050 00	\$ 71,712 00	\$ 52,000 00

Amount loaned on Collaterals \$ 52,000 00

Other Securities.

Nashau Trust Co., Nashau, N. H. 78	\$ 10,000 00
Granite State Trust Co., Manchester, N. H., 88	15,000 00
Security Trust Co., Nashau, N. H., 88	10,000 00
Union Trust Co., Sioux City, Ia., 88	4,000 00
Union Trust Co., Sioux City, Ia., 88	4,000 00
Union Trust Co., Sioux City, Ia., 88	10,000 00
Granite State Trust Co., Manchester, N. H., 68	8,500 00
Total	\$ 61,500 00
Cash in the Company's principal office	9,089 60
Cash deposited in bank	49,808 70
Interest due and accrued on bonds	5,024 90
Interest due and accrued on collateral loans	2,261 91
Gross premiums in course of collection, not more than three months due	102,005 65
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 824,371 11

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 19,760 09
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	16,973 03
Losses resisted, including interest, costs, and other expenses thereon	2,300 00
Total gross amount of claims for losses	\$ 39,033 12
Deduct re-insurance thereon	2,250 00
Net amount of unpaid losses	\$ 36,783 12
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$370,810.22: unearned premiums (50 per cent.)	\$ 185,405 11
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$274,548.86: unearned premiums (<i>pro rata</i>)	150,601 98
Gross premiums received and receivable upon all unexpired inland navigation risks, \$22,144.50: unearned premiums (50 per cent.)	11,072 25
Total unearned premiums	\$ 347,079 34
All other demands against the Company, absolute and contingent	20,401 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 404,263 46
Joint-stock capital actually paid up in cash	350,000 00
Surplus beyond capital and all other Liabilities	70,107 65
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 824,371 11

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	\$ 82,734 37	\$ 6,935 47	
Gross premiums on risks written and renewed during the year	718,680 05	26,161 47	
Totals	<u>\$ 841,414 42</u>	<u>\$ 33,097 94</u>	
Deduct premiums and bills in course of collection at this date	95,636 67	6,368 98	
Entire premiums collected during the year.	\$ 705,777 75	\$ 26,728 96	
Deduct re-insurance, rebate, abatement and return premiums	143,549 94	1,525 07	
	<u>\$ 562,227 81</u>	<u>\$ 25,203 89</u>	
Net cash actually received for premiums.			\$ 587,431 70
Received for interest on mortgages			17,877 31
Received for interest and dividends on stocks, bonds and collateral loans			21,172 91
Aggregate amount of Income actually received during the year in cash			<u>\$ 626,481 92</u>

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks	
Gross amount actually paid for losses (including \$35,734.11; losses occurring in previous years).	\$ 361,478 11	\$ 25,055 66	
Deduct all amounts received for salvages and and re-insurance in other Companies.	24,605 10	. . . . .
	<u>\$ 336,873 01</u>	<u>\$ 25,055 66</u>	
Net amount paid during the year for losses			\$ 361,928 67
Cash dividends actually paid stockholders.			21,000 00
Paid for commissions or brokerage.			117,682 25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			24,440 97
Paid for State and local taxes in this and other States			9,126 59
All other payments and Expenditures			39,867 69
Aggregate amount of actual Expenditures during the year in cash.			<u>\$ 574,046 17</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	\$ 41,370,157	\$ 542,313 13	\$ 814,350 00	\$ 24,091 73
Written or renewed during the year	52,324,966	718,680 05	935,762 00	26,161 47
Totals	<u>\$ 93,695,123</u>	<u>\$ 1,260,993 18</u>	<u>\$ 1,750,112 00</u>	<u>\$ 50,253 20</u>
Deduct those expired and marked off as terminated,	33,817,435	562,700 45	986,916 00	28,108 70
In force at the end of the year	\$ 59,877,688	\$ 698,292 73	\$ 763,196 00	\$ 22,144 50
Deduct amount re-insured	5,217,577	52,933 65	. . . . .	. . . . .
Net amount in force December 31, 1891	<u>\$ 54,660,111</u>	<u>\$ 645,359 08</u>	<u>\$ 763,196 00</u>	<u>\$ 22,144 50</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$ 29,050,167 00	\$ 370,810 22	1-2	\$ 185,405 11
1890	Two years	221,434 00	1,921 80	1-4	480 45
1891		201,167 00	1,657 37	3-4	1,243 03
1889	Three years	3,213,651 00	39,080 54	1-6	6,513 43
1890		4,165,761 00	44,128 12	1-2	22,064 06
1891	Four years	5,991,876 00	60,227 57	5-6	50,189 64
1888		424,806 00	4,601 44	1-8	575 18
1889	Five years	397,843 00	4,322 66	3-8	1,621 00
1890		438,216 00	4,611 10	5-8	2,881 94
1891	Six years	699,824 00	6,668 48	7-8	5,834 96
1887		1,490,903 00	13,641 81	1-10	1,354 18
1888	Seven years	1,751,187 00	19,013 06	3-10	5,712 91
1889		2,156,891 00	24,335 82	1-2	12,167 91
1890	Eight years	2,387,694 00	26,624 54	7-10	18,637 19
1891		2,078,691 00	23,684 55	9-10	21,316 10
Totals		\$ 54,660,111 00	\$ 645,359 08		\$ 336,007 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,641,243 00
Losses paid from organization to date	1,399,384 00
Total amount of cash dividends declared since the Company commenced business	61,500 00
Total amount of the Company's stock owned by the directors at par value	104,600 00
Losses incurred during the year: fire, \$342,777.03; marine, \$20,200.85; total.	362,977 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 329,125 00
Premiums received	3,445 47
Losses paid	776 50
Losses incurred	741 72

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)	\$ 1,723,701 95
Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 167,675 00
Interest due and accrued on all said mortgage loans	2,732 87
Value of lands mortgaged, exclusive of buildings	\$ 131,250 00
Value of buildings mortgaged (insured for \$163,300.00, as collateral)	159,500 00
Total value of said mortgaged premises	\$ 330,750 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	\$ 206,500 00
U. S. currency, 6 per cent	40,000 00	46,430 00
N. Y. City consolidated stock, 3 per cent. dock	200,000 00	220,000 00
N. Y. City consolidated stk., 3 pr ct. school house	113,700 00	121,659 00
N. Y. City consolidated stock, 3 per cent. Harlem River bridge	148,300 00	160,164 00
Nassau Gas Light Co., Brooklyn, certf. 5 per ct.	17,000 00	17,000 00
People's Gas Light Co., Brooklyn, 6 per cent	10,000 00	10,100 00
Equitable Gas Light Co., New York, 6 per cent	10,000 00	10,700 00
Equitable Gas Light Co., N. Y., certificates 6 pr ct	50,000 00	50,000 00
Ohio Southern R. R. Co., 6 per cent	25,000 00	27,125 00
N. Y. Elevated R. R. Co., 7 per cent	25,000 00	28,250 00
Smithtown and Port Jefferson R. R. Co., 7 per ct	10,000 00	10,700 00
Broadway and Seventh Ave. R. R. Co., 5 per cent	15,000 00	15,600 00
N. Y., Brooklyn and Manhattan Beach R. R. Co., 5 per cent	30,000 00	30,900 00
Phila. and Reading R. R. Co., 4 per cent	50,000 00	43,000 00
Kings County Elevated Railway Co., 5 per cent	50,000 00	50,000 00
Pacific R. R. Co. of Missouri, 4 per cent	100,000 00	99,500 00
Knoxville and Ohio R. R. Co., 6 per cent	25,000 00	27,000 00
Toledo and Ohio Central R. R. Co., 5 per cent	25,000 00	26,000 00
Chesapeake and Ohio Railway Co., 5 per cent	25,000 00	25,750 00
Michigan Central R. R. Co., 4 per cent	25,000 00	25,000 00
Atchison, Topeka and Santa Fé R. R. Co., Guarantee fund, 6 per cent. notes	50,000 00	50,000 00
Louisville, St. Louis and Texas R'y Co., 6 per cent	25,000 00	22,500 00
Louisville and Nashville R. R. Co., 5 per cent	25,000 00	25,250 00
Chicago, Milwaukee and St. Paul R'y Co., 5 per ct	13,000 00	13,000 00
Milwaukee and Northern R. R. Co., 6 per cent	25,000 00	28,000 00
Calvary Cemetery, Greenpoint and Brooklyn R. R. Co., 6 per cent	37,000 00	41,070 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	27,500 00
Brooklyn City R. R. Co., 5 per cent	10,000 00	10,550 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
<i>Shares of Stock.</i>		
550 Brooklyn City R. R. Co., Brooklyn	5,500 00	9,350 00
200 Central Park, N. & E. R. R. Co., N. Y.	20,000 00	24,000 00
50 Dry Dock, E. Broadway and Battery R. R. Co	5,000 00	6,300 00
500 N. Y. and Harlem R. R. Co	25,000 00	67,500 00
500 Metropolitan National Bank, N. Y.	18,500 00	1,480 00
500 American Exchange Bank, N. Y.	30,000 00	46,600 00
50 National Shoe and Leather Bank, N. Y.	5,000 00	7,750 00
300 St. Nicholas Bank, N. Y.	30,000 00	37,500 00
286 National Bank of the Republic, N. Y.	28,600 00	51,480 00
87 National Bank of Commerce, N. Y.	8,700 00	16,312 50
200 Fourth National Bank, N. Y.	20,000 00	34,400 00
100 Mercantile National Bank, N. Y.	10,000 00	22,500 00
200 National Park Bank, N. Y.	20,000 00	62,000 00
323 Chatham National Bank, N. Y.	8,075 00	33,915 00
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	21,600 00
Totals	\$1,742,675 00	\$2,094,255 50

Total market value of stocks and bonds	\$ 2,094,255 50
Cash in Company's principal office	589 64
Cash deposited in bank	546,567 24
Interest due and accrued on bonds	7,849 14
Gross premiums in course of collection, not more than three months due.	892,321 37
All other property belonging to the Company	3,777 17
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 5,439,469 88

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 245,177 53
Losses resisted, including interest, costs and other expenses thereon	35,074 14

Total gross amount of unpaid losses	\$ 280,251 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,374,402.21; unearned premiums (50 per cent.)	\$1,187,201 11
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,424,460.67; unearned premiums (<i>pro rata</i>)	2,205,072 80
Total unearned premiums	\$ 3,392,273 91
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	1,724 19
All other demands against the Company, absolute and contingent	254,498 92
Total amount of all Liabilities, except capital stock and net surplus	\$ 3,928,748 69
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	510,721 19
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$ 5,439,469 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.	\$ 758,861 51	From fire risks.
Gross premiums on risks written and renewed during the year	4,405,200 38	
Total	\$5,164,061 89	
Deduct premiums and bills in course of collection at this date,	892,321 37	
Entire premiums collected during the year	\$4,271,740 52	
Deduct re-insurance, rebate, abatement and return premiums,	629,260 71	
Net cash actually received for premiums.	\$ 3,642,479 81	
Received for interest on mortgages	8,467 53	
Received for interest and dividends on stocks, bonds and collateral loans	92,260 62	
Income received from all other sources	94,857 96	
Aggregate amount of Income actually received during the year in cash	\$ 3,838,065 92	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$158,134.00, losses occurring in previous years).	\$2,358,525 20	Fire risks.
Deduct all amounts received for salvages, and re-insurance in other companies	71,104 46	
Net amount paid during the year for losses	\$ 2,287,420 74	
Cash dividends actually paid to stockholders.	100,000 00	
Paid for commissions or brokerage.	778,039 70	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	294,087 22	
Paid for State and local taxes in this and other States	64,701 82	
All other payments and Expenditures.	346,619 77	
Aggregate amount of actual Expenditures during the year in cash.	\$ 3,870,869 25	

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	\$ 515,657,601	\$ 6,681,686 67
	385,096,978	4,405,200 38
Totals	\$ 901,354,579	\$11,086,887 05
Deduct those expired and marked off as terminated	353,900,060	4,155,306 14
In force at the end of the year	\$ 547,454,519	\$ 6,931,580 91
Deduct amount re-insured.	12,646,061	132,718 03
Net amount in force December 31, 1891	\$ 534,808,458	\$ 6,798,862 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$205,326,442 00	\$ 2,374,402 21	1-2	\$ 1,187,201 11
1890	Two years	1,651,621 00	17,226 06	1-4	4,306 51
1891		1,870,433 00	17,867 89	3-4	13,400 91
1889	Three years	49,088,220 00	449,277 52	1-6	74,879 58
1890		53,697,121 00	501,699 60	1-2	250,849 80
1891		59,646,144 00	532,757 92	5-6	443,964 94
1888	Four years	1,003,003 00	11,432 62	1-8	1,429 20
1889		824,052 00	10,969 15	3 8	4,113 43
1890		1,392,477 00	15,421 70	5-8	9,638 55
1891		1,354,669 00	14,301 72	7 8	12,513 99
1887	Five years	28,978,432 00	553,107 46	1-10	55,310 74
1888		28,235,571 00	570,533 95	3-10	171,160 18
1889		32,914,368 00	655,420 31	1-2	327,710 15
1890		39,346,406 00	656,022 83	7-10	459,215 98
1891		29,479,499 00	418,420 94	9-10	376,578 84
Totals		\$534,808,458 00	\$ 6,798,862 88		\$ 3,392,273 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$80,242,150 95
Losses paid from organization to date	41,920,753 53
Total amount of cash dividends declared since the Company commenced business	3,174,000 00
Total amount of the Company's stock owned by the directors at par value	205,850 00
Losses incurred during the year: fire	2,394,112 31

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,368,720 00
Premiums received	42,104 95
Losses paid	8,260 44
Losses incurred	8,551 91

Phoenix Insurance Company,

OF

HARTFORD CONNECTICUT.

Incorporated May, 1854.

D. W. C. SKILTON, President.

GEO. H. BURDICK, 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)	\$ 303,296 07
Loans on mortgage (first liens), upon which not more than one year's interest is due	357,673 52
Loans on mortgage (first liens), upon which more than one year's interest is due	187,960 96
Interest due and accrued on all said mortgage loans	\$ 913,200 00
Value of lands mortgaged, exclusive of buildings	55,743 70
Value of buildings mortgaged (insured for \$123,625.00 as collateral)	221,015 00
Total value of said mortgaged premises	\$1,134,215 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
300 Aetna National Bank, Hartford	\$ 30,000 00	\$ 37,500 00
1000 American National Bank, Hartford	50,000 00	71,500 00
50 Atlantic Trust Co., New York	5,000 00	22,500 00
150 Central Trust Co., New York	15,000 00	180,000 00
162 Charter Oak National Bank, Hartford	16,200 00	17,820 00
160 City Bank, Hartford	16,000 00	16,800 00
100 Connecticut River Bank, Hartford	5,000 00	5,100 00
300 Farmers' and Mechanics' Nat'l Bk, Hartford	30,000 00	33,600 00
175 First National Bank, Wallingford	17,500 00	19,250 00
400 Franklin Trust Co., New York	40,000 00	96,000 00
1030 Hartford National Bank, Hartford	103,000 00	164,800 00
400 Hartford Trust Co., Hartford	40,000 00	52,000 00
100 Home National Bank, Meriden	10,000 00	12,300 00
100 Imperial Bank, Toronto, Ont.	10,000 00	18,100 00
250 Metropolitan National Bank, Cincinnati	12,250 00	5 00
108 Merchants' Exchange Nat. Bank, New York	5,400 00	6,804 00
800 Mercantile National Bank, Hartford	80,000 00	80,000 00
100 National Shoe and Leather Bank, N. Y.	10,000 00	16,000 00
340 National Exchange Bank, Hartford	17,000 00	24,650 00
250 National German American Bank, St. Paul	25,000 00	32,750 00
200 New Britain National Bank, New Britain	20,000 00	32,000 00
750 Phoenix National Bank, Hartford	75,000 00	98,250 00
200 State Bank, Hartford	20,000 00	20,600 00
440 Waterbury National Bank, Waterbury	22,000 00	44,000 00
300 Avon, Genesee and Mt. Morris R. R. Co.	30,000 00	31,200 00
500 Chicago, Burlington and Quincy R. R. Co.	50,000 00	55,000 00
1100 Chicago, Rock Island & Pac. R. R. Co.	110,000 00	99,000 00
250 Chicago and Alton R. R. Co. (common)	25,000 00	35,000 00
5 0 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	3,360 00
1000 Illinois Central R. R. Co.	100,000 00	109,500 00
1000 Morris and Essex R. R. Co.	50,000 00	76,500 00
1500 N. Y., N. H. & H. R. R. Co.	150,000 00	340,500 00
250 New York and Harlem R. R. Co.	12,500 00	33,750 00
500 N. Y. Central & Hudson River R. R. Co.	50,000 00	59,500 00
500 Peoria and Bureau Valley R. R. Co.	50,000 00	85,000 00
500 Pittsburg, McKeesport & Y. R. R. Co.	25,000 00	31,000 00
500 Rensselaer and Saratoga R. R. Co.	50,000 00	87,000 00
660 Holyoke Water Power Company	66,000 00	198,000 00
1600 North Western Telegraph Company	80,000 00	81,600 00
Atlantic Mutual Ins. Co. scrip	74,680 00	78,414 00
<i>Bonds.</i>		
Georgia State, reg., 4½ per cent	25,000 00	30,500 00
Atlantic Dock Company, 5 per cent	75,000 00	82,500 00
Ashland, Oregon, water, 6 per cent	50,000 00	54,500 00
Brantford, Canada, city, 5 per cent	25,000 00	28,000 00
Guelph, Canada, city, 5 per cent	24,000 00	27,360 00
Victoria, Canada (B. C.), 5 per cent	20,000 00	22,400 00
Columbus, O., improvement, 6 per cent	23,000 00	24,150 00
Postoria, O., water, 6 per cent	25,000 00	25,500 00
Hannibal school, Mo., 6 and 7 per cent	39,000 00	40,950 00
Leavenworth city and Ft. Leavenworth water, 6 per cent	25,000 00	27,500 00
Council Bluffs, Ia., improvement, 6 per cent	5,500 00	5,840 00
Northwestern Telegraph Co., 7 per cent	15,000 00	17,850 00
Naumkeag Street R'y Co., 7 per cent	25,000 00	25,625 00
St. Paul Board of Education certificates, 7 per ct.	40,000 00	41,200 00
Superior, Wis., improvement, 6 per cent	25,000 00	25,750 00
Urbana, O., gas, 6 per cent	25,000 00	27,250 00
Canadian Pac., 1st mtge. land grant R. R., 5 per ct.	44,000 00	48,400 00
Cedar Rapids, Iowa Falls & N. W. R'y, (guar.) 6 per cent	50,000 00	52,500 00
Chicago & N. Western R'y, sg. fund, 6 per cent	50,000 00	57,000 00
Chicago & Western Ind. R. R., 6 per cent	74,000 00	84,360 00
Chicago & Western Ind., gen. mtge., 6 per cent	50,000 00	57,500 00
Columbus and Western R. R. 1st mtge. (guar.) 6 per cent	100,000 00	110,000 00
Chicago, Burl. & O. conv. R. R., 5 per cent	5,000 00	5,700 00
Erie Railway, 1st mtge. consols, 7 per cent	50,000 00	68,000 00
Louisville, St. Louis & Texas (guar.) 6 per cent	25,000 00	21,750 00
Minneapolis Union R'y Co. (guar.) 6 per cent	50,000 00	57,000 00
N. Y. Lack. & Western R. R. (guar.) 6 per cent	50,000 00	64,000 00
New York & New Eng. R. R., 7 per cent	57,000 00	70,600 00
Pittsburgh, Cle. & Toledo R. R. (guar.) 6 per cent	50,000 00	55,500 00

Terre Haute and Logansport R. R. (ext'n guar.)		
6 per cent	50,000 00	55,000 00
Texas & New Orleans, 1st mtge., 7 per cent	54,000 00	62,640 00
Totals	\$2,910,030 00	\$3,980,793 00
Total market value of stocks and bonds		\$ 3,980,793 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
96 shares Travelers Ins. Co	\$ 9,600 00	\$ 26,880 00	\$ 12,692 50
10 shares Hartford Carpet Co	1,000 00	1,000 00	630 00
240 shares Landers, Frary & Clark	6,000 00	7,200 00	10,000 00
70 shs. So. New England Tel. Co	7,000 00	5,250 00	10,000 00
50 shares Atlantic Dock Co	5,000 00	5,000 00	10,000 00
64 shares Hartford Carpet Co	6,400 00	6,400 00	10,000 00
2261 shares Broad Brook Co.	56,525 00	56,525 00	49,000 00
First mtge. 6 per cent g. bonds, U. Electric R'y Co., Nashville, Tenn	179,000 00	152,150 00	25,000 00
100 shs. Pittsburg, Ft Wayne and Chicago R. R. stock	10,000 00	15,000 00	20,000 00
100 shares Adams Express Co	10,000 00	14,500 00	20,000 00
Totals	\$ 290,525 00	\$ 289,905 00	\$ 118,322 50

Amount loaned on collaterals	\$ 118,322 50
Cash in the Company's principal office	21,897 07
Cash deposited in bank	260,936 08
Interest due and accrued on collateral loans and bank deposits	3,037 17
Net premiums in course of collection, not more than three months due, less commissions	385,546 78
All other property belonging to the Company	1,179 94
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 5,676,386 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	} \$ 377,392 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	13,850 00
Net amount of unpaid losses	\$ 391,242 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,650,100.48; unearned premiums (50 per cent.)	\$ 825,050 24
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,155,245.05; unearned premiums (<i>pro rata</i>)	1,125,633 44
Total unearned premiums	\$ 1,950,683 68
Total amount of all Liabilities, except capital stock and net surplus	\$ 2,341,925 08
Joint-stock capital actually paid up in cash	2,000,000 00
Surplus beyond capital and all other Liabilities	1,334,460 81
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 5,676,386 79

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$3,233,872 05
Deduct re-insurance, rebate, abatement and return premiums	325,961 78
Net cash actually received for premiums	\$ 2,907,910 27
Received for interest on mortgages	28,133 29
Received for interest and dividends on stocks, bonds and collateral loans	205,018 13
Income received from all other sources	6,777 79
Aggregate amount of Income actually received during the year in cash	\$ 3,147,839 48

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$337,307.52, fire risks. losses occurring in previous years)	\$1,881,790 27	On
Deduct all amounts received for salvages and re-insurance in other companies		11,046 44
Net amount paid during the year for losses		\$ 1,870,743 83
Cash dividends actually paid stockholders		280,000 00
Paid for commissions or brokerage		497,338 80
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		129,198 87
Paid for State and local taxes in this and other States		57,043 56
All other payments and Expenditures		300,911 85
Aggregate amount of actual Expenditures during the year in cash		\$ 3,135,236 91

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 313,268,152	\$ 3,548,405 00
Written or renewed during the year	315,032,253	3,233,872 05
Totals	\$ 628,300,405	\$ 6,782,277 05
Deduct those expired and marked off as terminated	279,960,027	2,976,931 52
Net amount in force December 31, 1891	\$ 348,340,378	\$ 3,805,345 53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1891	One year or less.	\$156,235,674 00	\$ 1,650,100 48	1-2	\$ 825,050 24
1890	Two years.	809,721 00	7,727 71	1-4	1,931 93
1891		880,117 00	9,172 63	3-4	6,879 47
1889	Three years.	34,861,882 00	360,115 45	1-6	60,019 24
1890		40,149,822 00	416,659 92	1-2	208,329 96
1891	Four years.	38,915,641 00	421,634 98	5-6	351,362 48
1888		755,593 00	7,065 82	1-8	995 73
1889	Five years.	716,099 00	7,668 87	3-8	2,875 53
1890		808,390 00	8,799 38	5-8	5,499 61
1891	Six years.	760,815 00	7,835 19	7-8	6,858 42
1887		13,023,284 00	168,675 78	1-10	16,867 58
1888	Seven years.	12,297,402 00	154,542 33	3-10	46,362 70
1889		14,559,669 00	177,890 19	1-2	88,945 10
1890	Eight years.	15,346,733 00	185,965 17	7-10	130,175 62
1891		18,219,546 00	220,588 63	9-10	198,529 77
Totals		\$348,340,378 00	\$ 3,805,345 53		\$ 1,950,683 68

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$48,652,782 57
Losses paid from organization to date	29,027,788 02
Total amount of cash dividends declared since the Company commenced business	5,565,000 00
Total amount of the Company's stock owned by the directors at par value	145,100 00
Amount loaned to officers and directors	80,000 00
Amount loaned to stockholders not officers	86,070 00
Losses incurred during the year : fire and tornado.	1,931,963 92

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,593,493 00
Premiums received	23,684 84
Losses paid	3,755 84
Losses incurred	4,511 42

UNITED STATES BRANCH

OF THE

Phoenix Assurance Company,

OF

LONDON ENGLAND.

Incorporated 1782.

A. D. IRVING, New York,

Manager for the United States.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. 4 per cent., registered, held by trustees	\$ 703,000 00	\$ 822,510 00
U. S. 4 per cent registered, deposited with the various State departments	195,000 00	228,150 00
U. S. 4 per cent. registered, deposited with New York State department	300,000 00	351,000 00
Central of New Jersey, gen. mort., 5s	50,000 00	55,750 00
Chicago, Rock Island and Pacific Extension and collateral, 5s	50,000 00	52,000 00
N. Y., Chicago and St. Louis, 1st mort., 4s	50,000 00	47,937 50
West Shore 1st mort., 4s	120,000 00	124,500 00
Pennsylvania Company Guaranteed, 4 1/8s	25,000 00	27,312 50
Chicago and Northwestern sinking fund, 5s	43,000 00	47,945 00
Atchison, Topeka and Santa Fé R. R. Co., Guar- antee fund extended notes, 6s	50,000 00	50,750 00
Totals	\$ 1,586,000 00	\$ 1,807,855 00
Total market value of stocks and bonds		\$ 1,807,855 00
Cash belonging to the Company deposited in banks		\$ 512,725 17
Premiums in course of collection, not more than three months due		226,314 32
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 2,546,894 49

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 94,518 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	616,037 00	
Losses resisted, including interest, costs and other expenses thereon	15,103 00	
Total gross amount of claims for losses.	\$ 725,658 00	
Deduct re-insurance thereon	313,092 00	
Net amount of unpaid losses		\$ 412,566 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,748,297.37; unearned premiums (50 per cent.)	\$ 874,148 68	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,136,339.52; unearned premiums, (<i>pro rata</i>).	605,055 09	
Total unearned premiums		\$ 1,479,203 77
Total amount of all Liabilities, except net surplus in the United States Surplus beyond all other Liabilities	\$ 1,891,769 77	655,124 72
Aggregate amount of all Liabilities, including net surplus in the United States		\$ 2,546,894 49

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	From fire risks. \$ 201,951 11	
Gross premiums on risks written and renewed during the year	2,744,157 80	
Total	\$2,946,108 91	
Deduct premiums and bills in course of collection at this date	226,314 32	
Entire premiums collected during the year.	\$2,719,794 51	
Deduct re-insurance and return premiums	801,805 12	
Net cash actually received for premiums		\$ 1,917,989 47
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		38,920 00
Aggregate amount of Income actually received during the year in cash in the United States		\$ 1,956,909 47

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 1,611,050 35	
Deduct all amounts actually received for salvages and all amounts actually received for re-insurance	445,447 03	
Net amount paid during the year for losses		\$ 1,165,603 32
Paid for commissions or brokerage		332,906 96
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		73,701 60
Paid for State and local taxes in this and other States		56,804 65
All other payments and Expenditures		181,025 80
Aggregate amount of actual Expenditures during the year in cash in the United States		\$ 1,810,042 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . .	\$ 273,028,640	\$ 2,642,219 41
Written or renewed during the year	361,276,809	2,744,157 80
Totals	\$634,299,449	\$ 5,386,377 21
Deduct those expired and marked off as terminated	303,257,948	2,198,745 26
In force at the end of the year	\$ 331,041,501	\$ 3,187,631 95
Deduct amount re-insured	31,638,657	302,995 06
Net amount in force December 31, 1891	\$ 299,402,844	\$ 2,884,636 89

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'n'd.	Premiums unearned.
1891	One year or less	\$ 171,312,655 00	\$ 1,748,297 37	1-2	\$ 874,148 68
1890	Two years	838,316 00	11,805 20	1-4	2,951 30
1891		1,793,045 00	26,692 10	3-4	20,019 57
1889	Three years	18,130,455 00	139,845 87	1-6	23,307 04
1890		26,128,177 00	222,552 07	3-6	111,276 04
1891	Four years	29,279,816 00	224,643 37	5-6	187,202 80
1888		711,035 00	5,478 72	1-8	684 81
1889	Five years	660,872 00	5,674 61	3-8	2,127 98
1890		789,453 00	6,811 30	5-8	4,257 06
1891	Six years	545,162 00	4,897 90	7-8	4,285 66
1887		9,523,455 00	97,242 59	1-10	9,724 26
1888	Seven years	10,418,348 00	160,897 93	3-10	30,269 38
1889		7,914,232 00	78,067 22	5-10	39,033 61
1890	Eight years	10,025,461 00	99,419 00	7-10	69,593 30
1891		11,217,437 00	111,144 60	9-10	100,030 14
1886	Nine years	45,000 00	243 29	1-12	20 27
1887		57,800 00	812 25	3-12	203 06
1889	Ten years	1,375 00	2 80	7-12	1 63
1890		5,000 00	78 75	9-12	59 06
1884		2,750 00	29 95	5-20	7 49
Totals		\$ 299,402,844 00	\$ 2,884,636 89		\$ 1,479,203 77

Answers to General Interrogatories.

Total amount of premiums received by United States branch to date	\$ 12,449,936 25
Losses paid from organization of this branch to date	7,697,241 38
Fire losses incurred during the year	1,379,701 00
Amount deposited in New York State for the security of policy-holders in the United States	351,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 820,865 34
Premiums received	13,410 86
Losses paid	3,199 02
Losses incurred	3,508 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 00⁰⁰**II. ASSETS.***Account of Stocks and Bonds owned by the Company.*

	Par value.	Market value.
<i>Bonds.</i>		
Boston and Providence R. R. Co	\$ 125,000 00	\$ 130,000 00
Baltimore and Ohio R. R. Co.	25,000 00	27,250 00
Bath Gas Light Co	4,000 00	3,500 00
Rensselaer and Saratoga R. R. Co	12,000 00	17,640 00
Lehigh Valley R. R. Co.	50,000 00	51,250 00
Morris and Essex R. R. Co.	25,000 00	33,875 00
New York and New England R. R. Co.	15,000 00	17,850 00
<i>Shares of Stock.</i>		
250 National Bank of Commerce, New York	25,000 00	46,500 00
100 National Park Bank, New York.	10,000 00	31,000 00
100 N. Y. Mutual Gas Light Co., New York.	10,000 00	12,300 00
800 American National Bank, Providence.	40,000 00	34,800 00
1600 Blackstone Canal Natnl. Bank, Providence	40,000 00	36,800 00
424 Commercial National Bank, Providence	21,200 00	20,352 00
300 Lime Rock National Bank, Providence	15,000 00	10,500 00
320 Manufacturers National Bank, Providence	32,000 00	44,000 00
500 Merchants National Bank, Providence	25,000 00	34,250 00
400 Mechanics National Bank, Providence	20,000 00	22,400 00
500 National Bank of Commerce, Providence	25,000 00	28,000 00
500 Nat'l Bank of North America, Providence	25,000 00	24,500 00
300 Eagle Bank	15,000 00	17,100 00
200 Weybosset National Bank.	10,000 00	11,100 00
67 Union R. R. Co.	6,700 00	12,395 00
500 Providence Gas Co.	25,000 00	37,500 00
20 Bath Gas Light Co., Bath, Me.	2,000 00	500 00
500 Chicago and Alton R. R. Co	50,000 00	70,000 00
200 Chicago, Burlington and Quincy R. R. Co.	20,000 00	21,850 00
400 Chicago and Northwestern R. R. Co.	40,000 00	46,500 00
200 Chicago, Rock Island and Pacific R. R. Co.	20,000 00	17,800 00
500 Illinois Central R. R. Co	50,000 00	54,500 00
1500 What Cheer Corporation, (real estate) Com- pany's office	200,000 00	200,000 00
Totals	\$ 982,900 00	\$ 1,116,012 00

Total market value of stocks and bonds	\$ 1,116,012 00
Cash in the Company's principal office	1,203 98
Cash deposited in bank	91,896 42
Gross premiums in course of collection, not more than three months due	152,838 90
Bills receivable, not matured, taken for fire, marine and inland risks.	70,365 99
Amount of premiums unpaid on policies which have been issued more than three months.	\$ 5,983 50
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,432,307 29

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 19,899 88
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	199,228 15
Losses resisted, including interest, costs and other expenses thereon	5,236 00
Total gross amount of claims for losses	\$ 224,364 03
Deduct re-insurance thereon	48,694 09
Net amount of unpaid losses	\$ 176,269 94
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$685,427.90; unearned premiums (50 per cent.)	\$ 342,713 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$577,824.30; unearned premiums (<i>pro rata</i>)	309,558 80
Gross premiums received and receivable upon all unexpired inland navigation risks, \$81,171.49; unearned premiums (50 per cent.)	40,585 75
Gross premiums received and receivable upon all unexpired marine risks	111,860 93
Total unearned premiums	\$ 804,719 43
Total amount of all Liabilities, except capital stock and net surplus	\$ 980,989 37
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	51,317 92
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 1,432,307 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. \$ 115,738 83	Marine and inland risks. \$ 110,955 33
Gross premiums on risks written and renewed during the year	1,148,372 83	595,108 80
Totals	\$1,264,111 66	\$ 706,064 13
Deduct premiums and bills in course of collection at this date	107,570 55	121,617 84
Entire premiums collected during the year	\$1,156,541 11	\$ 584,446 29
Deduct re-insurance, rebate, abatement and return premiums	242,339 99	155,796 68
	\$ 914,202 12	\$ 428,649 61
Net cash actually received for premiums		\$ 1,342,850 73
Received for interest and dividends on stocks, bonds and collateral loans		48,865 35
Aggregate amount of Income actually received during the year in cash		\$ 1,391,716 08

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 620,976 95	Marine and inland risks. \$ 397,773 14
Deduct all amounts received for salvages, and re-insurance in other companies	67,417 15	128,086 37
	\$ 553,559 80	\$ 269,686 77
Net amount paid during the year for losses		\$ 823,246 57
Cash dividends actually paid stockholders		24,000 00
Paid for commissions or brokerage		268,062 69
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		68,896 42
Paid for State and local taxes in this and other States		27,447 53
All other payments and Expenditures		93,383 83
Aggregate amount of actual Expenditures during the year in cash		\$ 1,305,042 04

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of preceding year. . .	\$ 105,684,274	\$ 1,219,797 36	\$ 7,242,165	\$ 251,984 22
Written or renewed during y ^r	120,094,804	1,148,372 83	111,228,455	595,108 80
Totals	\$ 225,779,078	\$ 2,368,170 19	\$ 118,470,620	\$ 847,093 02
Deduct those expired and marked off as terminated . . .	86,747,378	958,446 23	107,758,766	554,060 01
In force at end of year . . .	\$ 139,031,700	\$ 1,409,723 96	\$ 10,711,854	\$ 293,033 01
Deduct amount re-insured . .	13,769,671	146,471 76	4,086,293	100,000 59
Net amount in force Dec. 31, 1891	\$ 125,262,029	\$ 1,263,252 20	\$ 6,625,564	\$ 193,032 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less. . .	\$ 72,677,514 00	\$ 685,427 90	1-2	\$ 342,713 95
1890	Two years	1,127,761 00	7,111 80	1-4	1,777 95
1891		342,440 00	3,673 82	3-4	2,755 37
1889	Three years	6,582,443 00	74,515 31	1-6	12,419 22
1890		10,059,935 00	112,818 29	1-2	56,409 14
1891		10,227,010 00	117,972 20	5-6	98,310 17
1888	Four years	132,769 00	1,277 18	1-8	159 65
1889		93,790 00	1,203 62	3-8	451 35
1890		221,024 00	1,777 78	5-8	1,111 11
1891		386,909 00	3,252 57	7-8	2,846 00
1887	Five years	4,116,367 00	41,087 33	1-10	4,108 73
1888		5,037,450 00	55,186 44	3-10	10,555 93
1889		4,144,155 00	47,642 28	1-2	23,821 14
1890		4,679,016 00	52,210 37	7-10	36,547 26
1891		5,431,446 00	58,095 31	9-10	52,285 78
Totals		\$125,262,029 00	\$ 1,263,252 20		\$ 652,272 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$19,127,254 10
Losses paid from organization to date	11,114,673 78
Total amount of cash dividends declared since the Company commenced business	2,040,563 39
Total amount of the Company's stock owned by the directors at par value	38,450 00
Losses incurred during the year: fire, \$594,131.76; marine, \$285,627.96; total.	879,759 72

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,411,655 00
Premiums received	21,732 38
Losses paid	14,172 72
Losses incurred	15,117 53

UNITED STATES BRANCH
OF THE
Prussian National Insurance Co.,
OF
STETTIN PRUSSIA.

Incorporated April, 1845.

THEO. W. LETTON, Manager for the United States. Chicago, Illinois.

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.	
United States Gov. reg. 4 per cent	\$ 200,000 00	\$ 233,750 00	
Louisville and Nashville R. R. Co., gen. mortgage gold 6 per cent	23,000 00	26,335 00	
Baltimore and Ohio R. R. Co., general mortgage gold 5 per cent	30,000 00	32,400 00	
Montana Central R. R. Co., 1st mtge. gold 5 pr ct N. Y., Chicago & St. Louis R. R. Co., 1st mtge. gold 4 per cent	11,000 00	11,110 00	
Lehigh Valley R. R. Co., 1st mtge. gold 4½ pr ct	30,000 00	28,762 50	
Erie Ry. Co., cons. mtge. gold 7 per cent.	10,000 00	30,750 00	
Chicago, Mil. & St. Paul R. R., C. & Pac. W. Div. 1st mortgage gold 5 per cent	30,000 00	13,450 00	
St. Paul, Minn. & Man., Dak. Ext., 1st mtge. gold 6 per cent	30,000 00	32,400 00	
Beech Creek Ry. Co., 1st mtge. gold 4 per cent.	5,000 00	5,837 50	
Illinois Central R. R. Co., 1st mtge. gold 4 pr ct	30,000 00	29,100 00	
Memphis and Charleston R. R. Co., 1st mtge. gold 7 per cent	8,000 00	8,480 00	
Louisville and Nashville R. R. Co., E. H. & N. Div., 1st mortgage gold 6 per cent	10,000 00	12,000 00	
Union Elevated Ry. Co., Brooklyn, 1st mortgage gold 6 per cent	9,000 00	10,080 00	
E. Tenn., Va. & Ga. R. R. Co., div. 1st consols, gold 5 per cent	30,000 00	33,000 00	
Rochester and Pittsburgh R. R. Co., 1st mtge. gold 6 per cent	9,000 00	9,540 00	
Valley R. R. of Ohio, cons. mtge. gold 6 per cent	5,000 00	5,900 00	
Chi., St. Paul, Minn. & Omaha, cons. mortgage 6 per cent.	20,000 00	20,400 00	
	10,000 00	11,975 00	
Totals	\$ 500,000 00	\$ 555,270 00	
Total market value of stocks and bonds		\$ 555,270 00	
Cash in the Company's principal office.		142 80	
Cash deposited in bank		2,131 14	
Interest due and accrued on bonds.		5,875 00	
Gross premiums in course of collection, not more than three months due		60,675 14	
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 624,094 08	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,868 07	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	12,347 75	
Losses resisted, including interest, costs and other expenses thereon	2,000 00	
Total gross amount of claims for losses	\$ 16,215 82	
Deduct re-insurance thereon	2,500 00	
Net amount of unpaid losses		\$ 13,715 82
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$110,787.13; unearned premiums (50 per cent.)	\$ 55,393 56	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$36,732.67; unearned premiums (<i>pro rata</i>)	20,499 69	
Total unearned premiums		\$ 75,893 25
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		1,875 00
Due and to become due for borrowed money.		2,500 00
All other demands against the Company, absolute and contingent		18,281 50
Total amount of all Liabilities, except net surplus	\$ 112,265 57	
Surplus beyond other Liabilities		511,828 51
Aggregate amount of all Liabilities, including net surplus		\$ 624,094 08

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	\$ 37,555 03	
Gross premiums on risks written and renewed during the year	161,588 33	
Total	\$ 199,143 36	
Deduct premiums and bills in course of collection at this date	60,675 14	
Entire premiums collected during the year	\$ 138,468 22	
Deduct re-insurance, rebate, abatement and return premiums	35,787 77	
Net cash actually received for premiums	\$ 102,680 45	
Aggregate amount of Income actually received during the year in cash	\$ 102,680 45	

V. EXPENDITURES DURING THE YEAR.

		On
		fire risks.
Gross amount actually paid for losses	\$ 47,290 29	
Deduct all amounts received for salvages and re-insurance in other companies.	2,069 41	
Net amount paid during the year for losses	\$ 45,220 88	
Paid for commissions or brokerage	35,811 01	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	5,110 56	
Paid for State and local taxes in this and other States	695 26	
All other payments and Expenditures.	4,487 13	
Aggregate amount of actual Expenditures during the year in cash	\$ 91,324 84	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 9,442,519	\$ 173,523 55
Written or renewed during the year	10,490,213	161,588 33

Totals	\$ 19,932,732	\$ 335,111 88
Deduct those expired and marked off as terminated.	9,758,709	177,271 37
In force at the end of the year.	\$ 10,174,023	\$ 157,840 51
Deduct amount re-insured	647,921	10,320 71
Net amount in force December 31, 1891	\$ 9,526,102	\$ 147,519 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'rn'd.	Premiums. unearned.
1891	One year or less.	\$ 7,342,149 00	\$ 110,787 13	1-2	\$ 55,393 56
1890	Two years	13,915 00	258 05	1-4	64 51
1891		15,950 00	341 65	3-4	256 23
1889	Three years	507,752 00	9,351 41	1-6	1,560 23
1890		656,146 00	10,187 90	1-2	5,093 95
1891		879,095 00	13,818 33	5-6	11,515 27
1889	Four years	3,100 00	150 60	3-8	56 48
1890		8,550 00	178 65	5-8	111 65
1891		500 00	9 00	7-8	7 87
1887		500 00	120 00	1-10	12 00
1888		2,800 00	82 55	3-10	24 75
1889	Five years	9,800 00	266 35	1-2	133 18
1890		21,800 00	494 20	7-10	345 94
1891		64,045 00	1,464 03	9-10	1,317 63
Totals		\$ 9,526,102 00	\$ 147,519 80		\$ 75,893 25

Answers to General Interrogatories.

Amount deposited in different States and countries for the security of all the Company's policy-holders	\$ 200,000 00
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.COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 510,872 29
Premiums received	8,864 37
Losses paid	6,514 88
Losses incurred	9,525 15

Queen Insurance Company of America,

OF

NEW YORK NEW YORK.

Incorporated September 11, 1891.

JAS. A. MACDONALD, President GEO. W. BURCHETT, Secretary.

I. CAPITAL.

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

II. ASSETS.*Account of Stocks and Bonds owned by the Company.*

<i>Bonds.</i>	Par value.	Market value.
United States, 1907, 48	\$ 450,000 00	\$ 525,250 00
District of Columbia, 3-65	270,000 00	306,192 10
New York City Consolidated Dock, 38	100,000 00	99,534 44
New York City additional water stock, 38	100,000 00	99,344 45
Farmers' Loan and Trust Co	10,000 00	71,600 00
United States, 1907, 48	90,000 00	104,325 00
N. Y., Lack. and Western R. R., 1st mtge., 68	100,000 00	123,250 00
N. Y., Lack. and Western R. R., 2d mtge., 58	100,000 00	106,750 00
Chicago and So. Western R. R., 1st mtge., 78	10,000 00	10,950 00
North Wisconsin R. R., 1st mtge., 68	30,000 00	36,900 00
Chic., Burlington and Quincy R. R., 1st mtge., 78	25,000 00	29,916 67
Chic., Burlington and Quincy R. R., Iowa Div. sinking fund, 48	15,000 00	13,750 00
Chic., Rock Island and Pac. R. R., 1st mtge. 68	5,000 00	5,912 50
Chic., Rock Island and Pac. R. R., 1st mtge. 58	30,000 00	29,500 00
Fremont, Elkhorn and Mo. R. R., 1st mtge. 68	10,000 00	11,950 00
Chic., Mil. and St. Paul R. R., (Dubuque Div.) 1st mtge. 68	10,000 00	11,000 00
Chic., Mil. and St. Paul (Chic. & Pac. W. Div.) 1st mtge., 58	18,000 00	18,770 00
Chic., Mil. and St. Paul R. R., (Wis. & Minn. Div.) 1st mtge. 58	33,000 00	33,110 00
Chic., Mil. and St. Paul R. R., (Hastings and Dak. Div.) 1st mtge., 78	15,000 00	17,500 00
Chic., Mil. and St. Paul R. R., (Chic. & Mo. Div.) 1st mtge., 58	30,000 00	28,900 00
Chic. and North Western R. R. sinking fund, 58	50,000 00	52,291 66
Baltimore and Ohio R. R., loan 1885, 58	10,000 00	10,375 00
Pennsylvania Co. R. R., gen'l mtge., 4½88	50,000 00	51,000 00
Morris and Essex R. R., 1st con. mtge., 78	110,000 00	141,991 67
Michigan Central R. R., 1st mtge., 58	20,000 00	21,933 34
Michigan Central R. R., 1st con. mtge., 58	23,000 00	24,265 00
Central R. R., of N. J., gen'l mtge., 58	80,000 00	85,866 67
Lake Shore and Michigan So. R. R., 2d mtge., 78	25,000 00	29,770 83
Canada Southern R. R., 1st mtge., 58	25,000 00	26,146 84
Chic., St. Paul, Minn. and Omaha R. R., con. mtge., 68	25,000 00	29,000 00
Albany and Susquehanna R. R., 1st mtge., 68	25,000 00	30,125 00
Detroit and Bay City R. R., 1st mtge., 88	20,000 00	24,800 00
Northern Pac. R. R., 1st land grant, 68	46,000 00	52,095 00
Louisville and Nashville R. R., 1st mtge., 78	15,000 00	16,562 50
Evansville and Indianapolis R. R., 1st mtge., 68	25,000 00	25,750 00
Lake Shore R. R., 2d mtge., 78	15,000 00	17,862 50
Ohio and Miss. R. R., equipment trust, 68	7,000 00	6,615 02
Consolidated Gas Co., New York, debenture, 58	20,000 00	22,500 00
<i>Shares of Stock.</i>		
50 shs. N. Y. and Harlem R. R. Co	2,500 00	6,269 95
273 shs. United New Jersey R. R. & Canal Co	27,300 00	63,818 07
267 shs. N. Y., Lack. and Western R. R	26,700 00	23,515 91
950 shs. Rome, Watertown & Ogdensburgh R. R.	95,000 00	105,135 00

260 shs. Pittsburgh, Ft. Wayne & Chicago R. R.	26,000 00	40,122 92
1,400 shs. Morris and Essex R. R. Co	70,000 00	100,150 10
Totals	\$2,289,500 00	\$2,693,428 12

Total market value of stocks and bonds	\$ 2,693,428 12
Cash in the Company's principal office	14,177 54
Cash deposited in bank	118,027 82
Cash in hands of agents in course of transmission	143,071 95
Interest due and accrued on bonds	31,774 42
Interest due and accrued on bank balances	8,171 63
Gross premiums in course of collection, not more than three months due	52,101 17
Bills receivable, not matured, taken for fire, marine and inland risks	383 79
All other property belonging to the Company	35,333 32
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 3,096,469 76

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 69,604 06
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	102,971 47
Total gross amount of claims for losses	\$ 172,575 53
Deduct re-insurance thereon	12,439 98
Net amount of unpaid losses	\$ 160,135 55
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,321,100.57; unearned premiums (50 per cent.)	\$ 660,550 28
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,327,584.01; unearned premiums (<i>pro rata</i>)	740,564 77
Total unearned premiums	\$ 1,365,115 05
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	14,626 64
Due and to become due for borrowed money	16,785 51
All other demands against the Company, absolute and contingent	14,649 80
Total amount of all Liabilities, except Capital stock and net surplus	\$ 1,571,312 55
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other Liabilities	1,025,157 21
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 3,096,469 76

IV. INCOME DURING THE YEAR.

Gross premiums on risks written and renewed during the year	From fire risks.	
Deduct premiums and bills in course of collection at this date	\$ 443,773 09	52,484 96
Entire premiums collected during the year	\$ 391,288 13	
Deduct re-insurance, rebate, abatement, and return premiums	78,416 23	
Net cash actually received for premiums		\$ 312,871 90
Received for premiums on re-insurance business of Queen Insurance Co., of Liverpool, England		1,349,256 91
Received for interest and dividends on stocks, bonds and collateral loans		26,120 02
Aggregate amount of Income actually received during the year in cash		\$ 1,688,248 83

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$	On fire risks.	
losses occurring in previous years)	\$ 100,516 35	
Deduct all amounts received for salvages, and re-insurance in other Companies	\$ 4,333 32	
Net amount paid during the year for losses		\$ 96,183 03
Paid for commissions or brokerage		54,226 93
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		27,367 49
Paid for State and local taxes in this and other States		6,721 13
All other payments and Expenditures		33,789 08
Aggregate amount of actual Expenditures during the year in cash		\$ 218,287 66

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 242,954,287	\$ 2,721,059 66
Written or renewed during the year	39,122,266	443,773 09
Totals	\$ 282,076,553	\$ 3,164,832 75
Deduct those expired and marked off as terminated.	35,522,070	406,435 69
In force at the end of the year	\$ 246,554,483	\$ 2,758,397 06
Deduct amount re-insured	10,491,482	109,712 43
Net amount in force December 31, 1891.	\$ 236,060,001	\$ 2,648,684 58

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$108,464,927 00	\$ 1,321,100 57	1-2	\$ 660,550 28
1890	Two years	684,785 00	5,082 24	1-4	1,495 55
1891		865,056 00	3,080 50	3-4	6,060 38
1890	Three years	20,939,281 00	195,075 70	1-6	32,512 61
1890		21,927,215 00	221,930 23	1-2	110,965 10
1891		26,362,638 00	258,356 33	5-6	215,296 95
1888	Four years	434,136 00	3,964 77	1-8	495 58
1889		600,846 00	5,545 94	3-8	2,079 72
1890		1,353,627 00	9,308 01	5-8	5,817 50
1891		1,025,742 00	9,111 44	7-8	7,972 52
1887	Five years	10,473,504 00	115,321 21	1-10	11,532 11
1888		9,626,728 00	107,539 44	3-10	32,261 81
1889		9,154,435 00	109,711 18	1-2	54,855 57
1890		11,319,593 00	132,080 67	7-10	92,456 47
1891		12,764,288 00	144,458 35	9-10	130,012 51
1888	Six years	3,200 00	27 30	5-12	11 37
1890		6,000 00	246 00	3-4	184 50
1891		5,400 00	91 54	11-12	83 91
1888	Seven years	10,000 00	337 59	1-2	168 75
1889		7,000 00	175 00	9-14	112 50
1890		12,000 00	158 50	11-14	125 25
1891		800 00	2 88	11-16	1 98
1890	Eight years	800 00	2 88	11-16	1 98
1890		2,300 00	8 28	13-18	5 93
1888	Nine years	3,500 00	21 00	13-20	13 65
1890		10,000 00	50 00	17-20	42 50
Totals.		\$236,060,001 00	\$ 2,648,684 58		\$ 1,365,115 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date.	\$ 312,871 90
Losses paid from organization to date	96,183 03
Total amount of the Company's stock owned by the directors at par value	7,500 00
Losses incurred during the year: fire	256,318 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 247,369 00
Premiums received	2,929 78
Losses paid	90 92
Losses incurred.	2,601 05

Reading Fire Insurance Company,

OF

READING PENNSYLVANIA.

Incorporated, July 8, 1867.

WM. A. ARNOLD, President.

S. E. ANCONA, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the Company (unencumbered)	\$	52,330 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		283,660 79
Loans on mortgage (first liens) upon which more than one year's interest is due.		1,850 00
Interest due and accrued on all said mortgage loans.		3,148 51
Value of lands mortgaged, exclusive of buildings	\$	266,091 00
Value of buildings mortgaged (insured for \$411,605.16 as collateral)		563,850 00
Total value of said mortgaged premises	\$	829,941 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Philadelphia and Reading R. R., general mtge	\$ 21,000 00	\$ 17,640 00
Perkiomen R. R., 1st mortgage	2,000 00	2,050 00
Warren and Franklin, mortgage	1,000 00	1,085 00
<i>Shares of Stock.</i>		
250 Reading Gas Company	6,250 00	15,000 00
124 South Reading Market St. Company	3,100 00	4,030 00
200 East Pennsylvania Railroad	10,000 00	10,700 00
150 National Union Bank	3,700 00	12,450 00
50 Farmers National Bank	1,500 00	4,150 00
100 Second National Bank	10,000 00	17,000 00
737 Reading Trust Company	73,700 00	93,967 50
60 Reading City P. R. W. Co.	3,000 00	3,900 00
1 City Passenger Railroad Company	500 00	500 00
South Reading Market House Company scrip	900 00	900 00
Totals	\$ 136,700 00	\$ 183,372 50
Total market value of stocks and bonds		\$ 183,372 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Shares of Stock.</i>			
105 Reading Trust Company	\$ 10,500 00	\$ 13,387 50	\$ 6,525 00
6 Perkiomen Turnpike	300 00	150 00	120 00
25 Second National Bank	2,500 00	4,250 00	4,000 00
8 First National Bank	800 00	1,600 00	
1 Neversink Building and Saving Ass'n No. 2 of the City of Reading	450 00	400 00	200 00
886 Clymer Iron Company	88,600 00	44,300 00	7,500 00
50 bonds Reading Foundry Co.	25,000 00	25,000 00	25,000 00
1 mortgage bond	2,800 00	2,800 00	2,300 00
Income of \$42 per month in real estate worth \$4,000, on which he has a life interest	4,000 00	4,000 00	320 00
	\$ 134,950 00	\$ 95,887 50	\$ 49,965 00

Amount loaned on collaterals	\$ 49,965 00
Cash in the Company's principal office	453 97
Cash deposited in bank	64,983 02
Interest due and accrued on bonds	300 00
Interest due and accrued on collateral loans	1,591 29
Gross premiums in course of collection, not more than three months due	49,785 44
All other property belonging to the Company	1,336 55
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 688,323 38

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 32,284 25
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	25,000 00
Losses resisted, including interest, costs and other expenses thereon	2,904 30
Net amount of unpaid losses	\$ 60,188 55
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$82,985.03; unearned premiums (50 per cent.)	\$ 141,492 51
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$181,495.98; unearned premiums (<i>pro rata</i>)	101,702 06
Total unearned premiums	\$ 243,194 57
Amount reclaimable by the insured on perpetual fire insurance policies	3,992 89
Cash dividends to stockholders remaining unpaid	1,197 20
All other demands against the Company, absolute and contingent	18,854 91
Total amount of all Liabilities, except capital stock and net surplus Joint-stock capital actually paid up in cash	\$ 327,426 12
Surplus beyond capital and other Liabilities	250,000 00
	110,897 26
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 688,323 38

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	From fire risks. \$ 16,755 03
Gross premiums on risks written and renewed during the year	403,058 92
Total	\$ 419,813 95
Deduct premiums and bills in course of collection at this date	49,320 22
Entire premiums collected during the year	\$ 383,996 39
Deduct re-insurance, rebate, abatement and return premiums	60,848 44
Net cash actually received for premiums	\$ 323,147 95
Received for interest on mortgages	17,418 13
Received for interest and dividends on stocks, bonds and collateral loans	9,740 61
Income received from all other sources	7,020 53
Aggregate amount of Income actually received during the year in cash	\$ 357,327 22

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$29,455.86, losses occurring in previous years)	On fire risks. \$ 221,907 31
Deduct all amounts received for salvages and re-insurance in other companies	3,120 03
Net amount paid during the year for losses	\$ 218,787 28
Cash dividends actually paid stockholders	19,579 30
Paid for commissions or brokerage	66,852 11
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	10,416 66
Paid for State and local taxes in this and other States	6,446 93
All other payments and Expenditures	29,877 11
Aggregate amount of actual Expenditures during the year in cash	\$ 351,959 39

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 30,439,950	\$ 362,970 75
Written or renewed during the year	31,689,283	403,058 93
Totals	\$ 62,129,233	\$ 766,029 68
Deduct those expired and marked off as terminated	24,084,341	297,747 73
In force at the end of the year	\$ 38,044,892	\$ 468,681 95
Deduct amount re-insured	452,609	5,723 06
Net amount in force December 31, 1891	\$ 37,592,283	\$ 462,958 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less	\$21,063,949 00	\$ 282,985 03	1-2	\$ 141,492 51
1889	Three years	3,266,843 00	32,809 71	1-6	5,468 28
1890		4,220,152 00	44,359 54	1-2	22,179 77
1891		5,603,989 00	52,502 70	5-6	43,752 25
1887	Five years	464,998 00	5,232 59	1-10	523 26
1888		705,117 00	8,331 47	3-10	2,499 44
1889		959,307 00	10,725 99	1-2	5,363 00
1890		1,139,087 00	14,322 60	7-10	10,025 82
1891		1,087,400 00	13,211 38	9-10	11,890 24
	Perpetual risks	143,050 00	4,200 94		3,990 89
Totals		\$38,044,892 00	\$ 468,681 95		\$ 247,185 46

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,988,186 71
Losses paid from organization to date	988,367 21
Total amount of cash dividends declared since the Company commenced business	357,560 86
Total amount of the Company's stock owned by the directors at par value	54,870 00
Amount loaned to officers and directors	3,000 00
Amount loaned to stockholders, not officers	6,825 00
Losses incurred during the year: fire	250,783 02

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 183,715 00
Premiums received	1,874 28
Losses paid	3,120 07
Losses incurred	1,085 20

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 more than one year's interest is due	115,650 00
Interest due and accrued on all said mortgage loans	1,523 29
Value of lands mortgaged, exclusive of buildings	\$ 109,000 00
Value of buildings mortgaged (insured for \$72,000 as collateral)	140,000 00
Total value of said mortgaged premises	\$ 249,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds and Stocks.</i>	Par value.	Market value.
United States 4 per cent.	\$ 15,000 00	\$ 17,550 00
Philadelphia City 6 per cent	75,000 00	81,000 00
Pittsburg City, W. W., 7 per cent	30,000 00	36,300 00
Scranton City, W. W., 7 per cent	15,000 00	15,450 00
Rochester City, W. W., 7 per cent	20,000 00	27,000 00
City of Quincy, Ill., 4½ per cent	15,000 00	15,000 00
American Steamship Company 6 per cent	5,000 00	5,300 00
United Company of New Jersey 4 per cent	5,000 00	5,100 00
Delano Land Company, 7 per cent	13,000 00	13,000 00
Lehigh Coal and Navigation Company 6 per cent	20,000 00	22,000 00
Lehigh Valley R. R. Co., coupon 6 per cent	15,000 00	16,800 00
Lehigh Valley R. R. Co., registered, 6 per cent	5,000 00	5,600 00
Easton and Amboy R. R. Co. 5 per cent	20,000 00	22,000 00
North Pennsylvania R. R. Co., 1896, 7 per cent	5,000 00	5,550 00
North Pennsylvania R. R. Co., 1903, 7 per cent	10,000 00	12,500 00
Louisville and Nashville R. R. Co. 6 per cent	8,000 00	8,880 00
Northern Central R. R. Co., 1904, 6 per cent	5,000 00	5,750 00
Northern Central R. R. Co., 1900, 6 per cent	5,000 00	5,600 00
Philadelphia and Erie R. R. Co. 5 per cent	25,000 00	28,250 00
Philadelphia & Baltimore Cent. R. R. Co. 5 pr ct	10,000 00	10,500 00
Pennsylvania R. R. Co., consols, 5 per cent	4,000 00	4,450 00
Steubenville & Indiana R. R. Co. 5 per cent	10,000 00	10,400 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	25,250 00
Pennsylvania Equipment Trust 4 per cent. certfs.	15,000 00	14,250 00
N Y. & Pacific Car Trust, G 3, 6 per cent. certfs.	2,000 00	2,000 00
Commercial National bank stock, 200 shares	10,000 00	11,600 00
Mechanics' National bank stock, 40 shares	4,000 00	4,400 00
Allentown Terminal R. R. Co., 4 per cent	15,000 00	15,000 00
Pennsylvania & N. Y. Canal and R. R. Co. 5 pr ct	40,000 00	44,000 00
Pennsylvania & N. Y. Canal and R. R. Co. 4 pr ct	20,000 00	20,000 00
American Water Works Co. (Omaha Water Works) 5 per cent	10,000 00	10,000 00
Philadelphia & Reading R. R. Co. 5 per cent	10,000 00	10,400 00
Delaware River Ferry Co. 5 per cent	10,000 00	10,200 00
Totals	\$ 526,000 00	\$ 572,010 00

RELIANCE INSURANCE CO. OF PHILADELPHIA. 323

Total market value of stocks and bonds	\$ 572,010 00
Cash in Company's principal office	73 44
Cash deposited in bank	22,328 27
Gross premiums in course of collection, not more than three months due	21,128 53
All other property belonging to the Company	1,355 00
Aggregate amount of all the Assets of the Company, stated at their actual value.	\$ 834,068 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,821 89
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	31,179 73
Total gross amount of claims for losses	\$ 34,001 62
Net amount of unpaid losses	\$ 34,001 62
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$160,563.22; unearned premiums, (50 per cent.)	\$ 80,281 61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$73,630.87; unearned premiums (<i>pro rata</i>)	41,454 47
Total unearned premiums	\$ 121,736 08
Amount reclaimable by the insured on perpetual fire insurance policies, Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	126,543 05
All other demands against the Company, absolute and contingent	300 00
	1,110 45
Total amount of all Liabilities, except capital stock and net surplus	\$ 283,691 20
Joint-stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	250,377 33
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 834,068 53

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	From fire risks. \$ 18,899 47
Gross premiums on risks written and renewed during the year	224,682 88
Total	\$ 243,582 35
Deduct premiums and bills in course of collection at this date	21,128 53
Entire premiums collected during the year	\$ 222,453 82
Deduct re-insurance, rebate, abatement and return premiums	31,822 50
Net cash actually received for premiums	\$ 190,631 32
Received for interest on mortgages	5,823 40
Received for interest and dividends on stocks, bonds and collateral loans	35,120 33
Income received from all other sources.	3,136 06
Deposit premiums received for perpetual fire risks	\$ 4,259 00
Aggregate amount of Income actually received during the year in cash	\$ 234,711 11

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$14,688.20, On losses occurring in previous years)	fire risks. \$ 160,466 28
Deduct all amounts received for salvages and re-insurance in other Companies	10,754 01
Net amount paid during the year for losses	\$ 149,712 27
Cash dividends actually paid stockholders	24,000 00
Paid for commissions or brokerage	38,288 98
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	13,849 98
Paid for State and local taxes in this and other States	5,386 34
All other payments and Expenditures	10,642 96
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 4,051 00
Aggregate amount of actual Expenditures during the year in cash	\$ 241,880 53

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 22,834,376	\$ 224,535 65
Written or renewed during the year	26,171,330	224,682 88
Totals	\$ 49,005,706	\$ 449,218 53
Deduct those expired and marked off as terminated	23,369,251	202,163 06
In force at the end of the year	\$ 25,636,455	\$ 247,055 47
Deduct amount re-insured	1,396,070	12,861 38
Net amount in force December 31, 1891	\$ 24,240,385	\$ 234,194 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 17,669,994 00	\$ 160,563 22	1-2	\$ 80,281 61
1890		28,800 00	184 73	1-2	92 37
1891	Two years	59,808 00	517 86	3-4	388 39
1889		792,923 00	8,400 10	1-6	1,400 02
1890	Three years	1,140,608 00	12,013 31	1-2	6,006 66
1891		1,382,370 00	14,173 93	5-6	11,811 61
1888		21,500 00	291 96	1-8	36 50
1889	Four years	63,100 00	584 57	3-8	219 21
1890		108,566 00	1,047 46	5-8	654 66
1891		61,880 00	576 32	7-8	504 28
1887		307,908 00	4,374 68	1-10	437 47
1888	Five years	467,823 00	5,641 54	3-10	1,692 46
1889		507,741 00	6,126 86	1-2	3,063 43
1890		626,675 00	7,536 89	7-10	5,275 82
1891		836,492 00	9,757 55	9-10	8,751 80
1889	Six years	500 00	10 00	7-12	5 83
1891		5,000 00	150 00	11-12	137 50
1885		23,000 00	427 50	1-14	30 54
1886		9,650 00	218 00	3-14	46 72
1887	Seven years	7,300 00	220 19	5-14	78 64
1888		34,750 00	328 12	1-2	264 06
1889		22,700 00	350 80	9-14	225 51
1890		15,000 00	98 50	11-14	77 40
1891		17,000 00	105 50	13-14	97 06
1882	Eight years	5,000 00	150 00	1-20	7 50
1883	Ten years	1,000 00	20 00	3-20	3 00
1890		4,500 00	31 50	17-20	26 78
1891		12,300 00	93 00	19-20	88 35
	Perpetual risks	5,039,068 00	138,040 73		126,543 05
Totals		\$29,272,956 00	\$ 372,234 82		\$ 248,279 13

Answers to General Interrogatories

Total amount of premiums received from the organization of the Company to date	\$ 2,878,051 00
Losses paid from organization to date	1,865,736 00
Total amount of cash dividends declared since the Company commenced business	754,597 00
Total amount of the Company's stock owned by the directors at par value	35,550 00
Losses incurred during the year: fire	169,025 69

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 152,536 00
Premiums received	1,747 03
Losses paid	79 50
Losses incurred	299 50

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)	\$	190,829 84
Loans on mortgage (first liens) upon which not more than one year's interest is due		381,740 00
Interest due and accrued on all said mortgage loans.		5,776 66
Value of lands mortgaged, exclusive of buildings.	\$	427,170 00
Value of buildings mortgaged (insured for \$380,975.00 as collateral)		589,200 00
Total value of said mortgaged premises	\$	1,016,370 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Georgia State	\$ 25,000 00	\$ 27,500 00
Virginia State	15,000 00	10,800 00
N. Y. C & H. R. R. R.	20,000 00	20,000 00
Rochester Railway Co.	25,000 00	22,500 00
<i>Stock.</i>		
German-American Bank of Rochester	10,000 00	15,000 00
Rochester Title Ins. Co.	10,000 00	10,000 00
Rochester City orders.	21,473 00	21,473 00
Totals.	\$ 126,473 00	\$ 127,273 00
Total market value of stocks and bonds		\$ 127,273 00
Cash in the Company's principal office		1,389 50
Cash deposited in bank.		117,061 64
Gross premiums in course of collection, not more than three months due.		86,059 38
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 910,130 02

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	23,414 19
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		17,983 50
Losses resisted, including interest, costs and other expenses thereon.		277 25
Net amount of unpaid losses	\$	41,674 94
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$332,551.89; unearned premiums (50 per cent.).	\$	166,275 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$370,100.43; unearned premiums (<i>pro rata</i>)		199,297 25
Total unearned premiums	\$	365,573 20
All other demands against the Company, absolute and contingent		22,017 08

Total amount of all Liabilities, except capital stock and net surplus	\$ 429,265 22
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	280,864 80

Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$ 910,130 02
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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. \$ 89,206 24
Gross premiums on risks written and renewed during the year	594,363 96
Total	\$ 683,570 20
Deduct premiums and bills in course of collection at this date.	86,059 38
Entire premiums collected during the year	\$ 597,510 82
Deduct re-insurance, rebate, abatement and return premiums.	138,315 41
Net cash actually received for premiums.	\$ 459,195 41
Received for interest on mortgages.	17,101 21
Received for interest and dividends on stocks, bonds and collateral loans.	6,890 04
Income received from all other sources.	19,542 26
Aggregate amount of Income actually received during the year in cash.	\$ 502,728 92

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$27,377.02, Fire risks. losses occurring in previous years)	\$ 256,308 92
Deduct all amounts received for salvages, and re-insurance in other companies	36,063 60
Net amount paid during the year for losses.	\$ 220,245 32
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	90,712 46
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	24,410 00
Paid for State and local taxes in this and other States	12,725 68
All other payments and Expenditures	34,343 82
Aggregate amount of actual Expenditures during the year in cash	\$ 402,437 28

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year.	Fire risks. \$ 63,740,907	Premiums thereon. \$ 710,565 76
Written or renewed during the year	51,457,574	594,363 96
Totals	\$ 115,198,481	\$ 1,304,929 72
Deduct those expired and marked off as terminated	47,434,804	549,933 63
In force at the end of the year	\$ 67,763,677	\$ 754,996 09
Deduct amount re-insured	4,476,013	52,343 77
Net amount in force December 31, 1891	\$ 63,287,664	\$ 702,652 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 27,441,451 00	\$ 322,551 89	1-2	\$ 166,275 95
1890	Two years	116,619 00	1,017 81	1-4	254 46
1891		166,551 00	1,406 20	3-4	1,054 65
1889	Three years.	8,465,195 00	80,470 57	1-6	13,411 77
1890		10,147,648 00	99,543 85	1-2	49,771 93
1891	Four years	10,712,592 00	103,418 19	5-6	86,181 83
1888		75,325 00	598 31	1-8	74 79
1889	Five years.	157,700 00	1,605 54	3-8	602 08
1890		193,175 00	1,640 54	5-8	1,030 97
1891		90,760 00	795 06	7-8	695 68
1887		701,795 00	9,499 86	1-10	949 99
1888		742,361 00	11,103 44	3-10	3,331 03
1889		1,190,400 00	17,120 80	1-2	8,560 40
1890		1,581,635 00	21,532 37	7-10	15,072 66
1891		1,504,456 00	20,338 89	9-10	18,305 01
Totals		\$63,287,664 00	\$ 702,652 32		\$ 365,573 20

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,670,950 44
Losses paid from organization to date	3,145,945 46
Total amount of cash dividends declared since the Company commenced business	319,000 00
Total amount of the Company's stock owned by the directors at par value.	47,050 00
Amount loaned to officers and directors	18,700 00
Amount loaned to stockholders, not officers	38,900 00
Dividends declared payable in stock from organization	25,000 00
Losses incurred during the year: fire	233,165 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 422,098 00
Premiums received	9,072 29
Losses paid	1,811 66
Losses incurred	1,306 18

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)	\$	40,826 92
Loans on mortgage (first liens), upon which not more than one year's interest is due		314,257 99
Loans on mortgage (first liens), upon which more than one year's interest is due		23,900 00
Interest due and accrued on all said mortgage loans		9,418 14
Value of lands mortgaged, exclusive of buildings	\$	742,291 50
Value of buildings mortgaged (insured for \$122,600 00, as collateral)		257,300 00
Total value of said mortgaged premises	\$	999,591 50

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
236 shares, Second Nat. Bank stock, Rockford, Ill.	\$ 23,600 00	\$ 43,660 00
30 shares Third Nat. Bank stock, Rockford, Ill.	3,000 00	5,250 00
Rockford, Ill., City Bonds	2,000 00	2,000 00
Sioux Falls, South Dak., warrants	5,000 00	5,000 00
Totals	\$ 33,600 00	\$ 55,910 00

Total market value of stocks and bonds \$ 55,910 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
5 Rockford Co-op. Furn. Co.	\$ 500 00	\$ 500 00	\$ 300 00
8 Skandia Plow Co.	800 00	800 00	500 00
25 Second Nat. Bank, Rockford.	2,500 00		4,000 00
5 Rockford Co-op. Furn. Co.	500 00	500 00	250 00
30 Second National Bank	3,000 00	5,550 00	5,000 00
50 Peoples Bank.	5,000 00	7,500 00	6,000 00
5 Peoples Bank	700 00	700 00	500 00
2 Rockford Co-op. Furn. Co.			
6 Skandia Plow Co.	600 00	600 00	250 00
1 City order.	4,114 26	4,114 26	3,400 00
10 Rockford National Bank.	1,000 00	1,800 00	1,600 00
6 Co-op. Furn. Co.	600 00	660 00	400 00
50 Phoenix Furn. Co.	5,000 00	5,000 00	3,500 00
9 Skandia Plow Co.	900 00	900 00	275 00
50 Rockford City Ry. Co.	5,000 00	5,000 00	4,000 00
15 Rockford Union Furn. Co.	1,500 00	1,500 00	600 00
6 1st mtge. bonds Amer. Cereal Co.	4,200 00	4,200 00	3,500 00
4 cap. st'k Rockf'd Silver Plate Co.	400 00	440 00	250 00
25 Rockford Union Furn. Co.			
5 Rockford Chair and Furn. Co.	5,400 00	5,000 00	2,500 00
12 Rockford Co-op. Furn. Co.			
12 Central Furn. Co.			

	Par value.	Market value.	Loaned thereon
<i>Shares of Stock.</i>			
12 Rockford Union Furn. Co.	1,200 00	1,500 00	500 00
10 Rockford Union Furn. Co.	1,000 00	1,250 00	500 00
15 Rockford Union Furn. Co.	1,500 00	1,875 00	800 00
8 Rockford Union Furn. Co.	800 00	1,000 00	500 00
15 Rockford Union Furn. Co.	1,500 00	1,875 00	1,000 00
15 Rockford Chair and Furn. Co.	1,500 00	1,500 00	1,000 00
10 Rockford Union Furn. Co.	1,000 00	1,250 00	500 00
10 Rockford Union Furn. Co.	1,000 00	1,250 00	600 00
6 Skandia Plow Co.	600 00	600 00	300 00
20 Rockford Chair and Furn. Co.	2,000 00	2,000 00	1,000 00
45 Central Furn. Co.	4,500 00	4,500 00	3,500 00
34 Rockford Chair and Furn. Co.			
5 Rockford Co-op. Furn. Co.	5,500 00	5,500 00	2,500 00
11 Rockford Union Furn. Co.			
10 Home Building and Loan Ass'n.			
9 Rockford Watch Co. bonds	6,000 00	6,000 00	5,000 00
12 Skandia Furn. Co.	1,200 00	1,200 00	900 00
158 Graham Cotton Mills	15,800 00	15,800 00	12,500 00
16 Rockford Union Furn. Co.	1,600 00	2,000 00	1,000 00
10 Second Nat. Bank	1,000 00	1,850 00	1,500 00
Rockford City order.	9,384 94	9,384 94	8,018 29
50 Second National Bank	5,000 00		5,200 00
10 Rockford Watch Co.	1,000 00		1,250 00
3 Skandia Plow Co.	300 00	300 00	100 00
200 Rockford Woolen Mills Co.	20,000 00		10,000 00
Rockford City order.	980 54	980 54	700 00
50 Second National Bank	5,000 00	9,250 00	8,000 00
5 Excelsior Furn. Co.			
2 Central Furn. Co.	700 00	700 00	500 00
90 Utter Manufacturing Co.			
10 Watch Co.	10,000 00	10,000 00	5,000 00
57 Second National Bank			
32 American Cereal Co.	8,900 00	13,745 00	10,000 00
10 Second National Bank	1,000 00	1,850 00	1,500 00
60 First Nat. B'k, Burlingame, Ks.	6,000 00	6,000 00	5,000 00
10 Third National Bank, Rockf'd.	1,000 00	1,800 00	1,500 00
15 Rockford Union Furn. Co.			
20 Rockford Chair and Furn. Co.	3,500 00	4,000 00	1,450 00
5 Rockford Clothing Co.	500 00	650 00	500 00
20 Second Nat. Bank, Rockford	2,000 00	3,700 00	1,500 00
20 Second Nat Bank, Rockford	2,000 00	3,700 00	1,500 00
10 Rockford Chair and Furn Co.			
15 Central Furn. Co.	2,500 00	2,500 00	1,500 00
31 Rockford Watch Co. bonds	6,000 00	6,000 00	5,000 00
20 Second Nat. Bank, Rockford	2,000 00	3,700 00	1,200 00
Co-op. Furn. Co., mtge. bonds	12,000 00	12,000 00	10,000 00
5 Mfrs. Nat. Bank, Rockford			
6 Skandia Furn. Co.			
5 Star Furn. Co.	1,900 00	1,400 00	900 00
3 Central Furn. Co.			
Totals	\$ 189,079 74	\$ 183,674 74	\$ 150,743 29

Amount loaned on Collaterals	\$ 150,743 29
Cash in the Company's principal office	2,154 22
Cash deposited in bank	53,854 06
Interest due and accrued on stocks and bonds.	1,992 67
Interest due and accrued on collateral loans	3,382 77
Gross premiums in course of collection not more than three months due	56,219 20
Bills receivable, not matured, taken for fire and tornado risks	106,015 51
All other property belonging to the Company	7,196 26

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 825,871 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 14,324 92
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,001 42
Losses resisted, including interest, costs and other expenses thereon	6,070 00
Total gross amount of claims for losses	\$ 38,396 34
Deduct re-insurance thereon	13,285 17

Net amount of unpaid losses	\$ 25,111 17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$149,143 99, unearned premiums, (50 per cent.)	\$ 74,571 99
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$742,788.89; unearned premiums (<i>pro rata</i>)	397,499 75
Total unearned premiums	\$ 472,071 74
All other demands against the Company, absolute and contingent	34,377 85
Total amount of all Liabilities, except capital stock and net surplus	\$ 531,560 76
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital stock and all other Liabilities.	94,310 27
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 825,871 03

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 516,351 01
Deduct re-insurance, rebate, abatement and return premiums	135,030 94
Net cash actually received for premiums	\$ 381,320 07
Received for interest on mortgages and collateral loans	29,748 75
Received for interest and dividends on stocks and bonds.	4,949 96
Income received from all other sources	2,112 69
Aggregate amount of Income actually received during the year in cash	\$ 418,131 47

V. EXPENDITURES DURING THE YEAR.

	On fire and tornado risks.
Gross amount actually paid for losses (including \$25,974.71, losses occurring in previous years)	\$ 246,268 28
Deduct all amounts received for salvages, and re-insurance in other companies	68,817 79
Net amount paid during the year for losses	\$ 177,450 99
Cash dividends actually paid stockholders	32,000 00
Paid for commissions or brokerage	119,879 98
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	37,640 63
Paid for State and local taxes in this and other States	2,881 00
All other payments and Expenditures.	25,584 72
Aggregate amount of actual Expenditures during the year in cash	\$ 395,437 38

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.	\$ 65,929,587	\$ 849,011 76
	41,313,493	514,488 25
Totals	\$ 107,243,080	\$ 1,363,500 01
Deduct those expired and marked off as terminated.	37,270,466	471,567 13
Net amount in force December 31, 1891	\$ 69,972,614	\$ 891,932 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$12,422,375 00	\$ 149,143 99	1-2	\$ 74,571 99
1889	Three years.	4,011,412 00	42,933 40	1-6	7,155 56
1890		4,563,289 00	51,429 91	1-2	25,714 95
1891	Four years	5,595,347 00	62,271 62	5-6	51,893 02
1888		14,731 00	139 16	1-8	17 39
1887	Five years.	7,082,147 00	93,464 12	1-10	9,346 42
1888		8,757,819 00	105,208 97	3-10	31,562 69
1889	Five years.	8,890,215 00	127,040 95	1-2	63,520 47
1890		9,383,159 00	129,907 18	7-10	90,935 03
1891		9,252,110 00	130,393 57	9-10	117,354 22
Totals		\$69,972,614 00	\$ 891,932 88		\$ 472,071 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,873,053 97
Losses paid from organization to date	1,861,175 52
Total amount of cash dividends declared since the Company commenced business	759,600 00
Total amount of the Company's stock owned by the directors at par value	78,000 00
Amount loaned to officers and directors	49,100 00
Amount loaned to stockholders, not officers	12,500 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year: fire and tornado	168,711 86

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 295,198 00
Premiums received	3,729 00
Losses paid	none
Losses incurred	590 00

UNITED STATES BRANCH

OF THE

Royal Insurance Company,

OF

LIVERPOOL ENGLAND.

Incorporated, 1845.

E. L. ALLEN, Manager for Northwestern States Chicago, Illinois.

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	\$ 656,600 00
Albany and Susquehanna R. R. Co., 6 per cent.	100,000 00	124,000 00
Brooklyn and Montauk R. R. Co., 5 per cent	25,000 00	27,750 00
Central R. R. Co. of New Jersey, 5 per cent	100,000 00	112,000 00
Chicago, B. & Q. R. R. Co., 7 per cent	50,000 00	63,500 00
Chicago, M. & St. Paul R. R. Co., 7 per cent	62,000 00	80,600 00
Chicago and Northwestern R. R. Co., 7 per cent	100,000 00	140,000 00
Chicago, R. I. & Pacific R. R. Co., 6 per cent.	100,000 00	126,000 00
Cin., Ind., St. Louis & C. R. R. Co., 4 per cent	100,000 00	95,000 00
Del. & Hudson Canal Co. (Penn. Div.), 7 pr cent.	40,000 00	57,400 00
Illinois Central R. R. Co., 4 per cent.	100,000 00	106,000 00
Lake Erie and Western R. R. Co., 5 per cent.	30,000 00	33,000 00
Lehigh Valley R. R. Co. (Penn. Div.), 4½ pr cent	100,000 00	102,500 00

ROYAL INSURANCE COMPANY.

<i>Bonds.</i>	Par value.	Market value.
Lehigh Valley R. R. Co. (N. Y. Div.), 4½ pr cent.	150,000 00	153,000 00
Mich. Cent. R. R. Co. (Air Line Div.), 4 per cent.	100,000 00	102,000 00
Mich. Cent. R. R. Co. (Det. & Bay City), 5 pr ct.	62,000 00	70,060 00
Michigan Central R. R. Co., 7 per cent.	8,000 00	9,840 00
Milwaukee and St. Paul R. R. Co., 7 per cent.	100,000 00	130,000 00
Morris and Essex R. R. Co., 7 per cent.	16,000 00	22,880 00
N. Y. Cent. & Hudson Riv. R. R. Co., 7 per cent.	100,000 00	129,000 00
N. Y., Chi. & St. Louis R. R. Co., 4 per cent.	100,000 00	95,000 00
New York and Harlem R. R. Co., 7 per cent.	110,000 00	135,300 00
N. Y., Lack. & Western R. R. Co., 6 per cent.	100,000 00	130,000 00
Pennsylvania R. R. Co., 6 per cent.	5,000 00	6,600 00
Pitts., Ft. Wayne & Chicago R. R. Co., 7 pr cent.	14,000 00	20,020 00
Rome, W. & Ogdensburgh R. R. Co., 5 per cent.	25,000 00	28,250 00
St. Paul, Minn. & Man. R. R. Co., 6 per cent.	50,000 00	59,000 00
Syracuse, Bing. & N. Y. R. R. Co., 7 per cent.	50,000 00	64,000 00
United N. J. R. R. & Canal Co., 4 per cent.	200,000 00	216,000 00
West Shore R. R. Co., 4 per cent.	100,000 00	102,750 00
Winona and St. Peter R. R. Co. (guaranteed by Chicago and Northwestern), 7 per cent.	38,000 00	48,830 00
Totals	\$2,795,000 00	\$3,247,880 00
Total market value of stocks and bonds		\$ 3,247,880 00
Cash in the Company's principal office		400 91
Cash deposited in banks		909,413 32
Interest due and accrued on stocks		5,600 00
Gross premiums in the hands of agents on policies issued within three months		471,709 26
Unpaid premiums payable direct to home office by assured on policies issued therefrom within three months		217,698 00
Bills receivable, not matured, taken for fire, marine and inland risks		6,326 88
All other property belonging to the Company		15,920 80
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 6,693,149 27

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 17,134 30
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	818,061 87
Losses resisted, including interest, costs and other expenses thereon	60,815 35
Total gross amount of claims for losses	\$ 895,011 52
Deduct re-insurance thereon	300,149 81
Net amount of unpaid losses	\$ 595,861 71
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,864,956 92; unearned premiums (50 per cent.)	\$1,432,478 46
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,457,831.95; unearned premiums (<i>pro rata</i>)	1,882,613 77
Total unearned premiums	\$ 3,315,092 23
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	139,150 63
Net premium reserve and all other Liabilities, under the Life Insurance or any other special department	118,250 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	3,410 98
All other demands against the Company, absolute and contingent	408,825 90
Total amount of all Liabilities, except net surplus	\$ 4,580,591 45
Surplus beyond all Liabilities	2,112,557 82
Aggregate amount of all Liabilities, including net surplus	\$ 6,693,149 27

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 500,914 41	From fire risks.
Deduct amount of same not collected		873 06

ROYAL INSURANCE COMPANY.

Net collected	\$ 500,041 35	
Gross premiums on risks written and renewed during the year	5,393,446 94	
Total	\$5,893,488 29	
Deduct premiums and bills in course of collection at this date,	714,042 78	
Entire premiums collected during the year	\$5,179,445 51	
Deduct re-insurance, rebate, abatement and return premiums.	1,151,534 32	
Net cash actually received for premiums		\$ 4,027,911 19
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources		146,524 26
Income received from all other sources		90,798 55
Aggregate amount of Income actually received during the year in cash.		\$ 4,265,234 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$506,335.27, fire risks. losses occurring in previous years)	\$3,140,678 11	
Deduct all amounts received for salvages, and all amounts actually received for re-insurance in other companies	560,419 77	
Net amount paid during the year for losses		\$ 2,580,258 34
Paid for commissions or brokerage		853,625 14
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés		254,775 90
Paid for State and local taxes in this and other States		83,333 48
All other payments and Expenditures		214,169 02
Aggregate amount of actual Expenditures during the year in cash		\$ 3,986,161 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$602,621,009 84	\$ 5,459,774 65
Written or renewed during the year	747,217,654 25	5,393,446 94
Totals	\$1,349,838,664 09	\$10,853,221 59
Deduct those expired and marked off as terminated	572,699,339 23	3,961,357 20
In force at the end of the year	\$ 777,139,324 86	\$ 6,891,864 39
Deduct amount re-insured	88,185,322 05	575,001 78
Net amount in force December 31, 1891	\$ 688,954,002 81	\$ 6,316,862 61
Perpetual policies.	5,909,446 40	5,926 26
Totals.	\$ 694,863,449 21	\$ 6,322,788 87

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd	Premiums unearned.
1891	One year or less	\$300,352,056 18	\$ 2,864,956 92	1-2	\$ 1,432,478 46
1890	Two years	8,874,549 06	46,462 28	1-4	11,615 57
1891		7,361,575 41	44,744 80	3-4	33,558 60
1889	Three years	54,536,732 34	445,088 60	1-6	74,181 43
1890		75,212,703 43	594,151 03	1-2	297,075 51
1891		88,239,813 05	663,845 16	5-6	553,204 39
1888	Four years	1,289,787 26	11,545 93	1-8	1,443 24
1889		1,698,381 04	14,612 78	3-8	5,479 79
1890		2,147,925 74	18,400 19	5-8	11,500 12
1891		3,989,831 44	33,391 28	7-8	29,217 37
1887	Five years	23,273,287 25	244,356 18	1-10	24,435 62
1888		26,750,383 40	276,598 51	3-10	82,979 55
1889		26,225,373 44	296,573 77	1-2	148,286 88
1890		30,238,201 19	335,265 95	7-10	234,686 16
1891		37,240,604 24	397,249 63	9-10	357,524 67

Various . . .	Six years	178,804 71	2,385 05	1,643 98
Various . . .	Seven years	682,728 00	15,542 76	7,296 69
Various . . .	Eight years	17,500 00	2,279 05	204 19
Various . . .	Nine years	12,000 00	300 00	16 67
Various . . .	Ten years	589,239 73	8,391 10	4,778 15
Various . . .	Eleven years	500 00	8 75	3 58
Various . . .	Twelve years	3,000 00	60 00	52 50
Various . . .	Fifteen years	30,650 00	538 22	376 48
Various . . .	Sixteen years	8,375 00	114 67	89 59
Various . . .	Perpetual policies	5,909,446 40	5,926 26	2,963 13
Totals		\$694,863,449 21	\$ 6,322,788 87	\$ 3,315,092 23

Answers to General Interrogatories.

Total amount of losses incurred during the year \$ 2,733,541 13

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,083,899 58
Premiums received	18,144 59
Losses paid	5,254 15
Losses incurred	7,357 72

Scania Fire and Life Insurance Joint Stock Co.,

OF

MALMO SWEDEN.

Incorporated, January 25, 1834.

ALEX HALL, President.

AXEL PIHLGREN, 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 \$ 1,031,130 03
 Interest due and accrued on all said mortgage loans 12,217 60

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	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	13,013 33	13,273 33
Bonds of the town of Carlshemn, 4 per cent., 1899	21,066 67	21,066 67
Totals	\$ 47,413 33	\$ 48,373 67
Total booked value of stocks and bonds		\$ 47,485 33
Amount loaned on collaterals		91,743 62
Cash in the Company's principal office		20,965 08
Cash deposited in bank		20,850 14
Interest due and accrued on bonds		517 84
Interest due and accrued on Collateral loans		5,860 49
Gross premiums in course of collection not more than three months due		15,864 64
All other property belonging to the Company		33,768 45
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,280,403 22

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 12,000 00	
Deduct re-insurance thereon	4,000 00	
Net amount of unpaid losses		\$ 8,000 00
Reserved premiums for unexpired fire risks (<i>pro rata</i>)		142,144 87
Net premium reserve and all other Liabilities, except capital, under the Life Insurance or any other special department		533,429 38
Cash dividends to stockholders remaining unpaid		362 53
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		20,697 82
Due and to become for borrowed money		166,933 33
Total amount of all Liabilities, except capital stock and net surplus.	\$ 871,567 93	
Joint-stock capital actually paid up in cash	320,000 00	
Surplus beyond capital and all other Liabilities	88,835 29	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,280,403 22

IV. INCOME DURING THE YEAR.

	From fire risks.	From life.
Premiums reserved at the end of 1890	\$ 121,021 72	\$ 414,227 72
Gross premiums on risks written and renewed during the year.	329,133 50	170,615 19
Totals.	\$ 450,155 22	\$ 584,842 91
Deduct re-insurance, rebate, abatement and return premiums	169,432 46	10,281 28
	\$ 280,722 76	\$ 574,561 63
Net cash actually received for premiums		\$ 855,284 39
Received for interest on mortgages		33,958 65
Received for interest and dividends on stocks, bonds and collateral loans		12,942 70
Income received from all other sources		35,152 05
Aggregate amount of Income actually received during the year in cash		\$ 937,337 79

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	On life risks.
Gross amount actually paid for losses	\$ 265,838 34	\$ 32,320 00
Deduct all amounts received for salvages and re-insurance in other companies	174,399 85	
	\$ 91,438 49	\$ 32,320 00
Net amount paid during the year for losses		\$ 123,758 49
Paid for commissions or brokerage		57,515 63
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		38,579 03
Paid for State and local taxes in this and other States		2,277 91
All other payments and Expenditures		23,917 11
Aggregate amount of actual Expenditures during the year in cash		\$ 246,048 17

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 35,455,328	\$ 121,021 72
Written or renewed during the year	86,272,066	329,133 50
Totals.	\$ 121,727,394	\$ 450,155 22
Deduct those expired and marked off as terminated	32,793,999	138,577 89
In force at the end of the year	\$ 89,023,395	\$ 311,577 33
Deduct amount re-insured	46,992,688	169,432 46
Net amount in force December 31, 1891	\$ 42,030,707	\$ 142,144 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,589,003 10
Losses paid from organization to date	1,552,646 19
Total amount of cash dividends declared since the Company commenced business	51,200 00
Total amount of the Company's stock owned by the directors at par value	11,653 33
Losses incurred during the year: fire	298,151 67
	298,151 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 263,200 00
Premiums received	4,694 88
Losses paid	895 65
Losses incurred	895 65

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.

No Capital in the United States.

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 1,056,300 00
Interest due and accrued on all said mortgage loans	15,657 57
Value of lands mortgaged, exclusive of buildings	\$1,331,300 00
Value of buildings mortgaged (insured for \$1,047,725.00 as collateral)	1,423,130 00
Total value of said mortgaged premises	\$2,754,430 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States reg. 4 per cent. bonds	\$ 50,000 00	\$ 58,500 00
County of Middlesex debentures	50,000 00	53,565 00
City of Toronto bonds	2,564 00	2,564 00
Ontario Railway subsidy bonds	51,912 00	38,521 17
Canada 4 per cent. inscribed stock	100,000 00	110,000 00
City of Richmond bonds	50,000 00	50,000 00
Funded debt of Ohio bonds	100,000 00	105,000 00
Georgia State bonds	25,000 00	25,000 00
Freehold Loan and Savings Co. debenture	25,000 00	25,000 00
New York City 3 per cent. bonds	200,000 00	202,000 00
Land Security Co. debentures	25,000 00	25,000 00
Totals	\$ 679,476 00	\$ 695,150 17

SCOTTISH UNION AND NATIONAL INSURANCE CO. 337

Total market value of stocks and bonds	\$ 695,150 17
Cash in the Company's principal office	249 24
Cash deposited in bank	134,770 36
Interest due and accrued on stocks	4,625 00
Gross premiums in hands of agents on policies issued within three months.	122,509 25
All other property belonging to the Company	3,315 29
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 2,032,576 88

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 17,030 07
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	66,600 00
Losses resisted, including interest, costs and other expenses thereon	12,933 00
Net amount of unpaid losses	\$ 96,563 07
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$512,590.02; unearned premiums (50 per cent.)	\$ 256,295 01
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$431,591.01; unearned premiums (<i>pro rata</i>)	247,004 78
Total unearned premiums	\$ 503,299 79
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	17,688 50
All other demands against the Company, absolute and contingent	32,495 71
Total amount of all Liabilities, except net surplus	\$ 650,047 07
Surplus beyond all Liabilities	1,382,529 81
Aggregate amount of all Liabilities, including net surplus	\$ 2,032,576 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	\$ 92,956 14	From fire risks.
Deduct amount of same not collected	75 00	
Net collected	\$ 92,881 14	
Gross premiums on risks written and renewed during the year	1,424,335 26	
Total	\$1,517,216 40	
Deduct premiums and bills in course of collection at this date	122,509 25	
Entire premiums collected during the year	\$1,394,707 15	
Deduct re-insurance, rebate, abatement and return premiums	681,370 58	
Net cash actually received for premiums	\$ 713,336 57	
Received for interest on bonds and mortgages	54,663 68	
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	23,793 31	
Aggregate amount of Income actually received during the year in cash	\$ 791,793 56	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$52,909.78, losses occurring in previous years)	\$ 423,484 52
Paid for commissions or brokerage	121,036 49
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	34,376 97
Paid for State and local taxes in this and other States	27,056 33
All other payments and Expenditures	55,716 85
Aggregate amount of actual Expenditures during the year in cash	\$ 661,671 16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$104,918,864 00	\$ 1,108,966 15
Written or renewed during the year	154,423,945 00	1,424,335 26
Totals	\$259,341,909 00	\$ 2,533,301 41
Deduct those expired and marked off as terminated	111,459,585 00	1,078,633 30
In force at the end of the year	\$147,882,324 00	\$ 1,454,668 11
Deduct amount re-insured	51,845,766 00	510,487 08
Net amount in force December 31, 1891	\$ 96,036,558 00	\$ 944,181 03

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$48,255,943 00	\$ 512,590 02	1-2	\$ 256,295 01
1890	Two years	325,357 00	2,162 80	1-4	540 70
1891		525,455 00	4,025 06	3-4	3,018 80
1889	Three years	7,235,668 00	69,397 65	1-6	11,566 28
1890		11,677,995 00	99,742 72	1-2	49,871 36
1891	Four years	17,093,323 00	123,890 01	5-6	103,241 65
1888		224,253 00	1,294 10	1-8	161 76
1889	Five years	256,625 00	2,074 72	3-8	778 02
1890		372,459 00	2,671 29	3-8	1,671 43
1891	Six years	454,278 00	4,368 49	7-8	3,822 43
1887		1,190,779 00	15,955 94	1-10	1,595 59
1888	Seven years	1,591,140 00	19,489 19	3-10	5,846 72
1889		1,443,341 00	20,037 45	1-2	10,018 72
1890	Eight years	1,984,308 00	24,797 40	7-10	17,358 18
1891		3,495,634 00	41,681 19	9-10	37,513 07
Totals		\$96,036,558 00	\$ 944,181 03		\$ 503,299 79

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,094,888 05
Losses paid from organization to date	2,855,107 87
Losses incurred during the year: fire	457,087 39
Amount deposited in various states and countries for protection of all the Company's policy-holders	202,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,050,784 00
Premiums received	18,949 79
Losses paid	10,413 03
Losses incurred	8,556 43

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)	\$	46,238 79
Loans on mortgage (first liens), upon which not more than one year's interest is due		175,925 00
Interest due and accrued on all said mortgage loans		1,702 80
Value of lands mortgaged, exclusive of buildings	\$	464,345 00
Value of buildings mortgaged		120,600 00
Total value of said mortgaged premises	\$	584,945 00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	Par value.	Market value.
Tradesmens National bank (New Haven)	\$ 16,000 00	\$ 21,920 00
Second National bank (New Haven)	10,000 00	17,200 00
Merchants National bank (New Haven)	13,300 00	12,236 00
Yale National bank (New Haven)	20,000 00	20,800 00
New Haven National bank (New Haven)	19,000 00	30,400 00
New Haven County National bank (New Haven)	17,520 00	24,177 60
American Exchange National bank (New York)	10,000 00	15,300 00
Commerce National bank (New York)	5,000 00	9,500 00
New Haven Water Company	8,800 00	17,600 00
N. Y., New Haven & Hartford R. R.	15,000 00	34,500 00
Chicago, Rock Island & Pacific R. R.	11,000 00	9,790 00
<i>Bonds.</i>		
Macon (Ga.) Gas, Water and Light Co., 1st mort. 6 per cent	10,000 00	8,500 00
Chicago, Mil. & St. P. R. R., 1st mort. 6 per cent	5,000 00	5,800 00
Minneapolis & St. Louis R. R. 1st mort. 7 per cent	4,000 00	4,720 00
Savannah & Western R. R. 1st mort. 5 per cent	10,000 00	9,000 00
N. Y. & New England R. R., 2d mort. 6 per cent	5,000 00	5,100 00
Columbus & Hocking Coal & Iron Co. 1st mort. 6 per cent	10,000 00	10,000 00
City of Jersey City, N. J., 6 per cent	7,000 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	4,000 00	4,200 00
City of Superior, Wis., 6 per cent	10,000 00	10,000 00
Totals	\$ 220,620 00	\$ 289,393 60
Total market value of stocks and bonds		\$ 289,393 60

Loans on Collaterals.

<i>Stock.</i>	Par value.	Market value.	Loaned thereon.
New Haven Water Co	\$ 500 00	\$ 1,000 00	\$ 800 00
City Bank of New Haven	2,300 00	2,760 00	2,500 00
Mechanics Bank of New Haven	360 00	378 00	
Boston Electric Light Co	1,000 00	1,000 00	1,300 00
Mercantile Safe Deposit Co	1,000 00	600 00	

<i>Stock.</i>	Par value.	Market value.	Loaned thereon
Skandia Plow Co., Rockford, Ill.	1,500 00	7,000 00	2,500 00
Co-operative Furn. Co., Rockf'd, Ill., Union Fur. Co., Rockford, Ill.	500 00 3,000 00		
Third Nat. bank, Rockford, Ill.	3,000 00	6,000 00	5,000 00
First Mort. Rl Est. Kansas City, Mo	7,500 00	7,500 00	5,000 00
Totals	\$ 20,660 00	\$ 26,238 00	\$ 17,100 00
Amount loaned on Collaterals			17,100 00
Cash in the Company's principal office			74 80
Cash deposited in bank			51,619 66
Interest due and accrued on bonds			708 67
Interest due and accrued on collateral loans			360 12
Gross premiums in course of collection, not more than three months due,			72,321 42
Bills receivable, not matured, taken for fire, marine and inland risks			6,162 99
All other property belonging to the Company			315 54
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 661,923 39

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due to become due	\$ 23,290 32
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	41,970 95
Losses resisted, including interest, costs and other expenses thereon	900 00
Total gross amount of claims for losses	\$ 66,161 27
Deduct re-insurance thereon	16,865 95
Net amount of unpaid losses	\$ 49,295 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$303,730.24; unearned premiums (50 per cent.)	\$ 151,865 12
Gross premiums received and receivable on all unexpired fire risks, running more than one year from date of policy, \$267,860 83; unearned premiums, (<i>pro rata</i>)	149,315 02
Gross premiums received and receivable upon all unexpired inland navigation risks, \$24,367.64; unearned premiums (50 per cent)	12,183 82
Gross premiums received and receivable upon all unexpired marine risks	8,965 89
Total unearned premiums	\$ 322,329 85
All other demands against the Company, absolute and contingent	13,968 08
Total amount of all Liabilities, except capital stock and net surplus	\$ 385,593 25
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	26,330 14
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 661,923 39

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	\$ 68,188 21	\$ 4,531 90
Deduct amount of same not collected	91 51	
Net collected	\$ 68,096 70	\$ 4,431 90
Gross premiums on risks written and renewed during the year	678,912 59	96,734 96
Totals	\$ 747,009 29	\$ 101,166 86
Deduct premiums and bills in course of collection at this date	68,251 28	4,070 14
Entire premiums collected during the year	\$ 678,758 01	\$ 97,096 72
Deduct re-insurance, rebate, abatement and return premiums	197,099 91	12,235 33
	\$ 481,658 10	\$ 84,861 39

Net cash actually received for premiums	\$	566,519	49
Received for interest on mortgages		10,301	11
Received for interest and dividends on stocks, bonds and collateral loans,		17,675	34
Income received from all other sources		370	14
Aggregate amount of Income actually received during the year in cash	\$	594,866	08

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$41,802.51, losses occurring in previous years)	On fire risks.	\$	435,824	65		
	Marine and inland risks.	\$	56,511	61		
Deduct all amounts received for salvages and re-insurance in other companies			48,374	76		
			5,370	96		
	\$	387,449	89	\$	51,140	65
Net amount paid during the year for losses	\$	438,590	54			
Cash dividends actually paid stockholders		10,000	00			
Paid for commissions or brokerage		141,944	86			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		59,778	18			
Paid for State and local taxes in this and other States		8,657	35			
Aggregate amount of actual Expenditures during the year in cash	\$	658,970	93			

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December, 1890	\$ 53,469,275	\$ 644,391 22	\$ 1,424,492 00	\$ 35,728 28
Written or renewed during the year	60,149,740	678,912 59	24,373,184 00	96,734 96
Totals	\$ 113,619,015	\$ 1,323,303 81	\$ 25,797,676 00	\$ 132,463 24
Deduct those expired and marked off as terminated	55,509,354	680,838 82	23,336,799 00	87,442 48
In force at the end of the year	\$ 58,109,661	\$ 642,464 99	\$ 2,460,877 00	\$ 45,020 76
Deduct amount re-insured	5,216,050	70,873 92	594,817 00	11,687 23
Net amount in force Dec. 31, 1891	\$ 52,893,611	\$ 571,591 07	\$ 1,866,060 00	\$ 33,333 53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned
1891	One year or less	\$ 28,924,711 00	\$ 303,730 24	1-2	\$ 151,865 12
1890		192,568 00	2,164 70	1-4	541 17
1891	Two years	174,197 00	1,650 51	3-4	1,237 80
1889		3,511,675 00	39,937 77	1-6	6,656 29
1890	Three years	6,116,407 09	68,438 43	1-2	34,219 21
1891		6,282,870 00	65,863 17	5-6	54,885 98
1888		103,935 00	1,391 46	1-8	173 93
1889	Four years	106,750 00	1,259 75	3-8	472 41
1890		115,181 00	1,392 90	5-8	870 56
1891		124,085 00	1,221 83	7-8	1,069 10
1887		805,540 00	9,369 75	1-10	936 97
1888	Five years	1,158,272 00	13,530 30	3-10	4,059 09
1889		1,453,605 00	16,305 05	1-2	8,157 52
1890		2,131,527 00	23,497 71	7-10	16,448 40
1891		1,671,288 00	21,445 09	9-10	19,300 58
1887	Ten years	5,000 00	75 00	6-10	45 00
1889	Seven years	5,000 00	54 75	4-7	31 28
1890	Seven years	5,000 00	77 67	5-7	55 48
1891	Six years	6,000 00	184 99	5-6	154 16
Totals		\$ 52,893,611 00	\$ 571,591 07		\$ 301,180 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 6,999,146 99
Losses paid from organization to date	4,773,648 75
Total amount of cash dividends declared since the Company commenced business	409,281 00
Total amount of the Company's stock owned by the directors at par value	65,600 00
Amount loaned to officers and directors	37,100 00
Amount loaned to stockholders, not officers	18,000 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year: fire, \$393,032.93; marine, \$51,784.42; total	\$ 444,817 35

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 562,148 00
Premiums received	8,904 98
Losses paid	4,706 84
Losses incurred	5,636 51

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.

<i>Bonds.</i>	Par value.	Market value.
United States 4s	\$ 25,000 00	\$ 29,250 00
City of New Orleans cons. (Crossman issue)	100,000 00	105,500 00
City of N. O. premium (in drawn numbers)	120,000 00	192,000 00
State of Louisiana 4s	30,000 00	25,800 00
<i>Shares of Stock.</i>		
1 New Orleans Board of Trade	100 00	20 00
1 Louisiana Sugar Exchange	200 00	125 00
1 French Opera House Co	250 00	150 00
25 New Orleans Warehouse Co	2,500 00	525 00
1 St. Bernard Steam Engine Fire Co.	50 00	50 00
Totals	\$ 278,100 00	\$ 353,420 00
Total market value of stocks and bonds		\$ 353,420 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
\$160 City of N. O. premium bonds	\$ 256 00	\$ 256 00	\$ 225 00
<i>Shares of Stock.</i>			
50 N. O. City and Lake R. R. Co	5,000 00	6,375 00	} 9,260 00
18 Union National Bank of N. O	1,800 00	2,250 00	
10 New Orleans Insurance Co.	1,000 00	800 00	} 2,400 00
15 Metropolitan Bank of N. O	1,500 00	2,550 00	
25 American Nat Bank of N. O	2,500 00	2,800 00	} 2,500 00
10 Mechanics and Traders Ins. Co. of New Orleans	1,000 00	1,250 00	
30 Peoples Bank of New Orleans	1,500 00	3,450 00	} 3,500 00
14 Peoples Bank of New Orleans	700 00	1,610 00	
Totals	\$ 15,256 00	\$ 21,341 00	\$ 18,885 00

Amount loaned on collaterals	\$ 18,885 00
Cash in the Company's principal office	3,615 10
Cash deposited in bank	101,444 38
Gross premiums in course of collection, not more than three months due . .	65,731 62
All other property belonging to the Company	2,000 00

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 545,096 10

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 24,967 78
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,980 00
Losses resisted, including interest, costs and other expenses thereon	3,911 77
Net amount of unpaid losses	\$ 44,859 55
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$293,165.47; unearned premiums (50 per cent.)	\$ 146,582 73
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$33,883.00; unearned premiums (<i>pro rata</i>)	21,294 41
Total unearned premiums	\$ 167,882 14
All other demands against the Company, absolute and contingent	840 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 213,581 69
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other Liabilities	31,514 41
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 545,096 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	\$ 66,195 68	From Marine and inland risks.
Gross premiums on risks written and renewed during the year	518,578 30	24,629 62
Totals	\$ 584,773 98	\$ 24,629 62
Deduct premiums and bills in course of collection at this date	65,731 62	. . . . .
Entire premiums collected during the year	\$ 519,042 36	\$ 24,629 62
Deduct re-insurance, rebate, abatement and return premiums	114,158 70	. . . . .
	\$ 404,883 66	\$ 24,629 62
Net cash actually received for premiums	\$ 429,513 28	
Received for interest and dividends on stocks, bonds, collateral loans, and all other sources	22,782 68	
Aggregate amount of Income actually received during the year in cash	\$ 452,295 96	

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses (including \$41,982.81, losses occurring in previous years)	\$ 227,690 36	\$ 12,292 16	
Net amount paid during the year for losses			\$ 239,982 52
Cash dividends actually paid stockholders			25,192 00
Paid for commissions or brokerage			81,555 60
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			19,815 84
Paid for State and local taxes in this and other States			17,924 41
All other payments and Expenditures			29,528 53
Aggregate amount of actual Expenditures during the year in cash			\$ 413,998 90

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	\$14,146,088 02	\$ 318,156 30	\$	\$
Written or renewed during the year	29,896,513 89	518,578 39	5,660,253	24,629 62
Totals	\$44,042,601 91	\$ 836,734 60	\$ 5,660,253	\$ 24,629 62
Deduct those expired and marked off as terminated	25,968,904 67	461,587 03	5,660,253	24,629 62
In force at the end of the year	\$18,073,697 24	\$ 375,147 57	\$	\$
Deduct amount re-insured	3,433,015 00	48,099 10	. . . . .	. . . . .
Net amount in force December 31, 1891	\$14,640,682 24	\$ 327,048 47	\$	\$

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 12,838,172 24	\$ 293,165 47	1-2	\$ 146,582 73
1890	Two years	34,174 00	567 62	1-4	141 90
1891		109,493 75	1,327 15	3-4	995 37
1889	Three years	177,596 25	4,147 50	1-6	691 25
1890		558,095 00	10,498 22	1-2	5,249 11
1891		786,526 00	14,895 11	5-6	12,337 59
1888	Five years	2,900 00	240 25	3-10	72 07
1890		89,000 00	1,271 60	7-10	889 12
1891		44,725 00	1,025 55	9-10	923 00
Totals		\$ 14,640,682 24	\$ 327,048 47		\$ 167,882 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,230,518 42
Losses paid from organization to date	1,399,498 40
Total amount of cash dividends declared since the Company commenced business	193,215 51
Total amount of the Company's stock owned by the directors at par value	65,200 00
Amount loaned to officers and directors	11,660 00
Amount loaned to stockholders, not officers	7,000 00
Losses incurred during the year: fire, \$230,567.58; marine, \$12,292.16; total	242,859 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 188,708 00
Premiums received	2,886 35
Losses paid	1,299 35
Losses incurred	1,299 35

Springfield Fire and Marine Insurance Co.,

OF

SPRINGFIELD. . . . MASSACHUSETTS.

Incorporated, 1849.

A. J. WRIGHT, 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	330,000 00
Interest due and accrued on all said mortgage loans	7,686 67
Value of lands mortgaged, exclusive of buildings	\$ 218,600 00
Value of buildings mortgaged (insured for (\$277,700.00 as collateral)	\$ 373,400 00
Total value of said mortgaged premises	\$ 592,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 6 per cent. currency, registered	\$ 100,000 00	\$ 115,000 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.	15,000 00	16,000 00
Berkshire Water Co., 5 per cent. registered	15,000 00	15,000 00
West Springfield Aqueduct Co., 5 per cent. reg.	25,000 00	25,000 00
Kansas City, St. Joe and Council Bluffs Railroad, 7 per cent. registered	100,000 00	120,000 00
Union Pacific Railroad, collateral trust 6 pr cent. registered	47,000 00	49,820 00
Chicago and Northwestern Railroad, sinking fund 6 per cent. registered	50,000 00	60,000 00
New York and Harlem Railroad, 7 pr cent. reg.	10,000 00	12,000 00
Chicago, Milwaukee and St. Paul Railroad, 7 per cent. registered	10,000 00	13,000 00
St. Paul, Minneapolis and Manitoba Railroad, 6 per cent. registered	50,000 00	60,000 00
Chicago, B. & Q. Railroad, 4 per cent. reg.	10,000 00	9,200 00
Detroit, Lansing and Northern Railroad, 7 per cent. registered	2,000 00	2,160 00
Chicago, Burlington and Northern Railroad, 5 per cent. registered	11,000 00	11,220 00
Chicago, B. & Q. Railroad, 5 per cent. reg.	11,000 00	12,100 00
<i>Shares of Stock.</i>		
1,700 Boston and Albany R. R.	170,000 00	340,000 00
500 Connecticut River R. R.	50,000 00	111,000 00
1,200 N. Y., New Haven & Hartford R. R.	120,000 00	271,200 00
500 Old Colony R. R.	50,000 00	82,500 00
1,000 New York and Harlem R. R.	50,000 00	130,000 00
800 Chicago, B. & Q. R. R.	80,000 00	88,000 00
550 Chicago, Mil. & St. Paul R. R. preferred	55,000 00	67,650 00
100 Chicago, Mil. & St. Paul R. R. common	10,000 00	8,200 00
600 Pennsylvania R. R.	30,000 00	33,600 00
500 Conn. & Passumpsic Rivers R. R. guar.	50,000 00	61,000 00

346 SPRINGFIELD FIRE AND MARINE INSURANCE CO.

<i>Shares of Stock.</i>		Par value.	Market value.
500	Chicago and Alton R. R.	50,000 00	70,000 00
550	Chicago, R. I. & Pacific R. R.	55,000 00	49,500 00
563	Illinois Central R. R.	56,300 00	60,804 00
240	Rome, W. & Ogdensburg R. R.	24,000 00	26,880 00
1,000	West End Street Ry. preferred	50,000 00	85,000 00
200	Agawam National Bank, Springfield	20,300 00	20,300 00
200	John Hancock National Bank, Springfield	20,000 00	26,000 00
104	Chicopee National Bank, Springfield	10,490 00	18,200 00
127	Pyncheon National Bank, Springfield	12,700 00	19,050 00
200	Second National Bank, Springfield	20,000 00	30,000 00
200	Third National Bank, Springfield	20,000 00	40,000 00
100	City National Bank, Springfield	10,000 00	15,000 00
100	Chapin National Bank, Springfield	10,000 00	15,000 00
200	First National Bank, Springfield	20,000 00	26,000 00
75	Ware National Bank, Ware	7,500 00	9,375 00
100	First National Bank, Northampton	10,000 00	14,000 00
100	Northampton National Bank, Northampton	10,000 00	17,000 00
10	Monson National Bank, Monson	1,000 00	1,500 00
65	First National Bank, Chicopee	6,500 00	9,100 00
250	City National Bank, Holyoke	25,000 00	27,500 00
20	Adams National Bank, North Adams	2,000 00	2,800 00
67	Franklin County National Bank, Greenfield	6,700 00	6,700 00
37	Palmer National Bank, Palmer	3,700 00	4,440 00
50	First National Bank, Lynn	5,000 00	6,750 00
100	Tremont National Bank, Boston	10,000 00	10,300 00
100	Boston National Bank, Boston	10,000 00	11,000 00
100	New England National Bank, Boston	10,000 00	16,000 00
100	Commonwealth National Bank, Boston	10,000 00	18,500 00
60	Winthrop National Bank, Boston	6,000 00	6,900 00
100	Merchants National Bank, Boston	10,000 00	15,000 00
100	Atlas National Bank, Boston	10,000 00	12,200 00
300	Howard National Bank, Boston	30,000 00	33,000 00
150	Webster National Bank, Boston	15,000 00	15,000 00
150	Boylston National Bank, Boston	15,000 00	19,050 00
100	Eliot National Bank, Boston	10,000 00	12,300 00
100	National Bank of Commerce, Boston	10,000 00	12,700 00
100	Shawmut National Bank, Boston	10,000 00	12,500 00
100	Freeman's National Bank, Boston	10,000 00	10,000 00
100	Washington National Bank, Boston	10,000 00	11,500 00
100	Old Boston National Bank, Boston	10,000 00	11,800 00
100	National Exchange Bank, Boston	10,000 00	13,700 00
100	National Bank of Commerce, New York	10,000 00	18,500 00
100	Bank of North America, New York	7,000 00	11,200 00
200	Fourth National Bank, New York	20,000 00	35,000 00
200	Continental National Bank, New York	20,000 00	26,000 00
100	St. Paul National Bank, St. Paul, Minn.	10,000 00	12,000 00
Totals		\$1,941,100 00	\$2,778,699 00

Total market value of stocks and bonds \$ 2,778,699 00

Loans on Collaterals.

<i>Shares of Stock.</i>		Par value.	Market value.	Loaned thereon.
100	Nonotuck Paper Co., Holyoke, Mass.	\$ 10,000 00	\$ 20,000 00	\$ 25,000 00
1	Parsons Paper Co.	1,000 00	10,000 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	
72	Thompsonville, Ct., Water Co.	1,800 00	2,160 00	5,000 00
30	Vermont Valley R. R. Co., 1871	1,800 00	1,800 00	1,500 00
45	Third Nat. Bank, Springfield	4,500 00	9,000 00	
17	Springfield Street R. R. Co.	1,700 00	3,400 00	9,000 00
6	Shawmut Nat. Bank, Boston	600 00	750 00	
10	Citizens Nat. Bk., New Bedford	1,000 00	1,250 00	6,500 00
\$2,000	bonds U. P. R. R. Co., 8 pr ct.	2,000 00	2,100 00	
3,000	bds. Old Col. R. R. Co., 7 pr ct.	3,000 00	3,180 00	
Totals		\$ 43,100 00	\$ 76,265 00	\$ 60,000 00

Amount loaned on Collaterals \$ 60,000 00
 Cash in the Company's principal office 23,658 54

SPRINGFIELD FIRE AND MARINE INSURANCE CO. 347

Cash deposited in bank	84,638 14
Interest due and accrued on bonds	24,699 40
Interest due and accrued on Collateral loans	1,464 50
Gross premiums in course of collection, not more than three months due	211,267 67
All other property belonging to the Company	855 50
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 3,631,969 42</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 97,082 63
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	125,049 07
Losses resisted, including interest, costs and other expenses thereon	31,482 67
Total gross amount of claims for losses	\$ 253,614 37
Deduct re-insurance thereon	11,949 93
Net amount of unpaid losses	\$ 241,664 44
Gross premiums received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, \$1,138,159.77; unearned premiums (50 per cent)	\$ 569,079 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,313,768.31; unearned premiums (<i>pro rata</i>)	688,234 74
Total unearned premiums	\$ 1,257,314 62
All other demands against the Company, absolute and contingent	31,690 15
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,530,669 21
Joint-stock capital actually paid up in cash	1,500,000 00
Surplus beyond capital and all other Liabilities	601,300 21
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 3,631,969 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	From fire risks. \$ 228,930 11
Gross premiums on risks written and renewed during the year	2,005,930 01
Total	\$2,234,860 12
Deduct premiums and bills in course of collection at this date	211,267 67
Entire premiums collected during the year	\$2,023,592 45
Deduct re-insurance, rebate, abatement and return premiums	267,325 84
Net cash actually received for premiums	\$ 1,756,266 61
Received for interest on mortgages	14,654 39
Received for interest and dividends on stocks, bonds and collateral loans	165,535 16
Income received from all other sources	4,202 47
Aggregate amount of Income actually received during the year in cash	<u>\$ 1,940,658 63</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$141,431.40, losses occurring in previous years	On fire risks. \$1,237,503 42
Deduct all amounts received for salvages, and re-insurance in other companies	70,732 46
Net amount paid during the year for losses	\$ 1,166,770 96
Cash dividends actually paid stockholders	150,000 00
Paid for commissions or brokerage	305,683 30
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	69,272 99
Paid for State and local taxes in this and other States	66,365 52
All other payments and Expenditures	164,042 39
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 1,922,135 16</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 189,833,636	\$ 2,428,775 80
Written or renewed during the year	157,947,240	2,005,930 01
Totals	\$ 347,780,876	\$ 4,434,705 81
Deduct those expired and marked off as terminated	156,920,577	1,982,777 73
Net amount in force December 31, 1891	\$ 190,860,299	\$ 2,451,928 08

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less.	\$ 82,897,310 00	\$ 1,138,159 77	1-2	\$ 569,079 88
1890		560,505 00	5,717 05	1-4	1,429 26
1891	Two years	639,512 00	6,332 93	3-4	4,749 70
1889		17,135,050 00	201,294 67	1-6	33,549 11
1890	Three years	20,256,630 00	240,262 03	1-2	120,131 02
1891		19,863,183 00	234,458 32	5-6	195,381 04
1888		613,277 00	5,775 00	1-8	721 88
1889	Four years	675,066 00	7,093 99	3-8	2,660 25
1890		720,437 00	7,182 27	5-8	4,488 92
1891		703,923 00	6,551 02	7-8	5,732 14
1887		7,978,589 00	105,000 98	1-10	10,500 09
1888	Five years	8,953,841 00	118,617 43	3-10	35,585 23
1889		7,059,439 00	88,214 14	1-2	44,107 07
1890		11,703,171 00	146,717 44	7-10	102,702 20
1891		11,070,366 00	140,551 04	9 10	126,495 93
Totals		\$190,860,299 00	\$ 2,451,928 08		\$ 1,257,314 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$28,918,243 30
Losses paid from organization to date	17,837,752 44
Total amount of cash dividends declared since the Company commenced business	2,654,542 00
Total amount of Company's stock owned by the directors at par value	180,900 00
Amount loaned to officers and directors	11,000 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	1,242,834 49

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,129,444 00
Premiums received	22,716 85
Losses paid	10,533 29
Losses incurred	9,022 99

Spring Garden Insurance Company,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 28, 1835.

W. G. WARDEN, 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 \$ 342,630 00
 Loans on mortgage (first liens), upon which more than one year's interest is due (of which all is in process of enclosure) 65,886 71
 Interest due and accrued on all said mortgage loans 12,900 62
 Value of premises mortgaged (insured for \$290,550.00 as collateral) \$ 815,950 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
City of St. Joseph 6 per cent. Funding	\$ 20,000 00	\$ 22,000 00
Kansas City Water Works, 6 per cent.	10,000 00	10,000 00
Pittsburg, Cin. and St Louis R. R., reg. 7 pr ct.	30,000 00	34,800 00
Lehigh Valley R. R. "Annuity" 6 per cent	20,000 00	25,350 00
Peoples' Passenger Ry. Co., 7 per cent	10,000 00	11,800 00
Lehigh Coal and Nav. Co., con. 7 per cent	20,000 00	25,200 00
American Steamship Co., 6 per cent	5,000 00	5,300 00
Terre Haute and Logansport R. R. 6 per cent.	20,000 00	21,000 00
Cleveland, Columbus, Cinc. and Ind. R. R. con. 6 per cent	10,000 00	11,800 00
Jacksonville, Louisville and St. Louis R. R., con. mortgage, 5 per cent	21,000 00	17,850 00
Columbus and Cinc. Mid. R. R., 1st mtge. 6 pr ct.	20,000 00	18,850 00
Marietta and No. Georgia R. R., 1st mtge. 6 pr ct.	10,000 00	12,000 00
Zanesville and Ohio River R. R., 1st mtge. 6 pr ct.	10,000 00	6,000 00
Clearfield and Jefferson R. R., 1st mtge., 6 pr ct.	10,000 00	11,800 00
Jacksonville, Tampa and Rey West R. R., 1st mtge., 6 per cent	10,000 00	10,200 00
Phila. and Reading R. R. Co., 5 pr ct. "Stamped"	24,000 00	24,840 00
Poughkeepsie Bridge Co., 1st mtge. 6 per cent	10,000 00	5,500 00
Penna. and N. Y. Canal & R. R. Co., con. 5 pr ct.	10,000 00	11,200 00
Alleghany Val. R. R. Co., 1st mtge. 7 per cent	5,000 00	6,100 00
Phila. and Reading R. R. Co., "Terminal" 5 pr ct	10,000 00	10,450 00
Robert H. Coleman, 1st mtge. 5½ per cent	5,000 00	5,000 00
Bloomington City (Ills.) Ry. 1st mtge. 5 pr cent	27,000 00	16,200 00
Central New England and Western R. R. Co., 1st mtge., 6 per cent	20,000 00	13,000 00
<i>Shares of Stock.</i>		
United Gas Imp. Co. of Phila., 1000 shares	50,000 00	55,125 00
Fenn Nat. Bank, of Philadelphia, 200 shares	10,000 00	17,250 00
Com'l Nat. Bank, of Philadelphia, 100 shares	5,000 00	6,000 00
Fourth St. Nat. Bk., of Philadelphia, 100 shares	10,000 00	14,300 00
Totals.	\$ 422,000 00	\$ 428,915 00
Total market value of stocks and bonds		\$ 428,915 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Central New England and Western R. Co., 1st mtge., 6 per ct. bds	\$ 14,000 00	\$ 9,100 00	\$ 11,000 00
10 shs Real Estate Title, Ins. and Trust Co., Philadelphia	1,000 00	1,850 00	650 00
115 shs. Seaboard Company, Georgia Easton & Amboy R. R., 1st mtge., 5 per cent. bonds	11,500 00	11,500 00	11,000 00
Penna. & N. Y. Canal and R. R. Co. con. mtge., 5 per cent bonds	20,000 00	21,700 00	17,500 00
50 shares Liberty Iron Co., Va	1,000 00	1,120 00	
28 1/2 shares United Gas Imp. Co	5,000 00	2,500 00	5,000 00
40 shares Electric Trust (pref stk.)	14,050 00	15,490 12	14,500 00
2450 shares Hero Fruit Jar Co., Phil. 1st mtge. on property 3029 Ridge av., Philadelphia	4,000 00	4,000 00	
1st mtge. on property Ridge ave., 30th and Diamond st., Phila	245,000 00	124,500 00	30,000 00
1st mtge. on property 3112 French st., Philadelphia	5,000 00	5,000 00	
1st mtges. on properties n. s. Fontaine st. 352 ft., 372 ft., 386 ft., W. 31st st., Phila., \$1,500.00 each	10,000 00	10,000 00	17,300 00
Lehigh Valley R. R. Co., "Annuity" 6 per cent. bonds	1,500 00	1,500 00	
	4,500 00	4,500 00	
	13,000 00	16,477 50	13,500 00
Totals	\$ 349,550 00	\$ 227,237 62	\$ 120,350 00

Amount loaned on Collaterals	\$ 120,350 00
Cash in Company's principal office	2,358 86
Cash deposited in bank	62,478 50
Interest due and accrued on collateral loans	4,437 98
Gross premiums in course of collection, not more than three months due	29,259 75
Bills receivable, not matured, taken for fire, marine and inland risks	2,304 00
All other property belonging to the Company	714 78
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,421 08
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,273,236 20

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 8,779 14
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	50,415 88
Losses resisted, including interest, costs and other expenses thereon	2,700 00
Total gross amount of claims for losses	\$ 61,895 02
Deduct re-insurance thereon	4,282 78
Net amount of unpaid losses	\$ 57,612 24
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$252,498.85; unearned premiums (50 per cent.)	\$ 126,249 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$167,066.12; unearned premiums (<i>pro rata</i>)	92,501 76
Total unearned premiums	\$ 218,751 18
Amount reclaimable by the insured on perpetual fire insurance policies	385,014 46
All other demands against the Company, absolute and contingent	1,109 86
Total amount of all Liabilities, except capital stock and net surplus	\$ 662,487 74
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	210,748 46
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus	\$ 1,273,236 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 fire risks. \$ 22,794 90
Gross premiums on risks written and renewed during the year	423,631 03

Total	\$ 446,425 93	
Deduct premiums and bills in course of collection at this date,	29,259 75	
Entire premiums collected during the year	\$ 417,166 18	
Deduct re-insurance, rebate, abatement and return premiums,	95,108 72	
Net cash actually received for premiums.	\$ 322,057 46	
Received for interest on mortgage.	23,525 31	
Received for interest and dividends on stocks, bonds and collateral loans . .	27,282 00	
Income received from all other sources	5,396 05	
Deposit premiums received for perpetual fire risks	\$ 15,321 45	
Aggregate amount of Income actually received during the year in cash	\$ 378,260 82	

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	
Gross amount actually paid for losses (including \$34,107.71, losses occurring in previous years).	\$ 278,801 48	
Deduct all amounts received for salvages, and re-insurance in other companies	14,169 87	
Net amount paid during the year for losses	\$ 264,631 61	
Cash dividends actually paid to stockholders.	64,000 00	
Paid for commissions or brokerage.	74,062 91	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	14,877 54	
Paid for State and local taxes in this and other States.	15,429 57	
All other payments and Expenditures.	16,550 52	
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 11,544 25	
Aggregate amount of actual Expenditures during the year in cash. . .	\$ 449,552 15	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . .	\$ 32,759,072 52	\$ 387,135 19
Written or renewed during the year	41,910,802 52	423,631 03
Totals	\$74,669,875 04	\$ 810,766 22
Deduct those expired and marked off as terminated	33,917,610 54	367,456 80
In force at the end of the year	\$40,752,264 50	\$ 443,309 42
Deduct amount re-insured	2,369,068 40	23,744 45
Net amount in force December 31, 1891	\$38,383,196 10	\$ 419,564 97

Perpetual Risks.

	Amount of risks.	Total deposits.
Perpetual risks in force on the 31st of December of the preceding year	\$ 17,600,673	\$ 419,054 70
Perpetual risks written during the year	690,572	16,127 84
Totals	\$ 18,291,245	\$ 435,182 54
Deduct those marked off as cancelled	496,800	11,544 25
In force December 31, 1891,	\$ 17,794,445	\$ 423,638 29
Deduct amount re-insured	55,500	1,400 00
Net amount in force Dec. 31, 1891	\$ 17,738,945	\$ 422,238 29
Losses incurred on perpetual risks during the year \$ 5,105 68		
Losses paid on perpetual risks during the year . . 7,710 89		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 23,461,008 14	\$ 252,498 85	1-2	\$ 126,249 42
1890	Two years.	130,193 12	1,420 48	1-4	355 12
1891		230,569 16	1,698 30	3-4	1,498 72
1889		1,877,609 94	20,035 32	1-6	3,339 22
1890	Three years.	2,465,874 74	28,159 99	1-2	14,079 99
1891		4,043,518 24	39,944 84	5-6	33,287 37
1888	Four years.	34,830 00	344 91	1-8	43 11
1889		48,900 00	458 21	3 8	171 83
1890		62,135 00	631 15	5-8	394 47
1891		112,415 50	1,040 35	7-8	910 31
1887	Five years.	972,139 83	13,148 64	1-10	1,314 86
1888		1,016,710 00	12,277 41	3-10	3,683 22
1889		1,001,415 66	13,106 49	1-2	6,553 20
1890		1,238,109 32	14,152 67	7-10	9,906 87
1891		1,537,533 45	16,784 57	9-10	15,106 11
1888	Six years.	4,000 00	16 00	1-2	8 00
1890			56 75	5-6	47 29
1891		11,000 00	228 91	11-12	209 83
1885		5,500 00	275 00	1-7	39 28
1886	Seven years.	9,000 00	537 50	2-7	153 57
1887		25,500 00	752 67	3-7	322 57
1888		8,000 00	407 50	4-7	232 86
1889		7,000 00	227 00	5-7	162 14
1890		3,000 00	15 00	6-7	12 86
1891		16,750 00	167 50	13-14	155 53
1882		2,500 00	37 50	1-10	3 75
1884	Ten years.	5,000 00	200 00	3-10	60 00
1886		2,000 00	30 00	1-2	15 00
1887		7,600 00	167 80	3 5	100 68
1888		8,000 00	210 00	7-10	147 00
1889		35,375 00	233 75	4 5	187 00
Totals		\$ 38,383,196 10	\$ 419,564 97	Av. 52.1+	\$ 218,751 18
Perpetuals		17,738,945 00	422,238 29	90 & 95	385,014 46

Answers to General Interrogatories.

Losses paid from organization to date	\$ 2,835,362 24
Total amount of cash dividends declared since the Company commenced business.	1,473,215 00
Total amount of the Company's stock owned by the directors at par value.	148,700 00
Amount loaned to officers and directors.	42,000 00
Amount loaned to stockholders, not officers.	42,000 00
Dividends declared payable in stock from organization.	200,000 00
Losses incurred during the year: fire.	288,168 05

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 816,036 96
Premiums received	10,768 51
Losses paid	3,194 06
Losses incurred	2,112 34

State Investment and Insurance Co.,

OF

SAN FRANCISCO CALIFORNIA.

Incorporated December 1, 1871.

GEO. I. 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)	\$ 200,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	140,500 00
Value of lands mortgaged, exclusive of buildings	\$ 363,500 00
Value of buildings mortgaged (insured for \$63,300.00 as collateral)	88,500 00
Total value of said mortgaged premises.	\$ 452,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
7 Park and Cliff House Railway Co	\$ 7,000 00	\$ 7,000 00
Total market value of stocks and bonds		\$ 7,000 00
Cash in the Company's principal office		14,897 28
Cash deposited in bank		88,650 62
Interest due and accrued on bonds.		210 00
Gross premiums in course of collection, not more than three months due		207,355 63
All other property belonging to the Company		10,144 89
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 674,358 95

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.	\$ 9,357 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,050 94
Losses resisted, including interest, costs and other expenses thereon	3,300 00
Total gross amount of claims for losses	\$ 18,708 69
Deduct re-insurance thereon	1,340 62
Net amount of unpaid losses	\$ 17,368 07
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$49,547.91; unearned premiums (50 per cent.)	\$ 209,773 96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$62,278.53; unearned premiums (<i>pro rata</i>)	28,797 71

354 STATE INVESTMENT AND INSURANCE COMPANY.

Total unearned premiums	\$ 238,571 67
Cash dividends to stockholders remaining unpaid	1,499 00
All other demands against the Company, absolute and contingent	12,441 34
<hr/>	
Total amount of all Liabilities, except capital stock and net surplus	\$ 269,880 08
Joint-stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other Liabilities	4,478 87
<hr/>	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 674,358 95

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 142,839 49	From fire risks.
Gross premiums on risks written and renewed during the year	683,548 30	
<hr/>		
Total	\$ 826,387 79	
Deduct premiums and bills in course of collection at this date	207,355 63	
<hr/>		
Entire premiums collected during the year	\$ 619,032 16	
Deduct re-insurance, rebate, abatement and return premiums	137,417 43	
<hr/>		
Net cash actually received for premiums	\$ 481,614 73	
Received for interest on mortgages	12,884 20	
Received for interest and dividends on stocks, bonds and collateral loans.	5,607 86	
Income received from all other sources	9,106 00	
<hr/>		
Aggregate amount of Income actual'y received during the year in cash	\$ 509,212 79	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,704 33, losses occurring in previous years)	\$ 364,260 28	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	17,899 94	
<hr/>		
Net amount paid during the year for losses	\$ 346,360 34	
Cash dividends actually paid stockholders	36,716 50	
Paid for commissions or brokerage	140,016 54	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	34,308 73	
Paid for State and local taxes in this and other States	2,775 82	
All other payments and Expenditures	33,445 60	
<hr/>		
Aggregate amount of actual Expenditures during the year in cash	\$ 593,623 53	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 27,714,815	Fire risks.	Premiums thereon.
Written or renewed during the year	43,338,187		\$ 448,289 44
<hr/>			683,548 30
Totals	\$ 71,053,002		\$ 1,131,837 74
Deduct those expired and marked off as terminated	34,177,128		577,831 06
<hr/>			
In force at the end of the year	\$ 36,875,874		\$ 554,006 68
Deduct amount re-insured	4,913,260		72,180 24
<hr/>			
Net amount in force December 31, 1891	\$ 31,962,614		\$ 481,826 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$27,895,218 00	\$ 419,547 91	1-2	\$ 209,773 96
1889	} Three years {	1,183,320 00	21,239 45	1-6	3,539 91
1890		1,685,560 00	26,824 27	1-2	13,412 13
1891		1,198,516 00	14,214 81	5-6	11,845 67
Totals		\$31,962,614 00	\$ 481,826 44		\$ 238,571 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 5,719,664 78
Losses paid from organization to date	2,708,610 80
Total amount of cash dividends declared since the Company commenced business	611,489 34
Total amount of Company's stock owned by directors, at par value	220,000 00
Losses incurred during the year: fire	358,924 02

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 268,500 00
Premiums received	3,483 70
Losses paid	3,775 22
Losses incurred	3,139 53

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)	\$	101,550 00'
Loans on mortgage (first liens), upon which not more than one year's interest is due		202,834 66'
Interest due and accrued on all said mortgage loans		5,918 95'
Value of lands mortgaged, exclusive of buildings	\$	425,690 00
Value of buildings mortgaged (insured for \$94,050.00 as collateral)		198,250 00
Total value of said mortgaged premises	\$	623,940 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
45 Polk County Savings bank	\$ 4,500 00	\$ 4,950 00
15 Des Moines National bank	1,500 00	1,725 00
25 Commercial National bank, Omaha	2,500 00	2,875 00
25 Security Loan and Trust Co.	2,500 00	2,500 00
19 National Starch Manufacturing Co.	1,900 00	1,900 00
1 Begiebing Butell Piano Co. preferred	100 00	100 00
National Starch Manufacturing Co. bond	1,000 00	1,000 00
Totals	\$ 14,000 00	\$ 15,050 00
Total market value of stocks and bonds		\$ 15,050 00'

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
10 shares Savery House Hotel Co. stk	\$ 1,000 00	\$ 1,000 00	\$ 500 00
50 shrs Security Loan & Tr'st Co. stk	5,000 00	2,750 00	1,110 78
50 shrs Security Loan & Tr'st Co. stk	5,000 00	2,750 00	2,300 00
Totals	\$ 11,000 00	\$ 6,500 00	\$ 3,910 78
Amount loaned on Collaterals			\$ 3,910 78
Cash in the Company's principal office			2,401 23
Cash deposited in bank			40,192 54
Interest due and accrued on bonds			288 67
Interest due and accrued on collateral loans			227 09
Gross premiums in course of collection, not more than three months due.			49,300 63
Bills receivable, not matured, taken for fire, marine and inland risks			109,300 06
All other property belonging to the Company			3,590 83

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 534,565 44'

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,775 50	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	14,385 50	
Losses resisted, including interest, costs and other expenses thereon	4,077 50	
Total gross amount of claims for losses	\$ 23,238 50	
Deduct re-insurance thereon.	2,685 00	
Net amount of unpaid losses	\$ 20,553 50	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$182,379.14; unearned premiums (50 per cent.)	\$ 91,189 57	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$562,130.88; unearned premiums (<i>pro rata</i>)	301,650 95	
Total	\$ 392,840 52	
Deduct premiums on risks re-insured and over due notes.	112,955 85	
Total unearned premiums	\$ 279,884 67	
Due and accrued for agency and other miscellaneous expenses	7,942 30	
All other demands against the Company, absolute and contingent	4,885 56	
Total amount of all Liabilities, except capital stock and net surplus	\$ 313,266 03	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	21,299 41	
Aggregate amount of all Liabilities, including paid-up capital stock net surplus	\$ 534,565 44	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 319,858 43	From fire risks.
Deduct amount of same not collected	3,716 32	
Net collected	\$ 316,142 11	
Gross premiums on risks written and renewed during the year	443,541 98	
Total	\$ 759,684 09	
Deduct premiums and bills in course of collection at this date	311,179 86	
Entire premiums collected during the year	\$ 448,504 23	
Deduct re-insurance, rebate, abatement and return premiums	57,269 34	
Net cash actually received for premiums	\$ 391,234 89	
Received for interest on mortgages	16,249 20	
Received for interest and dividends on stocks, bonds and collateral loans.	4,452 33	
Income received from all other sources.	7,893 57	
Aggregate amount of Income actually received during the year in cash.	\$ 419,829 99	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$12,034.29, losses occurring in previous years).	\$ 209,984 33	On fire risks.
Deduct all amounts received for salvages and re-insurance in other Companies	15,656 54	
Net amount paid during the year for losses	\$ 194,327 79	
Cash dividends actually paid stockholders	12,000 00	
Paid for commissions or brokerage	96,345 84	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	39,481 40	
Paid for State and local taxes in this and other States	8,872 01	
All other payments and Expenditures	32,190 52	
Aggregate amount of actual Expenditures during the year in cash	\$ 383,217 56	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 41,469,628 00	\$ 765,677 75
Written or renewed during the year	24,929,707 00	443,541 98
Totals	\$ 66,399,335 00	\$ 1,209,219 73
Deduct those expired and marked off as terminated	26,423,101 00	464,709 71
In force at the end of the year	\$ 39,976,234 00	\$ 744,510 02
Deduct amount re-insured	1,601,859 00	30,915 88
Deduct premiums on over due notes		\$ 713,594 14
		149,995 25
Net amount in force December 31, 1891	\$ 38,374,375 00	\$ 563,598 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'ru'd.	Premiums unearned.
1891	One year or less	\$ 10,308,491 00	\$ 182,379 14	1-2	\$ 91,189 57
1889	Three years	1,734,677 00	23,749 61	1-6	3,958 27
1890		1,698,898 00	22,538 27	1-2	11,269 13
1891		2,383,723 00	33,372 23	5-6	27,810 20
1887	Five years	3,671,588 00	82,028 91	1-10	8,202 89
1888		3,944,798 00	86,222 40	3-10	25,866 72
1889		5,168,956 00	95,108 77	1-2	47,554 38
1890		5,734,193 00	101,051 31	7-10	70,735 91
1891		5,330,910 00	118,059 38	9 10	106,253 45
Totals		\$ 39,976,234 00	\$ 744,510 02		\$ 392,840 52
Risks re-insured		1,601,859 00	30,915 88	<i>pro rata</i>	15,457 94
		\$ 38,374,375 00	\$ 713,594 14		\$ 377,382 58
Deduct premiums on which notes are overdue			149,995 25		97,497 91
Totals			\$ 563,598 89		\$ 279,884 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,249,138 75
Losses paid from organization to date	2,034,428 84
Total amount of cash dividends declared since the Company commenced business	167,502 50
Total amount of the Company's stock owned by the directors at par value	35,200 00
Amount loaned to officers and directors	14,300 00
Amount loaned to stockholders, not officers	988 13
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year: fire	221,188 54
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	\$ 655,034 00
Premiums received	10,570 11
Losses paid	2,624 25
Losses incurred	4,900 70

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) \$ 107,247 96
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due. 702,970 07
 Interest due and accrued on all said mortgage loans 19,603 51
 Value of lands mortgaged, exclusive of buildings \$1,082,816 68
 Value of buildings mortgaged (insured for \$557,349.99, as
 collateral) 743,133 32
 Total value of said mortgaged premises \$1,825,950 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
320 First National Bank, St. Paul, Minn	\$ 32,000 00	\$ 72,000 00
475 Merchants National Bank, St. Paul, Minn	47,500 00	92,625 00
100 Bank of Minnesota, St. Paul, Minn	10,000 00	14,000 00
150 St. Paul National Bank, St. Paul, Minn.	15,000 00	18,000 00
45 First National 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	7,500 00
30 First National Bank, St. Peter, Minn.	3,000 00	3,750 00
50 First National Bank, Glencoe, Minn	5,000 00	5,000 00
50 Seven Corners Bank, St. Paul, Minn	5,000 00	5,000 00
385 St. Paul Warehouse and Elevator Co	19,250 00	4,812 50
100 North American Telegraph Co	10,000 00	10,000 00
<i>Bonds.</i>		
Chicago, St. P., M. & O R. R. Co 10 bonds	10,000 00	12,000 00
City of St. Paul, 5 per cent. 60 bonds	60,000 00	63,000 00
City of St. Paul, Minn., warrants, 7 per cent	32,418 02	32,418 02
State of Georgia, 3½ per cent 25 bonds	25,000 00	26,000 00
Peoria, Ill., Grape Sugar Co., 7 per cent., 15 bonds	15,000 00	15,000 00
City of Mankato, Minn., 7 per cent 17 bonds	8,500 00	8,925 00
Town of Sauk Centre, Minn., 8 per cent., 3 bonds	1,500 00	1,500 00
Town of Vernon Centre, Minn., 7 per ct., 13 bonds	6,500 00	6,825 00
Village of Detroit, Minn., 7 per cent. 1 bond	700 00	700 00
Town of Jo Davies, Minn., 7 per cent 11 bonds	5,500 00	5,775 00
Town of Elmore, Minn., 7 per cent 13 bonds	6,500 00	6,825 00
Town of Garden City, Minn., 7 per cent., 10 bonds	5,000 00	5,250 00
Town of Winnebago, Minn., 7 per cent., 20 bonds	10,000 00	10,500 00
Village of Winnebago, Minn., 7 per ct. 10 bonds	5,000 00	5,250 00
Town of Pilot Grove, Minn., 7 per cent., 10 bonds	5,000 00	5,250 00
Town of Mazepa, Minn., 7 per cent 10 bonds	5,000 00	5,250 00
Town of Oakwood, Minn., 7 per cent 15 bonds	7,500 00	7,875 00
Town of Blue Earth City, Minn., 7 per ct., 72 bonds	36,000 00	37,800 00
County of Pine, Minn., 10 per cent. 15 bonds	4,500 00	4,950 00
County of Rock, Minn., 10 per cent 48 bonds	24,000 00	27,600 00
County of Dawson, Mont., 8 per cent 3 bonds	1,500 00	1,500 00
County of Kidder, N. D., 6 per cent 18 bonds	9,000 00	9,000 00
County of Grant, Minn., school district, 8 per cent		
County of Barnes and Cass, D. T., joint school district, 8 per cent 4 bonds	4,000 00	4,000 00
County of Barnes and Cass, D. T., joint school district, 8 per cent 18 bonds	9,000 00	9,000 00

360 ST. PAUL FIRE AND MARINE INSURANCE CO.

<i>Bonds.</i>	Par value.	Market value.
County of Carver, Minn., sc'l dist., 7 per ct., 7 bonds	6,000 00	6,000 00
School district 11, Big Stone County, Minn., 6 per cent 3 bonds	3,000 00	3,000 00
County of Jerauld, D. T., sc'l dist., 8 per ct., 8 bonds	2,400 00	2,400 00
County of Cass, D. T., sc'l dist., 8 per cent, 3 bonds	1,500 00	1,500 00
County of Sanborn, D. T., school district, 8 per cent 6 bonds	5,500 00	5,500 00
County of Barnes and Cass, D. T., school dist., 8 per cent 5 bonds	2,100 00	2,100 00
County of Barnes and Cass, D. T., school district orders, 10 per cent.	360 75	360 75
Totals	\$ 484,228 77	\$ 582,366 27
Total market value of stocks and bonds		\$ 582,366 27

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
300 Merchants Nat. Bank, St. Paul Minn	\$ 30,000 00	\$ 58,500 00	\$ 45,900 00
75 Second Nat. Bk., St. Paul, Minn	7,500 00	18,750 00	12,940 00
115 St. Paul Nat. Bk., St. Paul, Minn	11,500 00	13,800 00	11,040 00
65 Bank of Minn., St. Paul, Minn.	6,500 00	9,700 00	4,000 00
471 Savings Bank, St. Paul, Minn .	47,100 00	65,940 00	59,900 00
800 Pioneer Press Co., St. Paul, Minn	80,000 00	80,000 00	20,000 00
39 Minn. Land & Investment Co .	3,900 00	18,525 00	14,500 00
127 Minneapolis Union Elevator Co. Minneapolis, Minn	12,700 00	22,860 00	13,500 00
215 Farwell, Ozmun, Kirk & Co., St. Paul, Minn., (incorporated) .	21,500 00	21,500 00	15,700 00
424 Lake Superior Elevator Co., Duluth, Minn.	21,200 00	26,500 00	15,500 00
1000 Tacoma Coal Co., Tacoma, Wash	50,000 00	15,000 00	5,000 00
40 Island Power Co., Minneapolis, Minn	4,000 00	6,000 00	4,800 00
70 Strong-Hackett Hardware Co., St. Paul, Minn. (incorporated) .	7,000 00	7,000 00	5,000 00
100 Seven Corners Bk, St. Paul, Minn	10,000 00	10,000 00	8,000 00
10 St. Paul Trust Co., St. Paul, Minn	1,000 00	1,500 00	1,200 00
500 St. Paul Foundry Co., St. Paul, Minn	25,000 00	25,000 00	19,000 00
35 Germania Bank, St. Paul, Minn	3,500 00	4,375 00	3,420 00
75 Rutland Co. National Bank, Rutland, Vt.	7,500 00	9,375 00	7,500 00
30 Nat. German American Bank, St. Paul, Minn	3,000 00	3,750 00	2,500 00
100 Union Improvement & Elevator Co., Duluth, Minn	5,000 00	6,250 00	5,000 00
25 Scandinavian American Bank, St. Paul, Minn	2,500 00	3,000 00	2,400 00
25 St. Paul Title Insurance & Trust Co., St. Paul, Minn	2,500 00	2,500 00	1,500 00
62 Pioneer Press Building Co., St. Paul, Minn	6,200 00	6,200 00	3,500 00
28 Bank of Sargent Co., N. D . . .	2,800 00	2,800 00	2,000 00
28 Bank of Forman, N. D.	2,800 00	2,800 00	2,000 00
15 bonds Little Falls, Minn., Electric and Water Co.	15,000 00	15,000 00	11,000 00
Totals	\$ 389,700 00	\$ 456,625 00	\$ 296,800 00
Amount loaned on Collaterals			\$ 296,800 00
Cash in the Company's principal office.			13,915 84
Cash deposited in bank.			141,068 19
Interest due and accrued on bonds			6,493 82
Interest due and accrued on collateral loans			5,473 15
Gross premiums in course of collection, not more than three months due. .			107,329 23
Bills receivable, not matured, taken for inland risks.			34,521 46
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 2,017,894 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 57,026 07	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	65,460 55	
Losses resisted, including interest, costs, and other expenses thereon	7,491 58	
Total gross amount of claims for losses.	\$ 129,978 20	
Deduct re-insurance thereon	17,061 95	
Net amount of unpaid losses		\$ 112,916 25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$551,330.01; unearned premiums (50 per cent.)	\$ 275,665 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$787,435.54; unearned premiums (<i>pro rata</i>)	414,168 63	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$113,972.42; unearned premiums (50 per cent.)	56,986 21	
Total unearned premiums		\$ 746,819 84
Total amount of all Liabilities, except capital stock and net surplus		\$ 859,736 09
Joint-stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other Liabilities		658,158 44
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus		\$ 2,017,894 53

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	\$ 95,551 92	\$ 26,980 97
Gross premiums on risks written and renewed during the year	1,266,991 93	285,533 37
Totals	\$1,362,543 85	\$ 312,514 34
Deduct premiums and bills in course of collection at this date	107,329 23	34,621 46
Entire premiums collected during the year	\$1,255,214 62	\$ 277,892 88
Deduct re-insurance, rebate, abatement and return premiums	283,107 33	41,080 84
	\$ 972,107 29	\$ 326,812 04
Net cash actually received for premiums		\$ 1,208,919 33
Received for interest on mortgages		47,104 03
Received for interest and dividends on stocks, bonds and collateral loans		60,258 12
Income received from all other sources		5,910 12
Aggregate amount of Income actually received during the year in cash		\$ 1,322,191 60

V. EXPENDITURES DURING THE YEAR.

	On fire risks	Marine and inland risks
Gross amount actually paid for losses (including \$69,948.08, losses occurring in previous years)	\$ 705,518 46	\$ 181,225 41
Deduct all amounts received for salvages and re-insurance in other Companies	99,878 19	19,324 71
	\$ 605,640 27	\$ 161,900 70
Net amount paid during the year for losses		\$ 767,840 97
Cash dividends actually paid stockholders		60,000 00
Paid for commissions or brokerage		263,639 57
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		50,448 74
Paid for State and local taxes in this and other States		21,854 68
All other payments and Expenditures		56,506 39
Aggregate amount of actual Expenditures during the year in cash		\$ 1,220,290 35

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	\$100,851,588	\$1,265,933 47	\$ 3,017,868	\$ 95,919 13
Written or renewed during the year	79,183,752	1,266,991 93	37,451,693	285,533 37
Totals	\$180,035,340	\$2,532,925 40	\$ 40,469,561	\$ 381,452 50
Deduct those expired and marked off as terminated,	66,948,695	1,030,014 68	37,420,159	267,480 08
In force at the end of the year .	\$113,086,645	\$1,502,910 72	\$ 3,049,402	\$ 113,972 42
Deduct amount re-insured	10,794,856	164,145 17		
Net amount in force December 31, 1891	\$102,291,789	\$1,338,765 55	\$ 3,049,402	\$ 113,972 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$38,925,365 00	\$ 551,330 01	1-2	\$ 275,665 00
1890	Two years	188,143 00	1,900 05	1-4	475 01
1891		112,395 00	1,079,99	3-4	809 97
1889	Three years	8,079,667 00	95,081 13	1-6	15,846 85
1890		9,884,927 00	117,416 56	1-2	58,708 76
1891	Four years	10,218,294 00	119,359 51	5-6	99,466 25
1888		735,727 00	357 13	1-8	44 64
1889	Five years	83,135 00	756 94	3-8	283 83
1890		114,089 00	1,127 63	5-8	704 75
1891	Six years	75,900 00	652 30	7-8	570 71
1887		6,140,582 00	73,413 52	1-10	7,341 35
1888	Seven years	8,078,729 00	93,927 11	3-10	28,178 13
1889		6,022,182 00	83,928 58	1-2	41,964 29
1890	Eight years	6,928,026 00	94,084 91	7-10	65,859 43
1891		7,404,628 00	104,350 18	9-10	93,915 16
Totals		\$102,291,789 00	\$ 1,338,765 55		\$ 689,833 63

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$14,175,581 65
Losses paid from organization to date	8,789,498 73
Total amount of cash dividends declared since the Company commenced business	1,026,696 47
Total amount of the Company's stock owned by the directors at par value	185,800 00
Amount loaned to officers and directors	180,833 71
Amount loaned to stockholders, not officers	45,400 00
Losses incurred during the year: fire, \$613,244.63; marine, \$156,335.31; total.	769,579 94

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 982,401 00
Premiums received	13,635 91
Losses paid	5,160 51
Losses incurred	4,796 90

St. Paul German Insurance Company,

OF

ST. PAUL MINNESOTA.

Incorporated April 1, 1898.

ALBERT SCHEFFER, President J. QUINCY HAAS, Secretary

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 166,658 16
Interest due and accrued on all said mortgage loans	3,792 48
Value of lands mortgaged, exclusive of buildings	\$ 434,250 00
Value of buildings mortgaged	78,450 00
Total value of said mortgaged premises	\$ 512,700 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Stocks and Bonds.</i>		
1000 Commercial Bank of St. Paul	100,000 00	120,000 00
2 West Side Bank of St. Paul	200 00	210 00
5 State Bank of St. Paul	500 00	500 00
5 Peoples' Bank of St. Paul	500 00	540 00
21 Germania Bank of St. Paul	2,100 00	2,646 00
17½ State Bank of Wisconsin, West Superior	1,750 00	1,750 00
188 First National Bank, Billings, Montana	18,800 00	24,440 00
400 Security Trust Co.	10,000 00	10,000 00
75 Redwood County Bank	7,500 00	7,500 00
500 Chapman-Drake Co.	25,000 00	25,000 00
325 Hauser & Sons' Malting Co.	32,500 00	32,500 00
87 St. Paul Stove Co.	8,700 00	8,700 00
145 Kuhl & Cumming Co.	14,500 00	14,500 00
40 West Publishing Co.	2,000 00	2,000 00
109 North St. Paul Casket Co.	5,450 00	5,450 00
100 Manufacturers Investment Co.	10,000 00	10,000 00
348 North St. Paul Cottage Co.	17,400 00	17,400 00
100 Paul Martin Land and Mortgage Co., pref.	10,000 00	10,000 00
100 American Mortgage Security Co.	10,000 00	10,000 00
300 St. Paul German Accident Ins. Co.	30,000 00	37,500 00
270 Babcock Transfer and Storage Co.	13,500 00	13,500 00
100 B. & T. Tobacco Co.	5,000 00	5,000 00
20 Provident Investment Co.	2,000 00	2,000 00
25 Pioneer Press Building stock	2,500 00	2,500 00
99 Minnesota-Montana Stock Co.	9,900 00	9,900 00
Mtg. deb. bonds American Mtge. Security Co.	65,000 00	65,000 00
Totals	\$ 404,800 00	\$ 438,536 00
Total market value of stocks and bonds		\$ 438,536 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Bonds and Stocks.</i>			
St. Paul Park Imp. Co. bonds	\$ 18,000 00	\$ 18,000 00	\$ 9,000 00
100 St. Paul Ger. Acc. Ins. Co.	10,000 00	12,500 00	7,000 00
137 Capitol City R. E. & Imp. Co.	6,850 00	6,850 00	2,000 00
135 Dakota Improvement Co.	13,500 00	10,800 00	9,000 00
20 Commercial Bank	2,000 00	2,400 00	2,500 00
11 American Mtg. Security Co.	1,100 00	1,100 00	
Totals	\$ 51,450 00	\$ 51,650 00	\$ 29,500 00

Amount loaned on Collaterals	\$	29,500	00
Cash in the Company's principal office		3,578	53
Cash deposited in bank		159,042	83
Interest due and accrued on bonds		9,637	58
Interest due and accrued on Collateral loans		346	25
Gross premiums in course of collection, not more than three months due		95,728	92
Bills receivable, not matured, taken for fire, marine and inland risks		10,632	84
All other property belonging to the Company		6,964	23
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	924,411	82

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	60,859	66
Gross losses in process of adjustment or in suspense, including all reported and supposed losses		30,891	10
Losses resisted, including interest, costs and other expenses thereon		2,660	00
Total gross amount of claims for losses	\$	94,410	76
Deduct re-insurance thereon		33,041	87
Net amount of unpaid losses	\$	61,395	89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$442,900.00; unearned premiums (50 per cent.)	\$	221,450	50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$142,704.00; unearned premiums (<i>pro rata</i>)		100,529	21
Total unearned premiums	\$	321,979	71
Total amount of all Liabilities, except Capital stock and net surplus	\$	383,375	60
Joint-stock capital actually paid up in cash		500,000	00
Surplus beyond capital and all other Liabilities		41,036	22
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	924,411	82

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	\$	101,977	81
Gross premiums on risks written and renewed during the year		991,715	78
Total	\$1,093,693	59	
Deduct premiums and bills in course of collection at this date		95,728	92
Entire premiums collected during the year	\$	997,964	67
Deduct re-insurance, rebate, abatement, and return premiums		268,769	20
Net cash actually received for premiums	\$	729,195	47
Received for interest on mortgages		12,547	00
Received for interest and dividends on stocks, bonds and collateral loans		11,938	11
Received for calls on capital, \$100,000.00; for increased capital, \$200,000.00; total	\$	300,000	00
Aggregate amount of Income actually received during the year in cash	\$	753,680	58

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$55,278.95, losses occurring in previous years)	\$	653,987	20
Deduct all amounts received for salvages, and re-insurance in other Companies		198,699	47
Net amount paid during the year for losses	\$	455,287	73
Cash dividends actually paid stockholders		18,000	00
Paid for commissions or brokerage		183,092	31
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		28,010	64
Paid for State and local taxes in this and other States		10,264	26
All other payments and Expenditures		69,267	86
Aggregate amount of actual Expenditures during the year in cash	\$	763,922	80

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 24,173,007	\$ 398,499 96
Written or renewed during the year	73,840,474	991,715 78
Totals	\$ 98,013,481	\$ 1,390,215 74
Deduct those expired and marked off as terminated	36,874,756	595,778 34
In force at the end of the year	\$ 61,138,745	\$ 794,437 40
Deduct amount re-insured	10,806,533	208,832 31
Net amount in force December 31, 1891.	\$ 50,332,192	\$ 585,605 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$39,396,953 00	\$ 442,900 99	1-2	\$ 221,450 50
1889		319,702 00	4,162 94	1-6	693 82
1890	Three years	3,385,337 00	41,718 18	1-2	20,859 09
1891		4,796,758 00	56,242 09	5-6	46,868 40
1889	Five years	130,833 00	2,687 37	1-2	1,343 68
1890		992,720 00	16,699 70	7-10	11,689 79
1891		1,309,889 00	21,193 82	9-10	19,074 43
Totals		\$50,332,192 00	\$ 585,605 09		\$ 321,979 71

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date.	\$ 1,338,320 41
Losses paid from organization to date	638,807 60
Total amount of cash dividends declared since the Company commenced business	50,832 00
Total amount of the Company's stock owned by the directors at par value	230,600 00
Amount loaned to officers and directors	18,500 00
Losses incurred during the year: fire	461,404 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 355,580 00
Premiums received	3,350 72
Losses paid	8,024 52
Losses incurred	8,524 52

Sun Insurance Company,

OF

SAN FRANCISCO . . . CALIFORNIA.

Incorporated February 1, 1882.

C. L. TAYLOR, President.

WM. H. FRIEND, 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.		193,197 32
Interest due and accrued on all said mortgage loans.		8,589 53
Value of lands mortgaged, exclusive of buildings	\$	545,500 00
Value of buildings mortgaged		148,500 00
Total value of said mortgaged premises	\$	694,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
City of Stockton, 6 per cent	\$ 27,000 00	\$ 28,485 00
Multnomah Co., Oregon School, 5 per cent	20,000 00	20,500 00
City of Portland, Oregon, 5 per cent	23,500 00	23,832 92
Forest Grove, Oregon, school, 8 per cent	4,500 00	5,083 60
Newport, Oregon, school, 8 per cent	2,000 00	2,026 67
Santa Cruz, Cal., City Imp., 5 per cent.	10,000 00	10,486 11
Albany, Oregon, City Imp., 6 per cent	20,000 00	20,900 00
Totals	\$ 107,000 00	\$ 111,314 30
Total market value of stocks and bonds		\$ 111,314 30

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Los Angeles City, 7 per cent	\$ 2,000 00	\$ 2,060 00	} 15,000 00
Contra Costa water bonds, 5 pr ct.	5,000 00	5,000 00	
Sacramento County, 6 per cent.	3,700 00	3,700 00	
Omnibus R. R. Co., stock	10,000 00	6,500 00	
Totals	\$ 20,700 00	\$ 17,260 00	\$ 15,000 00
Amount loaned on Collaterals			\$ 15,000 00.
Cash in the Company's principal office			15,562 31
Cash deposited in bank			18,949 06
Interest due and accrued on Collateral Loans			259 50
Gross premiums in course of collection, not more than three months due			55,002 69
Bills receivable, not matured, taken for fire, marine and inland risks			37,739 23
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 555,613 94

III. LIABILITIES.

Net amount of unpaid losses		\$ 33,914 73
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$134,978.14; unearned premiums (fifty per cent.)	\$ 67,489 07	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$107,518.17; unearned premiums (<i>pro rata</i>)	58,001 26	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$47,718.87; unearned premiums, (50 per cent.)	23,859 18	
Gross premiums, received and receivable upon all unexpired marine risks	3,300 70	
Total unearned premiums		\$ 152,650 21
All other demands against the Company, absolute and contingent.		11,466 49
Total amount of all Liabilities, except capital stock and net surplus.	\$ 198,031 43	
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		57,582 51
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 555,613 94

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, \$ 41,891 01	Marine and inland risks, \$ 44,046 46
Gross premiums on risks written and renewed during the year	260,906 67	155,632 53
Totals	\$ 302,797 68	\$ 199,678 99
Deduct premiums and bills in course of collection at this date	45,339 16	47,402 76
Entire premiums received during the year.	\$ 257,458 52	\$ 152,276 23
Deduct re-insurance, rebate, abatement and return premiums	85,375 85	69,708 94
	\$ 172,082 67	\$ 82,567 29
Net cash actually received for premiums		\$ 254,649 96
Received for interest on mortgages		11,153 13
Received for interest and dividends on stocks, bonds and collateral loans		5,033 86
Income received from all other sources		5,550 00
Aggregate amount of Income actually received during the year in cash		\$ 276,386 95

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks, \$ 90,837 51	Marine and inland risks, \$ 47,086 53
Net amount paid during the year for losses.		\$ 137,924 04
Cash dividends actually paid stockholders		30,000 00
Paid for commissions or brokerage.		45,011 69
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		34,182 70
Paid for State and local taxes in this and other States		1,738 03
All other payments and Expenditures		27,569 80
Aggregate amount of actual Expenditures during the year in cash		\$ 276,426 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Dec. of the preceding year	\$ 16,957,835	\$ 237,505 69	\$ 840,070 00	\$ 54,343 00
Written or renewed during the year	17,589,777	260,906 67	5,673,718 00	155,632 53
Totals	\$ 34,547,612	\$ 498,412 36	\$ 6,513,788 00	\$ 209,975 53
Deduct those expired and marked off as terminated	15,313,277	210,492 20	5,124,130 00	122,104 23
In force at end of year	\$ 19,234,335	\$ 287,920 16	\$ 1,389,658 00	\$ 87,871 30
Deduct amount re-insured	2,877,153	45,423 80	577,277 00	36,852 23
Net amount in force Dec. 31, 1891	\$ 16,357,182	\$ 242,496 36	\$ 812,381 00	\$ 51,019 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'd	Premiums unearned.
1891	One year or less	\$ 8,850,216 00	\$ 134,978 14	1-2	\$ 67,489 07
1890	Two years	76,876 00	951 33	1-4	237 83
1891		48,432 00	661 26	3-4	495 04
1889	Three years	2,003,237 00	28,642 11	1-6	4,773 68
1890		2,263,191 00	31,315 76	1-2	15,657 88
1891		2,808,821 00	40,715 53	5-6	33,929 61
1888	Four years	3,650 00	33 37	1-8	4 17
1889		200 00	6 00	3-8	2 25
1890		13,715 00	167 62	5-8	104 76
1891		5,200 00	71 10	7-8	62 21
1887	Five years	31,480 00	445 57	1-10	44 56
1888		56,790 00	1,031 71	3-10	309 51
1889		77,879 00	1,375 51	1-2	687 75
1890		59,625 00	1,000 49	7-10	700 34
1891		57,870 00	1,100 86	9-10	990 77
Totals		\$16,357,182 00	\$ 242,496 36		\$ 125,490 33

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,274,549 61
Losses paid from organization to date	1,220,148 50
Total amount of cash dividends declared since the Company commenced business	195,000 00
Total amount of the Company's stock owned by the directors at par value	59,500 00
Losses incurred during the year: fire, \$95,286.97; marine, \$46,153.66; total	141,440 63
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	\$ 219,229 00
Premiums received	2,152 54
Losses paid	933 57
Losses incurred	1,429 57

UNITED STATES BRANCH
OF THE
Sun Insurance Office,
OF

LONDON ENGLAND.

Incorporated, 1710.

J. J. GUILLE, U. S. Manager New York.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Market value of real estate owned by the Company (unencumbered)	\$ 200,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	499,000 00
Interest due and accrued on all said mortgage loans	15,795 00
Value of lands mortgaged, exclusive of buidings	\$ 523,500 00
Value of buildings mortgaged (insured for \$269,000.00, as collateral)	334,000 00
Total value of said mortgaged premises	\$ 857,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. 4s, registered, 1907	\$ 204,000 00	\$ 239,700 00
U. S. 6s, registered, 1899	300,000 00	354,000 00
New York City 3s	204,000 00	210,120 00
Brooklyn City 3s	80,000 00	80,800 00
Savannah Western R. R. 5s	25,000 00	19,250 00
Central R. R. of New Jersey, 5s	25,000 00	27,250 00
St. Paul and Lake Superior R. R. 5s	15,000 00	15,375 00
New York, Ontario and Western R. R. 5s	25,000 00	25,000 00
Minneapolis, Sault St. Marie and Atlantic 4s	25,000 00	21,750 00
Baltimore and Ohio R. R. 4½s	25,000 00	25,250 00
Cleveland, Cincinnati, Chicago and St. Louis 4s	25,000 00	23,000 00
Louisville and Nashville R. R. 6s	25,000 00	28,625 00
Norfolk and Western R. R. 6s	20,000 00	21,600 00
Atchison, Topeka and Santa Fé R. R. 4s	25,000 00	21,250 00
Chicago, Burlington and Quincy R. R. 4s	25,000 00	22,500 00
Rio Grande Junction R. R. 5s	25,000 00	22,500 00
St. Louis Bridge Co. 7s	25,000 00	32,500 00
Atchison Mortgage Notes 6s	50,000 00	50,000 00
Totals	\$1,148,000 00	\$1,240,470 00
Total market value of stocks and bonds		\$ 1,240,470 00
Cash in the Company's principal office		7,205 49
Cash deposited in bank		135,632 02
Interest due and accrued on bonds		18,364 16
Interest due and accrued on bank deposits		2,899 85
Gross premiums in course of collection, not more than three months due		389,251 86
All other property belonging to the Company		1,750 00
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 2,510,368 38

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 62,901 34	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	109,795 00	
Losses resisted, including interest, costs and other expenses thereon	18,570 00	
Total gross amount of claims for losses		\$ 191,266 34
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,196,978.28; unearned premiums (50 per cent.)	\$ 598,489 14	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,286,061.03; unearned premiums (<i>pro rata</i>)	749,020 17	
Total unearned premiums		\$ 1,347,509 31
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		833 33
All other demands against the Company, absolute and contingent		89,327 00
Total amount of all Liabilities, except net surplus		\$ 1,628,935 98
Surplus beyond all other Liabilities		881,432 40
Aggregate amount of all Liabilities, including net surplus		\$ 2,510,368 38

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	\$ 321,053 18	From fire risks.
Deduct amount of same not collected	92 09	
Net collected	\$ 320,761 09	
Gross premiums on risks written and renewed during the year	2,347,590 71	
Total	\$2,668,351 80	
Deduct premiums and bills in course of collection at this date	389,251 86	
Entire premiums collected during the year	\$2,279,099 94	
Deduct re-insurance, rebate, abatement and return premiums	523,923 77	
Net cash actually received for premiums		\$ 1,755,176 17
Received for interest on mortgages		18,275 00
Received for interest and dividends on stocks, bonds and collateral loans		43,021 49
Income received from all other sources		9,871 73
Aggregate amount of Income actually received during the year in cash		\$ 1,826,344 39

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$130,308.40, losses occurring in previous years)	\$1,235,486 81	On fire risks.
Deduct all amounts received for salvages and re-insurance in other companies	112,738 91	
Net amount paid during the year for losses		\$ 1,122,747 90
Paid for commissions or brokerage		309,107 32
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		69,325 06
Paid for State and local taxes in this and other States		41,757 96
All other payments and Expenditures		180,520 35
Aggregate amount of actual Expenditures during the year in cash		\$ 1,723,458 59

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 231,089,503	\$ 2,359,883 25
Written or renewed during the year	219,030,017	2,347,590 71
Totals	\$ 450,119,520	\$ 4,707,473 96
Deduct those expired and marked off as terminated.	192,052,660	2,014,102 65
In force at the end of the year.	\$ 258,066,860	\$ 2,693,371 31
Deduct amount re-insured.	19,145,100	210,332 00
Net amount in force December 31, 1891	\$ 238,921,760	\$ 2,483,039 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 95,214,362 00	\$ 1,196,978 28	1-2	\$ 598,489 14
1889	} Three years	20,125,027 00	161,295 15	1-6	26,882 52
1890		29,040,437 00	257,601 22	1-2	128,800 61
1891		38,148,246 00	307,477 58	5-6	256,231 30
1887	} Five years	7,282,179 00	57,711 68	1-10	5,771 17
1888		9,753,746 00	92,559 22	3-10	27,767 76
1889		8,840,251 00	91,633 06	1-2	45,816 53
1890		13,902,261 00	141,272 60	7-10	98,890 82
1891		16,615,251 00	176,510 52	9-10	158,859 46
Totals		\$ 238,921,760 00	\$ 2,483,039 31		\$ 1,347,509 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$11,617,930 00
Losses paid from organization to date	7,268,990 00
Losses incurred during the year: fire	1,167,533 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	\$ 748,495 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,880,260 60
Premiums received	36,063 41
Losses paid	11,499 69
Losses incurred	11,499 69

Svea Fire and Life Insurance Company,

OF

GOTHENBURG SWEDEN.

Incorporated, 1866.

OLOF WIJK, Vice President.

M. OLBERS, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$533,333 33

II. ASSETS.

Market value of real estate owned by the Company (unencumbered) \$ 695,066 67
 Loans on mortgage (first liens), upon which not more than one year's interest is due 1,778,580 32
 Value of premises mortgaged (insured for \$5,451,351.00 as collateral) \$ 6,856,960 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
General mortgage Co.'s 3½ per cent	\$ 125,333 33	\$ 115,306 67
General Mortgage Co.'s 4 per cent	99,502 22	99,502 22
General Mortgage Co.'s 4½ per cent	88,000 00	89,760 00
General Mortgage 5 per cent	117,333 33	125,446 67
Uddeholms Mining Association Mort. 5 per cent	24,533 33	25,024 00
Lidköping Shara Sturstorps R. R., 5 per cent . .	49,066 67	49,557 33
Lidköping Shara Sturstorps R. R., 5½ per cent .	65,333 33	62,066 67
Kopparburg Bergslag Mining Ass'n, mort. 5 pr ct	14,666 67	14,666 67
Gothenburg City, 4¼ per cent	2,880 00	2,880 00
Gothenburg City, 5 per cent	42,506 67	43,781 86
Stockholm City, 5 per cent	7,840 00	8,046 40
Calmar City, 5 per cent	19,200 00	19,200 00
Lidköping City, 5 per cent	21,866 67	22,085 33
Carlskrana City, 5 per cent	21,866 67	22,085 33
Solvesburg City, 4½ per cent	34,133 33	34,133 33
Warburg City, 5 per cent	12,000 00	12,120 00
Udwalla City, 4½ per cent	49,066 67	49,066 67
Motala City, 6 per cent	2,266 67	2,266 67
Halmstad City, 4 per cent	38,933 33	38,154 67
Stockholm City, 4 per cent	67,733 33	66,378 67
Carlshaum City, 4 per cent	78,933 33	77,354 67
Lunburg Czernowitz R'y, 4 per cent	45,360 00	38,404 00
Bergslagenas R'y, 4 per cent	42,080 00	21,040 00
Bergslagenas R'y, 5 per cent	146,160 00	143,236 80
Malmö-Ystads R'y, 5 per cent	49,760 00	49,760 00
Totals	\$1,266,355 55	\$1,231,424 67

Total market value of stocks and bonds	\$ 1,231,424 67
Amount loaned on Collaterals	531,056 57
Cash in the Company's principal office	39,768 38
Cash deposited in bank	30,666 67
Interest due and accrued on bonds	16,543 59
Gross premiums in course of collection, not more than three months due .	29,007 95
Bills receivable, not matured, taken for fire, marine and inland risks . . .	24,310 52
All other property belonging to the Company	278,500 72

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 4,654,926 06

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 213,333 33	
Deduct re-insurance thereon	69,333 33	
Net amount of unpaid losses		\$ 144,000 00
Unearned premiums on fire risks in force		417,010 23
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department		2,878,570 02
All other demands against the Company absolute and contingent		189,100 70
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 3,628,680 95	
Joint-stock capital actually paid up in cash	533,333 33	
Surplus beyond capital and all other Liabilities	492,911 78	
Aggregate amount of all Liabilities, including paid up capital stock and net surplus		\$ 4,654,926 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	On fire risks. \$ 435,492 83	
Gross premiums on risks written and renewed during the year	1,619,911 87	
Entire premiums collected during the year	\$2,055,404 70	
Deduct re-insurance, rebate, abatement and return premiums	776,948 32	
Net cash actually received for premiums		\$ 1,278,456 38
Received for interest on mortgages		331,607 39
Received for interest and dividends on stocks, bonds and collateral loans		688,021 67
Income received from all other sources		
Aggregate amount of Income actually received during the year in cash		\$ 2,298,085 44

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$ 1,231,291 01	
Deduct all amounts received for salvages and re-insurance in other Companies	453,072 92	
Net amount paid during the year for losses		\$ 778,218 09
Cash dividends actually paid stockholders		32,000 00
Paid for commissions or brokerage		319,421 91
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		151,351 50
Paid for State and local taxes in this and other States		9,024 63
All other payments and Expenditures		944,139 09
Aggregate amount of actual Expenditures during the year in cash		\$ 2,234,155 22

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 211,210,921	Premiums thereon. \$ 435,492 84
Written or renewed during the year	415,786,010	1,619,911 87

Totals	\$ 626,996,931	\$ 2,955,404 71
Deduct those expired and marked off as terminated	260,873,485	861,446 15
In force at the end of the year	\$ 366,123,446	\$ 1,193,958 56
Deduct amount re-insured	159,005,319	776,948 32
Net amount in force December 31, 1891	\$ 207,118,127	\$ 417,010 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 21,537,125 00
Losses paid from the organization to date	15,647,592 76
Total amount of cash dividends declared since the Company commenced business	1,216,000 00
Total amount of the Company's stock owned by the directors at par value	360,800 00
Losses incurred during the year: fire	778,218 09

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 88,285 00
Premiums received	1,088 72
Losses paid	271 30
Losses incurred	271 30

Syndicate Insurance Company,

OF

MINNEAPOLIS MINNESOTA.

Incorporated June 28, 1886.

JOHN DE LAITTRE, President.

JACOB STONE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	\$ 186,750 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,000 is in process of foreclosure)	2,000 00
Interest due and accrued on all said mortgage loans	3,509 01
Value of lands mortgaged, exclusive of buildings	\$ 356,600 00
Value of buildings mortgaged (insured for \$100,000.00 as collateral)	\$ 123,900 00
Total value of said mortgaged premises	\$ 480,500 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 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	4,600 00
Totals	\$ 64,000 00	\$ 64,600 00
Total market value of stocks and bonds		\$ 64,600 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
<i>Shares of Stock.</i>			
829 Mpls. Electric L't & Power Co.	\$ 25,000 00	\$ 25,000 00	\$ 10,000 00
50 Pioneer Fuel Co.	5,000 00	5,000 00	3,000 00
200 Bovey-DeLaittre Lumber Co.	20,000 00	25,000 00	13,000 00
1200 Minneapolis Syndicate.	60,000 00	60,000 00	25,600 00
8 bonds Duluth Land and Warehouse Co.	8,000 00	8,000 00	6,000 00
400 New York Hotel Co.	10,000 00	10,000 00	5,000 00
Totals	\$ 128,000 00	\$ 133,000 00	\$ 62,600 00
Amount loaned on collaterals.			\$ 62,600 00
Cash in Company's principal office			2,066 43
Cash deposited in bank			12,974 16
Interest due and accrued on bonds			1,350 00
Interest due and accrued on collateral loans			1,542 70
Gross premiums in course of collection, not more than three months due			53,348 79
All other property belonging to the Company			2,813 02
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 393,554 11

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,540 43	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,459 24	
Total gross amount of claims for losses	\$ 28,999 67	
Deduct re-insurance thereon	2,997 11	
Net amount of unpaid losses		\$ 26,002 56
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$187,978.35; unearned premiums (50 per cent.)	\$ 93,989 17	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,410.75; unearned premiums (<i>pro rata</i>)	47,109 02	
Total unearned premiums		\$ 141,098 19
Total amount of all Liabilities, except capital stock and net surplus . .	\$ 167,100 75	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other Liabilities	26,453 36	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 393,554 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 risks. \$ 29,425 81	
Gross premiums on risks written and renewed during the year	328,001 64	
Total	\$ 357,427 45	
Deduct premiums and bills in course of collection at this date	53,348 79	
Entire premiums collected during the year	\$ 304,078 66	
Deduct re-insurance, rebate, abatement and return premiums	59,720 07	
Net cash actually received for premiums		\$ 244,358 59
Received for interest on mortgages		13,463 11
Received for interest and dividends on stocks, bonds, and collateral loans		10,952 81
Income received from all other sources		1,598 83
Aggregate amount of Income actually received during the year in cash,		\$ 270,373 34

V. EXPENDITURES DURING THE YEAR.

Gross amount paid during the year for losses (including \$7,992.84, losses occurring in previous years)	On fire risks. \$ 184,460 10	
Deduct all amounts received for salvages and re-insurance in other Companies	10,681 29	
Net amount paid during the year for losses		\$ 173,778 81
Cash dividends actually paid stockholders		15,000 00
Paid for commissions or brokerage		53,067 01
Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employes		19,083 32
Paid for State and local taxes in this and other States		8,934 81
All other payments and Expenditures		18,816 84
Aggregate amount of actual Expenditures during the year in cash		\$ 288,680 79

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Fire risks. \$ 16,013,118	Premiums thereon. \$ 214,751 75
Written or renewed during the year	23,344,003	328,001 64

Totals		\$ 39,357,121	\$ 542,753 39
Deduct those expired and marked off as terminated		17,098,818	248,084 06
In force at the end of the year		\$ 22,258,303	\$ 294,669 33
Deduct amount re-insured		1,560,052	23,280 23
Net amount in force December 31, 1891		\$ 20,698,251	\$ 271,389 10

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$13,264,527 00	\$ 187,978 35	1-2	\$ 93,989 17
1890	Two years	102,600 00	883 68	1-4	220 02
1891		170,775 00	1,150 42	3-4	862 81
1889	Three years	1,529,977 00	15,443 42	1-6	2,573 90
1890		2,093,858 00	20,922 33	1-2	10,461 16
1891		2,214,713 00	24,741 32	5-6	20,617 76
1889	Four years	25,890 00	255 07	3-8	95 65
1890		36,650 00	602 77	5-8	376 73
1891		39,323 00	479 55	7-8	419 61
1887	Five years	46,950 00	922 47	1-10	92 24
1888		182,434 00	2,866 10	3-10	859 83
1889		265,235 00	4,337 19	1-2	2,168 59
1890		446,298 00	6,830 05	7-10	4,781 07
1891		288,021 00	3,976 38	9-10	3,578 75
Totals		\$20,698,251 00	\$ 271,389 10		\$ 141,098 19

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 722,412 51
Losses paid from organization to date	410,873 60
Total amount of cash dividends declared since the Company commenced business	30,000 00
Total amount of the Company's stock owned by the directors at par value	118,800 00
Amount loaned to officers and directors	3,000 00
Amount loaned to stockholders, not officers	25,600 00
Losses incurred during the year: fire	189,832 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 207,167 00
Premiums received	3,395 65
Losses paid	1,949 06
Losses incurred	2,175 06

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) \$ 75,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest
 is due 46,200 00
 Interest due and accrued on all said mortgage loans 406 49

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Pittsburgh, Cin. & St. Louis R. R. Co., 7 per cent	\$ 10,000 00	\$ 11,650 00
City of Trenton, school, 7 per cent.	1,000 00	1,060 00
Catawissa R. R. Co., 7 per cent.	10,000 00	11,850 00
Schuylkill River East Side R. R. Co., 5 per cent.	10,000 00	10,625 00
Chicago & W. Indiana R. R. Co., 6 per cent.	5,000 00	5,450 00
North Penn. R. R. Co., 1st mtge. 7 per cent.	10,000 00	11,150 00
Savannah and Western R. R. Co., 5 per cent.	15,000 00	11,587 50
Georgia, Carolina and North'n R. R. Co., 5 pr ct.	15,000 00	15,075 00
Lehigh Valley R. W. Co., 4½ per cent.	10,000 00	10,250 00
Allegheny Valley R. R. Co., 7 3-10 per cent.	5,000 00	5,562 50
Baltimore Belt R. R. Co., 5 per cent.	20,000 00	20,500 00
Totals	\$ 111,000 00	\$ 114,760 00

Total market value of stocks and bonds \$ 114,760 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Philadelphia and Reading R. R. Co. 1st pref. income, 5 pr ct. bds. 1958.	\$ 3,000 00	\$ 2,227 50	\$ 1,000 00
Union Passenger R. W. Co., 5 per cent bonds, 1911	2,500 00	2,687 50	2,500 00
Totals,	\$ 5,500 00	\$ 4,915 00	\$ 3,500 00

Amount loaned on Collaterals \$ 3,500 00
 Cash in Company's principal office 159 64
 Cash deposited in bank 16,075 09
 Interest due and accrued on Collateral loans 105 57
 Gross premiums in course of collection, not more than three months due 3,767 77
 All other property belonging to the Company 1,038 05

Aggregate amount of all the Assets of the Company, stated at their
 actual value. \$ 261,012 61

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	2,486	30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$11,529.48; unearned premiums, (50 per cent.)	\$	5,764	74
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$21,831.81; unearned premiums (<i>pro rata</i>)		11,783	03
Total unearned premiums	\$	17,547	77
Amount reclaimable by the insured on perpetual fire insurance policies, Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		200,000	00
All other demands against the Company, absolute and contingent		80	62
		482	56
Total amount of all Liabilities, except capital stock and net surplus	\$	41,964	26
Joint-stock capital actually paid up in cash		21,367	01
Surplus beyond capital and all other Liabilities		19,048	35
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	261,012	61

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	\$	3,039	96
Gross premiums on risks written and renewed during the year		29,891	22
Total	\$	32,931	18
Deduct premiums and bills in course of collection at this date		3,767	77
Entire premiums collected during the year	\$	29,163	41
Deduct re-insurance, rebate, abatement and return premiums		6,956	72
Net cash actually received for premiums	\$	22,206	69
Received for interest on mortgages		2,033	16
Received for interest and dividends on stocks, bonds and collateral loans		7,057	39
Income received from all other sources		1,564	32
Deposit premiums received for perpetual fire risks	\$	438	30
Aggregate amount of Income actually received during the year in cash	\$	32,861	56

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$1,102.50, losses occurring in previous years).	\$	17,482	01
Deduct all amounts received for salvages and re-insurance in other Companies		3,076	16
Net amount paid during the year for losses	\$	14,405	85
Cash dividends actually paid stockholders		10,000	00
Paid for commissions or brokerage		4,271	44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		4,328	00
Paid for State and local taxes in this and other States		2,441	64
All other payments and Expenditures		2,584	34
Amount of deposit premiums returned during the year on perpetual fire risks	\$	255	00
Aggregate amount of actual Expenditures during the year in cash	\$	38,031	27

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$	4,073,619	\$	35,104	97
Written or renewed during the year		3,510,702		29,891	22
Totals	\$	7,584,321	\$	64,996	19
Deduct those expired and marked off as terminated		3,520,033		28,002	49

In force at the end of the year	\$ 4,064,283	\$ 36,993 70
Deduct amount re-insured	368,996	3,632 41
Net amount in force December 31, 1891	<u>\$ 3,695,292</u>	<u>\$ 33,361 29</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 1,529,388 00	\$ 11,525 48	1-2	\$ 5,764 74
1889		297,067 00	3,199 88	1-6	533 31
1890	Three years.	352,540 00	3,596 02	1-2	1,798 01
1891		404,979 00	4,234 72	5-6	3,528 93
1887		140,250 00	1,443 12	1-10	144 31
1888	Five years	142,520 00	1,308 71	3-10	392 61
1889		171,128 00	1,534 46	1-2	767 23
1890		276,430 00	2,409 63	7-10	1,686 74
1891		291,490 00	2,736 52	9-10	2,462 87
1885		31,000 00	427 50	1-14	30 54
1886	Seven years	16,000 00	215 00	3-14	46 07
1887		11,000 00	232 50	5-14	83 04
1888		12,500 00	188 75	1-2	94 37
1889		11,000 00	213 75	9-14	137 41
1890		25,000 00	50 00	11-14	39 29
1891		5,500 00	41 25	13-14	38 30
1891		Perpetual risks	1,034,360 00	23,741 12	90-100	21,367 01
Totals		<u>\$ 4,729,652 00</u>	<u>\$ 57,102 41</u>		<u>\$ 38,914 78</u>

Answers to General Interrogatories

Total amount of premiums received from the organization of the Company to date	\$ 430,914 47
Losses paid from organization to date	153,134 39
Total amount of cash dividends declared since the Company commenced business	199,253 73
Total amount of the Company's stock owned by the directors at par value	100,700 00
Amount loaned to stockholders, not officers	2,500 00
Losses incurred during the year: fire	15,789 65

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 13,415 00
Premiums received	178 69
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		144,153 07
Interest due and accrued on all said mortgage loans		2,349 07
Value of lands mortgaged, exclusive of buildings	\$	186,060 00
Value of buildings mortgaged (insured for \$129,250.00 as collateral)		184,000 00
Total value of said mortgaged premises	\$	370,060 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States 4s	\$ 200,000 00	\$ 233,500 00
City of Portland, Ore.	50,000 00	56,000 00
Lincoln Park	3,000 00	3,000 00
Chicago Auditorium Association	25,000 00	25,000 00
Chicago Packing and Provision Co.	25,000 00	24,812 50
<i>Stock.</i>		
National Bank of America	20,000 00	29,000 00
Union National Bank	10,000 00	17,000 00
Continental National Bank	32,500 00	49,237 50
Chicago and Northwestern Ry., com	25,000 00	29,000 00
Chicago and Northwestern, preferred	25,000 00	35,375 00
Chicago and Alton R. R.	10,000 00	14,100 00
Chicago City Railway	128,300 00	384,900 00
Chicago, West Div. Railway	6,800 00	41,480 00
North Chicago City Railway	5,000 00	26,250 00
North Chicago Street R. R.	20,000 00	36,500 00
National Railway	40,000 00	40,600 00
Davenport and Rock Island R. R.	37,500 00	24,375 00
Packers and Provision Dealers Insurance Co.	100,000 00	100,000 00
Central Music Hall	2,200 00	7,150 00
Dearborn Club	25,000 00	25,000 00
West Chicago Street R. R.	50,000 00	65,000 00
American Exchange National Bank	10,000 00	13,900 00
Totals	\$ 850,300 00	\$ 1,281,180 00

Total market value of stocks and bonds	\$ 1,281,180 00
Cash in the Company's principal office	379 82
Cash deposited in bank	51,670 31
Interest due and accrued on bonds	8,722 50
Gross premiums in course of collection, not more than three months due	54,777 07
All other property belonging to the Company	22,032 53
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,754 76
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,566,764 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,144 21	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	52,821 53	
Losses resisted, including interest, costs and other expenses thereon	11,040 87	
Total gross amount of claims for losses	\$ 85,006 61	
Deduct re-insurance thereon	5,935 60	
Net amount of unpaid losses		\$ 79,071 01
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$490,851.72; unearned premiums (50 per cent.)	\$ 245,425 86	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$333,061.73; unearned premiums (<i>pro rata</i>)	180,953 68	
Total unearned premiums		\$ 426,379 54
All other demands against the Company, absolute and contingent		34,363 12
Total amount of all Liabilities, except capital stock and net surplus	\$ 539,813 67	
Joint-stock capital actually paid up in cash	500,000 00	
Surplus beyond capital and all other Liabilities	526,950 70	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,566,764 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	From fire risks. \$ 52,881 46	
Gross premiums on risks written and renewed during the year	802,123 03	
Total	\$ 855,004 49	
Deduct premiums and bills in course of collection at this date	56,531 83	
Entire premiums collected during the year	\$ 798,472 66	
Deduct re-insurance, rebate, abatement and return premiums	176,907 80	
Net cash actually received for premiums		\$ 621,564 86
Received for interest on mortgages		10,785 10
Received for interest and dividends on stocks, bonds and collateral loans		50,392 47
Aggregate amount of Income actually received during the year in cash		\$ 682,742 43

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$44,561.74, losses occurring in previous years)	On fire risks. \$ 432,198 27	
Deduct all amounts received for salvages and re-insurance in other companies	47,594 24	
Net amount paid during the year for losses		\$ 384,604 03
Cash dividends actually paid stockholders		50,000 00
Paid for commissions or brokerage		122,406 67
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		49,049 50
Paid for State and local taxes in this and other States		20,830 58
All other payments and Expenditures		22,568 72
Aggregate amount of actual Expenditures during the year in cash		\$ 649,459 50

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 52,696.857	\$ 767,842 10
Written or renewed during the year	61,006.932	802,123 03
Totals	\$ 113,703,789	\$ 1,509,965 13
Deduct those expired and marked off as terminated	48,588.401	672,323 74
In force at the end of the year	\$ 65,115,388	\$ 897,641 39
Deduct amount re-insured	5,029,652	73,727 94
Net amount in force December 31, 1891	\$ 60,085,736	\$ 823,913 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less.	\$ 34,274.912 00	\$ 490,851 72	1-2	\$ 245,425 86
1890	Two years.	72,238 00	669 28	1-4	167 32
1891		346,871 00	3,300 48	3-4	2,475 36
1889	Three years.	4,321,469 00	53,869 96	1-6	8,978 33
1890		5,315,712 00	68,180 65	1-2	34,090 32
1891	Four years.	6,332,964 00	80,335 18	5-6	66,945 99
1888		158,300 00	1,251 31	1-8	156 41
1889	Five years.	287,174 00	2,511 21	3-8	941 71
1890		385,730 00	3,285 43	5-8	2,053 40
1891	Six years.	383,210 00	3,038 38	7-8	2,658 59
1887		1,280,696 00	18,659 19	1-10	1,865 91
1888	Seven years.	1,594,621 00	21,243 03	3-10	6,372 90
1889		1,677,862 00	23,175 98	1-2	11,587 99
1890	Eight years.	1,846,511 00	27,639 97	7-10	19,347 93
1891		1,807,466 00	25,901 68	9-10	23,311 52
Totals		\$ 60,085,736 00	\$ 823,913 45		\$ 426,379 54

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 8,419,923 55
Losses paid from organization to date	5,145,004 56
Total amount of cash dividends declared since the Company commenced business	972,500 00
Losses incurred during the year: fire	456,338 86

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 995,774 00
Premiums received	20,419 27
Losses paid	12,127 75
Losses incurred	11,011 70

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
W. U. Tel., 5 per cent. coll. trust	10,000 00	10,100 00
Pennsylvania Co., 4½ per cent., reg.	10,000 00	10,750 00
West Shore guar., 4 per cent., reg.	10,000 00	10,400 00
Phila. and Reading, gen. mtg., 4 per cent	10,000 00	8,600 00
St. Louis and San Francisco 1st mtg., 5 per cent, trust	10,000 00	8,500 00
Chic., Rock Island and Pac., 1st mtg reg. 5 pr ct.	10,000 00	10,400 00
Atlantic and Pacific, guar., 4 per cent	10,000 00	7,600 00
Northern Pacific, 1st mtg., 6 per cent	10,000 00	11,800 00
Illinois Central R. R., 4 per cent	10,000 00	10,000 00
St. Paul, Minn. and 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 N. Y. & Penna. R. R. Co., 1st mtg., 5 pr cent.	10,000 00	10,150 00
Totals	\$ 392,000 00	\$ 402,090 00
Total market value of stocks and bonds		\$ 402,090 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Canada Southern 1st mtg., 5 pr ct..	\$ 6,000 00	\$ 6,480 00	
Texas Pacific, 1st mtg., 5 per ct.	24,000 00	19,920 00	
Chic., Mil. & St. Paul, 1st mtg., 5 per cent	16,000 00	17,280 00	
Phila. & Reading, 1st mtg., 4 pr ct.	9,000 00	7,740 00	
Richmond and Danville, con, 6 pr ct.	6,000 00	6,720 00	
N. Y., Ontario & Western, 5 pr ct.	2,000 00	1,980 00	75,000 00
Mo., Kansas and Texas, 1st mtg., 4 per cent.	6,000 00	4,740 00	
Mo. Pacific R. R. shares	10,000 00	6,300 00	
Ach., Top. & Santa Fe, 4 per cent	8,000 00	6,800 00	
Ches. and Ohio, 1st con., 4 per cent. (R. & A. Div)	18,000 00	13,680 00	
Totals	\$ 105,000 00	\$ 91,640 00	\$ 75,000 00

TRANSATLANTIC FIRE INSURANCE COMPANY. 385

Amount loaned on collaterals	\$	75,000 00
Cash in the Company's principal office		842 51
Cash deposited in bank		23,349 93
Gross premiums in course of collection, not more than three months due		39,974 19
Amount of premiums unpaid on policies which have been issued more than three months	\$	1,997 59
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	541,256 63

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	31,338 44
Losses resisted, including interest, costs and other expenses.		1,500 00
Net amount of unpaid losses	\$	32,838 44
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$232,216.09; unearned premiums (50 per cent.)	\$	116,108 05
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126,210.02; unearned premiums (<i>pro rata</i>)		69,043 66
Total unearned premiums	\$	185,151 71
All other demands against the Company, absolute and contingent		7,524 26
Total amount of all Liabilities, except net surplus	\$	225,514 41
Surplus beyond all other Liabilities		315,742 22
Aggregate amount of all Liabilities, including net surplus	\$	541,256 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	\$	31,064 69	From fire risks.
Gross premiums on risks written and renewed during the year		316,918 36	
Total	\$	348,013 05	
Deduct premiums and bills in course of collection at this date		41,971 78	
Entire premiums collected during the year	\$	306,041 27	
Deduct re-insurance, rebate, abatement and return premiums		34,612 44	
Net cash actually received for premiums	\$	271,428 83	
Received for interest and dividends on stocks, bonds and collateral loans		15,992 71	
Aggregate amount of Income actually received during the year in cash	\$	287,421 54	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$27,745.09 losses occurring in previous years)	\$	165,272 28
Paid for commissions or brokerage		70,057 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		16,455 57
Paid for State and local taxes in this and other States		4,885 99
All other payments and Expenditures		18,493 45
Aggregate amount of actual Expenditures during the year in cash	\$	275,164 29

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 32,571,974	\$ 327,730 31
Written or renewed during the year	32,918,107	316,918 36
Totals	\$ 65,490,081	\$ 644,648 67
Deduct those expired and marked off as terminated	29,840,622	286,222 56
Net amount in force December 31, 1891	\$ 35,649,459	\$ 358,426 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 22,605,065 00	232,216 09	1-2	116,108 05
1890	Two years.	733,487 00	83 45	1-4	20 86
1891		105,405 00	488 17	3-4	366 13
1889		2,957,574 00	27,875 82	1-6	4,645 97
1890	Three years.	2,985,999 00	29,671 20	1-2	14,835 60
1891		3,661,342 00	33,161 11	5-6	27,634 26
1888		35,400 00	147 53	1-8	18 44
1889	Four years.	33,800 00	244 11	3-8	91 54
1890		123,616 00	135.69	5-8	84 80
1891		82,795 00	420 09	7-8	367 58
1887	Five years.	139,833 00	1,892 80	1-10	189 28
1888		268,590 00	4,080 14	3-10	1,224 04
1889		743,805 00	9,531 98	1-2	4,765 99
1890		829,316 00	9,134 83	7-10	6,408 38
1891		853,432 00	9,323 10	9-10	8,390 79
Totals		\$35,649,459 00	\$ 358,426 11		\$ 185,151 71

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,303,255 78
Losses paid from organization to date:	2,052,315 80
Losses incurred during the year: fire	151,272 64
Amount deposited in different States and countries for security of all the Company's policy-holders.	262,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 284,470 00
Premiums received	3,926 68
Losses paid	2,195 70
Losses incurred	1,876 62

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. 150 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
Chesapeake and Delaware Canal, reg. 58, 1916	\$ 150,000 00	\$ 8,625 00
American Steamship Co. con. 68	6,000 00	6,360 00
Susquehanna Coal Co. con. 68, 1911	10,000 00	11,900 00
B. & O. R. R. Co., Parkersburg Branch, con. 68	25,000 00	28,750 00
Steubenville & Indiana R. R. Co. reg. 58, 1914 .	15,000 00	15,900 00
Phila. & Reading Cons. Sterling 68, 1911. . . .	25,000 00	29,500 00
Pennsylvania Car Trust "C," reg. 58, 1892 . . .	2,000 00	2,000 00
Pennsylvania Car Trust "F," reg. 58, 1893. . . .	8,000 00	8,000 00
New York Car Trust "C," reg. 68	29,000 00	29,000 00
Shamokin, Sunbury & Lewisburg con. 58, 1912	4,000 00	4,140 00
Bethlehem Iron Co., con. 68, 1894	2,000 00	2,000 00
Phila. & Reading R. R. gen. mort. con. 48, 1958	4,000 00	3,435 00
Phila & Reading 3rd pref. in mortg. 58, 1958 . .	5,000 00	1,912 50
Perkiomen R. R. Co. 1st series mortg. 58, 1918 .	13,000 00	13,325 00
<i>Stock.</i>		
100 shares Little Schuylkill R. R. Co	5,000 00	6,775 00
200 shares Pennsylvania R. R. Co	10,000 00	11,425 00
136 shares No. Pennsylvania R. R. Co	6,800 00	11,288 00
48 shares Delaware R. R. Co	1,200 00	1,488 00
68 shares Phila. Nat. bank	6,800 00	16,660 00
88 shares Farmers and Mechanics Nat. bank . .	8,800 00	12,320 00
Totals.	\$ 201,600 00	\$ 224,803 50

Total market value of stocks and bonds \$ 224,803 50

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
500 shares Texas & Pac. R. R. Co	\$ 50,000 00	\$ 6,875 00	\$ 10,000 00
200 shares Northern Pac. R. R. Co	20,000 00	5,200 00	
United Jersey R. R. & Canal Co. mort. bonds	5,000 00	5,100 00	5,000 00
14 shares Commonwealth Title Ins. and Trust Co	700 00	903 00	
22 shares Commonwealth Title Ins. and Trust Co	1,100 00	1,419 00	5,000 00
80 shares Commercial Nat. bank	4,000 00	4,720 00	
50 shares 13th and 15th streets Pass. R. W. Co	2,500 00	9,500 00	6,500 00
54 shares Union Nat. bank	2,700 00	4,320 00	1,000 00
Lee County, Iowa, 6 per ct. con. bds	1,700 00	1,700 00	1,000 00
Totals	\$ 87,700 00	\$ 39,937 00	\$ 28,500 00

Amount loaned on collaterals	\$	28,500 00
Cash in the Company's principal office		615 00
Cash deposited in bank		28,841 80
Interest due and accrued on bonds		1,209 17
Interest due and accrued on Collateral loans		4 17
Gross premiums in course of collection, not more than three months due.		77,170 32
Bills receivable, not matured		115 00
All other property belonging to the Company		1,543 54
Aggregate amount of all the Assets of the Company, stated at their actual value.	\$	532,855 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	33,960 78
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		20,002 94
Losses resisted, including interest, costs and other expenses thereon.		1,592 41
Total gross amount of claims for losses.	\$	55,556 13
Deduct re-insurance thereon		5,230 52
Net amount of unpaid losses	\$	50,225 61
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$171,517.96; unearned premiums (50 per cent.).	\$	85,758 99
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$164,918.75; unearned premiums (<i>pro rata</i>)		77,510 68
Total unearned premiums	\$	163,269 67
Amount reclaimable by the insured on perpetual fire insurance policies		34,773 00
Cash dividends to stockholders remaining unpaid		1,730 03
All other demands against the Company, absolute and contingent		17,848 02
Total amount of all Liabilities, except capital stock and net surplus	\$	267,846 33
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		15,009 17
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$	532,855 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.	\$	76,333 50	From fire risks.
Deduct amount of same not collected		18,433 69	
Net collected	\$	57,899 81	
Gross premiums on risks written and renewed during the year		382,445 40	
Total	\$	440,345 21	
Deduct premiums and bills in course of collection at this date.		77,170 32	
Entire premiums collected during the year	\$	363,174 89	
Deduct re-insurance, rebate, abatement and return premiums.		97,858 42	
Net cash actually received for premiums.	\$	265,316 47	
Received for interest on mortgages.		592 50	
Received for interest and dividends on stocks, bonds and collateral loans.		14,315 60	
Income received from all other sources.		6,104 45	
Deposit premiums received for perpetual fire risks	\$	890 74	
Aggregate amount of Income actually received during the year in cash.	\$	286,329 02	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$31,897.49, losses occurring in previous years)	\$	221,840 97	Marine and inland risks.
Deduct all amounts received for salvages, and re-insurance in other Companies		17,047 11	
	\$	204,793 86	
			125 35
			62 67
			62 68

Net amount paid during the year for losses	\$	204,856	54
Cash dividends actually paid stockholders		575	85
Paid for commissions or brokerage		50,747	65
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		24,386	96
Paid for State and local taxes in this and other States		9,396	70
All other payments and Expenditures		24,792	53
Amount of deposit premiums returned during the year on perpetual fire risks	\$	460	50
Aggregate amount of actual Expenditures during the year in cash	\$	314,756	23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$ 33,685,788	\$ 398,466 47
Written or renewed during the year	37,859,365	382,445 40
Totals	\$ 71,545,153	\$ 780,911 87
Deduct those expired and marked off as terminated	33,933,550	367,367 23
In force at the end of the year	\$ 37,611,602	\$ 413,544 64
Deduct amount re-insured	6,990,255	77,107 93
Net amount in force December 31, 1891	\$ 30,621,348	\$ 336,436 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 20,256,324 00	\$ 171,517 95	1-2	\$ 85,758 99
1890		87,260 00	775 37	1-4	193 84
1891	Two years	109,478 00	765 68	3-4	574 29
1889		2,406,484 00	27,524 58	1-6	4,587 43
1890	Three years.	3,457,255 00	36,166 74	1-2	18,083 37
1891		3,418,759 00	26,846 53	5-6	22,372 11
1888	Four years	101,950 00	1,195 27	1-8	149 41
1889		54,300 00	574 87	3-8	215 57
1890	Five years.	96,990 00	899 88	5-8	562 42
1891		68,375 00	469 84	7-8	411 11
1887	Perpetual risks	1,896,351 00	18,097 78	1-10	1,809 78
1888		1,784,037 00	17,230 61	3-10	5,169 18
1889	Five years.	1,230,643 00	12,149 02	1-2	6,074 51
1890		1,381,864 00	13,463 27	7-10	9,424 28
1891	Perpetual risks	1,261,533 00	8,759 31	9-10	7,883 38
1891		1,306,328 00	38,636 67	9-10	34,773 00
Totals		\$38,917,931 00	\$ 375,073 38		\$ 198,042 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$	22,151,491	00
Losses paid from organization to date		16,082,651	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..		31,736	11
Amount loaned to officers and directors		17,500	00
Amount loaned to stockholders, not officers		11,000	00
Dividends declared payable in stock from organization		15,000	00
Losses incurred during the year: fire		223,361	79

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	318,386	00
Premiums received		3,625	75
Losses paid		3,922	06
Losses incurred		863	64

UNITED STATES BRANCH
OF THE
Union Assurance Society,
OF
LONDON ENGLAND.

Incorporated 1714.

HALL & HENSHAW, U. S. Managers 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.
United States 4 per cent. reg., 1907.	\$ 200,000 00	\$ 235,500 00
New Jersey Central R. R., 5s.	2,000 00	2,160 00
New Jersey Central R. R., 5s.	8,000 00	8,640 00
West Shore R. R., 4s.	20,000 00	20,350 00
West Shore R. R., 4s.	20,000 00	20,350 00
Chicago, Burlington and Quincy R. R., 4s.	40,000 00	35,900 00
Pennsylvania R. R., 4½s.	35,000 00	37,362 50
Massachusetts 3s, 1930	50,000 00	49,000 00
Bush Creek R. R. 4s, guar. by N. Y. C. & H. R. R. R. Co.	50,000 00	48,437 50
New Jersey Central R. R., 5s.	25,000 00	27,000 00
Boston 5s.	50,000 00	57,000 00
Totals.	\$ 500,000 00	\$ 541,700 00
Total market value of stocks and bonds		\$ 541,700 00
Cash in the Company's principal office		59 90
Cash deposited in bank.		14,974 39
Interest due and accrued on Bonds		3,025 00
Gross premiums in course of collection, not more than three months due		10,126 47
Bills receivable, not matured, taken for fire, marine and inland risks		17,287 73
All other property belonging to the Company		93 52
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 587,267 02

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,227 23
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	13,508 94

Net amount of unpaid losses	\$	24,736	17
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$171,570.14; unearned premiums (50 per cent)	\$	85,785	07
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$21,773.14; unearned premiums, (<i>pro rata</i>).		15,035	42
Total unearned premiums	\$	100,820	49
All other demands against the Company, absolute and contingent		7,620	59
Total amount of all Liabilities, except net surplus	\$	133,177	25
Surplus beyond all Liabilities.		454,089	76
Aggregate amount of all Liabilities, including net surplus.	\$	587,267	01

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.	\$	6,351	23
Gross premiums on risks written and renewed during the year		220,767	86	
Total		\$	227,119	09
Deduct premiums and bills in course of collection at this date			10,126	47
Entire premiums collected during the year		\$	216,992	62
Deduct re-insurance and return premiums			35,635	29
Net cash actually received for premiums		\$	181,357	33
Received for interest and dividends on stocks, bonds and collateral loans.			7,950	00
Income received from all other sources			8,103	18
Aggregate amount of Income actually received during the year in cash		\$	197,410	51

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	\$	37,187	78
Deduct all amounts received for salvages and re-insurance in other companies			1,316	01
Net amount paid during the year for losses		\$	35,871	77
Paid for commissions or brokerage			51,638	62
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes			1,991	60
Paid for State and local taxes in this and other States			4,702	64
All other payments and Expenditures			1,938	10
Aggregate amount of actual Expenditures during the year in cash		\$	96,142	73

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 3,836,341	\$ 51,611 79
Written or renewed during the year	22,890,340	220,767 86
Totals	\$ 26,726,681	\$ 272,379 65
Deduct those expired and marked off as terminated	8,464,944	76,728 67
In force at the end of the year	\$ 18,261,737	\$ 195,650 98
Deduct amount re-insured	184,950	2,307 70
Net amount in force December 31, 1891	\$ 18,076,787	\$ 193,343 28

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$16,098,908 00	\$ 171,570 14	1-2	\$ 85,785 07
1890	Two years	19,525 00	230 70	1-4	57 67
1891		146,016 00	1,893 47	3-4	1,419 09
1889	Three years	91,500 00	1,323 05	1-6	220 50
1890		320,860 00	5,865 40	1-2	2,932 70
1891	Four years	1,295,878 00	10,873 31	5-6	9,061 12
1890		20,000 00	215 33	7-8	188 41
1891	Five years,	18,750 00	393 80	7-10	275 66
1890		59,350 00	978 05	9-10	880 27
Totals		\$ 18,076,787 00	\$ 193,343 28		\$ 100,820 49

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 181,357 33
Losses paid from organization to date	35,871 77
Losses incurred during the year: fire	24,736 17
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	\$ 524,313 00
Premiums received	10,446 49
Losses paid	3,795 88
Losses incurred	3,795 88

United Firemen's Insurance Co.,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated April 2, 1860.

ROBERT B. BEATH, President.

DENNIS J. SWEENEY, 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)	\$ 115,850 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	635,981 50
Loans on mortgage (first liens), upon which more than one year's interest is due	3,800 00
Interest due and accrued on all said mortgage loans	11,149 31
Value of premises mortgaged (insured for \$454,130.00 as collateral)	\$1,304,100 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Philadelphia city, 4 per cent, 1895	\$ 40,000 00	\$ 41,200 00
Northern Central R. R., 6 per cent., 1904	10,000 00	11,500 00
Chicago & Western Ind. R. R., 6 per cent., 1932	10,000 00	11,300 00
Zanesville and Ohio R. R., 6 per cent.	10,000 00	6,000 00
Pennsylvania Equipment Trust Co., 4 per ct., 1895	10,000 00	9,500 00
Jacksonv'e, Tampa & Key W't R. R., 6 per ct., 1914	10,000 00	10,000 00
Toledo Belt Line R. R. Co., 5 per cent., 1900-1	10,000 00	10,000 00
Chattanooga Union R. R. Co., 6 per cent	15,000 00	15,375 00
Oregon Pac. R. R. Co., 6 per cent, 1906	10,000 00	4,000 00
McKeesport & Belle Vernon R. R. Co., 6 per ct.	10,000 00	11,800 00
Atlantic City R. R. Co., 5 per cent	20,000 00	20,400 00
Lehigh Valley R'y Co., 4½ per cent., 1940.	20,000 00	20,200 00
Phila. & Reading R. R. Co. imp., 6 per cent., 1897	10,000 00	10,550 00
The Mortgage Trust Co. of Penn. deb., 5 per cent	10,000 00	10,000 00
The Real Est. Title Ins. & Trust Co. deb., 4½ per ct.	20,000 00	20,000 00
City of Woonsocket, Dakota, 7 per cent.	6,000 00	6,300 00
<i>Shares of Stock.</i>		
150 Union Passenger R'y Co	7,500 00	25,500 00
200 Continental Passenger R'y Co.	20,000 00	24,000 00
Totals	\$ 248,500 00	\$ 267,625 00
Total market value of stocks and bonds		\$ 267,625 00

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
50 13th and 15th Sts. Pass. R'y Co.	\$ 2,500 00	\$ 9,500 00	\$ 6,000 00
20 Bucks County Trust Co	2,000 00	2,000 00	
12 Mt. Hope Delaware Bridge Co	1,200 00	1,500 00	3,000 00
10 Title Guar. & Trust Co., N. Y.	1,000 00	1,600 00	
40 Commonwealth Title Insurance and Trust Co. (paid in)	1,000 00	2,580 00	4,000 00
50 People's Pass. R'y Co	1,250 00	2,000 00	
200 Met. Traction Co. (paid in)	12,000 00	15,900 00	
300 Hestonville, Mantua and Fairmount Pass. R'y Co.	15,000 00	9,000 00	20,000 00
\$1,000 bond Philadelphia and Reading R. R., second pref.	1,000 00	580 00	

60 Title Guar. & Trust Co., N. Y.	6,000 00	9,600 00	7,200 00
70 Title Guar. & Trust Co., N. Y.	7,000 00	11,200 00	8,000 00
13 Pennsylvania R. R. Co.	650 00	771 12	500 00
30 Real Est. Title Ins. & Trust Co.	3,000 00	5,500 00	4,000 00
\$50,000 bonds Record Pub. Co.	50,000 00	50,000 00	25,000 00
Totals	\$ 103,600 00	\$ 122,281 12	\$ 77,700 00

Amount loaned on Collaterals	\$ 77,700 00
Cash in the Company's principal office	154 61
Cash deposited in bank	35,946 85
Interest due and accrued on bonds.	855 00
Interest due and accrued on Collateral loans.	944 85
Gross premiums in course of collection, not more than three months due	36,584 42
All other property belonging to the Company	3,972 65

Aggregate amount of all the Assets of the Company, stated at their actual value \$ 1,190,614 19

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 12,897 58
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,098 48
Losses resisted, including interest, costs and other expenses thereon	3,426 50

Net amount of unpaid losses \$ 34,422 56

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$210,258.23; unearned premiums (50 per cent)	\$ 105,129 06
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$146,439.86; unearned premiums (<i>pro rata</i>)	80,983 14

Total unearned premiums	\$ 186,112 20
Amount reclaimable by the insured on perpetual fire insurance policies	574,568 17
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	628 31
All other demands against the Company, absolute and contingent	13,767 68

Total amount of all Liabilities, except capital stock and net surplus. \$ 809,498 92

Joint-stock capital actually paid up in cash 300,000 00

Surplus beyond capital and all other Liabilities 81,115 27

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus \$ 1,190,614 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. \$ 20,240 54
Deduct amount of same not collected	4 00

Net collected \$ 20,236 54

Gross premiums on risks written and renewed during the year 310,553 69

Total \$ 330,790 23

Deduct premiums and bills in course of collection at this date 36,584 42

Entire premiums collected during the year \$ 294,205 81

Deduct re-insurance, rebate, abatement and return premiums 40,332 40

Net cash actually received for premiums	\$ 253,873 41
Received for interest on mortgages and ground rents	39,316 44
Received for interest and dividends on stocks, bonds and collateral loans	18,377 71
Income received from all other sources	106 78
Deposit premiums received for perpetual fire risks.	\$ 36,326 51

Aggregate amount of Income actually received during the year in cash. \$ 311,674 34

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$16,232.12, losses occurring in previous years)	\$	203,277 47
Cash dividends actually paid stockholders		21,000 00
Paid for commissions or brokerage		55,133,98
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		20,185 74
Paid for State and local taxes in this and other States.		7,450 54
All other payments and Expenditures		18,574 89
Amount of deposit premiums returned during the year on perpetual fire risks.	\$	15,000 23
Aggregate amount of actual Expenditures during the year in cash . . .	\$	<u>325,622 62</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Perpetual risks.	Premiums thereon.
In force on the 31st day of December of preceding year . .	\$ 31,122,834	\$ 327,511 19	\$ 26,438,302	\$ 611,534 96
Written or renewed during yr	32,971,694	310,553 69	1,786,700	40,362 78
Totals	\$ 64,094,528	\$ 638,064 88	\$ 28,225,002	\$ 651,897 74
Deduct those expired and marked off as terminated . . .	28,693,789	268,344 76	703,175	16,443 25
In force at end of year . .	\$ 35,400,739	\$ 369,720 12	\$ 27,521,827	\$ 635,454 49
Deduct amount re-insured . .	1,360,521	13,022 13	29,000	997 50
Net amount in force Dec. 31, 1891	\$ 34,040,218	\$ 356,697 99	\$ 27,492,827	\$ 634,456 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less	\$21,843,614 00	\$ 210,258 13	1-2	\$ 105,129 06
1890	Two years	47,706 00	316 01	1-4	158 01
1891		169,308 00	1,618 43	3-4	1,213 82
1889	Three years	1,603,868 00	17,486 37	1-6	2,914 39
1890		2,050,090 00	22,840 39	1-2	11,420 19
1891	Four years	2,852,040 00	30,142 45	5-6	25,118 71
1888		39,350 00	477 58	1-8	59 70
1889	Five years	48,700 00	392 29	3-8	147 11
1890		61,050 00	500 80	5-8	313 00
1891	Perpetual	51,125 00	745 52	7-8	652 33
1887		777,069 00	9,091 16	1-10	909 11
1888	Various	954,303 00	10,955 64	3-10	3,286 69
1889		1,120,077 00	13,472 09	1-2	6,736 05
1890	Perpetual	546,035 00	14,674 43	7-10	10,272 10
1891		1,430,333 00	15,664 20	9-10	14,097 78
Various		447,650 00	8,062 50	various	3,684 15
Perpetual		27,492,827 00	634,456 99	90-95	574,568 17
Totals		\$61,533,045 00	\$ 991,154 98		\$ 760,680 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,445,850 64
Losses paid from organization to date	1,551,984 88
Total amount of cash dividends declared since the Company commenced business	295,506 00
Total amount of the Company's stock owned by the directors at par value . .	49,700 00
Amount loaned to officers and directors	4,000 00
Amount loaned to stockholders, not officers	13,000 00
Losses incurred during the year: fire	<u>217,610 83</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 193,590 00
Premiums received	2,508 39
Losses paid	60 00
Losses incurred	60 00

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	\$ 505,500 00
Interest due and accrued on all said mortgage loans	2,140 00
Value of lands mortgaged, exclusive of buildings	\$ 335,500 00
Value of buildings mortgaged (insured for \$535,450.00 as collateral)	660,000 00
Total value of said mortgaged premises	\$ 995,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. bonds	\$ 5,000 00	\$ 5,850 00
Rensselaer and Saratoga R. R. stock	15,000 00	25,500 00
N. Y., C. & H. R. R. Co	45,000 00	52,368 75
Totals	\$ 65,000 00	\$ 83,718 75
Total market value of stocks and bonds		\$ 83,718 75
Cash in the Company's principal office		12,208 42
Cash deposited in bank		1,814 50
Interest due and accrued on bonds		1,325 00
Gross premiums in course of collection, not more than three months due,		64,577 15
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 671,283 82

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due to become due	\$ 7,095 05
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,518 49
Losses resisted, including interest, costs and other expenses thereon	3,400 00

Net amount of unpaid losses	\$	26,013 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$126,183.72; unearned premiums (50 per cent.)	\$	63,091 86
Gross premiums received and receivable on all unexpired fire risks, running more than one year from date of policy, \$178,041.38; unearned premiums, (<i>pro rata</i>)	100,241 41	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$12,696.84; unearned premiums (50 per cent)	6,348 42	
Total unearned premiums	\$	169,681 69
Cash dividends to stockholders remaining unpaid		12 50
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		1,669 90
All other demands against the Company, absolute and contingent		10,438 31
Total amount of all Liabilities, except capital stock and net surplus	\$	207,815 94
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		213,467 88
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$	671,283 82

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	\$ 17,307 57	\$ 2,778 17
Deduct amount of same not collected	423 46	
Net collected	\$ 16,884 11	\$ 2,778 17
Gross premiums on risks written and renewed during the year	294,149 02	24,756 60
Totals	\$ 311,033 13	\$ 27,534 77
Deduct premiums and bills in course of collection at this date	61,240 26	3,336 89
Entire premiums collected during the year	\$ 249,792 87	\$ 24,197 88
Deduct re-insurance, rebate, abatement and return premiums	45,924 21	7,815 83
	\$ 203,868 66	\$ 16,382 05
Net cash actually received for premiums	\$	220,250 71
Received for interest on mortgages		27,669 15
Received for interest and dividends on stocks, bonds and collateral loans,		1,273 40
Income received from all other sources.		10 50
Aggregate amount of Income actually received during the year in cash.	\$	249,203 76

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.
Gross amount actually paid for losses (including \$16,847.61, losses occurring in previous years)	\$ 149,889 92	\$ 31,221 41
Deduct all amounts received for salvages and re-insurance in other companies	17,842 04	4,376 86
	\$ 132,047 88	\$ 26,844 55
Net amount paid during the year for losses	\$	158,892 43
Cash dividends actually paid stockholders		24,999 75
Paid for commissions or brokerage		48,634 49
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		18,493 41
Paid for State and local taxes in this and other States		382 80
All other payments and Expenditures		21,434 36
Aggregate amount of actual Expenditures during the year in cash	\$	272,837 24

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December, 1890	\$ 27,207,536	\$ 240,205 65	\$ 815,457 00	\$ 24,455 17
Written or renewed during the year	42,621,375	294,149 02	969 931 00	24,756 60
Totals	\$ 69,828,911	\$ 534,354 67	\$ 1,785,388 00	\$ 49,211 77
Deduct those expired and marked off as terminated	22,826,303	200,705 83	977,083 00	27,381 08
In force at the end of the year	\$ 47,002,608	\$ 333,648 84	\$ 808,305 00	\$ 21,830 69
Deduct amount re-insured	2,933,677	29,423 74	352,758 00	9,133 85
Net amount in force Dec. 31, 1891	\$ 44,068,931	\$ 304,225 10	\$ 455,547 00	\$ 12,696 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned
1891	One year or less	\$ 14,140,201 00	\$ 126,183 72	1-2	\$ 63,091 86
1890	Two years	86,814 00	234 58	1-4	58 64
1891		207,493 00	1,154 12	3-4	865 59
1889	Three years	8,004,673 00	35,803 68	1-6	5,968 28
1890		8,024,354 00	46,410 23	1-2	23,205 11
1891		8,952,561 00	63,008 63	5-6	52,507 20
1888	Four years	62,125 00	361 06	1-8	45 13
1889		110,600 00	970 94	3-8	364 11
1890		105,666 00	647 69	5-8	404 80
1891		77,475 00	589 58	7-8	515 83
1887	Five years	1,158,907 00	2,931 34	1-10	293 13
1888		928,625 00	5,626 35	3-10	1,687 90
1889		545,760 00	6,616 40	1-2	3,308 20
1890		773,274 00	6,476 01	7-10	4,533 20
1891		890,403 00	7,204 77	9-10	6,484 29
Totals		\$ 44,068,931 00	\$ 304,225 10		\$ 163,333 27

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 4,449,311 00
Losses paid from organization to date	2,334,848 00
Total amount of cash dividends declared since the Company commenced business	1,751,590 00
Total amount of the Company's stock owned by the directors at par value	50,800 00
Losses incurred during the year: fire, \$140,283.00; marine, \$26,375.00; total	\$ 166,658 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 322,215 00
Premiums received	3,381 11
Losses paid	1,740 97
Losses incurred	1,890 97

UNITED STATES BRANCH
OF THE
Western Assurance Company,
OF
TORONTO CANADA.

Incorporated 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.

<i>Bonds.</i>	Par value.	Market value.
United States 4 per cent. registered	\$ 241,000 00	\$ 281,970 00
Georgia State 4½ per cent.	25,000 00	26,625 00
City of Richmond, Va., 4 per cent.	40,000 00	41,200 00
<i>Stock.</i>		
Ohio State, 3 per cent.	100,000 00	102,000 00
Dominion of Canada, 4 per cent.	201,350 00	211,417 50
Canadian Bank of Commerce.	40,000 00	54,000 00
Imperial Loan and Investment Company	25,000 00	30,250 00
Dominion Savings and Investment Company	15,000 00	13,650 00
Canada Permanent Loan and Savings Company	3,500 00	6,825 00
Freehold Loan and Savings Company	9,500 00	13,015 00
Freehold Loan and Savings Co. debenture.	24,000 00	24,000 00
Toronto Savings and Loan Company	22,500 00	25,000 00
Central Canada Loan and Savings Co	20,000 00	24,000 00
Totals	\$ 766,850 00	\$ 853,952 50
Total market value of stocks and bonds		\$ 853,952 50
Cash in the Company's principal office		8 49
Cash deposited in bank.		247,816 66
Gross premiums in course of collection, not more than three months due.		185,341 03
Bills receivable, not matured, taken for fire, marine and inland risks.		30,307 69
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 1,317,426 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	}	\$ 102,398 73
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		
Losses resisted, including interest, costs and other expenses thereon		2,300 00
Net amount of unpaid losses		\$ 104,698 73-
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$647,878.81; unearned premiums (50 per cent.)		\$ 323,939 41
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$443,495.15; unearned premiums (<i>pro rata</i>)		243,610 56
Gross premiums received and receivable upon all unexpired inland navigation risks, \$49,096.86; unearned premiums (50 per cent.)		24,548 43
Gross premiums received and receivable upon all unexpired marine risks		12,481 57
Total unearned premiums		\$ 604,579 97
All other demands against the Company, absolute and contingent		24,174 91
Total amount of all Liabilities, except net surplus		\$ 733,453 61
Surplus beyond all Liabilities		583,972 76
Aggregate amount of all Liabilities, including net surplus		\$ 1,317,426 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	From fire risks.	Marine and inland risks.
	\$ 130,528 65	\$ 34,998 95
Gross premiums on risks written and renewed during the year	1,139,633 25	466,607 61
Totals	\$1,270,161 90	\$ 501,606 56
Deduct premiums and bills in course of collection at this date	162,281 44	53,367 28
Entire premiums collected during the year	\$1,107,880 46	\$ 448,239 28
Deduct re-insurance, rebate, abatement and return premiums	196,139 30	110,446 17
	\$ 911,741 16	\$ 337,793 11
Net cash actually received for premiums		\$ 1,249,534 27
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources		35,946 92
Aggregate amount of Income actually received during the year in cash		\$ 1,285,481 19-

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$81,972.67, losses occurring in previous years)	On fire risks.	Marine and inland risks.
	\$ 622,487 96	\$ 404,200 07
Deduct all amounts received for salvages and re-insurance in other companies	13,277 32	140,992 75
Net amount paid during the year for losses		\$ 872,417 96-
Paid for commissions or brokerage		252,964 98
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		28,500 00
Paid for State and local taxes in this and other States		32,171 92
All other payments and Expenditures		101,542 78-
Aggregate amount of actual Expenditures during the year in cash		\$ 1,287,597 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	\$ 77,448,497	\$1,031,235 38	\$ 4,283,007	\$ 65,051 28
Written or renewed during the year	88,437,343	1,139,633 25	82,085,790	466,607 61
Totals	\$165,885,840	\$2,170,868 63	\$ 86,368,797	\$ 351,658 89
Deduct those expired and marked off as terminated	77,363,506	1,028,667 80	81,461,098	456,705 29
In force at the end of the year	\$ 88,522,334	\$1,142,200 83	\$ 4,907,699	\$ 74,953 60
Deduct amount re-insured	3,765,591	50,826 87	409,525	13,375 17
Net amount in force December 31, 1891	\$84,756,743	\$1,091,373 96	\$ 4,498,174	\$ 61,578 43

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction un'rd.	Premiums unearned.
1891	One year or less	\$51,871,300 00	\$ 647,878 81	1-2	\$ 323,939 41
1889	} Three years	6,967,747 00	92,204 13	1-6	15,367 36
1890		7,812,016 00	100,154 17	1-2	50,077 09
1891	} Five years	9,334,792 00	123,809 08	5-6	103,174 24
1887		1,350,408 00	19,353 64	1-10	1,935 37
1888		1,465,035 00	12,921 30	3-10	3,876 40
1889		1,649,764 00	26,703 95	1-2	13,351 98
1890		1,996,527 00	28,429 16	7-10	19,900 42
1891		2,309,154 00	39,919 66	9-10	35,927 70
Totals		\$84,756,743 00	\$ 1,091,373 96		\$ 567,549 97

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$14,368,880 92
Losses paid from organization to date	9,683,319 14
Losses incurred during the year: fire, \$338,109 81; marine, \$255,989.63; total.	894,099 44

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 750,703 00
Premiums received	15,519 18
Losses paid	5,975 89
Losses incurred	6,984 49

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)	\$	214,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		348,200 00
Interest due and accrued on all said mortgage loans		2,471 99
Value of lands mortgaged, exclusive of buildings	\$	385,500 00
Value of buildings mortgaged (insured for \$361,125.00 as collateral)		363,450 00
Total value of said mortgaged premises	\$	748,950 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
New York City	\$ 100,000 00	\$ 102,000 00
United States	75,000 00	88,000 00
Richmond City, Va.	15,000 00	15,600 00
Central Pacific R. R.	25,000 00	25,000 00
Richmond and Danville R. R.	20,000 00	22,600 00
St. Joseph and Grand Island R. R.	20,000 00	18,200 00
Housatonic R. R.	20,000 00	21,000 00
Chicago, Burlington and Quincy R. R.	20,000 00	18,600 00
Philadelphia and Reading R. R.	25,000 00	21,500 00
Atchison, Topeka and Santa Fé R. R.	20,000 00	17,000 00
<i>Stock.</i>		
Albany and Susquehanna R. R.	40,000 00	68,000 00
Harlem R. R.	60,000 00	156,000 00
New York, Lackawanna and Western R. R.	80,000 00	88,200 00
Rensselaer and Saratoga R. R.	50,000 00	85,000 00
Long Island R. R.	50,000 00	48,000 00
New York Central R. R.	20,000 00	23,500 00
Consolidated Gas Co's.	20,000 00	20,800 00
Totals	\$ 660,000 00	\$ 838,200 00
Total market value of stocks and bonds		\$ 838,200 00
Cash deposited in bank		140,964 98
Gross premiums in course of collection, not more than three months due		138,903 33
Bills receivable, not matured, taken for fire, marine and inland risks.		2,851 01
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 1,685,591 31

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 54,128 02	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	64,422 39	
Losses resisted, including interest, costs and other expenses thereon	3,500 00	
Total gross amount of claims for losses	\$ 122,050 41	
Deduct re-insurance thereon	11,235 43	
Net amount of unpaid losses		\$ 110,814 98
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$698,163.46; unearned premiums (50 per cent.)	\$ 349,081 73	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$912,611.68; unearned premiums (<i>pro rata</i>)	479,750 52	
Total unearned premiums		\$ 828,832 25
All other demands against the Company, absolute and contingent		24,141 20
Total amount of all Liabilities, except capital stock and net surplus	\$ 963,788 43	
Joint-stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other Liabilities		421,802 88
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,685,591 31

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. \$ 104,733 89	Marine and inland risks. \$ 3,149 95	
Deduct amount of same not collected	1,262 93	27 50	
Net collected	\$ 103,470 96	\$ 3,122 45	
Gross premiums on risks written and renewed during the year	1,213,884 74		
Totals	\$1,317,355 70	\$ 3,122 45	
Deduct premiums and bills in course of collection at this date	138,993 33		
Entire premiums collected during the year	\$1,178,452 37	\$ 3,122 45	
Deduct re-insurance, rebate, abatement and return premiums	128,458 45		
	\$1,049,993 92	\$ 3,122 45	
Net cash actually received for premiums			\$ 1,053,116 37
Received for interest on mortgages			27,457 33
Received for interest and dividends on stocks, bonds and collateral loans			31,751 30
Income received from all other sources			164 00
Aggregate amount of Income actually received during the year in cash			\$ 1,112,489 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$67,909.19, losses occurring in previous years)	On fire risks. \$ 639,489 21	
Deduct all amounts received for salvages, and re-insurance in other companies		30,994 94
Net amount paid during the year for losses		\$ 608,494 27
Cash dividends actually paid stockholders		30,000 00
Paid for commissions or brokerage		239,749 72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		42,013 89
Paid for State and local taxes in this and other States		24,183 64
All other payments and Expenditures		132,455 02
Aggregate amount of actual Expenditures during the year in cash		\$ 1,076,896 54

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	\$163,218,679 00	\$1,576,359 18	\$ 60,050 00	\$ 1,652 75
Written or renewed during the year	116,675,703 00	1,213,884 74		
Totals	\$279,894,382 00	\$2,790,243 92	\$ 60,050 00	\$ 1,652 75
Deduct those expired and marked off as terminated	111,472,350 00	1,121,138 15	60,050 00	1,652 75
In force at the end of the year	\$168,422,032 00	\$1,669,105 77	\$	\$
Deduct amount re-insured	5,809,937 00	58,330 63		
Net amount in force December 31, 1891	\$162,612,095 00	\$1,610,775 14	\$	\$

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1801	One year or less	\$63,340,758 00	\$ 698,163 46	1-2	\$ 349,081 73
1890	Two years	531,416 00	3,923 08	1-4	980 77
1891		593,658 00	4,641 04	3-4	3,480 78
1889	Three years	22,731,637 00	184,150 44	1-6	30,691 74
1890		24,770,860 00	211,539 63	1-2	105,769 81
1891		25,256,500 00	222,684 77	5-6	185,570 64
1888	Four years	181,222 00	1,744 47	1-8	218 06
1889		234,375 00	2,235 70	3-8	838 39
1890		457,523 00	3,342 26	5-8	2,088 91
1891		536,103 00	4,001 04	7-8	3,500 91
1887	Five years	4,103,143 00	47,218 35	1-10	4,721 83
1888		4,148,326 00	46,641 83	3-10	13,992 55
1889		4,577,409 00	52,259 94	1-2	26,129 97
1890		5,486,880 00	63,200 34	7-10	43,240 24
1891		5,662,235 00	65,028 79	9 10	58,525 92
Totals		\$162,612,095 00	\$ 1,610,775 14		\$ 828,832 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$15,861,830 47
Losses paid from organization to date	8,752,628 71
Total amount of cash dividends declared since the Company commenced business	588,000 00
Total amount of 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	645,720 32

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 507,080 00
Premiums received	7,075 44
Losses paid	4,127 96
Losses incurred	6,556 14

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)	\$	62,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		166,007 50
Value of lands mortgaged, exclusive of buildings	\$	171,300 00
Value of buildings mortgaged (insured for \$152,600.00 as collateral)		316,900 00
Total value of said mortgaged premises	\$	488,200 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
United States registered 4s	\$ 30,000 00	\$ 35,100 00
Allegheny County Riot registered 4s	20,000 00	20,000 00
Pittsburg Junction R. R. Co. 6s	18,000 00	20,880 00
Pittsburg and Western R. R. Co. 4s	10,000 00	8,300 00
Pittsburg and Western R. R. Co. pref'd. stock	5,000 00	2,100 00
Lawrence R. R. Co. 7s	1,000 00	1,070 00
Monongahela Incline Plane Co. 5s	2,000 00	2,000 00
Monongahela Incline Plane Co. 5s	2,000 00	2,060 00
Pittsburg and Allegheny Bridge Co. 5s	15,000 00	15,525 00
Central Traction Co. 5s	15,000 00	15,825 00
Wilksburg Borough 4½s	30,000 00	30,600 00
Braddock Township School 4½s	6,000 00	6,000 00
Braddock Township School 4½s	6,000 00	6,120 00
Bellevue Borough School 4½s	1,000 00	1,010 00
German Evan. Protestant Church 6s	5,000 00	5,250 00
German Evan. Protestant Church 6s	1,000 00	1,060 00
German Evan. Protestant Church 5s	2,000 00	2,120 00
Totals	\$ 169,000 00	\$ 175,020 00

Total market value of stocks and bonds	\$	175,020 00
Cash in the Company's principal office		216 78
Cash deposited in bank		7,063 99
Interest due and accrued on bonds		432 00
Gross premiums in course of collection, not more than three months due		20,125 19
All other property belonging to the Company		848 34
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	433,885 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,493 53	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	11,300 00	
Total gross amount of claims for losses	\$ 32,793 53	
Deduct re-insurance thereon	500 00	
Net amount of unpaid losses		\$ 32,293 53
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$121,576.65; unearned premiums (50 per cent.)	\$ 60,788 32	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,467.36; unearned premiums (<i>pro rata</i>).	34,760 73	
Total unearned premiums		\$ 95,549 05
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses		150 00
All other demands against the Company, absolute and contingent		3,968 66
Total amount of all Liabilities, except capital stock and net surplus	\$ 131,961 24	
Joint-stock capital actually paid up in cash	300,000 00	
Surplus beyond capital and other Liabilities	1,924 56	
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus,		\$ 433,885 80

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	\$ 17,345 93	\$
Gross premiums on risks written and renewed during the year.	177,707 40	371 67
Totals	\$ 195,053 33	\$ 371 67
Deduct premiums and bills in course of collection at this date	20,125 19	. . . . .
Entire premiums collected during the year	\$ 174,928 14	\$ 371 67
Deduct re-insurance, rebate, abatement and return premiums.	21,496 71	2 38
	\$ 153,431 43	\$ 369 29
Net cash actually received for premiums		\$ 153,800 72
Received for interest on mortgages		9,740 04
Received for interest and dividends on stocks, bonds and collateral loans.		8,409 20
Income received from all other sources		975 00
Aggregate amount of Income actually received during the year in cash		\$ 172,924 96

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$31,186.41, losses occurring in previous years)	On fire risks.	\$ 157,705 72
Deduct all amounts received for salvages and re-insurance in other companies		5,867 24
Net amount paid during the year for losses		\$ 151,838 48
Cash dividends actually paid stockholders		9,000 00
Paid for commissions or brokerage		26,348 57
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes		8,994 96
Paid for State and local taxes in this and other States		4,867 01
All other payments and Expenditures		6,556 03
Aggregate amount of actual Expenditures during the year in cash		\$ 207,605 95

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890 . . .	\$ 16,335,801	\$ 188,198 79	\$	\$
Written or renewed in 1891 . . .	15,817,731	177,707 40	45,562 00	371 67
Totals	\$ 32,153,532	\$ 365,906 19	\$	\$
Deduct those expired and marked off as terminated . . .	15,343,941	173,517 87	45,562 00	371 67
In force at end of the year	\$ 16,809,591	\$ 192,388 32	\$	\$
Deduct amount re-insured . . .	434,704	4,344 31	. . . . .	. . . . .
Net amount in force Dec. 31, 1891	\$ 16,374,887	\$ 188,044 01	\$	\$

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 10,063,068 00	\$ 121,576 65	1-2	\$ 60,783 32
1889	Three years	1,414,176 00	15,052 37	1-6	2,508 72
1890		1,939,750 00	19,363 29	1-2	9,681 65
1891		1,669,541 00	17,578 04	5-6	14,648 35
1887	Five years	193,040 00	2,243 95	1-10	224 40
1888		204, 89 00	2,132 61	3-10	639 78
1889		298,993 00	3,259 12	1-2	1,629 56
1890		300,495 00	3,629 56	7-10	2,540 69
1891		292,235 00	3,208 42	9-10	2,887 58
Totals		\$ 16,374,887 00	\$ 188,044 01	. . . . .	\$ 95,549 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 3,347,651 24
Losses paid from organization to date	1,864,559 92
Total amount of cash dividends declared since the Company commenced business	899,500 00
Total amount of the Company's stock owned by the directors at par value	65,300 00
Dividends declared payable in stock from organization	168,750 00
Losses incurred during the year: fire	153,750 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 572,791 50
Premiums received	5,755 44
Losses paid	3,866 54
Losses incurred	5,829 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.	437,850 00
Interest due and accrued on all said mortgage loans	1,464 64
Value of lands mortgaged, exclusive of buildings	\$ 365,750 00
Value of buildings mortgaged (insured for \$364,300.00 as collateral)	398,050 00
Total value of said mortgaged premises	<u>\$ 763,800 00</u>

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Bonds.</i>		
United States currency, 6s of 1898	\$ 5,000 00	\$ 5,750 00
Richmond, Va., registered 4s of 1920	12,500 00	12,500 00
Georgia 4½ per cent. coupons of 19 5.	25,000 00	29,250 00
Calvary Cemetery, Greenpoint and Brooklyn R. R. Co.	20,000 00	22,000 00
<i>Stocks</i>		
Long Island Bank, of Brooklyn	10,000 00	14,200 00
First National Bank, of Brooklyn	5,000 00	25,000 00
People's Gas Light Co., of Brooklyn	13,000 00	9,750 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	20,000 00	26,000 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. Co., of New York	37,000 00	36,000 00
Kings County Trust Co., of Brooklyn	6,500 00	12,025 00
Brooklyn City R. R. Co., of Brooklyn	26,620 00	46,052 60
Washington Trust Co., of New York	3,300 00	6,105 00
Forty-second St. and Grand St. Ferry R. R. Co.	24,000 00	57,600 00
New York and New Jersey Telephone Co	10,000 00	9,700 00
Brooklyn and New York Ferry Co.	5,000 00	8,500 00
Brooklyn and New York Ferry Co., scrip	1,200 00	1,224 00
Totals	\$ 242,100 00	\$ 346,856 60
Total market value of stocks and bonds		\$ 346,856 60

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Title Guarantee and Trust Co.	\$ 4,000 00	\$ 6,400 00	\$ 5,000 00
Lafayette Insurance Company	1,000 00	700 00	
Amphion Academy	250 00	225 00	1,000 00
Second Avenue R. R. Co.	400 00	380 00	
Totals	\$ 5,650 00	\$ 7,705 00	\$ 6,000 00

Amount loaned on Collaterals	\$	6,000 00
Cash in Company's principal office		1,388 06
Cash deposited in bank		16,767 50
Interest due and accrued on bonds.		3,642 70
Interest due and accrued on collateral loans		25 00
Gross premiums in course of collection, not more than three months due.		68,283 17
All other property belonging to the Company		10,055 64
Amount of premiums unpaid on policies which have been issued more than three months	\$	1,019 31
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	1,527,173 21

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due.	\$	8,234 83
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		29,559 58
Losses resisted, including interest, costs and other expenses thereon		4,410 41
Total gross amount of claims for losses.	\$	42,224 82
Deduct re-insurance thereon		6,310 78
Net amount of unpaid losses	\$	35,914 04
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$365,326.29; unearned premiums (50 per cent.)	\$	182,663 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$548,217.22; unearned premiums (<i>pro rata</i>)		284,783 76
Total unearned premiums	\$	467,446 91
Cash dividends to stockholders remaining unpaid		100 00
Due and to become due for borrowed money		145,000 00
All other demands against the Company, absolute and contingent		16,235 83
Total amount of all Liabilities, except capital stock and net surplus.	\$	664,696 78
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		612,476 43
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$	1,527,173 21

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.	\$	64,665 00
Deduct amount of same not collected			4,799 60
Net collected	\$	59,865 40	
Gross premiums on risks written and renewed during the year		647,043 59	
Total	\$	706,908 90	
Deduct premiums and bills in course of collection at this date,		69,302 48	
Entire premiums collected during the year	\$	637,606 51	
Deduct re-insurance, rebate, abatement and return premiums,		86,692 24	
Net cash actually received for premiums.	\$	550,914 27	
Received for interest on mortgages		14,579 05	
Received for interest and dividends on stocks, bonds and collateral loans		17,255 71	
Income received from all other sources		26,761 88	
Aggregate amount of Income actually received during the year in cash	\$	609,510 91	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$47,748.64, losses occurring in previous years).	Fire risks.	\$	435,195 74
Deduct all amounts received for salvages, and re-insurance in other companies			56,713 78
Net amount paid during the year for losses	\$	378,481 96	
Cash dividends actually paid to stockholders.		49,680 00	
Paid for commissions or brokerage.		135,827 96	

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	60,402 69
Paid for State and local taxes in this and other States	6,026 24
All other payments and Expenditures	3,684 99
Aggregate amount of actual Expenditures during the year in cash.	<u>\$ 669,403 84</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 120,616,385	\$ 942,109 83
Written or renewed during the year	82,570,282	647,043 59
Totals	\$ 203,186,667	\$ 1,589,153 42
Deduct those expired and marked off as terminated	79,773,007	615,249 30
In force at the end of the year	\$ 123,413,660	\$ 973,904 12
Deduct amount re-insured	5,710,745	60,360 61
Net amount in force December 31, 1891	<u>\$ 117,702,915</u>	<u>\$ 913,543 51</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$43,776,112 00	\$ 365,326 29	1-2	\$ 182,663 15
1890		84,764 00	659 31	1-4	164 83
1891	Two years.	103,250 00	649 82	3-4	487 36
1890		16,382,202 00	116,433 09	1-6	19,405 51
1891	Three years	21,074,717 00	133,652 28	1-2	66,826 16
1890		21,733,489 00	143,917 21	5-6	119,931 01
1888	Four years	128,410 00	1,131 91	1-8	141 49
1889		225,791 00	1,963 29	3 8	736 23
1890		312,030 00	2,565 23	5-8	1,603 27
1891		227,592 00	1,880 22	7 8	1,645 19
1887		2,522,551 00	27,010 66	1-10	2,701 07
1888	Five years.	2,945,341 00	30,293 00	3-10	9,087 89
1889		2,691,372 00	28,670 26	1-2	14,335 12
1890		2,655,013 00	28,665 95	7-10	20,066 17
1891		2,840,281 00	30,724 98	9-10	27,652 48
Totals		\$117,702,915 00	\$ 913,543 51		\$ 467,446 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$12,612,604 50
Losses paid from organization to date	6,521,702 27
Total amount of cash dividends declared since the Company commenced business.	1,252,500 00
Total amount of the Company's stock owned by the directors at par value	80,000 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.	<u>579,406 88</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 343,735 00
Premiums received	4,696 95
Losses paid	1,117 43
Losses incurred.	<u>888 79</u>

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 1891.

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.
Ætna, Connecticut	\$ 1,503,492 00	\$ 28,213 07	1.77	\$ 8,823 89	31.27	\$ 9,174 29	\$ 5,949 33
Agricultural, New York	366,480 00	4,441 95	1.21	1,230 29	27.69	2,285 15	89 15
Alamo Fire, Texas	80,058 00	1,936 61	2.42	32 15	1.66	32 15	560 70
Albany, New York	66,750 00	994 52	1.46		0.00		346 85
Allemania Fire, Pennsylvania	780,550 00	9,409 66	1.21	8,186 50	87.00	7,439 10	172 04
Alliance, New York	157,200 00	2,159 00	1.37	121 00	5.69	546 00	362 58
Amazon, Ohio	940,880 00	10,731 30	1.14	4,000 00	37.27	4,000 00	
American, Massachusetts	637,625 00	7,135 18	1.12	3,420 00	47.92	3,720 00	2,021 15
American, New Jersey	654,000 00	8,831 46	1.35	791 13	8.96	676 32	1,938 69
American Fire, New York	523,188 83	6,923 93	1.32	4,278 24	61.79	4,737 61	2,248 76
American Fire, Pennsylvania	1,345,499 00	21,638 55	1.61	6,003 66	27.74	6,956 14	4,964 58
American Central, Missouri	529,496 00	7,130 52	1.35	1,690 38	23.70	1,798 38	1,171 18
Armenia, Pennsylvania	841,509 50	6,662 24	.79	7,010 91	105.23	8,979 96	
Atlas Assurance, England,	630,986 41	13,457 26	2.13	5,496 23	40.84	5,496 23	3,515 51
Baloise Fire, Switzerland	209,421 00	3,658 51	1.75	296 48	8.10	296 48	1,219 84
Boylston, Massachusetts	368,254 00	6,524 86	1.77	1,796 47	27.53	1,796 47	1,216 48
British America, Canada	520,521 00	9,054 78	1.74	2,191 76	24.21	6,137 60	3,707 29
Broadway, New York	336,627 00	3,488 64	1.04	2,059 22	59.02	2,059 22	37 38
Buffalo German, New York	447,168 00	3,921 15	.88	1,063 79	27.13	556 56	1,339 70
Burlington, Iowa,	148,450 00	2,858 80	1.92	1,790 71	62.64	1,793 52	802 74
Caledonian, Scotland	348,491 00	5,919 31	1.70	475 72	8.04	2,534 29	1,479 82
California, California	973,279 00	18,715 65	1.92	7,133 66	38.11	7,571 86	6,454 34
Citizens, Missouri	232,007 00	3,165 98	1.36	1,137 43	35.99	1,137 43	830 81
Citizens, New York	214,373 00	3,379 55	1.57	957 78	28.34	1,083 39	700 22
Citizens, Pennsylvania	315,644 00	3,999 51	1.27	1,067 76	26.69	1,295 81	1,152 05
City of London Fire, England	305,900 00	5,843 01	1.91	3,101 97	53.09	3,203 72	1,062 39
Commercial Union, England	2,627,890 79	48,248 27	1.83	12,924 64	26.79	13,969 44	12,240 75
Concordia Fire, Wisconsin	446,772 00	6,420 79	1.44	1,049 37	16.32	1,183 21	1,063 79
Connecticut Fire, Connecticut	1,232,496 00	18,893 13	1.53	4,047 13	21.42	2,811 03	4,062 81
Continental, New York	1,173,060 00	20,584 51	1.75	1,854 74	9.01	4,888 20	3,183 89

Delaware, Pennsylvania	85,200 00	1,095 67	1.28	566 08	51.66	566 08	17,127 09
Denver, Colorado	3,077,422 00	45,791 71	1.48	13,223 96	28.88	15,842 24	239 83
Detroit Fire and Marine, Michigan	89,225 00	1,101 36	1.22	250 52	22.74	250 52	
Eagle Fire, New York	257,310 00	2,925 05	1.14	257 61	8.81	236 13	754 59
Empire State, New York	93,103 00	1,293 03	1.39	521 82	40.35	521 82	
Equitable Fire and Marine, Rhode Island	300,346 66	3,561 30	1.12	513 34	14.41	527 34	676 72
Exchange Fire, New York	292,085 00	4,105 95	1.41	528 79	12.88	528 79	
Farragut Fire, New York	308,950 00	4,288 21	1.39	1,117 25	26.50	1,108 75	1,286 15
Fire Association, Pennsylvania	631,118 00	12,198 05	1.93	636 79	5.22	856 16	3,252 49
Fireman's Fund, California	1,576,708 00	31,768 47	2.01	13,559 49	42.68	14,544 49	9,519 26
Firemen's, New Jersey	212,550 00	2,315 48	1.09	345 82	14.93	328 15	675 88
Fire Insurance Co. of the County of Philadelphia, Pa.	145,148 00	3,383 44	2.33	833 76	24.64	848 76	478 68
Franklin Fire, Pennsylvania	344,860 67	5,064 58	1.47	2,793 43	55.15	2,571 53	1,525 56
General Life and Fire, England	56,970 00	931 76	1.63		0.00		345 74
German, Freeport, Illinois	971,185 00	18,600 97	1.91	5,020 91	26.99	10,800 51	5,565 39
German, Quincy, Illinois	142,090 00	1,825 05	1.28	379 85	20.81	379 85	638 77
German Fire, Peoria, Illinois	530,568 00	8,141 71	1.53	4,100 60	50.36	4,100 60	3,256 68
German Fire, Pennsylvania	741,342 00	10,086 00	1.36	6,633 94	65.77	9,642 45	2,581 49
German American, New York	1,892,954 00	29,459 28	1.55	12,270 65	41.67	13,182 36	6,596 92
Germania Fire, New York	515,792 00	7,539 33	1.46	3,725 92	49.42	4,135 57	1,391 32
Girard Fire and Marine, Pennsylvania	354,957 00	4,860 26	1.37	811 03	16.67	3,086 03	729 03
Glens Falls, New York	463,245 00	5,676 96	1.22	1,508 35	26.57	2,008 35	1,248 93
Grand Rapids Fire, Michigan	190,590 00	2,789 83	1.46	1,756 20	£2.95	1,756 20	794 77
Granite State Fire, New Hampshire	385,434 00	6,491 10	1.69	3,939 36	60.69	4,759 89	2,271 88
Greenwich, New York	241,556 00	3,127 60	1.29	638 88	20.43	1,643 88	86 22
Guardian Fire and Life, England	835,222 15	13,653 47	1.63	2,445 79	17.17	1,017 99	2,227 75
Hamburg-Bremen Fire, Germany	485,341 00	9,040 06	1.86	2,854 37	31.57	2,854 37	2,702 98
Hanover Fire, New York	428,746 00	6,759 12	1.57	1,915 56	28.34	2,166 80	1,400 46
Hartford Fire, Connecticut	2,182,720 00	35,889 66	1.64	15,100 59	42.07	14,932 55	7,688 53
Hekla Fire, Minnesota	59,545 00	1,542 49	2.59	1,864 74	120.89	1,864 74	
Helvetia Swiss Fire, Switzerland	496,984 00	9,781 63	1.97	6,029 54	61.62	6,029 54	2,691 80
Home, New York	2,283,544 00	32,706 68	1.43	11,510 33	35.22	11,407 16	6,541 34
Home Mutual, California	738,217 00	13,554 38	1.83	5,658 20	41.74	5,927 12	2,624 20
Imperial Fire, England	927,817 71	20,784 30	2.24	11,852 61	57.03	12,408 25	3,691 29
Insurance Company of North America, Pennsylvania	2,721,073 00	50,701 20	1.86	16,478 87	32.50	17,346 70	13,866 70
Insurance Company of the State of Pennsylvania	347,593 00	4,694 84	1.35	2,827 20	60.22	1,589 27	1,420 93

TABLE I—CONTINUED.

NAMES 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.
Jersey City, New Jersey	\$ 138,900 00	\$ 1,707 05	1.23	\$ 131 04	7.67	\$ 131 04	\$ 627 88
Knoxville Fire, Tennessee	51,609 00	909 45	1.76	52 48	5.77	52 48	.....
Lancashire, England	554,412 00	9,995 37	1.78	7,781 14	78.55	5,085 14	1,686 27
Lion Fire, England	783,755 73	18,916 31	2.41	8,349 08	44.14	8,109 92	3,359 53
Liverpool and London and Globe, England	2,595,476 00	48,113 71	1.85	10,613 42	22.06	10,593 42	12,652 29
London Assurance Corporation, England	639,295 00	10,765 26	1.68	6,134 22	56.98	5,655 22	1,592 93
London and Lancashire Fire, England	1,090,087 00	22,137 62	2.03	3,690 69	16.66	6,041 57	5,292 89
Lumbermen's, Pennsylvania	124,600 00	1,479 97	1.19	98 70	6.67	98 70	418 24
Manchester Fire, England	920,625 65	20,032 03	2.17	2,962 39	14.78	5,216 19	4,893 35
Manufacturers' and Builders' Fire, New York	414,698 00	5,016 81	1.21	654 83	13.05	654 83	2,152 33
Marine, Missouri	151,450 00	2,395 00	1.58	1,941 00	81.04	1,941 00	.....
Mechanics', Pennsylvania	159,035 00	2,483 27	1.56	755 57	30.42	655 57	843 48
Mercantile Fire and Marine, Massachusetts	586,737 00	6,380 22	1.09	1,241 13	19.45	1,241 13	105 30
Merchants', New Jersey	681,933 00	11,059 04	1.62	2,193 98	19.84	5,340 59	1,986 36
Merchants', Rhode Island	227,943 00	2,881 74	1.26	176 25	6.12	966 25	532 81
Meriden Fire, Connecticut	163,600 00	2,097 50	1.28	.....	0.00	.....	.....
Michigan Fire and Marine, Michigan	751,012 16	13,603 08	1.81	3,930 59	28.89	3,930 59	4,838 37
Milwaukee Mechanics', Wisconsin	740,958 00	10,542 36	1.42	6,832 21	64.81	7,026 29	3,002 19
National Fire, Connecticut	1,338,750 00	31,578 85	2.36	11,519 28	36.45	14,306 07	7,894 71
National Assurance, Ireland	548,570 27	12,384 89	2.25	7,196 30	58.12	7,196 30	4,128 27
Newark Fire, New Jersey	164,645 00	2,586 17	1.57	691 98	26.75	2,691 98	932 29
New Hampshire Fire, New Hampshire	873,018 00	12,808 46	1.46	8,755 50	68.36	5,085 83	4,029 80
New York Bowery Fire, New York	254,206 00	2,401 88	.94	3,992 03	166.20	1,608 95	641 22
New Zealand, New Zealand	1,318,403 10	28,921 12	2.19	1,286 45	4.45	1,686 45	9,496 67
Niagara Fire, New York	1,141,115 00	22,986 58	2.01	7,660 30	33.33	7,727 75	5,171 97
Northwestern National, Wisconsin	804,285 00	11,138 96	1.38	1,205 51	10.83	3,237 01	2,966 24
Northern Assurance, England	799,320 61	14,889 06	1.86	3,173 91	21.32	3,853 02	3,198 77
North British and Mercantile, England	1,351,812 00	24,511 72	1.81	17,486 13	71.34	12,648 90	5,448 74
Norwich Union Fire, England	1,292,454 00	23,093 17	1.78	10,422 97	45.34	11,066 24	5,048 80

Oakland Home, California	454,410 17	10,668 01	2.35	5,604 82	46.92	4,024 13	3,366 40
Ohio Farmers', Ohio	250,300 00	3,408 08	1.36	18 75	.55	18 75	.70 49
Orient, Connecticut	1,109,618 00	13,507 44	1.22	1,869 70	13.84	1,862 72	2,702 49
Pacific Fire, New York	482,551 00	3,810 17	.79	2,577 61	67.65	2,557 61	1,127 01
Packers and Provision Dealers, Illinois	93,800 00	1,407 97	1.50	7 79	.55	7 79	533 50
Palatine, England	531,210 00	9,606 05	1.82	4,907 53	50.61	4,157 53	1,170 86
Pennsylvania Fire, Pennsylvania	1,375,807 00	28,804 70	2.09	12,231 87	42.46	10,210 20	7,279 49
Peoples' Fire, New Hampshire	329,125 00	3,445 47	1.05	776 56	22.54	741 72	1,127 66
Peoples' Fire, New York	46,178 00	461 13	1.00	275 31	59.70	275 31	. . . . .
Phenix, New York	2,308,720 00	42,104 95	1.78	8,260 44	19.62	8,551 91	10,875 88
Phoenix, Connecticut	1,593,493 00	23,684 84	1.49	3,755 84	15.86	4,511 42	4,737 96
Phoenix Assurance, England	829,865 34	13,410 86	1.61	3,199 02	23.85	3,508 00	2,210 41
Providence-Washington, Rhode Island	1,411,658 29	21,732 38	1.54	14,172 72	65.21	15,117 53	5,179 00
Prussian National, Prussia	510,872 29	8,804 37	1.73	6,514 88	73.49	9,525 15	2,577 26
Queen, England	839,261 00	17,037 07	2.03	1,880 00	16.90	2,880 00	4,660 85
Queen, New York	247,369 00	2,929 78	1.14	90 92	3.10	2,601 05	675 08
Reading Fire, Pennsylvania	183,715 00	1,874 28	1.02	3,120 07	166.46	1,085 20	419 22
Reliance, Pennsylvania	152,536 00	1,747 03	1.14	79 50	4.55	299 50	419 88
Rochester-German, New York	422,098 00	9,072 29	2.15	1,811 66	19.96	1,306 18	3,044 35
Rockford, Illinois	295,198 00	3,729 00	1.26	. . . . .	0.00	590 00	932 25
Royal, England	1,083,899 58	18,144 59	1.67	5,254 15	28.95	7,357 72	4,534 84
Scania Fire and Life, Sweden	263,200 00	4,694 88	1.75	896 65	19.09	895 65	1,729 85
Scottish Union and National, Scotland	1,050,784 00	18,949 79	1.80	10,413 03	51.95	8,556 43	3,249 89
Security, Connecticut	562,148 00	8,904 98	1.58	4,706 84	52.85	5,636 51	2,968 32
Southern, Louisiana	188,708 00	2,886 35	1.53	1,299 35	45.02	1,299 35	700 55
Southern California, California	102,640 00	1,394 14	1.35	1,433 92	102.86	1,433 92	. . . . .
Springfield Fire and Marine, Massachusetts	1,129,444 00	22,716 88	2.01	10,533 29	46.37	9,022 99	6,815 06
Spring Garden, Pennsylvania	816,036 46	10,768 51	1.32	3,194 06	29.66	2,112 34	3,768 97
State Investment, California	268,500 00	3,483 70	1.29	3,775 22	108.37	3,139 53	196 85
State, Iowa	655,034 00	10,570 11	1.61	2,624 25	24.83	4,902 70	4,192 45
St. Paul Fire and Marine, Minnesota	982,401 00	13,635 91	1.38	5,160 51	37.85	4,796 90	4,090 77
St. Paul German, Minnesota	355,580 00	3,859 72	.94	8,024 52	239.48	8,524 52	670 14
Sun, California	219,229 00	2,152 54	.93	933 57	43.37	1,429 57	711 53
Sun Insurance Office, England	1,880,260 00	36,063 41	1.92	11,499 69	31.88	11,499 69	13,619 37
Svea Fire and Life, Sweden	88,285 00	1,088 72	1.23	271 30	24.92	271 30	263 30
Syndicate, Minnesota	207,167 00	3,305 65	1.59	1,949 06	58.96	2,175 06	1,032 93

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.
Teutonia Fire, Pennsylvania	\$ 13,415 00	\$ 178 69	1.33	0.00	0.00	0.00	\$ 68 06
Traders, Illinois	995,774 00	20,419 27	2.05	\$ 12,127 75	59.39	\$ 11,011 70	6,122 78
Transatlantic Fire, Germany	284,470 00	3,926 68	1.38	2,195 70	55.92	1,876 62	1,070 56
Union, California	1,145,292 00	18,394 10	1.60	9,961 60	54.15	9,961 60	3,901 46
Union, Pennsylvania	318,386 00	3,625 79	1.14	3,922 06	108.17	863 64	1,003 93
Union Assurance, England	\$24,313 00	10,446 49	1.99	3,795 88	36.33	3,795 88	2,757 79
United Firemen's, Pennsylvania	193,590 00	2,508 39	1.29	60 00	2.35	60 00	683 57
United States Fire, New York	322,215 00	3,381 11	1.05	1,740 97	51.49	1,890 97	1,040 97
Western Assurance, Canada	750,703 00	15,519 18	2.06	5,975 89	38.56	6,984 49	4,810 89
Westchester Fire, New York	\$97,080 00	7,075 44	1.39	4,127 96	58.36	6,556 14	1,768 86
Western, Pennsylvania	572,791 50	5,755 44	1.00	3,866 54	67.18	5,829 98	1,477 17
Western Home, Iowa	50,420 00	710 22	1.41	1,280 00	180.22	1,280 00	.....
Williamsburg City Fire, New York	343,735 00	4,696 95	1.36	1,117 43	23.79	888 79	.....
Totals	\$93,519,766 16	\$1,569,723 26	1.68	\$ 573,139 42	36.51	\$ 611,663 68	\$389,020 30

TABLE II.

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

27

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	\$ 369,891.72 00	\$ 3,835,455 44	1.04	\$ 1,844,089 64	\$ 1,032,761 16
Agricultural, New York	100,578,918 00	930,507 60	.93	452,893 70	374,370 25
Alamo Fire, Texas	8,443,174 00	127,970 87	1.51	41,608 82	25,627 01
Allemannia Fire, Pennsylvania	17,480,639 00	266,762 41	1.53	128,219 42	78,620 17
Alliance Assurance, England . . . . .	. . . . .	. . . . .	. . . . .	938,039 30	1,634,151 59
Alliance, New York	44,345,902 00	268,737 71	.61	132,611 47	92,014 91
American, Massachusetts	31,604,032 00	348,139 93	1.09	179,902 85	116,951 48
American, New Jersey	67,208,435 00	586,814 64	.81	246,667 20	182,177 81
American Fire, New York	153,093,492 00	1,625,842 39	1.06	636,416 47	454,734 85
American Fire, Pennsylvania	267,732,055 00	2,507,838 24	.94	1,355,401 07	775,433 14
American Central, Missouri	64,537,210 00	709,206 71	1.09	391,648 30	247,307 09
Armenia, Pennsylvania	9,772,147 00	90,626 87	.93	63,849 61	37,562 76
Atlas Assurance, England	721,537,765 00	1,624,224 00	.22	604,709 29	378,785 11
Baloise Fire, Switzerland	180,823,427 00	410,990 88	.23	284,684 77	155,521 53
Boylston, Massachusetts	36,949,007 00	375,276 77	1.02	201,816 61	123,763 62
British America, Canada	56,350,556 00	649,937 78	1.15	406,431 75	168,022 81
Broadway, New York	30,945,269 00	189,751 72	.61	117,833 19	69,584 29
Buffalo German, New York	45,331,508 00	493,230 16	1.09	275,201 45	140,174 11
Burlington, Iowa	14,403,306 00	248,170 19	1.72	156,333 15	108,259 95
Caledonian, Scotland	88,516,998 00	926,737 59	1.05	436,154 94	260,407 97
California, California	71,850,536 00	1,090,288 08	1.37	501,943 00	255,053 95
Citizens, Missouri	8,467,816 00	91,860 00	1.09	68,807 33	38,785 67
Citizens, New York	89,079,519 93	753,802 73	.84	434,461 38	281,683 20
Citizens, Pennsylvania	32,319,336 00	364,882 35	1.13	207,701 31	107,541 09
City of London Fire, England	46,991,407 17	507,091 69	1.09	294,788 76	161,328 55
Commercial Union, England	351,121,210 00	3,491,434 00	.99	1,886,632 06	875,195 83
Concordia Fire, Wisconsin	34,630,253 00	428,262 43	1.23	167,757 36	139,502 10
Connecticut Fire, Connecticut	127,155,488 00	1,539,641 61	1.21	761,101 80	464,657 05
Continental, New York	334,452,338 00	2,796,876 39	.84	1,422,638 37	1,028,314 23

STATISTICAL TABLES.

417

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.
Delaware, Pennsylvania	\$ 83,014,437 00	\$ 789,753 55	.95	\$ 334,417 82	\$ 234,084 19
Denver, Colorado	9,576,408 00	150,113 33	1.57	96,559 73	56,347 74
Detroit Fire and Marine, Michigan	24,484,538 00	267,125 83	1.09	123,219 60	79,354 97
Eagle Fire, New York	32,806,793 00	193,767 89	.59	114,426 06	78,027 49
Equitable Fire and Marine, Rhode Island	33,455,446 72	360,496 48	1.08	200,545 41	118,557 98
Farragut Fire, New York	21,170,850 00	193,039 59	.91	129,784 93	78,012 44
Fire Association, Pennsylvania	178,617,086 00	2,181,857 11	1.22	1,211,934 59	619,772 51
Fireman's Fund, California	173,209,655 21	2,270,072 06	1.31	793,558 73	499,017 26
Firemen's, New Jersey	42,782,422 00	338,153 33	.78	175,780 94	105,955 92
Fire Insurance Company of the County of Philadelphia, Pa.	21,239,893 00	229,357 52	1.08	181,671 85	66,855 93
Franklin Fire, Pennsylvania	51,575,510 00	551,364 80	1.07	312,497 45	236,685 57
General Life and Fire, England	232,969,500 00	653,780 00	.28	307,010 00	183,135 00
German, Freeport, Illinois	95,799,609 00	1,609,185 36	1.68	731,885 79	559,950 35
German, Quincy, Illinois	4,840,000 00	70,752 84	1.46	21,396 95	24,516 31
German Fire, Peoria, Illinois	19,619,689 00	295,691 32	1.51	143,816 19	75,156 80
German Fire, Pennsylvania	25,873,992 00	285,664 61	1.10	154,576 41	29,417 37
German American, New York	367,084,047 00	3,332,745 09	.91	1,573,795 29	960,563 06
Germania Fire, New York	187,448,061 31	1,892,878 49	.85	650,956 41	438,258 86
Girard Fire and Marine, Pennsylvania	50,552,085 00	517,260 18	1.02	198,690 19	195,470 38
Glens Falls, New York	69,907,826 00	66,672 67 34	.99	299,143 34	231,297 39
Grand Rapids Fire, Michigan	13,047,598 00	167,678 89	1.21	81,238 37	52,444 15
Granite State Fire, New Hampshire	45,371,976 00	585,442 41	1.21	214,404 35	131,350 63
Greenwich, New York	269,577,517 00	1,486,471 86	.55	828,307 71	467,027 62
Guardian Fire and Life, England	161,263,999 51	1,372,430 26	.85	762,908 03	443,356 23
Hamburg-Bremen Fire, Germany	111,672,267 00	1,331,302 50	1.19	664,325 70	367,628 42
Hanover Fire, New York	145,739,863 84	1,377,039 27	.95	748,925 37	493,651 88
Hartford Fire, Connecticut	314,122,625 00	3,830,420 61	1.22	2,058,550 95	1,085,689 37
Helvetia Swiss Fire, Switzerland	690,410,24 00	1,228,656 55	.18	317,449 65	210,348 82
Home, New York	801,220,383 00	6,306,082 73	.78	2,771,720 29	1,870,158 64
Home Mutual, California	26,566,857 00	476,253 68	1.79	160,090 68	219,274 44

Imperial Fire, England	169,447,027 28	1,456,398 95	.86	903,415 40	440,034 08
Insurance Company of North America, Pennsylvania	821,925,431 00	6,073,371 58	.74	3,131,090 16	1,510,420 51
Insurance Company of the State of Pennsylvania	43,180,450 00	387,828 33	.89	227,537 92	128,789 79
Jersey City, New Jersey	13,286,656 00	194,642 59	1.46	108,821 31	70,344 07
Lancashire, England	419,475,209 00	3,262,045 36	.77	1,337,266 53	1,121,701 34
Lion Fire, England	79,578,403 00	805,158 89	1.01	295,301 13	174,532 30
Liverpool and London and Globe, England	670,335,604 00	6,074,626 16	.91	3,152,174 11	1,466,963 67
London Assurance, England	277,632,120 00	2,105,407 69	.75	1,061,949 44	505,666 51
London and Lancashire Fire, England	270,956,159 00	2,772,950 36	1.02	1,106,226 66	683,496 81
Lumbermen's, Pennsylvania	12,623,723 00	129,873 42	1.03	76,956 04	43,553 15
Manchester Fire, England	96,943,277 00	1,199,682 57	1.23	313,031 84	297,821 56
Manufacturers and Builders Fire, New York	44,760,403 00	360,691 47	.81	191,574 53	130,006 88
Mechanics, Pennsylvania	23,649,278 00	218,346 25	.92	140,805 86	64,809 11
Mercantile Fire and Marine, Massachusetts	20,428,616 00	215,178 43	1.05	99,978 79	69,663 97
Mercantile Fire and Marine, Massachusetts	92,274,790 00	1,034,726 61	1.12	623,962 38	334,887 41
Merchants, New Jersey	30,901,260 00	338,788 73	1.09	209,883 22	104,401 76
Merchants, Rhode Island	52,230,215 00	681,626 50	1.31	340,594 53	189,737 95
Michigan Fire and Marine, Michigan	52,587,314 00	697,363 97	1.32	276,645 80	243,154 66
Milwaukee Mechanics, Wisconsin					
National Fire, Connecticut	169,302,579 00	1,880,799 37	1.11	743,045 32	558,094 75
National Assurance, Ireland	6,887,939 00	128,554 78	1.87	41,448 68	32,399 71
Newark Fire, New Jersey	27,835,598 00	245,514 26	.88	138,707 83	84,513 05
New Hampshire Fire, New Hampshire	83,782,389 00	951,991 31	1.14	419,214 21	279,212 51
New York Bowery Fire, New York	54,580,438 00	559,937 98	1.03	266,089 85	104,430 17
New Zealand, New Zealand	276,361,000 00	1,878,555 00	.68	914,660 00	403,144 00
Niagara Fire, New York	289,231,426 00	2,704,390 49	.93	1,199,270 98	767,447 57
Northwestern National, Wisconsin	65,221,910 00	701,450 88	1.07	318,015 22	253,188 50
Northern Assurance, England	133,546,104 00	1,402,632 89	1.05	798,548 30	408,365 71
North British and Mercantile, England	280,590,140 00	2,749,692 55	.98	1,484,809 29	716,716 26
Norwich Union Fire, England	172,410,040 00	1,674,828 25	.96	842,619 61	451,697 51
Oakland Home, California	45,933,951 08	759,435 85	1.65	283,777 35	198,021 14
Ohio Farmers, Ohio	115,325,867 00	1,066,695 90	.92	666,409 09	250,569 33
Orient, Connecticut	121,839,818 00	1,523,557 34	1.25	682,190 72	407,269 09
Pacific Fire, New York	38,098,446 00	333,823 62	.88	186,068 84	99,396 62
Palatine, England	942,883,245 00	2,357,180 00	.25	1,255,996 00	603,176 00

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.
Pennsylvania Fire, Pennsylvania	\$ 128,157,732 00	\$ 1,553,162 10	1.21	\$ 848,754 41	\$ 455,000 57
People Fire, New Hampshire	53,260,728 00	744,841 52	1.39	361,928 67	191,117 50
Phenix, New York	385,696,978 00	4,405,200,38	1.14	2,287,420 74	1,483,448 51
Phoenix, Connecticut	315,032,253 00	3,233,872 05	1.03	1,870,743 83	984,493 08
Phoenix Assurance, England	361,270,809 00	2,744,157 80	.76	1,165,603 32	644,439 01
Providence Washington, Rhode Island	231,323,259 00	1,743,481 63	.75	823,246 57	457,795 47
Prussian National, Prussia	10,490,213 00	161,588 33	1.54	45,220 88	46,103 96
Queen, New York	39,122,266 00	443,773 09	1.13	96,183 03	122,104 63
Reading Fire, Pennsylvania	31,689,283 00	493,058 93	1.21	218,787 28	113,592 81
Reliance, Pennsylvania	26,171,330 00	224,682 88	.86	149,712 27	68,168 26
Rochester German, New York	51,457,574 00	594,363 96	1.15	220,245 32	162,191 96
Rockford, Illinois	41,313,493 00	514,488 25	1.24	177,459 99	185,986 39
Royal, England	747,217,654 25	5,393,446 94	.72	2,580,258 34	1,405,993 54
Scania Fire and Life, Sweden	86,272,066 00	329,133 50	.38	123,758 49	122,289 68
Scottish Union and National, Scotland	154,423,045 00	1,424,335 26	.92	423,484 52	238,186 64
Security, Connecticut	84,522,924 00	775,647 55	.92	438,599 54	210,380 39
Southern, Louisiana	35,556,766 89	543,207 92	1.52	239,982 52	148,824 38
Springfield Fire and Marine, Massachusetts	157,947,240 00	2,005,930 01	1.27	1,166,770 96	605,364 20
Spring Garden, Pennsylvania	41,910,802 52	423,631 03	1.01	264,631 61	120,920 54
State Investment, California	43,338,187 00	683,548 30	1.58	346,360 34	176,889 77
State, Iowa	24,929,707 00	443,541 98	1.73	194,327 79	392,449 37
St. Paul Fire and Marine, Minnesota	116,635,445 00	1,552,525 30	1.33	767,840 97	290,635 97
St. Paul German, Minnesota	73,840,474 00	991,715 78	1.34	455,287 73	108,502 22
Sun, California	23,263,495 00	416,533 20	1.79	137,974 04	600,710 69
Sun Insurance Office, England	219,030,017 00	2,347,590 71	1.07	1,122,747 90	1,423,937 13
Svea Fire and Life, Sweden	415,786,010 00	1,619,911 87	.39	778,218 09	99,991 98
Syndicate, Minnesota	23,344,003 00	328,001 64	1.40	173,778 81	
Teutonia Fire, Pennsylvania	3,510,702 00	29,891 22	.85	14,405 85	13,625 42
Traders, Illinois	61,006,932 00	802,123 03	1.31	384,604 03	214,855 47
Transatlantic Fire, Germany	32,918,107 00	316,918 36	.96	165,272 28	109,892 01

Union, Pennsylvania	37,859,365 00	382,445 40	1.01	204,856 54	109,323 84
Union Assurance, England	22,890,340 00	220,767 86	.97	35,871 77	60,270 96
United Firemen's, Pennsylvania	34,753,394 00	350,916 47	1.01	203,277 47	101,345 15
United States Fire, New York	43,591,306 00	318,905 62	.73	158,892 43	89,945 06
Western Assurance, Canada	170,523,133 00	1,606,240 86	.94	872,417 96	415,179 68
Westchester Fire, New York	116,675,703 00	1,213,884 74	1.04	608,494 27	438,402 27
Western, Pennsylvania	15,863,293 00	178,079 07	1.12	151,838 48	46,767 47
Williamsburgh City Fire, New York	82,570,282 00	647,043 59	.78	378,481 96	240,941 88
Totals	\$ 18,271,981,807 71	\$ 153,067,675 35	.84	\$ 75,510,670 09	\$ 46,128,732 11

TABLE III.
INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
Aetna, Connecticut	\$ 3,326,487 83	\$ 458,102 44	\$ 4,801 12	\$ 3,789,391 39
Agricultural, New York	782,080 00	104,936 62	2,872 50	889,898 12
Alamo Fire, Texas.	75,447 33	8,395 26	124 95	83,967 54
Allemannia Fire, Pennsylvania	204,822 74	16,734 20	1,891 96	223,448 90
Alliance Assurance, England.	2,001,998 18	711,343 91	1,023,466 29	3,736,808 38
Alliance, New York.	213,178 29	11,566 10	. . . . .	224,744 39
American, Massachusetts.	283,823 28	24,177 64	. . . . .	308,000 92
American, New Jersey	464,089 44	86,138 95	5,217 08	555,445 47
American Fire, New York.	1,284,739 56	55,624 45	. . . . .	1,340,364 01
American Fire, Pennsylvania.	2,099,052 44	134,794 96	51,383 42	2,285,230 82
American Central, Missouri.	645,198 07	73,463 48	. . . . .	718,661 55
Armenia, Pennsylvania.	73,363 41	14,203 96	2,891 35	90,458 72
Atlas Assurance, England	1,189,807 71	77,804 39	19,963 58	1,287,575 68
Baloise Fire, Switzerland.	462,789 80	33,190 48	7,282 63	503,262 91
Boylston, Massachusetts	313,077 92	36,229 55	12 50	349,319 97
British America, Canada	542,477 39	28,097 25	. . . . .	570,574 64
Broadway, New York.	157,795 17	20,950 50	. . . . .	178,655 67
Buffalo German, New York.	376,538 94	48,098 22	21,288 94	445,926 10
Burlington, Iowa	219,565 35	13,818 54	61,389 53	294,773 42
Caledonian, Scotland.	652,442 82	26,865 38	. . . . .	679,308 20
California, California	629,361 59	47,963 12	938 00	678,262 71
Citizens, Missouri.	87,539 73	25,610 45	. . . . .	113,150 18
Citizens, New York.	630,572 59	41,070 88	4,979 41	676,622 88
Citizens, Pennsylvania	393,256 65	30,293 28	6,468 16	340,018 09
City of London Fire, England	421,121 31	18,906 13	. . . . .	440,027 44
Commercial Union, England.	2,909,193 39	46,209 12	39,573 05	2,994,975 56
Concordia Fire, Wisconsin	343,586 09	30,771 08	. . . . .	374,357 17
Connecticut Fire, Connecticut	1,279,837 00	114,216 96	. . . . .	1,394,053 96
Continental, New York.	2,409,268 25	214,876 39	36,399 16	2,660,543 80
Delaware, Pennsylvania	615,595 02	50,929 67	2,300 03	668,824 72
Denver, Colorado.	87,079 53	21,964 80	115 00	109,159 33
Detroit Fire and Marine, Michigan.	201,070 09	61,509 66	1,469 45	264,049 20

Eagle Fire, New York	151,096 00	27,579 35	14,126 12	192,801 47
Equitable Fire and Marine, Rhode Island	300,708 67	22,168 77	4,209 88	327,087 32
Parragut Fire, New York	164,972 34	14,887 57	486 95	180,346 86
Fire Association, Pennsylvania	1,777,005 99	233,581 43	4,568 55	2,015,155 97
Fireman's Fund, California	1,499,472 66	105,297 28	25,219 74	1,629,989 68
Firemen's, New Jersey	285,299 64	86,468 79	9,356 77	381,125 20
Fire Insurance Company of the County of Philadelphia, Pennsylvania	183,923 21	39,761 74	2,156 38	225,841 33
Franklin Fire, Pennsylvania	486,644 65	130,699 78	10,555 17	627,899 60
General Life and Fire, England	510,305 00	10,000 00	. . . . .	520,305 00
German, Freeport, Illinois	1,318,217 51	136,036 04	4,706 82	1,458,960 37
German, Quincy, Illinois	52,561 78	13,934 80	2,423 50	68,920 17
German Fire, Peoria, Illinois	211,138 20	22,017 09	92 00	233,247 29
German Fire, Pennsylvania	236,377 47	21,075 83	3,115 24	260,568 54
German American, New York	2,635,720 86	223,239 18	. . . . .	2,858,960 04
Germania Fire, New York	1,188,451 32	115,014 33	. . . . .	1,303,465 65
Girard Fire and Marine, Pennsylvania	424,424 48	61,515 61	7,154 98	493,095 07
Glens Falls, New York	546,054 24	98,091 98	659 52	644,805 74
Grand Rapids Fire, Michigan	132,013 61	18,071 18	. . . . .	150,084 79
Granite State Fire, New Hampshire	410,856 44	23,426 01	. . . . .	434,282 45
Greenwich, New York	1,187,151 73	52,624 60	17,418 30	1,257,194 63
Guardian Fire and Life, England	1,093,936 54	44,216 51	. . . . .	1,138,153 05
Hamburg-Bremen Fire, Germany	1,957,952 16	44,974 29	. . . . .	1,102,026 45
Hanover Fire, New York	1,147,228 26	98,277 72	962 32	1,246,468 30
Hartford Fire, Connecticut	3,260,915 81	412,149 68	24,732 65	3,697,798 14
Helvetia Swiss Fire, Switzerland	627,573 17	56,792 06	. . . . .	684,365 23
Home, New York	4,910,361 97	295,312 96	104,992 24	5,310,667 17
Home Mutual, California	363,295 54	42,438 11	5,599 00	411,332 65
Imperial Fire, England	1,759,576 49	28,158 33	9,386 28	1,197,121 10
Insurance Company of North America, Pennsylvania	4,929,235 85	389,295 46	21,456 56	5,339,987 87
Insurance Company of the State of Pennsylvania	301,399 66	14,856 98	26,522 65	342,779 29
Jersey City, New Jersey	161,928 13	13,397 47	3,664 90	178,990 50
Lancashire, England	2,795,697 75	79,454 36	. . . . .	2,875,152 11
Lion Fire, England	501,765 87	26,860 87	. . . . .	528,626 74
Liverpool and London and Globe, England	4,813,522 25	151,856 83	66,008 93	5,031,388 01

TABLE III—CONCLUDED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
London Assurance, England	\$ 1,680,596 09	\$ 57,167 68	\$	\$ 1,737,763 77
London and Lancashire Fire, England	1 813,330 27	59,911 61	. . . . .	1,873,241 88
Lumbermen's, Pennsylvania	112,877 78	43,037 61	3,346 46	159,261 85
Manchester Fire, England	804,912 11	24,390 65	. . . . .	829,302 76
Manufacturers and Builders Fire, New York	293,009 01	22,668 15	6,949 85	327,627 01
Mechanics, Pennsylvania	177,717 45	30,603 05	4,970 17	213,290 67
Mercantile Fire and Marine, Massachusetts	170,522 15	29,184 23	9,262 47	208,968 85
Merchants, New Jersey	891,261 45	58,795 58	8,597 85	958,654 88
Merchants, Rhode Island	285,045 09	21,821 41	. . . . .	306,866 50
Michigan Fire and Marine, Michigan	541,800 40	47,612 66	1,031 91	590,444 97
Milwaukee Mechanics, Wisconsin	619,056 48	80,203 82	1,875 28	701,135 58
National Fire, Connecticut	1,537,524 24	123,398 92	2,243 44	1,663,166 60
National Assurance, Ireland	81,374 86	. . . . .	. . . . .	81,374 86
Newark Fire, New Jersey	203,779 78	29,756 02	1,351 00	234,886 80
New Hampshire Fire, New Hampshire	769,515 65	86,836 21	. . . . .	856,351 86
New York Bowery Fire, New York	229,260 42	23,013 34	. . . . .	252,273 76
New Zealand, New Zealand	1,426,661 00	33,661 00	53,621 00	1,513,943 00
Niagara Fire, New York	2,064,482 73	60,204 41	17,313 87	2,142,001 01
Northwestern National, Wisconsin	615,796 04	70,604 02	. . . . .	686,400 06
Northern Assurance, England	1,117,127 17	40,840 68	. . . . .	1,157,967 85
North British and Mercantile, England	2,159,207 39	110,415 17	. . . . .	2,269,622 56
Norwich Union Fire, England	1,371,540 09	52,725 10	. . . . .	1,424,265 19
Oakland Home, California	505,932 82	13,830 00	5,067 05	524,829 87
Ohio Farmers, Ohio	973,868 07	78,004 41	. . . . .	1,051,872 48
Orient, Connecticut	1,163,979 88	91,876 20	592 33	1,256,448 41
Pacific Fire, New York	254,912 09	23,675 38	300 00	278,887 47
Palatine, England	1,837,814 00	39,582 00	263 00	1,877,659 00
Pennsylvania Fire, Pennsylvania	1,273,011 26	163,700 59	2,838 16	1,445,550 01
Peoples Fire, New Hampshire	587,431 70	39,050 22	. . . . .	626,481 92
Phenix, New York	3,642 479 81	100,728 15	94,857 96	3,838,065 92
Phoenix, Connecticut	2,907,910 27	233,151 42	6,777 79	3,147,839 48
Phoenix Assurance, England	1,917,989 47	38,920 00	. . . . .	1,956,909 47

Providence Washington, Rhode Island	1,342,850 73	48,865 35	.....	1,391,716 08
Prussian National, Prussia	102,680 45	.....	.....	102,680 45
Queen, New York	1,662,128 81	26,120 02	.....	1,688,248 83
Reading Fire, Pennsylvania	323,147 95	27,158 74	7,020 53	357,327 22
Reliance, Pennsylvania	190,631 32	40,943 73	3,136 00	234,711 11
Rochester German, New York	459,195 41	23,991 25	19,542 26	502,728 92
Rockford, Illinois	381,320 07	34,698 71	2,112 60	418,131 47
Royal, England	4,027,911 19	146,524 26	90,798 55	4,265,234 00
Scania Fire and Life, Sweden	855,284 39	46,901 35	35,152 05	937,337 79
Scottish Union and National, Scotland	713,336 57	78,456 99	.....	791,793 56
Security, Connecticut	566,519 49	27,976 45	370 14	594,866 08
Southern, Louisiana	429,513 28	22,782 68	.....	452,295 96
Springfield Fire and Marine, Massachusetts	1,756,266 61	180,189 55	4,202 47	1,940,658 63
Spring Garden, Pennsylvania	322,057 46	50,807 31	5,390 05	378,260 82
State Investment, California	481,614 73	18,492 06	9,106 00	509,212 79
State, Iowa	391,234 89	20,701 53	7,893 57	419,829 99
St. Paul Fire and Marine, Minnesota	1,208,919 33	107,362 15	5,910 12	1,322,191 60
St. Paul German, Minnesota	729,195 47	24,485 11	.....	753,680 58
Sun, California	254,649 96	16,186 99	5,550 00	276,386 95
Sun Insurance Office, England	1,755,176 17	61,296 49	9,871 73	1,826,344 39
Svea Fire and Life, Sweden	1,278,456 38	331,607 39	688,021 67	2,298,085 44
Syndicate, Minnesota	244,358 59	24,415 92	1,598 83	270,373 34
Teutonia Fire, Pennsylvania	22,266 69	9,090 55	1,564 32	32,861 56
Traders, Illinois	621,564 86	61,177 57	.....	682,742 43
Transatlantic Fire, Germany	271,428 83	15,992 71	.....	287,421 54
Union, Pennsylvania	265,316 47	14,908 10	6,104 45	286,329 02
Union Assurance, England	181,357 33	15,950 00	103 18	197,410 51
United Firemen's, Pennsylvania	253,873 41	57,694 15	100 78	311,674 34
United States Fire, New York	220,250 71	28,942 55	10 50	249,203 76
Western Assurance, Canada	1,249,534 27	35,946 92	.....	1,285,481 19
Westchester Fire, New York	1,053,116 37	59,208 63	164 00	1,112,489 00
Western, Pennsylvania	153,800 72	18,149 24	975 00	172,924 96
Williamsburgh City Fire, New York	559,914 27	31,834 76	26,701 88	609,510 91
Totals	\$124,474,601 36	\$9,480,619 80	\$2,817,135 98	\$ 136,772,357 14

TABLE IV.
EXPENDITURES, CLASSIFIED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Aetna, Connecticut	\$ 1,844,989 64	\$ 720,000 00	\$ 746,201 67	\$ 286,559 49	\$ 3,597,750 80
Agricultural, New York	452,893 70	50,005 00	285,779 44	88,590 81	877,268 95
Alamo Fire, Texas	41,605 82	12,500 00	18,567 77	7,059 24	79,732 83
Allemannia Fire, Pennsylvania	128,219 42	16,000 00	59,481 41	19,147 76	222,848 59
Alliance Assurance, England	938,039 30	500,000 00	782,494 91	851,656 68	3,072,190 89
Alliance, New York	132,611 47	6,000 00	72,385 35	19,659 56	230,626 38
American, Massachusetts	179,902 85	7,513 00	89,899 13	27,052 35	304,367 33
American, New Jersey	246,667 20	62,427 75	130,303 42	51,874 39	491,272 76
American Fire, New York	636,416 47	40,000 00	340,744 39	113,990 46	1,131,151 32
American Fire, Pennsylvania	1,355,491 07	50,400 00	557,841 86	217,591 28	2,181,234 21
American Central, Missouri	391,648 30	60,000 00	139,434 61	107,872 48	698,955 39
Armenia, Pennsylvania	63,849 61	7,679 00	25,447 22	12,115 54	109,091 37
Atlas Assurance, England	604,709 29	119,293 12	378,785 11	. . . . .	1,102,787 52
Baloise Fire, Switzerland	284,684 77	32,000 00	124,621 54	30,899 99	472,206 30
Boylston, Massachusetts	201,816 61	16,789 75	88,409 74	35,353 88	342,369 98
British America, Canada	406,431 75	. . . . .	121,393 22	46,629 59	574,454 56
Broadway, New York	117,833 19	22,000 00	50,830 58	18,753 71	209,417 48
Buffalo German, New York	275,201 45	40,000 00	104,516 76	35,657 35	455,375 56
Burlington, Iowa	156,333 15	20,000 00	87,679 43	20,580 52	284,593 10
Caledonian, Scotland	436,154 94	. . . . .	196,602 70	63,805 27	696,562 91
California, California	501,943 00	72,000 00	157,228 03	97,825 92	828,996 95
Citizens, Missouri	68,807 33	12,000 00	23,631 84	15,153 84	119,593 00
Citizens, New York	434,461 38	30,297 95	175,594 80	106,088 40	746,442 53
Citizens, Pennsylvania	207,701 31	20,000 00	81,293 63	26,247 46	335,242 40
City of London Fire, England	294,788 76	. . . . .	133,998 31	27,310 24	456,117 31
Commercial Union, England	1,886,632 06	. . . . .	669,664 51	205,531 32	2,761,827 89
Concordia Fire, Wisconsin	167,757 36	11,997 00	100,660 21	38,841 89	319,256 46
Connecticut Fire, Connecticut	761,101 80	80,000 00	336,597 80	128,059 25	1,305,758 85
Continental, New York	1,422,638 37	141,652 00	768,485 61	259,628 62	2,592,604 60

Delaware, Pennsylvania	334,417 82	127,756 25	139,502 81	94,581 38	696,258 26
Denver, Colorado	59,559 73	. . . . .	36,228 93	20,118 81	152,907 47
Detroit Fire and Marine, Michigan	123,219 60	41,000 00	47,659 21	31,695 76	243,574 57
Eagle Fire, New York	114,426 06	30,396 00	67,077 11	10,950 38	222,849 55
Equitable Fire and Marine, Rhode Island	200,545 41	12,303 50	83,588 36	34,969 62	331,406 89
Farragut Fire, New York	129,784 93	20,000 00	55,330 61	22,672 83	227,797 37
Fire Association, Pennsylvania	1,211,934 59	200,000 00	546,180 08	73,592 43	2,031,707 10
Fireman's Fund, California	793,558 73	120,000 00	328,772 03	170,245 23	1,412,575 99
Firemen's, New Jersey	175,780 94	72,004 98	72,637 36	33,318 56	353,741 84
Fire Insurance Company of the County of Philadelphia, Pa.	181,671 85	28,068 00	47,081 58	19,774 35	276,595 78
Franklin Fire, Pennsylvania	312,497 45	90,210 00	144,009 48	92,676 09	639,393 02
General Life and Fire, England	307,010 00	30,000 00	182,885 00	250 00	520,145 00
German, Freeport, Illinois	731,785 79	40,000 00	517,149 36	42,800 99	1,331,736 14
German, Quincy, Illinois	21,396 95	. . . . .	15,731 81	8,784 50	45,913 26
German Fire, Peoria, Illinois	143,816 19	18,000 00	70,288 08	4,868 72	236,972 99
German Fire, Pennsylvania	154,576 41	74,690 84	29,417 37	. . . . .	258,684 62
German American, New York	1,573,795 29	200,000 00	638,731 70	321,831 36	2,734,358 35
Germania Fire, New York	650,956 41	100,000 00	287,762 41	150,495 95	1,189,215 27
Girard Fire and Marine, Pennsylvania	198,690 19	72,000 00	152,078 53	42,491 85	466,160 57
Glens Falls, New York	299,143 34	20,000 00	159,039 06	73,257 43	550,440 73
Grand Rapids Fire, Michigan	81,238 37	12,000 00	35,980 10	16,464 05	145,682 52
Granite State Fire, New Hampshire	214,494 35	12,000 00	102,557 37	28,793 26	357,841 98
Greenwich, New York	828,397 71	20,000 00	372,509 99	94,517 63	1,315,425 33
Guardian Fire and Life, England	762,908 03	. . . . .	341,576 38	101,779 85	1,206,264 26
Hamburg-Bremen Fire, Germany	664,325 70	. . . . .	276,091 00	91,537 42	1,031,954 12
Hanover Fire, New York	748,925 37	100,000 00	360,261 82	133,390 06	1,342,577 25
Hartford Fire, Connecticut	2,058,550 95	300,000 00	762,650 92	324,038 45	3,445,240 32
Helvetia Swiss Fire, Switzerland	317,449 65	100,000 00	146,741 60	63,607 22	627,798 47
Home, New York	2,771,720 20	300,000 00	1,461,230 47	408,928 17	4,941,878 93
Home Mutual, California	160,090 68	35,932 00	144,540 75	74,733 69	415,297 12
Imperial Fire, England	903,415 40	. . . . .	361,632 00	78,402 08	1,343,449 48
Insurance Company of North America, Pennsylvania	3,131,090 16	450,000 00	1,094,495 91	415,925 60	5,091,511 67
Insurance Company of the State of Pennsylvania	227,537 92	20,000 00	102,139 84	26,649 95	376,327 71
Jersey City, New Jersey	108,821 31	15,000 00	57,289 76	13,054 31	194,165 38

TABLE IV—CONTINUED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Lancashire, England	\$ 1,337,266 53	\$	\$ 1,007,209 78	\$ 114,491 56	\$ 2,458,967 87
Lion Fire, England	295,301 13	. . . . .	122,692 40	52,439 90	469,833 43
Liverpool and London and Globe, England	3,152,174 11	. . . . .	1,134,521 36	332,442 31	4,619,137 78
London Assurance, England	1,061,949 44	. . . . .	383,700 21	121,966 30	1,567,615 95
London and Lancashire Fire, England	1,106,226 66	. . . . .	502,221 40	181,275 41	1,789,723 47
Lumbermen's, Pennsylvania	76,956 04	20,000 00	33,100 81	10,452 34	140,509 19
Manchester Fire, England	313,031 84	. . . . .	227,130 77	70,690 79	610,853 40
Manufacturers' and Builders' Fire, New York	191,574 53	12,090 00	95,524 82	34,482 06	333,671 41
Mechanics, Pennsylvania	140,805 86	19,987 00	51,167 91	13,641 20	225,601 97
Mercantile Fire and Marine, Massachusetts	99,978 79	27,777 00	49,684 82	19,979 15	197,419 76
Merchants, New Jersey	623,962 38	40,024 26	220,418 64	114,468 77	998,874 05
Merchants, Rhode Island	209,883 22	8,000 00	96,456 20	7,945 56	322,284 98
Michigan Fire and Marine, Michigan	340,594 53	32,000 00	121,934 67	67,803 28	562,332 48
Milwaukee Mechanics, Wisconsin	276,645 80	60,010 00	187,777 45	55,377 21	579,810 46
National Fire, Connecticut	743,045 32	100,000 00	415,867 59	142,227 16	1,401,140 07
National Assurance, Ireland	41,448 68	. . . . .	30,600 87	1,798 84	73,848 39
Newark Fire, New Jersey	138,707 83	25,145 00	62,194 20	22,318 85	248,365 88
New Hampshire Fire, New Hampshire	429,214 21	48,000 00	213,960 72	65,251 79	756,426 72
New York Bowery Fire, New York	266,089 85	22,097 75	66,337 13	38,093 04	392,617 77
New Zealand, New Zealand	914,660 00	137,500 00	. . . . .	403,144 00	1,455,304 00
Niagara Fire, New York	1,199,270 98	49,940 00	514,001 35	253,446 22	2,016,658 55
Northwestern National, Wisconsin	318,015 22	60,000 00	180,905 76	72,282 74	631,203 72
Northern Assurance, England	798,548 30	. . . . .	262,048 35	146,317 36	1,206,914 01
North British and Mercantile, England	1,484,809 29	. . . . .	578,321 64	138,394 62	2,201,525 55
Norwich Union Fire, England	842,619 61	. . . . .	338,527 82	113,169 69	1,294,317 12
Oakland Home, California	283,777 35	18,000 00	137,486 94	60,534 20	499,798 49
Ohio Farmers, Ohio	666,409 09	. . . . .	202,867 72	47,701 61	916,978 42
Orient, Connecticut	682,190 72	60,000 00	296,945 78	110,323 31	1,149,459 81
Pacific Fire, New York	186,068 84	22,000 00	74,007 99	25,388 63	307,465 46
Palatine, England	1,255,996 00	15,000 00	596,210 00	6,966 00	1,874,172 00
Pennsylvania Fire, Pennsylvania	848,754 41	60,000 00	360,908 92	95,091 65	1,364,754 98

Peoples Fire, New Hampshire	361,928 67	21,000 00	142,123 22	48,994 28	574,046 17
Phenix, New York	2,287,420 74	100,000 00	1,072,126 92	411,321 59	3,870,869 25
Phenix, Connecticut	1,870,743 83	280,000 00	626,537 67	357,955 41	3,135,236 91
Phenix Assurance, England	1,165,603 32	.. . . .	406,608 56	237,830 45	1,810,042 33
Providence Washington, Rhode Island	823,246 57	24,000 00	336,959 11	120,836 36	1,305,042 04
Prussian National, Prussia	45,220 88	.. . . .	49,821 57	5,182 39	91,324 84
Queen, New York	96,183 03	.. . . .	81,594 42	40,510 21	218,287 66
Reading Fire, Pennsylvania	218,787 28	19,579 30	77,268 77	36,324 04	351,959 39
Reliance, Pennsylvania	149,712 27	24,000 00	52,138 96	16,029 30	241,880 53
Rochester German, New York	220,245 32	20,000 00	115,122 46	47,069 50	402,437 28
Rockford, Illinois	177,450 99	32,000 00	157,520 61	28,465 78	395,437 38
Royal, England	2,580,258 34	.. . . .	1,108,401 04	297,502 50	3,986,161 88
Scania Fire and Life, Sweden	123,758 49	.. . . .	96,094 66	26,195 02	246 048 17
Scottish Union and National, Scotland	423,484 52	.. . . .	155,413 46	82,773 18	661,671 16
Security, Connecticut	438,590 54	10,000 00	201,723 04	8,657 35	658,970 93
Southern, Louisiana	239,982 52	25,192 00	101,371 44	47,452 94	413,998 00
Springfield Fire and Marine, Massachusetts	1,166,770 96	150,000 00	374,956 29	230,407 91	1,922,135 16
Spring Garden, Pennsylvania	264,631 61	64,000 00	88,940 45	31,980 09	449,552 15
State Investment, California	346,360 34	36,716 50	174,325 27	36,221 42	593,623 53
State, Iowa	194,327 79	12,000 00	135,827 24	41,062 53	383,217 56
St. Paul Fire and Marine, Minnesota	767,840 97	60,000 00	314,088 31	78,361 07	1,220,290 35
St. Paul German, Minnesota	455,287 73	18,000 00	214,102 95	79,532 12	763,922 80
Sun, California	137,924 04	30,000 00	79,194 39	29,307 83	276,426 26
Sun Insurance Office, England	1,122,747 90	.. . . .	378,432 38	222,278 31	1,723,458 59
Svea Fire and Life, Sweden	778,218 09	32,000 00	470,773 41	953,163 72	2,234,155 22
Syndicate, Minnesota	173,778 81	15,000 00	72,150 33	27,751 65	288,630 79
Teutonia Fire, Pennsylvania	14,405 85	10,000 00	8,599 44	5,025 98	38,031 27
Traders, Illinois	384,604 03	50,000 00	171,456 17	43,399 30	649,459 50
Transatlantic Fire, Germany	165,272 28	.. . . .	86,512 57	23,379 44	275,164 29
Union, Pennsylvania	204,856 54	575 85	75,134 61	34,189 23	314,756 23
Union Assurance, England	35,871 77	.. . . .	53,630 22	6,640 74	96,142 73
United Firemen's, Pennsylvania	203,277 47	21,000 00	75,319 72	26,025 43	325,622 62
United States Fire, New York	158,892 43	24,999 75	67,127 90	21,817 16	272,837 24

TABLE IV—CONCLUDED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Western Assurance, Canada	872,417 96	.	281,464 98	133,714 70	1,287,597 64
Westchester Fire, New York	608,494 27	30,000 00	281,763 61	156,638 66	1,076,896 54
Western, Pennsylvania	151,838 48	9,000 00	35,343 53	11,423 94	207,605 95
Williamsburg City Fire, New York	378,481 96	49,980 00	196,230 65	44,711 23	669,403 84
Totals	\$ 75,510,670 09	\$ 6,818,530 55	\$ 33,058,938 54	\$ 13,069,793 57	\$ 128,457,932 75

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	\$ 42,900 00	\$ 9,061,769 00	\$ 6,030 00	\$ 736,471 51	\$ 536,001 30	\$ 967 22	\$ 10,659,139 03
Agricultural, New York	187,233 65	1,297,589 73	342,271 00	62,815 16	186,479 44	131,326 90	51,302 19	2,262,018 07
Alamo Fire, Texas	96,589 28	144,266 28			12,363 30	20,996 30	6,895 25	280,810 41
Allemannia Fire, Pennsylvania	33,700 00	193,714 38	24,400 00	87,802 44	24,777 75	34,855 19	5,878 44	405,128 20
Alliance Assurance, England	1,089,085 30	7,523,176 60	6,506,212 70	1,436,793 35	568,359 25	587,431 50	157,124 65	17,818,182 85
Alliance, New York			321,592 00		28,021 29	22,967 47	1,393 32	373,974 08
American, Massachusetts			485,137 44	38,306 25	30,181 73	40,592 06	2,746 81	596,964 29
American, New Jersey	294,076 65	1,329,560 38	459,875 00		27,510 15	43,353 53	28,044 97	2,182,470 69
American Fire, New York		24,220 00	1,091,590 00	55,670 00	143,084 35	350,570 05	19,948 11	1,685,082 51
American Fire, Pennsylvania	255,997 40	1,227,149 13	1,175,871 13	156,750 00	175,421 65	68,924 06	33,427 16	3,093,540 53
American Central, Missouri	500,000 00	9,000 00	688,400 00	158,000 00	65,082 66	101,479 29		1,521,961 95
Armenia, Pennsylvania	35,415 71	220,259 66	20,000 00	3,100 00	17,775 66		5,371 84	313,714 79
Atlas Assurance, England	306,204 81	2,648,495 98	1,538,387 45	908,467 35	140,150 52	464,064 14	3,867,128 36	9,872,938 61
Baloise Fire, Switzerland	145,495 30	425,800 00	267,549 77		59,009 55	74,612 68	9,832 35	982,299 65
Boylston, Massachusetts		205,800 00	482,382 25	92,100 00	78,027 35	52,008 92	5,490 75	915,809 27
British America, Canada			649,912 50		31,870 32	101,880 22	8,215 03	791,878 07
Broadway, New York		800 00	414,256 00		8,695 88	28,412 63	6,325 16	458,489 72
Buffalo German, New York	300,600 00	506,525 00	323,022 30	169,800 00	92,088 25	55,416 55	6,580 32	1,454,032 42
Burlington, Iowa	143,220 00	112,044 09	27,702 50	15,700 00	52,512 26	67,002 58	11,086 07	429,267 50
Caledonian, Scotland		50,000 00	771,937 50		66,568 75	77,039 07		965,545 32
California, California	106,000 00	200,043 25	464,385 00		189,608 79	161,454 04	1,624 74	1,123,115 82
Citizens, Missouri	1,000 00	111,214 14	331,600 00		5,290 62	13,015 00	2,365 00	464,484 76
Citizens, New York	130,700 00	76,000 00	460,200 00	255,875 00	50,760 44	99,871 93	7,633 80	1,081,041 17
Citizens, Pennsylvania	116,000 00	286,000 00	235,413 00	39,500 00	55,629 72	34,798 39	4,839 97	772,181 08
City of London Fire, England			574,360 00		36,519 80	70,479 25	2,060 00	683,439 05
Commercial Union, England	863,497 01		1,570,880 00		617,115 41	403,754 06	40,712 50	3,585,958 98
Concordia Fire, Wisconsin		428,355 00	103,500 00		46,131 99	49,209 81	6,412 55	633,609 35
Connecticut Fire, Connecticut	99,600 00	779,300 00	1,408,101 00	4,300 00	190,622 52	150,304 73		2,632,2 8 25
Continental, New York	734,360 00	155,235 00	3,941,887 00		452,235 15	478,092 79	44,974 77	5,806,784 71
Delaware, Pennsylvania	145,000 00	137,200 00	928,970 00	120,000 00	61,380 12	130,282 22	14,084 89	1,536,617 23
Denver, Colorado		227,765 00		35,000 00	15,355 02	20,504 99	4,201 26	302,826 27
Detroit Fire and Marine, Michigan	69,709 29	877,183 72	11,000 00	10,000 00	32,458 76	27,130 53	31,474 59	1,058,956 89

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.
Eagle Fire, New York	435,000 00	31,250 00	776,008 50	800 00	9,087 35	25,963 81	12,875 24	1,290,984 90
Equitable Fire and Marine, R. I. . .	129,900 00	99,183 33	310,700 00	900 00	23,479 64	31,497 74	2,398 00	598,058 71
Farragut Fire, New York	6,000 00	20,500 00	303,120 00	19,100 00	15,164 25	25,073 34	4,581 50	393,539 09
Fire Association, Pennsylvania . . .	178,809 41	1,774,904 80	2,352,475 00	165,400 00	225,060 89	321,894 46	49,307 18	5,067,851 74
Fireman's Fund, California	313,757 03	402,375 00	1,130,715 00	285,200 00	347,607 53	334,949 75	28,785 51	2,844,389 82
Firemen's, New Jersey	120,035 23	967,981 57	692,469 02	. . . . .	11,919 60	33,331 97	22,429 18	1,848,166 57
Fire Insurance Company of the County of Philadelphia, Pa. . . . }	67,500 00	257,400 00	430,920 00	15,000 00	25,661 04	26,062 71	8,253 51	830,797 26
Franklin Fire, Pennsylvania	341,850 00	455,249 67	1,610,574 00	569,400 00	126,115 28	58,682 64	11,605 84	3,173,477 43
General Life and Fire, England . . .	834,211 14	1,327,843 72	1,715,611 70	2,273,708 00	205,108 85	335,000 00	80,000 00	6,771,483 41
German, Freeport, Illinois	19,700 00	1,561,569 80	293,219 50	45,656 15	230,132 14	454,281 11	66,662 44	2,671,221 14
German, Quincy, Illinois	41,000 00	169,186 00	. . . . .	43,350 00	4,995 52	8,999 23	9,260 79	276,691 54
German Fire, Peoria, Illinois	4,900 00	275,109 76	. . . . .	31,075 00	55,402 84	35,746 73	10,763 18	412,997 51
German Fire, Pennsylvania	50,420 22	232,022 17	154,504 00	2,000 00	32,139 20	33,518 10	4,308 66	509,002 35
German American, New York . . . . .	. . . . .	. . . . .	5,142,391 00	. . . . .	420,774 72	311,855 73	4,187 00	5,879,208 45
Germania Fire, New York	295,130 67	184,500 00	2,391,467 00	. . . . .	88,861 03	198,948 96	9,618 12	3,171,525 78
Girard Fire & Marine, Pennsylvania	297,800 00	705,650 00	403,122 50	11,750 00	91,855 01	97,786 57	17,592 03	1,625,556 11
Glens Falls, New York	36,050 00	610,438 62	1,176,900 00	3,000 00	76,882 18	65,967 84	11,474 73	1,980,713 37
Grand Rapids Fire, Michigan	2,950 00	184,045 00	17,950 00	90,000 00	23,245 57	14,999 42	5,292 25	338,482 24
Granite State Fire, New Hampshire	. . . . .	88,600 00	267,497 00	44,480 00	75,315 29	68,657 37	3,336 62	547,886 28
Greenwich, New York	170,000 00	11,100 00	1,102,195 91	62,399 99	25,013 33	217,477 34	9,188 84	1,597,375 41
Guardian Fire and Life, England . .	. . . . .	226,000 00	1,241,750 00	. . . . .	90,781 64	111,158 36	15,027 27	1,684,717 27
Hamburg-Bremen Fire, Germany . . .	. . . . .	9,000 00	1,051,325 00	. . . . .	55,509 77	101,521 66	1,168 75	1,218,525 18
Hanover Fire, New York	250,000 00	23,000 00	2,030,817 25	850 00	86,138 94	149,426 98	11,097 02	2,551,330 19
Hartford Fire, Connecticut	379,575 60	1,302,000 00	4,082,850 75	30,000 00	346,720 61	561,082 38	40,817 50	6,743,046 84
Helvetia Swiss Fire, Switzerland . . .	45,000 00	862,066 42	294,606 52	. . . . .	326,891 40	161,924 63	20,872 97	1,711,361 94
Home, New York	1,544,938 96	695,568 68	5,695,649 89	347,735 00	537,899 90	497,708 62	51,138 95	9,370,640 00
Home Mutual, California	139,300 00	392,640 00	161,005 00	. . . . .	65,947 03	106,710 47	12,534 51	878,137 01
Imperial Fire, England	476,634 70	. . . . .	1,014,766 66	. . . . .	111,935 22	198,604 61	6,945 31	1,808,886 50
Insurance Company of North America, Pennsylvania }	307,000 00	2,547,398 73	4,543,880 00	142,700 00	770,038 72	819,083 59	148,118 96	9,278,220 00
Insurance Company of the State of Pennsylvania }	325,121 00	91,850 00	220,508 19	. . . . .	52,419 94	28,654 16	24,953 45	743,506 74

Jersey City, New Jersey	72,800 00	164,881 00	110,600 00	45,875 00	17,782 95	16,196 37	6,664 11	434,794 93
82 Lancashire, England	382,992 85		1,781,070 00		536,705 81	235,921 27		2,936,779 93
Lion Fire, England		206,550 00	419,500 00	31,500 00	82,771 27	103,965 94	9,889 60	854,176 81
Liverpool & London & Globe, Eng.	1,574,500 00	2,310,637 50	2,115,937 50	10,000 00	1,014,225 96	770,490 21	67,006 09	7,862,847 26
London Assurance, England			1,857,290 00		242,834 13	252,479 06	4,031 25	2,356,634 44
London & Lancashire Fire, England	298,130 00		1,641,200 00		166,692 86	343,051 75	4,866 53	2,453,941 14
Lumbermen's, Pennsylvania	66,535 00	323,900 00	373,627 50	70,000 00	5,170 83	10,449 52	10,499 39	860,182 24
Manchester Fire, England		50,000 00	872,935 00		35,514 65	225,304 79		1,183,754 44
Manufacturers & Builders Fire, N.Y.		70,000 00	288,593 50	95,600 00	17,475 35	54,199 85	5,327 91	531,196 61
Mechanics, Pennsylvania	83,500 00	296,250 00	259,282 50	14,200 00	31,541 53	30,487 56	4,212 13	719,473 72
Mercantile Fire and Marine, Mass .		79,500 00	511,806 00		19,818 72	24,406 79	3,286 23	638,837 74
Merchants, New Jersey	273,210 10	416,373 00	695,015 00		38,961 59	133,841 09	10,905 75	1,568,306 53
Merchants, Rhode Island		110,500 00	286,862 50	22,300 00	30,951 64	37,940 47	1,949 01	490,503 62
Michigan Fire and Marine, Mich . .	21,031 18	653,957 91	63,541 00	700 00	35,168 32	82,888 59	22,930 91	879,317 91
Milwaukee Mechanics, Wisconsin . .	40,000 00	931,162 50	677,992 00	34,250 00	95,883 81	63,303 60	24,080 00	1,860,679 91
National Fire, Connecticut	61,654 97	667,300 00	1,710,106 00	450 00	204,778 79	244,557 33	15,949 71	2,904,796 80
National Assurance, Ireland			241,002 15		5,500 00	25,279 15		271,781 30
Newark Fire, New Jersey	50,000 00	342,590 00	244,141 28	3,000 00	32,605 68	22,044 47	8,044 87	702,426 30
New Hampshire Fire, New Hamp . .	9,000 00	559,096 86	1,072,134 96	23,750 00	103,123 87	65,732 51	16,123 00	1,839,961 20
New York Bowery Fire, New York . .		16,200 00	452,200 00	3,700 00	9,044 43	97,334 07	5,786 71	584,355 21
New Zealand, New Zealand	1,610,264 00	392,751 00	331,571 00	61,400 00	91,792 00	193,751 00	12,600 00	2,604,129 00
Niagara Fire, New York	778,600 00	26,950 00	1,320,240 00	13,000 00	296,947 44	268,384 12	19,063 07	2,723,184 63
Northwestern National, Wisconsin .		425,300 00	963,960 00		164,835 99	68,486 94	7,659 77	1,630,242 70
Northern Assurance, England	114,544 44		1,258,120 00		70,473 67	178,288 35	13,036 91	1,634,463 37
North British & Mercantile, England			2,939,541 00		73,794 74	376,966 03	63,253 21	3,453,552 98
Norwich Union Fire, England		40,000 00	1,522,486 26		166,795 80	94,833 66	19,501 77	1,843,617 49
Oakland Home, California	102,561 00	138,436 76	41,000 00		94,158 03	153,389 15	20,462 68	550,007 62
Ohio Farmers, Ohio	71,800 00	919,490 99	200,067 24	14,120 00	330,897 73	180,454 38	57,966 33	1,774,796 67
Orient, Connecticut	22,745 78	253,972 21	1,455,976 35	11,940 00	106,454 84	200,951 18	26,428 52	2,078,468 88
Pacific Fire, New York		195,900 00	436,585 00		12,810 65	38,453 15	5,174 71	688,923 51
Palatine, England	131,853 00	93,500 00	587,384 00	11,308 00	94,577 00	443,609 00	260,740 00	1,622,971 00
Pennsylvania Fire, Pennsylvania . .	134,500 00	437,020 00	2,291,305 00	507,100 00	84,677 77	164,153 12	7,234 48	3,625,990 37
Peoples Fire, New Hampshire		260,682 60	277,860 00	52,000 00	58,898 30	102,005 65	72,924 56	824,371 11
Phenix, New York	1,723,701 95	167,675 00	2,094,255 50		547,156 88	892,321 37	14,359 18	5,439,469 88
Phoenix, Connecticut	303,296 07	545,634 48	3,980,793 00	118,322 50	282,833 15	385,546 78	59,960 81	5,676,386 79

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.
Phoenix Assurance, England.	\$	\$	\$ 1,807,855 00	\$	\$ 512,725 17	\$ 226,314 32	\$	\$ 2,546,894 49
Providence-Washington, R. I. . . . .	. . . . .	. . . . .	1,116,012 00	. . . . .	93,090 40	223,204 89	. . . . .	1,432,307 29
Prussian National, Prussia . . . . .	. . . . .	. . . . .	555,270 00	. . . . .	2,273 94	60,675 14	5,875 00	624,094 08
Queen, New York. . . . .	. . . . .	. . . . .	2,693,428 12	. . . . .	275,277 31	52,484 96	75,279 37	3,096,469 76
Reading Fire, Pennsylvania	52,330 28	285,510 79	183,372 50	45,965 00	64,983 02	49,785 44	6,376 35	688,323 38
Reliance, Pennsylvania.	100,000 00	115,650 00	572,010 00	. . . . .	22,401 71	21,128 53	2,878 29	834,068 53
Rochester German, New York	190,829 84	381,740 00	127,273 00	. . . . .	118,451 14	86,059 38	5,776 66	910,130 02
Rockford, Illinois.	40,826 92	338,157 99	55,910 00	159,743 29	56,008 28	162,234 71	21,989 84	825,871 03
Royal, England.	1,818,200 10	. . . . .	3,247,880 00	. . . . .	909,814 23	689,407 26	27,847 68	6,693,149 27
Scania Fire and Life, Sweden. . . . .	. . . . .	1,031,130 03	47,485 33	91,743 62	41,815 22	15,864 64	52,364 38	1,280,403 22
Scottish Union & National, Scotland	. . . . .	1,056,300 00	695,150 17	. . . . .	135,019 60	122,509 25	23,597 86	2,032,576 88
Security, Connecticut	46,238 79	175,925 00	289,393 60	17,100 00	51,694 46	78,484 41	3,087 13	661,923 39
Southern, Louisiana . . . . .	. . . . .	. . . . .	353,420 00	18,885 00	105,059 48	65,731 62	2,000 00	545,090 10
Springfield Fire and Marine, Mass. .	109,000 00	330,000 00	2,778,699 00	60,000 00	108,296 68	211,267 67	34,706 07	3,631,969 42
Spring Garden, Pennsylvania.	201,000 00	408,516 71	428,915 00	120,350 00	64,837 36	31,563 75	18,053 35	1,273,226 20
State Investment, California	200,000 00	140,500 00	7,000 00	. . . . .	103,547 90	207,355 63	15,955 42	674,358 95
State, Iowa	101,550 00	202,834 66	15,050 00	3,910 78	42,593 77	158,600 69	10,025 54	534,565 44
St. Paul Fire and Marine, Minnesota	107,247 96	702,970 07	582,366 27	296,800 00	154,984 03	141,950 69	31,575 51	2,017,894 53
St. Paul German, Minnesota . . . . .	. . . . .	166,652 16	438,536 00	29,500 00	162,621 30	106,361 70	20,740 54	924,411 82
Sun, California	100,000 00	193,197 32	111,314 30	15,000 00	34,511 37	92,741 92	8,849 03	555,613 94
Sun Insurance Office, England	200,000 00	499,000 00	1,240,470 00	. . . . .	142,837 51	389,251 86	38,809 01	2,510,368 38
Svea Fire and Life, Sweden.	695,066 67	1,778,580 32	1,231,424 67	531,956 57	70,435 05	53,318 47	295,044 31	4,654,926 06
Syndicate, Minnesota. . . . .	. . . . .	188,750 00	64,600 00	62,600 00	15,040 59	53,348 79	9,214 73	393,554 11
Teutonia Fire, Pennsylvania	75,000 00	46,200 00	114,760 00	3,500 00	16,234 73	3,767 77	1,550 11	261,012 61
Traders, Illinois.	1,500 00	144,153 07	1,281,180 00	. . . . .	52,050 13	54,777 07	33,104 10	1,566,764 37
Transatlantic Fire, Germany . . . . .	. . . . .	. . . . .	402,090 00	75,000 00	24,192 44	39,974 19	. . . . .	541,256 63
Union, Pennsylvania	160,000 00	9,900 00	224,803 56	28,500 00	29,459 80	77,285 32	2,906 88	532,855 50
Union Assurance, England . . . . .	. . . . .	. . . . .	541,700 00	. . . . .	15,034 29	27,414 20	3,118 52	587,267 01
United Firemen's, Pennsylvania	115,850 00	639,731 50	267,625 00	77,700 00	36,101 46	36,584 42	16,971 81	1,100,614 19
United States Fire, New York . . . . .	. . . . .	505,500 00	83,718 75	. . . . .	14,022 92	64,577 15	3,465 00	671,283 82

Western Assurance, Canada . . . . .	. . . . .	. . . . .	853,952 50	. . . . .	247,825 15	215,648 72	. . . . .	1,317,426 37
Westchester Fire, New York	214,000 00	348,200 00	838,200 00	. . . . .	140,964 98	141,754 34	2,471 99	1,685,591 31
Western, Pennsylvania	62,000 00	166,097 50	175,020 00	. . . . .	7,280 77	20,125 19	3,362 34	433,885 80
Williamsburgh City Fire, New York	634,843 90	437,850 00	346,856 60	6,000 00	18,155 56	68,283 17	15,183 98	1,527,173 21
Totals	\$25,903,773 16	\$56,037,489 54	\$134,443,465 98	\$10,620,383 45	\$17,889,110 28	\$20,667,400 12	\$6,769,565 42	\$272,331,187 95

STATISTICAL TABLE

189

Description of the object of the survey	Year	Number of persons	Number of families	Number of dwellings	Number of animals	Number of plots	Remarks
Total population	1890	1,234,567	234,567	123,456	567,890	345,678	
Males	1890	654,321	123,456	67,890	289,012	178,901	
Females	1890	580,246	111,111	55,567	278,878	166,777	
Total population	1891	1,345,678	256,789	134,567	612,345	378,901	
Males	1891	678,901	134,567	70,123	301,234	190,123	
Females	1891	666,777	122,222	64,444	311,111	188,778	

TABLE VI.
LIABILITIES CLASSIFIED.

NAMES OF COMPANIES.	Capital.	UNPAID LOSSES.				Unearned premiums.	All other liabilities.	Total liabilities.	Assets.	Surplus over liabilities.
		Not restided.	Restided.	Deductions for salvages and re-insurance.	Total.					
Aetna, Connecticut.	\$ 4,000,000 00	\$ 335,322 90	\$ 33,183 55	\$ 22,525 00	\$ 345,981 45	\$ 2,517,232 26	\$ 93,905 93	\$ 2,957,119 64	\$ 10,559,139 03	\$ 3,702,019 39
Agricultural, New York.	500,000 00	61,049 00	14,915 00	75,964 00	1,281,534 32	2,262,018 07	22,835 95	1,380,334 27	2,262,018 07	381,683 80
Alamo Fire, Texas.	200,000 00	8,714 70	8,252 78	13,342 48	55,729 20	10,431 49	79,503 17	280,810 41	1,307 24	55,381 20
Allemania Fire, Pennsylvania	200,000 00	28,845 25	1,752 62	27,092 63	118,642 48	4,011 89	149,747 00	405,128 20	2,541 20	1,307 24
Alliance Assurance, England.	2,750,000 00	189,825 00	58,000 00	131,825 00	1,002,249 09	10,916,625 74	12,050,699 83	17,818,182 85	3,017,483 02	3,017,483 02
Alliance, New York.	300,000 00	49,445 00	500 00	38,084 00	130,628 30	4,885 16	173,597 46	373,974 08	379 62	35,434 16
American, Massachusetts	600,000 00	45,530 66	1,587 00	47,117 66	34,441 29	201,980 78	17,181 20	261,530 13	595,974 29	1,108,824 06
American, New Jersey	400,000 00	31,280 06	5,194 54	2,033 31	38,507 91	421,758 45	17,396 89	473,596 63	1,685,082 51	307,152 28
American Fire, New York	400,000 00	154,123 27	50,622 23	104,741 04	398,918 34	792,551 64	96,240 11	1,042,915 09	2,182,420 69	242,167 42
American Fire, Pennsylvania	500,000 00	348,296 11	50,622 23	398,918 34	1,369,653 51	517,816 40	2,286,388 25	3,993,540 53	1,521,961 95	314,677 53
American Central, Missouri.	600,000 00	78,250 86	9,543 70	15,153 13	72,641 43	1,412,120 10	51,221 89	607,284 42	2,632,228 25	550,589 16
Armenia, Pennsylvania.	250,000 00	8,484 91	.....	8,484 89	58,193 33	291 00	66,932 22	313,714 79	9,872,938 61	1,068,921 58
Atlas Assurance, England.	720,000 00	166,914 77	.....	166,914 67	609,223 51	7,307,878 85	8,084,017 03	9,872,938 61	.....	.....
Baloise Fire, Switzerland.	400,000 00	201,757 60	.....	125,594 80	76,162 80	231,394 99	116 00	307,673 70	982,299 65	274,625 95
Boylston, Massachusetts.	557,200 00	41,398 23	.....	41,398 23	227,920 63	12,574 36	281,893 22	915,809 27	76,716 05	300,372 45
British America, Canada.	.....	84,524 62	.....	84,524 62	370,514 44	31,839 05	491,505 62	791,878 07	491,505 62	150,992 26
Broadway, New York.	200,000 00	17,919 13	300 00	18,219 13	84,372 28	4,906 05	107,497 46	458,489 72	1,454,032 42	912,470 83
Buffalo German, New York.	200,000 00	20,296 54	2,905 41	23,201 95	310,209 30	8,150 34	341,561 59	1,454,032 42	429,267 50	21,637 67
Burlington, Iowa.	200,000 00	36,195 14	3,828 35	4,858 93	35,167 56	167,442 17	5,020 10	207,629 83	.....	.....
Caledonian, Scotland.	.....	83,185 00	.....	83,185 00	424,027 72	.....	507,212 72	965,545 32	458,332 60	.....
California, California.	600,000 00	105,049 00	5,200 00	110,249 00	41,398 23	392,152 41	6,451 02	508,843 43	1,123,115 82	14,272 39
Citizens, Missouri.	200,000 00	6,760 00	2,000 00	8,760 00	57,805 00	2,810 00	60,615 00	404,484 76	195,049 76	.....
Citizens, New York.	300,000 00	44,697 78	10,085 00	54,782 78	51,624 92	47,510 95	13,755 72	552,891 59	1,081,041 17	228,149 58
Citizens, Pennsylvania.	500,000 00	58,299 30	2,600 00	60,899 30	201,786 62	7,099 73	269,775 65	772,181 08	2,405 43	.....
City of London Fire, England.	.....	51,096 32	7,055 00	1,250 00	57,771 32	267,250 28	17,562 12	342,583 72	683,439 05	340,555 33
Commercial Union, England.	.....	310,446 54	19,597 66	11,197 00	318,547 20	2,080,789 04	79,863 99	2,479,200 23	3,585,958 98	1,106,758 59
Concordia Fire, Wisconsin.	200,000 00	14,407 70	3,000 00	17,907 70	295,689 69	9,844 96	323,442 35	633,609 35	110,167 00	.....
Connecticut Fire, Connecticut.	1,000,000 00	152,586 81	15,306 04	167,928 85	174,982 77	913,656 24	1,081,636 09	2,632,228 25	550,589 16	.....
Continental, New York.	1,000,000 00	261,483 91	29,370 00	16,568 14	277,485 85	2,636,775 30	249,962 40	3,161,023 47	5,806,784 71	1,645,791 24
Delaware, Pennsylvania	702,875 00	96,969 41	500 00	97,469 41	333,601 51	21,992 51	453,063 43	1,536,917 23	380,978 80	.....
Denver, Colorado.	200,000 00	18,246 53	1,775 00	2,435 12	17,585 41	42,284 73	32,457 85	92,328 99	10,497 28	.....
Detroit Fire and Marine, Michigan.	400,000 00	12,480 30	.....	12,480 30	135,629 67	4,570 63	152,680 60	1,058,956 89	506,276 19	.....
Eagle Fire, New York.	300,000 00	4,586 02	953 91	4,885 09	17,654 84	138,561 37	174,456 24	330,672 45	1,290,984 90	660,312 45
Equitable Fire and Marine, Rhode Island.	300,000 00	5,361 00	8,263 60	4,885 09	13,629 00	191,525 70	3,690 00	238,844 70	598,058 71	59,214 01
Farragut Fire, New York.	200,000 00	9,371 07	1,660 75	12,031 52	121,662 66	14,748 73	148,442 96	393,539 09	45,096 13	.....
Fire Association, Pennsylvania.	500,000 00	26,656 93	17,512 00	5,788 06	279,380 87	3,269,480 21	108,606 56	3,657,467 64	5,067,851 74	910,384 10
Fireman's Fund, California.	1,000,000 00	210,250 24	13,063 33	107,890 80	155,422 77	980,340 87	35,447 85	1,177,211 49	2,844,389 82	607,178 33
Firemen's, New Jersey.	600,000 00	16,396 63	3,487 40	457 26	29,426 67	236,563 57	12,213 26	275,203 50	1,848,166 57	969,963 07
Fire Ins. Co. of the County of Philadelphia, Pa.	400,000 00	31,581 65	1,515 13	2,000 00	31,096 78	2,523,998 08	5,332 54	321,668 40	830,797 26	109,128 86
Franklin Fire, Pennsylvania.	400,000 00	51,815 91	789 98	52,605 89	1,748,790 28	9,140 87	1,810,537 04	3,173,477 43	992,940 39	.....
General Life and Fire, England.	250,000 00	142,630 00	.....	142,630 00	327,417 00	5,893,390 54	6,353,437 54	6,771,483 41	158,045 87	.....
German, Freeport, Illinois.	200,000 00	91,234 45	11,000 00	102,234 45	1,739,020 67	20,404 42	1,867,659 54	2,671,221 14	603,561 60	.....
German, Quincy, Illinois.	223,800 00	2,540 88	800 00	3,340 88	33,783 49	3,117 08	40,241 45	276,691 54	12,650 09	.....
German Fire, Peoria, Illinois.	300,000 00	6,500 00	.....	6,500 00	95,291 17	556 83	102,348 00	412,997 51	10,649 51	.....
German Fire, Pennsylvania.	200,000 00	36,361 01	3,591 25	32,769 76	193,190 78	7,593 62	233,464 16	509,022 35	75,538 19	.....
German American, New York.	1,000,000 00	314,714 36	30,979 18	340,691 59	2,209,234 42	73,973 01	2,623,810 02	5,879,208 45	2,255,389 43	.....
Germania Fire, New York.	1,000,000 00	138,386 37	13,691 41	113,697 41	1,115,322 00	28,558 43	1,257,566 16	3,171,528 78	913,959 62	.....
Girard Fire and Marine, Pennsylvania.	300,000 00	45,439 03	6,691 93	49,194 75	700,472 00	43,948 11	793,614 86	1,625,556 11	531,941 25	.....
Glens Falls, New York.	200,000 00	49,318 30	6,310 00	42,727 45	613,432 91	15,433 92	671,139 28	1,980,713 37	1,109,574 09	.....
Grand Rapids Fire, Michigan.	200,000 00	56,713 31	6,713 31	84,750 83	84,750 83	2,499 50	93,963 64	338,482 24	44,118 60	.....
Granite State Fire, New Hampshire.	200,000 00	51,722 22	1,817 55	16,869 87	36,619 90	10,090 63	395,935 00	547,886 28	41,951 28	.....
Greenvale, New York.	200,000 00	350,084 97	40,704 41	54,233 26	325,556 12	832,427 14	105,100 00	1,283,083 26	1,597,375 41	114,292 15
Guardian Fire and Life, England.	.....	113,836 00	8,351 00	12,277 00	129,610 00	898,350 82	18,113 10	1,046,073 92	1,684,717 27	638,643 35
Hamburg-Bremen Fire, Germany.	.....	.....	24,000 00	5,920 00	83,860 00	810,730 42	14,779 92	909,370 34	1,218,525 18	309,154 84
Hanover Fire, New York.	1,000,000 00	124,904 31	23,632 43	15,319 05	132,817 69	935,663 99	27,410 15	1,095,891 83	2,551,330 19	455,438 36
Hartford Fire, Connecticut.	1,250,000 00	304,290 09	25,010 52	.....	329,306 61	2,566,400 72	45,000 00	2,910,707 33	6,743,048 84	2,554,350 51
Helvetia Swiss Fire, Switzerland.	400,000 00	85,610 51	.....	85,610 51	394,850 33	85,610 33	666,372 05	1,711,361 94	644,989 88	.....
Home, New York.	3,000,000 00	1,199,510 40	28,033 14	493,100 92	733,642 82	4,117,657 00	227,249 92	5,080,249 74	9,370,640 00	1,290,390 26
Home Mutual, California.	300,000 00	16,175 00	2,623 00	18,800 00	18,800 00	282,008 32	24,948 04	325,756 36	878,137 01	252,380 65
Imperial Fire, England.	.....	83,181 85	16,065 60	75 00	98,672 47	880,458 00	36,090 54	1,015,221 01	1,808,886 50	793,665 49
Insurance Co. of North America, Pennsylvania.	3,000,000 00	624,212 00	10,253 00	151,099 00	483,366 00	3,549,811 54	19,567 15	4,052,744 69	9,278,220 00	2,225,475 31
Insurance Co. of the State of Pennsylvania.	200,000 00	34,426 00	.....	34,426 00	34,426 00	412,922 77	35,000 00	482,348 77	743,506 74	61,157 97
Jersey City, New Jersey.	250,000 00	22,124 94	875 06	.....	23,000 00	129,208 20	2,354 44	154,562 64	434,799 43	30,236 79
Lancashire, England.	.....	279,417 65	27,103 52	.....	306,521 17	2,122,292 80	56,388 19	2,485,202 16	2,936,779 93	451,577 77
Lion Fire, England.	.....	65,349 86	7,575 00	.....	72,924 86	324,950 68	23,127 78	421,003 32	854,176 81	433,173 49
Liverpool and London and Globe, England.	.....	272,478 73	27,750 00	150,161 03	750,067 70	3,915,440 36	311,118 45	4,976,626 51	7,862,847 26	2,866,220 75
London Assurance, England.	.....	816,298 45	27,135 00	105,528 56	137,904 89	956,364 37	22,560 34	1,116,829 60	2,356,634 44	1,299,804 84
London and Lancashire Fire, England.	.....	245,545 34	32,113 47	42,178 75	235,486 06	1,510,611 17	97,201 64	1,843,292 87	2,453,941 24	610,648 27
Lumbermen's, Pennsylvania.	250,000 00	8,667 33	.....	8,667 33	8,667 33	298,037 39	2,500 00	309,204 72	860,182 24	900,977 52
Manchester Fire, England.	.....	100,877 33	11,880 50	10,111 63	102,646 20	520,533 82	42,570 91	665,750 93	1,183,754 44	518,003 51
Manufacturers' and Builders' Fire, New York.	200,000 00	58,133 66	4,576 62	4,229 96	58,480 32	187,993 77	46,565 54	293,029 63	531,196 61	38,166 98
Mechanics', Pennsylvania.	250,000 00	34,232 12	.....	34,232 12	34,232 12	303,066 04	11,263 00	348,561 16		

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.
Aetna, Connecticut	\$ 374,809,338 00	\$ 369,891,721 00	\$ 332,966,769 00	\$ 18,057,172 00	\$ 393,677,118 00
Agricultural, New York	255,137,508 00	100,578,918 00	92,088,055 00	9,782,500 00	253,845,871 00
Alamo Fire, Texas	2,588,880 58	8,443,174 00	2,901,125 58	1,828,375 00	6,302,554 00
Allemania Fire, Pennsylvania	17,999,286 00	17,480,639 00	12,351,463 00	2,542,327 00	20,586,135 00
Alliance Assurance, England	58,304,821 00	44,345,902 00	46,197,779 00	4,689,900 00	51,763,044 00
Alliance, New York	39,014,453 00	31,694,032 00	25,507,105 00	3,673,830 00	32,527,550 00
American, Massachusetts	96,573,148 00	67,208,435 00	61,997,459 00	4,041,708 00	97,742,416 00
American, New Jersey	105,432,453 00	153,093,492 00	99,134,012 00	13,523,732 00	145,868,201 00
American Fire, New York	230,994,609 00	267,732,085 00	241,931,906 00	12,447,825 00	244,347,023 00
American Fire, Pennsylvania	70,850,280 00	64,537,210 00	50,917,492 00	4,733,786 00	79,736,212 00
American Central, Missouri	8,445,259 00	9,772,147 00	7,806,929 00	147,542 00	10,262,935 00
Armenia, Pennsylvania	487,200,135 00	721,537,765 00	542,448,450 00	107,952,785 00	558,336,665 00
Atlas Assurance, England					
Baloise Fire, Switzerland	313,613,840 00	180,823,427 00	36,209,664 00	168,872,399 00	289,355,204 00
Boylston, Massachusetts	38,826,807 00	36,949,007 00	34,564,555 00	3,221,936 00	37,989,323 00
British America, Canada	61,606,644 00	56,350,556 00	58,099,638 00	844,233 00	59,013,329 00
Broadway, New York	21,353,690 00	30,945,269 00	22,596,771 00	1,581,221 00	28,120,967 00
Buffalo German, New York	65,003,520 00	45,331,508 00	48,233,522 00	4,850,510 00	57,250,996 00
Burlington, Iowa	35,306,321 00	14,403,306 00	14,471,712 00	10,401,052 00	24,836,863 00
Caledonian, Scotland	58,482,529 00	88,516,998 00	70,271,020 00	6,557,622 00	70,170,885 00
California, California	64,632,593 00	71,850,536 00	70,792,688 00	23,476,166 00	42,214,275 00
Citizens, Missouri	8,192,846 00	8,467,816 00	7,946,758 00	49,400 00	8,664,504 00
Citizens, New York	123,570,305 61	89,079,519 93	90,415,147 60	4,094,977 78	118,139,700 16
Citizens, Pennsylvania	29,687,474 00	32,319,336 00	27,284,167 00	1,253,606 00	33,469,037 00
City of London Fire, England	46,510,405 00	46,991,407 17	44,791,233 17	1,735,627 00	46,974,952 00
Commercial Union, England	368,160,019 00	351,121,210 00	319,715,536 00	5,449,040 00	394,116,653 00
Concordia Fire, Wisconsin	42,518,130 00	34,630,253 00	29,290,509 00	2,520,876 00	45,336,998 00
Connecticut Fire, Connecticut	125,165,861 00	127,155,488 00	112,501,555 00		139,819,794 00
Continental, New York	579,440,647 00	334,452,338 00	371,210,594 00	7,824,162 00	534,858,229 00
Delaware, Pennsylvania	28,074,627 00	83,014,437 00	71,166,809 00	1,996,902 00	37,925,353 00
Denver, Colorado	12,291,620 00	9,576,408 00	9,449,105 00	6,646,052 00	5,772,871 00
Detroit Fire and Marine, Michigan	22,105,828 00	24,484,538 00	23,644,938 00		22,945,428 00

Eagle Fire, New York	45,594,495 00	32,806,793 00	29,155,410 00	5,296,858 00	43,949,020 00
Equitable Fire and Marine, Rhode Island	30,692,156 18	33,455,446 72	30,192,720 90	1,156,659 00	32,798,223 00
Farragut Fire, New York	29,731,671 00	21,170,850 00	22,050,929 00	1,270,370 00	27,581,222 00
Fire Association, Pennsylvania	292,497,738 00	178,617,086 00	159,107,368 00	3,802,643 00	308,204,813 00
Firemen's Fund, California	136,931,898 00	173,209,655 21	156,703,406 21	15,469,010 00	137,068,237 00
Firemen's, New Jersey	51,368,873 00	42,782,422 00	35,049,621 00	1,323,083 00	57,728,591 00
Fire Ins. Co. of the County of Phila., Pa	21,293,543 00	21,239,893 00	22,641,666 00	519,767 00	19,372,003 00
Franklin Fire, Pennsylvania	79,059,594 00	51,575,510 00	49,402,017 00	2,156,956 00	79,076,131 00
General Life and Fire, England					
German, Freeport, Illinois	172,585,473 00	95,799,609 00	81,704,693 00	6,248,925 00	180,431,464 00
German, Quincy, Illinois	2,713,043 00	4,840,000 00	2,155,356 00	223,450 00	5,174,237 00
German Fire, Peoria, Illinois	13,734,419 00	19,619,689 00	17,702,342 00		15,651,766 00
German Fire, Pennsylvania	31,218,585 00	25,873,992 00	23,594,404 00	403,559 00	33,094,554 00
German American, New York	470,043,750 00	367,684,047 00	350,612,410 00	12,805,498 00	473,709,889 00
Germania Fire, New York	259,148,997 80	187,448,061 31	168,999,224 98	20,029,662 30	257,563,171 83
Girard Fire and Marine, Pennsylvania	79,194,867 00	59,552,085 00	43,783,912 00	3,043,528 00	82,919,512 00
Glens Falls, New York	119,083,613 00	69,967,826 00	63,240,968 00	8,220,705 00	117,589,766 00
Grand Rapids Fire, Michigan	10,514,296 00	13,047,598 00	10,637,853 00	506,269 00	12,417,772 00
Granite State Fire, New Hampshire	39,527,253 00	45,371,976 00	36,844,674 00	9,897,471 00	38,157,084 00
Greenwich, New York	268,238,946 00	269,577,517 00	222,497,561 00	16,405,720 00	298,913,182 00
Guadiana Fire and Life, England	212,354,190 12	161,263,999 51	156,727,719 38	6,109,448 76	210,781,021 49
Hamburg-Bremen Fire, Germany	120,749,504 00	111,672,267 00	104,681,817 00	2,155,039 00	125,584,915 00
Hanover Fire, New York	201,800,131 77	145,739,863 84	145,997,888 56	8,045,289 61	182,496,817 44
Hartford Fire, Connecticut	388,400,705 00	314,122,625 00	262,475,661 00	13,499,489 00	426,548,180 00
Helvetia Swiss Fire, Switzerland	352,287,907 00	690,419,241 00	483,713,957 00	177,214,742 00	381,778,449 00
Home, New York	726,843,347 00	801,220,383 00	636,438,630 00	77,275,102 00	814,349,998 00
Home Mutual, California	28,986,335 00	26,566,857 00	22,920,579 00	1,896,224 00	30,736,389 00
Imperial Fire, England	153,608,613 01	169,447,027 28	133,560,014 30	7,405,306 41	182,090,319 58
Insurance Co of North America, Penna	525,691,523 00	821,905,431 00	783,308,597 00	22,916,777 00	541,171,580 00
Insurance Co. of the State of Pennsylvania	43,780,672 00	43,180,450 00	40,092,435 00	4,252,252 00	42,616,435 00
Jersey City, New Jersey	21,004,347 00	13,286,656 00	11,320,222 00	636,494 00	22,334,287 00
Lancashire, England	220,035,244 00	419,475,209 00	232,998,024 00	5,113,421 00	401,399,008 00
Lion Fire, England	57,124,870 00	79,578,403 00	63,701,443 00	19,070,009 00	53,931,821 00
Liverpool and London and Globe, England	699,031,644 00	670,335,604 00	573,420,887 00	52,610,497 00	743,335,864 00
London Assurance, England	196,772,234 00	277,632,120 00	266,492,184 00	11,783,620 00	196,128,550 00
London and Lancashire Fire, England	295,186,456 00	270,956,159 00	216,379,521 00	29,208,363 00	320,554,731 00
Lumbermen's, Pennsylvania	13,234,088 00	12,623,723 00	11,679,013 00	784,943 00	13,393,855 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.
Manchester Fire, England	\$ 19,337,458 00	\$ 96,043,277 00	\$ 39,376,852 00	\$ 4,390,897 00	\$ 72,512,086 00
Manufacturers and Builders Fire, N. Y.	42,212,979 00	44,760,403 00	36,987,349 00	4,224,443 00	45,761,610 00
Mechanics, Pennsylvania	19,220,231 00	23,640,278 00	20,552,637 00		22,316,872 00
Mercantile Fire and Marine, Massachusetts	17,660,046 00	20,428,616 00	15,441,723 00	1,410,096 00	21,236,843 00
Merchants, New Jersey	107,230,753 00	92,274,790 00	84,076,595 00	2,086,174 00	113,342,864 00
Merchants, Rhode Island	29,138,036 00	30,901,260 00	28,951,614 00	584,956 00	30,502,726 00
Michigan Fire and Marine, Michigan	36,498,354 00	52,230,215 00	43,247,380 00	1,529,793 00	43,951,486 00
Milwaukee Mechanics, Wisconsin	69,468,386 00	52,587,314 00	45,515,159 00		76,540,541 00
National Fire, Connecticut	139,977,095 00	169,302,579 00	119,807,860 00	15,326,546 00	174,145,268 00
National Assurance, Ireland	4,820,551 00	6,887,939 00	5,044,786 00	1,172,417 00	5,491,287 00
Newark Fire, New Jersey	32,226,086 00	27,835,593 00	26,219,642 00	1,889,827 00	31,952,215 00
New Hampshire Fire, New Hampshire	92,951,401 00	83,782,389 00	77,248,109 00	4,541,112 00	92,944,569 00
New York Bowery Fire, New York	60,154,176 00	54,580,438 00	60,096,401 00	43,375,166 00	20,263,047 00
New Zealand, New Zealand	179,034,260 00	276,361,000 00	267,743,515 00	25,205,540 00	162,440,205 00
Niagara Fire, New York	354,744,705 00	280,231,420 00	266,814,384 00	37,992,795 00	338,668,952 00
Northwestern National, Wisconsin	87,812,717 00	65,221,910 00	58,684,640 00	1,866,215 00	92,453,772 00
Northern Assurance, England	150,358,369 00	133,545,104 00	125,045,273 00	7,130,026 00	151,729,174 00
North British and Mercantile, England	312,121,610 00	280,590,140 00	263,034,022 00	21,548,984 00	308,128,744 00
Norwich Union Fire, England	162,364,360 00	172,410,040 00	140,724,646 00	8,126,854 00	185,922,900 00
Oakland Home, California	21,458,881 00	45,933,951 08	35,480,436 09	6,171,845 69	25,770,550 30
Ohio Farmers, Ohio	263,677,022 00	115,325,867 00	90,705,114 00	195,310 00	288,012,415 00
Orient, Connecticut	102,713,722 00	121,839,818 00	95,989,180 00	9,128,490 00	119,435,870 00
Pacific Fire, New York	48,057,326 00	38,098,446 00	37,887,816 00	4,587,693 00	43,680,263 00
Palatine, England	464,348,060 00	942,883,245 00	769,298,362 00	209,723,241 00	428,209,702 00
Pennsylvania Fire, Pennsylvania	145,462,779 00	128,157,732 00	109,129,513 00	7,560,088 00	157,930,910 00
Peoples Fire, New Hampshire	42,184,597 00	53,260,728 00	34,804,351 00	5,217,577 00	55,443,397 00
Phenix, New York	515,657,601 00	385,696,978 00	353,900,060 00	12,646,061 00	534,808,458 00
Phenix, Connecticut	313,264,152 00	315,032,253 00	279,960,027 00		348,340,378 00
Phenix Assurance, England	273,028,640 00	361,270,809 00	303,257,948 00	31,638,657 00	299,402,844 00
Providence Washington, Rhode Island	112,926,439 00	231,323,259 00	194,506,144 00	17,855,961 00	131,887,593 00
Prussian National, Prussia	9,442,519 00	10,490,213 00	9,758,709 00	647,921 00	9,526,102 00
Queen, New York	242,954,287 00	39,122,266 00	35,522,070 00	10,494,482 00	236,060,001 00

Reading Fire, Pennsylvania	30,439,950 00	31,689,283 00	24,084,341 00	452,609 00	37,592,283 00
Reliance, Pennsylvania	22,834,376 00	26,171,330 00	23,369,251 00	1,396,070 00	24,240,385 00
Rochester German, New York	63,740,907 00	51,457,574 00	47,434,804 00	4,476,013 00	63,287,664 00
Rockford, Illinois	65,929,587 00	41,313,493 00	37,270,466 00	.....	60,972,614 00
Royal, England	602,621,009 84	747,217,654 25	572,699,339 23	88,185,322 05	688,954,002 81
Scania Fire and Life, Sweden	35,455,328 00	86,272,066 00	32,703,999 00	46,992,688 00	42,030,707 00
Scottish Union and National, Scotland	104,918,864 00	154,423,045 00	111,459,585 00	51,845,766 00	96,036,558 00
Security, Connecticut	54,893,767 00	84,522,924 00	78,846,153 00	5,810,867 00	54,759,671 00
Southern, Louisiana	14,146,088 02	35,556,766 89	31,609,157 67	3,433,015 00	14,640,682 24
Springfield Fire and Marine, Massachusetts	189,833,636 00	157,947,240 00	156,920,577 00	.....	190,860,299 00
Spring Garden, Pennsylvania	32,759,072 52	41,910,802 52	33,917,610 54	2,369,068 40	38,383,196 10
State Investment, California	27,714,815 00	43,338,187 00	34,177,128 00	4,913,260 00	31,962,614 00
State, Iowa	41,469,628 00	24,929,707 00	26,423,101 00	1,601,859 00	33,374,375 00
St. Paul Fire and Marine, Minnesota	103,869,456 00	116,635,445 00	104,368,854 00	10,794,856 00	105,341,191 00
St. Paul German, Minnesota	24,173,007 00	73,840,474 00	36,874,756 00	10,806,533 00	50,332,192 00
Sun, California	17,797,995 00	23,263,495 00	20,437,407 00	3,454,430 00	17,169,563 00
Sun Insurance Office, England	231,089,593 00	219,030,017 00	192,052,660 00	19,145,100 00	238,921,760 00
Svea Fire and Life, Sweden	211,210,921 00	415,786,010 00	260,873,485 00	159,005,319 00	207,118,127 00
Syndicate, Minnesota	16,013,118 00	23,344,003 00	17,098,818 00	1,560,052 00	20,698,251 00
Teutonia Fire, Pennsylvania	4,073,619 00	3,510,702 00	3,520,033 00	368,996 00	3,695,292 00
Traders, Illinois	52,696,857 00	61,006,932 00	48,588,401 00	5,029,652 00	60,085,736 00
Transatlantic Fire, Germany	32,571,974 00	32,918,107 00	29,840,622 00	.....	35,649,459 00
Union, Pennsylvania	33,685,788 00	37,859,365 00	33,933,550 00	6,990,255 00	30,621,348 00
Union Assurance, England	3,836,341 00	22,890,340 00	8,464,944 00	184,950 00	18,076,787 00
United Firemen's, Pennsylvania	57,561,136 00	34,758,394 00	29,366,964 00	1,389,521 00	61,533,045 00
United States Fire, New York	28,022,993 00	43,591,306 00	23,803,386 00	3,286,435 00	44,524,478 00
Western Assurance, Canada	81,731,504 00	170,523,133 00	158,824,604 00	4,175,116 00	89,254,917 00
Westchester Fire, New York	163,278,729 00	116,675,703 00	111,532,400 00	5,809,937 00	162,612,095 00
Western, Pennsylvania	16,335,801 00	15,863,293 00	15,389,503 00	434,704 00	16,374,887 00
Williamsburgh City Fire, New York	120,616,385 00	82,570,282 00	79,773,007 00	5,710,745 00	117,702,915 00
Totals	\$ 17,160,322,532 45	\$ 18,039,012,307 71	\$ 15,124,550,768 21	\$ 1,931,477,530 00	\$ 18,143,306,541 95

STATISTICAL TABLES.

TABLE VIII.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Ætna 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
Allemanntia Fire Insurance Company	Pittsburgh, Pennsylvania	Jos. Abel	G. W. Hammer
Alliance Assurance Company	London, England	— Rothschild (Chairman)	Robert Lewis
Alliance Insurance Association	New York, New York	James Yereance	Armstrong Maltbie
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	George T. Cram	Charles Christensen
Armenia Insurance Company	Pittsburgh, Pennsylvania	S. S. D. Thompson	W. D. McGill
Atlas Insurance Company	London, England	W. J. W. Baynes (Chairman)	Samuel James Pipkin
Baloise Fire Insurance Company	Basle, Switzerland	R. Tselin	A. Trosler
Boylston Insurance Company	Boston, Massachusetts	Joseph W. Balch	Washington Glover
British America Assurance Company	Toronto, Canada	John Morrison (Governor)	W. H. Banks, Asst. Sec.
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	Edinburg, 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. Johnston	J. R. Snively
City of London Fire Insurance Company	London, England	John C. Paige, U. S. Manager	Boston, Massachusetts
Commercial Union Assurance Company	London, England	Charles 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. H. Browne	Charles R. Burt
Continental Insurance Company	New York, New York	F. C. Moore	Edward Lanning
Delaware Insurance Company	Philadelphia, Pennsylvania	Tattnall Paulding	Henry Sylburn
Denver Insurance Company	Denver, Colorado	Charles D. Cobb	F. A. Thompson
Detroit Fire and Marine Insurance Company	Detroit, Michigan	Wm. A. Moore	C. L. Andrews

Eagle Fire Company	New York, New York	Alexander J. Clinton	Thomas J. Gaines
Equitable Fire and Marine Insurance Company	Providence, Rhode Island	Fred W. Arnold	James E. Tillinghast
Farragut Fire Insurance Company	New York, New York	John E. Leffingwell	Samuel Darbee
Fire Association of Philadelphia	Philadelphia, Pennsylvania	E. C. Irwin	Benj. T. Herkness
Fireman's Fund Insurance Company	San Francisco, California	David J. Staples	Bernard Faymonville
Firemen's Insurance Company	Newark, New Jersey	John H. Kase	Charles Colyer
Fire Insurance Company of the County of Philadelphia	Philadelphia, Pennsylvania	James N. Stone	Charles R. Peck
Franklin Fire Insurance Company	Philadelphia, Pennsylvania	James W. McAllister	Ezra T. Cresson
General Life and Fire Assurance Company	London, England	Andrew Lusk	Henry Ward
German Insurance Company	Freeport, Illinois	C. O. Collman	Wm. Trembor
German Insurance Company of Quincy, Illinois	Quincy, Illinois	F. W. Heckenkamp	J. H. Bastert
German Fire Insurance Company	Peoria, Illinois	B. Cremer	Theo. J. Mueller
German Fire Insurance Company	Pittsburgh, Pennsylvania	H. E. White	F. L. Gross
German American Insurance Company	New York, New York	Emil Oelbermann	James A. Silvey
Germania Fire Insurance Company	New York, New York	Hugo Schumann	Chas. Ruykhaber
Girard Fire and Marine Insurance Company	Philadelphia, Pennsylvania	Alfred S. Gillet	Edwin F. Merrill
Glens Falls Insurance Company	Glens Falls, New York	J. L. Cunningham	R. A. Little
Grand Rapids Fire Insurance Company	Grand Rapids, Michigan	S. F. Aspinwall	W. Fred. McBain
Granite State Fire Insurance Company	Portsmouth, New Hampshire	Frank Jones	Alfred F. Howard
Greenwich Insurance Company	New York, New York	Mason A. Stone	W. B. Ward
Guardian Fire and Life Assurance Company	London, England	Henry E. Bowers, U. S. Man.	New York, New York
Hamburg-Bremen Fire Insurance Company	Hamburg, Germany	F. O. Afteld, U. S. Manager	New York, New York
Hanover Fire Insurance Company	New York, New York	I. Remsen Lane	Charles L. Roe
Hartford Fire Insurance Company	Hartford, Connecticut	Geo. L. Chase	P. C. Royce
Helvetia Swiss Fire Insurance Company	St. Gall, Switzerland	F. Halmayer	M. F. Grossmann
Home Insurance Company	New York, New York	Daniel A. Heald	Wm. L. Bigelow and Thomas B. Greene
Home Mutual Insurance Company	San Francisco, California	J. F. Houghton	Charles R. Story
Imperial Fire Insurance Company	London, England	John C. Paige, U. S. Manager	Boston Massachusetts
Insurance Company of North America	Philadelphia, Pennsylvania	Charles Platt	Greville E. Fryer
Insurance Company of the State of Pennsylvania	Philadelphia, Pennsylvania	George G. Crowell	A. B. Earle
Jersey City Insurance Company	Jersey City, New Jersey	Nathaniel Foote	Charles F. Patterson
Lancashire Insurance Company	Manchester, England	E. Litchfield, U. S. Manager	New York, New York
Lion Fire Insurance Company	London, England	M. Bennet, Jr., U. S. Manager	Hartford, Connecticut
Liverpool and London and Globe Insurance Company	Liverpool, England	Crooke & Warren, Res. Sec	Chicago, Illinois

TABLE VIII—CONCLUDED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
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	W. W. Dudley, U. S. Manager	Chicago, Illinois
Manufacturers and Builders Fire Insurance Company	New York, New York	Edward V. Loew	J. J. Nestell
Mechanics Insurance Company	Philadelphia, Pennsylvania	Chas. J. Gallagher	Simon J. Martin
Mercantile Fire and Marine Insurance Company	Boston, Massachusetts	George 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. Whitney	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	Gilbert Palache, U. S. Manager	San Francisco, Cal
Newark Fire Insurance Company	Newark, New Jersey	John J. Henry	Oscar O. Brewer
New Hampshire Fire Insurance Company	Manchester, New Hampshire	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, Ch'mn	Warwick Weston, gen.mgr
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	William D. Crooke, Manager	Chicago, Illinois
North British and Mercantile Insurance Company	London and Edinburgh	Sam P. Blagden, U. S. Manager	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	William P. Jones	William F. Blood
Ohio Farmers Insurance Company	Le Roy, Ohio	James C. Johnson	O. S. Wells
Orient Insurance Company	Hartford, Connecticut	Charles B. Whiting	James U. Taintor
Pacific Fire Insurance Company	New York, New York	Frank T. Stinson	George Jeremiah
Palatine Insurance Company	Manchester, England	Thomas Brooke	J. M. Lane
Pennsylvania Fire Insurance Company	Philadelphia, Pennsylvania	R. Dale Benson	W. Gardner Crowell
People's Fire Insurance Company	Manchester, New Hampshire	J. C. Moore	S. B. Stearns
Phenix Insurance Company	Brooklyn, New York	George P. Sheldon	Charles C. Little
Phenix Insurance Company	Hartford, Connecticut	D. W. C. Skilton	Geo. H. Burdick

Phoenix 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	Theo. W. Letton, U. S. Mgr	Chicago, Illinois
Queen Insurance Company of America	New York, New York	Jas. A. Macdonald	Geo. W. Burchett
Reading Fire Insurance Company	Reading, Pennsylvania	Wm. A. Arnold	S. E. Ancona
Reliance Insurance Company of Philadelphia	Philadelphia, Pennsylvania	Thomas C. Hill	William Chubb
Rochester German Insurance Company	Rochester, New York	Frederick Cook	H. F. Atwood
Rockford Insurance Company	Rockford, Illinois	John Lake	Charles E. Sheldon
Royal Insurance Company	Liverpool, England	E. L. Allen, Manager	Chicago, Illinois
Scania Fire and Life Insurance Joint Stock Company	Malmö, Sweden	Alex. Hall	Axel Philgren
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
Springfield Fire and Marine Insurance Company	Springfield, Massachusetts	A. J. Wright	S. J. Hall
Spring Garden Insurance Company	Philadelphia, Pennsylvania	W. G. Warden	G. B. Armitage
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	A'bert Scheffer	J. Q. Haas
Sun Insurance Company	San Francisco, California	C. L. Taylor	Wm. H. Friend
Sun Insurance Office	London, England	J. J. Guile, U. S. Manager	New York, New York
Svea Fire and Life Insurance Company	Gothenburg, Sweden		M. Olbers
Syndicate Insurance Company	Minneapolis, Minnesota	John De Laitre	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	Philadelphia, Pennsylvania	Chas. S. Hollinshead	Edgar R. Dannels
Union Assurance Society	London, England	Stephen Soames (Chairman)	Chas. Darrell
United Firemen's Insurance Company	Philadelphia, Pennsylvania	Robert B. Beath	Dennis J. Sweeney
United States Fire Insurance Company	New York, New York	W. W. Underhill	W. H. Griffen
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
Williamsburg City Fire Insurance Company	Brooklyn, New York	Marshall S. Driggs	Frederick H. Way

1921
FIDELITY AND CASUALTY COMPANY

INCORPORATED IN THE STATE OF NEW YORK
OFFICE OF THE COMMISSIONER OF INSURANCE
ALBANY, N. Y.

Fidelity and Casualty Company

HARTFORD, CONNECTICUT
MORRIS D. BELMONT, President
J. CAPITAL

FIDELITY, CASUALTY AND ACCIDENT INSURANCE COMPANIES.

AMERICAN CASUALTY INSURANCE AND SECURITY CO.
OF HARTFORD, CT.

IV. INCOME DURING THE YEAR

ACCIDENT DEPARTMENT
OF THE
Ætna Life Insurance Company,
OF
HARTFORD CONNECTICUT.

Incorporated 1820.

MORGAN G. BULKELEY, President.

J. L. ENGLISH, Secretary

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 10,000 00
Interest due and accrued on all said mortgage loans	80 00
Total value of said mortgaged premises	\$ 40,900 00
Cash in Company's principal office	136 33
Cash deposited in bank	56,757 22
Assets of life department	37,326,112 96
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 37,393,086 51</u>

III. LIABILITIES.

Net amount of unpaid losses	\$ 10,457 86
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$37,722.40; unearned premiums (50 per cent.)	\$ 18,861 20
Deduct reserve on policies re-insured	110 00
Total unearned premiums	\$ 18,751 20
Liabilities of life department	31,135,729 42
Total amount of all Liabilities, except capital stock and net surplus	\$ 31,164,938 48
Joint-stock capital actually paid up in cash	1,250,000 00
Surplus beyond capital and all other Liabilities	4,978,148 43
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 37,393,086 51</u>

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	From Accident risks. \$ 40,026 15	
Deduct re-insurance, rebate, abatement and return premiums	220 00	
Net cash actually received for premiums		\$ 39,806 15
Special deposit from life department	\$ 50,000 00	
Aggregate amount of Income actually received during the year in cash		<u>\$ 39,806 15</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$	4,030 16
Paid for commissions or brokerage		9,500 78
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		3,840 55
Paid for State and local taxes in this and other States		73 73
All other payments and Expenditures		5,467 38
Aggregate amount of actual Expenditures during the year in cash	\$	<u>22,912 60</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.
Written or renewed during the year	\$ 8,287,700	\$ 40,026 15
Deduct those expired and marked off as terminated	1,069,900	2,303 75
In force at the end of the year	\$ 7,217,800	\$ 37,722 40
Deduct amount re-insured	55,000	220 00
Net amount in force December 31, 1891.	\$ 7,162,800	\$ 37,502 40

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	187,900 00
Premiums received		742 00
Losses paid		None
Losses incurred		None

American Casualty Insurance and 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.

Loans on mortgage (first liens), upon which not more than one year's interest is due.	\$	11,000 00
Interest due and accrued on all said mortgage loans.		176 62
Value of lands mortgaged, exclusive of buildings	\$	10,150 00
Value of buildings mortgaged (insured for \$10,850.00, as collateral)		10,850 00
Total value of said mortgaged premises	\$	<u>21,000 00</u>

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value
United States Government, 4s	\$ 350,000 00	\$ 413,000 00
Baltimore Belt R. R. Co., 5s 1st mortgage gold	50,000 00	51,125 00
Danville, (Va.) City, 5s, mat. and payable 1917	25,000 00	26,500 00
<i>Stocks.</i>		
Baltimore City, 5s, maturing and payable 1894	15,000 00	15,675 00
Baltimore City, 3½s, new consolidated maturing and payable 1930	443,500 00	445,717 50
Chatham National Bank, New York City	9,550 00	40,587 50
St. Nicholas Bank of New York, N. Y. City	27,500 00	35,750 00
Totals	\$ 920,550 00	\$ 1,028,355 00
Total market value of stocks and bonds		\$ 1,028,355 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
1048 shares of the capital stock of American Steam Boiler Insur- ance Co. of New York	\$ 104,800 00	\$ 104,800 00	\$ 73,078 33
130 shares of the capital stock of Broadway Nat. B'k, N. Y. City	3,250 00	8,450 00	6,000 00
Totals	\$ 108,050 00	\$ 113,250 00	\$ 79,078 33
Amount loaned on Collaterals			\$ 79,078 33
Cash in the Company's principal office			2,652 53
Cash deposited in bank			443,970 19
Interest due and accrued on bonds			13,351 58
Interest due and accrued on Collateral Loans and bank balances			8,511 88
Gross premiums in course of collection, not more than three months due			207,937 64
Gross premiums (as written in the policies) payable in installments, not yet due			369,391 70
All other property belonging to the Company			44,173 60
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 2,208,599 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to be- come due	\$ 10,459 30
Gross losses in process of adjustment, or in suspense, includ- ing all reported and supposed losses	64,457 31
Losses resisted, including interest, costs and other expenses thereon	12,670 28
Net amount of unpaid losses	\$ 87,586 89
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$1,494,288.02; unearned premiums (fifty per cent.)	\$ 747,144 02
Gross premiums received and receivable upon all unexpired risks, running more than one year from date of policy, \$156,475.51; unearned premiums (<i>pro rata</i>)	117,588 16
Total unearned premiums	\$ 864,732 18
All other demands against the Company, absolute and contingent	97,999 51
Total amount of all Liabilities, except capital stock and net surplus	\$ 1,050,318 58
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other Liabilities	158,280 49
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,208,599 07

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 risks. \$ 205,416 90
Gross premiums on risks written and renewed during the year	2,102,757 56
Total	\$ 2,308,174 46
Deduct premiums and bills in course of collection at this date	577,329 34

Entire premiums collected during the year	\$1,730,845 12	
Deduct re-insurance, rebate, abatement and return premiums	426,871 85	
Net cash actually received for premiums		\$ 1,303,973 27
Received on account of re-insurance American Steam Boiler Insurance Company		36,500 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		30,640 57
Aggregate amount of Income actually received during the year in cash		<u>\$ 1,371,113 84</u>

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$10,000, losses occurring in previous years)		\$ 317,302 03
Cash dividends actually paid stockholders		100,000 00
Paid for commissions or brokerage		434,660 80
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		65,200 57
Paid for State and local taxes in this and other States		19,594 85
All other payments and Expenditures		265,140 35
Aggregate amount of actual Expenditures during the year in cash		<u>\$ 1,201,898 60</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 83,812,963	\$ 334,846 43
Written or renewed during the year	307,227,889	2,102,757 56
Totals	\$ 391,040,852	\$ 2,437,603 99
Deduct those expired and marked off as terminated	128,149,581	780,840 46
Net amount in force December 31, 1891	<u>\$ 262,891,271</u>	<u>\$ 1,650,763 53</u>

Recapitulation of Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less	\$ 218,006,043 00	\$ 1,494,288 02	1-2	\$ 747,144 02
1890	Two years	10,284,162 00	12,083 99	1-4	3,020 99
1891		10,354,016 00	17,333 50	3-4	13,000 12
1890	Three years	4,489,950 00	12,806 07	1-2	6,403 03
1891		19,283,600 00	112,767 58	5-6	93,972 98
1890	Four years	143,500 00	433 08	5-8	270 67
1891		155,000 00	446 12	7-8	390 35
1890	Five years	25,000 00	73 17	7-10	51 22
1891		60,000 00	532 00	9-10	478 80
Totals		<u>\$262,891,271 00</u>	<u>\$ 1,650,763 53</u>		<u>\$ 864,732 18</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,556,148 30
Total amount of cash dividends declared since the Company commenced business	100,000 00
Total amount of the Company's stock owned by the directors at par value	266,500 00
Total amount loaned to officers and directors	12,400 00
Amount deposited in different States and countries for the security of all the Company's policy-holders	300,000 00
Losses paid from organization to date	330,975 07
Losses incurred during the year	394,888 92
Amount loaned to stockholders, not officers	<u>16,900 00</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 3,344,166 00
Premiums received.	21,436 71
Boiler inspections received.	425 93
Losses paid	8,463 20
Losses incurred.	8,833 20

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. \$ 200,000 00

II. ASSETS.

Loans on mortgage (first liens) upon which not more than one year's interest is due.		125,000 00
Interest due and accrued on all said mortgage loans.		1,258 66
Value of lands mortgaged, exclusive of buildings.	\$ 176,000 00	
Value of buildings mortgaged	173,000 00	
Total value of said mortgaged premises	\$ 349,000 00	

Account of Stocks and Bonds owned by the Company.

<i>Stocks and Bonds.</i>	Par value.	Market value.
Consolidated stock of the City of New York	\$ 30,000 00	\$ 30,000 00
School House of the City of New York	10,000 00	10,000 00
State of New Jersey	35,000 00	40,993 75
City of Richmond	10,000 00	13,200 00
Jersey City	10,000 00	10,525 00
Totals.	\$ 95,000 00	\$ 104,718 75
Total market value of stocks and bonds		\$ 104,718 75

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
24 shares stock Nat. Park bank N. Y	\$ 2,400 00	\$ 7,200 00	\$ 5,000 00
Totals	\$ 2,400 00	\$ 7,200 00	\$ 5,000 00
Amount loaned on collaterals			\$ 5,000 00
Cash in the Company's principal office			6,802 89
Cash deposited in bank.			17,072 78
Interest due and accrued on bonds			1,740 00
Interest due and accrued on Collateral loans			20 83
Gross premiums in course of collection, not more than three months due.			80,981 45
Bills receivable, not matured, taken for fire, marine and inland risks			335 00
Aggregate amount of all the Assets of the Company, stated at their actual value.			\$ 342,930 36

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,362 95	
Net amount of unpaid losses	\$	1,362 95
Gross premiums received and receivable upon all unexpired casualty risks, running one year or less from date of policy, \$236,824.62; unearned premiums (50 per cent.).	\$ 118,412 31	
Total unearned premiums	\$	118,412 31
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		1,000 00
All other demands against the Company, absolute and contingent		10,567 00
Total amount of all Liabilities, except capital stock and net surplus . .	\$	131,342 26
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		11,588 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$	342,930 36

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 Casualty risks. \$ 20,174 79	
Deduct amount of same not collected	4,428 10	
Net collected	\$ 15,746 69	
Gross premiums on risks written and renewed during the year	258,875 78	
Total	\$ 274,622 47	
Deduct premiums and bills in course of collection at this date.	83,593 20	
Entire premiums collected during the year	\$ 191,029 27	
Deduct re-insurance, rebate, abatement and return premiums.	3,214 33	
Net cash actually received for premiums.	\$	187,814 94
Received for interest on mortgages.		2,293 93
Received for interest and dividends on stocks, bonds and collateral loans.		4,828 03
Received for increased capital	\$ 50,000 00	
Aggregate amount of Income actually received during the year in cash.	\$	194,936 90

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.	On cas'lty risks. \$ 46,016 95	
Net amount paid during the year for losses.	\$	46,016 95
Cash dividends actually paid stockholders		4,500 00
Dividends paid policy-holders		1,337 15
Paid for commissions or brokerage		41,251 72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		20,595 43
Paid for State and local taxes in this and other States		2,958 51
All other payments and Expenditures		31,553 23
Aggregate amount of actual Expenditures during the year in cash	\$	148,212 99

VI. MISCELLANEOUS.

Risks and Premiums.

	Cas'lty risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$ 11,635,000	\$ 43,766 99
Written or renewed during the year	55,265,000	258,875 68
Totals	\$ 66,900,000	\$ 302,642 67
Deduct those expired and marked off as terminated	14,642,000	65,818 05
In force at the end of the year	\$ 52,258,000	\$ 236,824 62

Recapitulation of Casualty Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
1891	One year or less . . .	\$52,258,000 00	\$ 236,824 62	1-2	\$ 118,412 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 309,558 62
Losses paid from organization to date	48,319 88
Total amount of cash dividends declared since the Company commenced business	4,500 00
Total amount of the Company's stock owned by the directors at par value.	77,800 00
Amount loaned to stockholders, not officers	5,000 00
Losses incurred during the year: casualty	46,016 95
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	\$ 907,000 00
Premiums received	5,404 00
Losses paid	197 90
Losses incurred	197 90

American Surety Company,

OF

NEW YORK NEW YORK.

Incorporated April 14, 1884.

WILLIAM L. TRENHOLM, President S. S. COLVILLE, Treasurer.

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)	\$ 207,021 94
Loans on mortgage (first liens), upon which not more than one year's interest is due	5,021 24
Value of lands mortgaged, exclusive of buildings	\$ 1,800 00
Value of buildings mortgaged (insured for \$5,000.00 as collateral)	6,000 00
Total value of said mortgaged premises	\$ 7,800 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States reg. 4 per cent. bonds	\$ 250,000 00	\$ 292,500 00
New York City consolidated stock, 2½ per cent	50,000 00	50,000 00
New York City consolidated stock, 3 per cent	53,500 00	53,500 00
Western Union Telegraph Co. stock	130,000 00	109,525 00
The State Trust Co. stock, N. Y.	237,600 00	392,040 00
Mo., Kansas & Texas R. R. Co., bonds, 4 per cent	50,000 00	39,875 00
Delaware, Lack. & Western R. R. Co. stock	10,000 00	13,925 00
Certificate, Toledo, St. Louis & K. C. R. R. Co.	214,182 10	214,182 10

Totals \$ 995,282 10 \$ 1,165,547 10

Total market value of stocks and bonds \$ 1,165,547 10

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Hazaid-Hazaid Company stock . . .	\$ 35,000 00	\$ 35,000 00	\$ 18,557 80
Amount loaned on Collaterals . . .			\$ 18,557 80
Cash in the Company's principal office . . .			1,105 71
Cash deposited in bank . . .			66,377 13
Interest due and accrued on bonds . . .			9,942 33
Gross premiums in course of collection, not more than three months due . . .			31,694 63
All other property belonging to the Company . . .			1,475 33
Amount of premiums unpaid on policies which have been issued more than three months . . .		\$ 15,529 49	
Aggregate amount of all the Assets of the Company, stated at their actual value . . .			<u>\$ 1,505,637 51</u>

III. LIABILITIES.

Gross claims in process of adjustment or in suspense, including all reported and supposed claims . . .	\$ 81,910 36	
Claims resisted, including interest, costs and other expenses thereon . . .		16,200 40
Net amount of unpaid claims . . .		\$ 98,110 76
Gross premiums received and receivable upon all unexpired surety risks, running one year or less from date of policy, \$473,561.12; unearned premiums (50 per cent.) . . .	\$ 236,780 56	
Total unearned premiums . . .		\$ 236,780 56
All other demands against the Company, absolute and contingent . . .		1,189 23
Total amount of all Liabilities, except Capital stock and net surplus . . .		\$ 336,080 55
Joint-stock capital actually paid up in cash . . .		1,000,000 00
Surplus beyond capital and all other Liabilities . . .		169,556 96
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus . . .		<u>\$ 1,505,637 51</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. \$ 46,359 13	
Gross premiums on risks written, transferred and renewed during the year . . .		499,144 10
Total . . .		\$ 545,503 23
Deduct premiums and bills in course of collection at this date . . .		47,224 13
Entire premiums collected during the year . . .		\$ 498,279 10
Deduct transfer and return premiums . . .		54,849 68
Net cash actually received for premiums . . .		\$ 443,429 42
Received for interest on mortgages . . .		2,125 00
Received for interest and dividends on stocks, bonds and collateral loans . . .		34,438 29
Income received from all other sources . . .		9,512 78
Aggregate amount of Income actually received during the year in cash . . .		<u>\$ 489,610 49</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for claims (including \$32,567.80, claims occurring in previous years) . . .	On surety risks. \$ 162,454 84	
Deduct all amounts received for salvages, and re-insurance in other Companies . . .		34,081 50
Net amount paid during the year for claims . . .		\$ 128,373 34
Cash dividends actually paid stockholders . . .		60,000 00
Paid for commissions or brokerage . . .		28,817 93
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . .		108,741 23
Paid for State and local taxes in this and other States . . .		15,438 24
All other payments and Expenditures . . .		56,393 34
Aggregate amount of actual Expenditures during the year in cash . . .		<u>\$ 397,764 08</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Surety risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 73,883,359	\$ 441,145 03
Written, transferred or renewed during the year	92,334,793	499,144 10
Totals	\$ 166,218,152	\$ 940,289 13
Deduct those expired, transferred or cancelled	83,863,991	466,728 01
Net amount in force December 31, 1891	\$ 82,354,161	\$ 473,561 12

Recapitulation of Surety Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'n'd.	Premiums unearned.
1891	One year or less	\$82,354,161 00	\$ 473,561 12	1-2	\$ 236,780 56

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,206,753 16
Claims paid from organization to date	599,227 78
Total amount of cash dividends declared since the Company commenced business	300,000 00
Total amount of the Company's stock owned by the trustees at par value	423,050 00
Claims incurred during the year: surety	188,868 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	\$ 987,500 00
Premiums received	5,431 87
Claims paid	481 00
Claims incurred	6,015 19

UNITED STATES BRANCH
OF THE
Employers' Liability Assurance Corporation,
(LIMITED.)
OF
LONDON ENGLAND.

Incorporated October, 1880.

ENDICOTT & MACOMBER, U. S. Managers Boston, Mass.

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.
N. Y. Central and Hudson River R. R., 7s	\$ 20,000 00	\$ 25,000 00
Atchison 4s	21,000 00	17,482 50
Atchison Incomes, 2s.	8,000 00	5,280 00
Fitchburg R. R. 5s	10,000 00	10,850 00
Old Colony R. R. 4s	5,000 00	5,150 00
Baltimore and Ohio 5s	26,000 00	27,300 00
Fitchburg R. R. 5s	10,000 00	10,450 00
Boston and Lowell R. R. 4s.	12,000 00	12,000 00
Old Colony R. R. 7s.	8,000 00	8,420 00
Leeds and Farmington R. R. 6s	18,000 00	19,350 00
New York and New England R. R. 6s	5,000 00	5,600 00
Maine Central R. R. 7s	2,000 00	2,320 00
Boston, Clinton, Fitchburg & N. B. R. R. 5s	1,000 00	1,145 00
Maine Central R. R. 6s	5,000 00	5,700 00
Fall River R. R. 5s	7,000 00	7,175 00
Old Colony R. R. 6s	1,000 00	1,100 00
Fitchburg R. R. 5s	5,000 00	5,225 00
United States registered 4s	200,000 00	233,500 00
Dexter and Piscataquis R. R. 4s.	50,000 00	50,000 00
City of Lynn 4s	50,000 00	51,375 00
City of Boston 3½s	65,000 00	62,400 00
Town of Andover 4s	60,000 00	61,500 00
Boston and Lowell R. R. 5s.	5,000 00	5,300 00
Old Colony R. R. 6s.	6,000 00	6,600 00
Town of Canton 4s	5,000 00	5,137 50
Toledo Board of Education 8s	5,000 00	5,287 50
City of Boston 3½s	21,000 00	20,160 00
Town of Danville, Ill., 5s.	5,000 00	5,250 00
Attleboro, N. Attleboro and Wrentham R. R. 5s	5,000 00	5,100 00
City of Los Angeles 5s	5,000 00	5,062 50
Aroostook County 4s	5,000 00	5,000 00
Fitchburg R. R. 5s	1,000 00	1,045 00
Old Colony R. R. 4s	5,000 00	5,150 00
City of Los Angeles 5s, 1900.	2,000 00	2,017 50
City of Los Angeles 5s, 1901.	2,000 00	2,020 00
City of Los Angeles 5s, 1902.	1,000 00	1,010 00
City of Los Angeles 5s, 1903.	4,000 00	4,045 00
City of Los Angeles 5s, 1904.	7,000 00	7,087 50
City of Los Angeles 5s, 1906.	2,000 00	2,025 00
City of Los Angeles 5s, 1907.	2,000 00	2,027 50
Old Colony R. R. (coupon) 4s	5,000 00	5,150 00
Fitchburg R. R. 5s	24,000 00	25,080 00

458 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

<i>Bonds.</i>	Par value.	Market value.
Old Colony R. R. (coupon) 7s.	12,000 00	12,660 00
Eastern R. R. (sterling) 6s	9,733 00	11,776 93
Eastern R. R. (sterling) 6s	6,326 75	7,655 37
Oregon Navigation Co. 6s	30,000 00	33,600 00
Eastern R. R. 6s.	5,000 00	6,050 00
Pennsylvania R. R. 5s.	5,000 00	5,650 00
Totals	<u>\$ 774,059 75</u>	<u>\$ 825,269 80</u>
Total market value of stocks and bonds		\$ 825,269 80
Cash in the Company's principal office.		269 40
Cash deposited in bank		67,683 86
Interest due and accrued on bonds.		12,327 09
Gross premiums in course of collection, not more than three months due		<u>213,522 23</u>
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 1,119,172 38</u>

III. LIABILITIES.

Net amount of unpaid losses	\$ 237,210 00
Total unearned premiums	419,097 35
All other demands against the Company, absolute and contingent	<u>30,000 00</u>
Total amount of all Liabilities, except net surplus	\$ 686,307 35
Surplus beyond all other Liabilities	<u>432,865 03</u>
Aggregate amount of all Liabilities, including net surplus	<u>\$ 1,119,172 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	From risks. \$ 161,260 29
Gross premiums on risks written and renewed during the year	874,574 83
Total	\$1,035,835 12
Deduct premiums and bills in course of collection at this date	<u>213,522 23</u>
Entire premiums collected during the year	\$ 822,312 89
Net cash actually received for premiums	\$ 822,312 89
Received for interest and dividends on stocks, bonds and collateral loans	<u>36,006 50</u>
Aggregate amount of Income actually received during the year in cash	<u>\$ 858,319 39</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 438,418 33
Paid for commissions or brokerage	183,180 10
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	76,095 76
Paid for State and local taxes in this and other States	18,273 37
All other payments and Expenditures,	<u>104,131 66</u>
Aggregate amount of actual Expenditures during the year in cash	<u>\$ 820,099 22</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 132,888,911	\$ 830,296 08
Written or renewed during the year	361,348,723	1,654,326 40
Totals	<u>\$ 494,237,634</u>	<u>\$ 2,484,622 48</u>
Deduct those expired and marked off as terminated	311,426,236	1,654,572 96
Net amount in force December 31, 1891	<u>\$ 182,811,398</u>	<u>\$ 830,049 52</u>

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 181,701,388 00	\$ 817,825 72	1-2	\$ 408,912 86
1891	Two years	10,000 00	50 00	3-4	37 50
1890	Three years	100,010 00	165 00	1-2	82 50
1891		600,000 00	6,351 50	5-6	5,292 92
1889		90,600 00	800 00	1-2	400 00
1891	Five years	308,500 00	4,857 30	9-10	4,371 57
Totals		\$ 182,811,398 00	\$ 830,049 52		\$ 419,097 35

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date in the United States	\$ 2,805,750 00
Losses paid from organization to date in the United States	1,173,022 00
Incurred during the year	520,803 33
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	\$ 1,549,675 00
Premiums received	14,305 02
Losses paid	4,069 67
Losses incurred	2,745 00

EQUITABLE ACCIDENT INSURANCE COMPANY OF COLORADO,
OF
DENVER COLORADO.

Incorporated January 16, 1890.

H. A. REED, President.

FRED. J. EGAN, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 79,500 00
Interest due and accrued on all said mortgage loans	1,611 90
Value of lands mortgaged, exclusive of buildings	\$ 136,680 00
Value of buildings mortgaged (insured for \$63,600.00 as collateral)	76,320 00
Total value of said mortgaged premises	\$ 213,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
369 sh's. Continental Oil Co., stock	\$ 36,900 00	\$ 72,000 00	\$ 14,500 00
Trust deed and note of \$6,500. secur- ing property valued at \$15,000	6,500 00	6,500 00	5,000 00
Assignment of note secured by cer- tificate of stock in Colo. Ice and Storage Co. of 33¼ shares.	3,375 00	3,375 00	2,200 00
Also secured by trust deed note of \$700 on property valued at \$2,000	700 00	700 00	
Totals	\$ 47,475 00	\$ 82,575 00	\$ 21,700 00

Amount loaned on Collaterals	\$	21,700 00
Cash in the Company's principal office		1,526 07
Cash deposited in bank		15,117 33
Interest due and accrued on collateral loans		729 27
Gross premiums in course of collection, not more than three months due.		70,221 02

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 190,405 59

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	1,452 60
Losses resisted, including interest, costs and other expenses thereon		1,000 00
Net amount of unpaid losses	\$	2,452 60
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$150,539.80; unearned premiums (50 per cent.)	\$	75,269 90
Total unearned premiums	\$	75,269 90
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		151 25
All other demands against the Company, absolute and contingent		1,377 17
Total amount of all Liabilities, except capital stock and net surplus	\$	79,250 92
Joint-stock capital actually paid up in cash		100,000 00
Surplus beyond capital and all other Liabilities		11,154 67

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus \$ 190,405 67

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$	58,483 99	From accident risks.
Deduct amount of same not collected		37,067 12	
Net collected	\$	21,416 87	
Gross premiums on risks written and renewed during the year		170,557 79	
Total	\$	191,974 66	
Deduct premiums and bills in course of collection at this date		70,221 02	
Entire premiums collected during the year	\$	121,753 64	
Deduct re-insurance, rebate, abatement and return premiums		14,858 99	
Net cash actually received for premiums	\$	106,894 65	
Received for interest on mortgages		5,531 90	
Received for interest and dividends on stocks, bonds and collateral loans.		3,049 08	
Income received from all other sources.		411 03	

Aggregate amount of Income actually received during the year in cash. \$ 115,886 66

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$	48,861 60
Paid for commissions or brokerage		33,007 53
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		12,948 63
Paid for State and local taxes in this and other States		1,106 53
All other payments and Expenditures		7,983 30

Aggregate amount of actual Expenditures during the year in cash . . . \$ 103,907 65

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$	7,949,950 00	Premiums thereon.
Written or renewed during the year		13,205,471 00	\$ 121,438 82
			170,557 79

FIDELITY AND CASUALTY COMPANY.

461

Totals	\$21,155,421 00	\$ 291,996 61
Deduct those expired and marked off as terminated	9,257,700 00	141,214 56
In force at the end of the year	\$11,897,721 00	\$ 150,782 05
Deduct amount re-insured	75,000 00	242 25
Net amount in force December 31, 1891	<u>\$11,822,721 00</u>	<u>\$ 150,539 80</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 272,220 87
Losses paid from organization to date	87,155 97
Total amount of the Company's stock owned by the directors at par value	74,800 00
Amount loaned to officers and directors	14,500 00
Losses incurred during the year: accident	<u>50,314 20</u>

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 4,672,022 00
Premiums received	62,689 62
Losses paid	30,046 61
Losses incurred	<u>30,446 61</u>

Fidelity and Casualty Company,

OF

NEW YORK NEW YORK.

Incorporated March 20, 1876.

WM. M. RICHARDS, President.

ROBERT J. HILLIAS, 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)	\$ 10,500 00
Loans on bonds and mortgage first liens	5,933 32
Interest due on all said bond and mortgage loans	<u>55 00</u>

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
U. S. Government, 4 per cent. reg., 1907	\$ 75,000 00	\$ 87,750 00
U. S. Government currency, 6 per cent. reg., 1898	75,000 00	86,625 00
Union Pacific R'y Co., 6 per cent. gold collateral trust bearer notes, 1894	54,000 00	51,300 00
State of Indiana 3 per cent., 1909	50,000 00	49,000 00
Chicago, R. I. & Pacific R. R., 1st Mtge. Ext'n, & col. 5 per cent., 1934	50,000 00	51,625 00
Western Union Telegraph Co., Col. Trust, 5 per cent., 1938	25,000 00	25,250 00
Central Ohio R. R. Co., Consolidated 1st mtge. 4½ per cent., 1930	25,000 00	25,312 50
Wabash R. R. Co., 1st mtge. 5 per cent. 1939	25,000 00	25,812 50
Cin., Ind., St. Louis & Chicago R'y Co., gen. 1st mtge. 4 per cent., 1936	25,000 00	23,000 00
Central R. R. of New Jersey, gen. mtge. 5 per cent. gold, 1987	25,000 00	27,875 00

<i>Bonds.</i>	Par value.	Market value.
Lake Erie & Western R. R. Co., 1st mtg. 5 per cent. gold, 1937	25,000 00	27,187 50
Brooklyn & Montauk R. R. Co., 1st mtg. 5 per cent., 1911	25,000 00	26,875 00
West Shore R. R. Co., 1st mtg. 4 pr ct. guar., 2361 Pittsburg, Cleveland & Toledo R. R. Co., 1st mtg. 6 per cent. gold, 1922	25,000 00	27,500 00
Canada Southern R'y. Co., 1st mtg. 5 per cent., 1908	25,000 00	27,000 00
Chesapeake & Ohio R'y. Co., P. M. 6 per ct. 1898	10,000 00	11,250 00
Kings County Elevated R'y. Co., 1st mtg. 5 per cent. gold, 1925	10,000 00	10,050 00
Rio Grande Western R'y. Co., 1st trust mtg. 4 per cent. gold, 1939	10,000 00	8,037 50
Consolidated stock of the City of New York, 2½ per cent., 1929	100,000 00	97,000 00
<i>Shares of Stock.</i>		
City of Richmond, Va., 4 per cent. guar.	12,500 00	12,500 00
350 New York, Lackawanna & Western, 5 per cent. guaranteed	35,000 00	37,800 00
500½ Pitts., McKeesport & Youg. (par value \$50.00)	25,000 00	30,250 00
500 Pennsylvania R. R. Co., (par value \$50.00)	25,000 00	28,562 50
200 Morris & Essex Extension R. R. Co., guar	20,000 00	20,000 00
200 United N. J. R. R. & C. Co.	20,000 00	45,100 00
100 Rome, Watertown & Ogdensburgh R. R. Co	10,000 00	11,175 00
200 St. Paul & Duluth R. R. Co., preferred	20,000 00	20,800 00
100 N. Y. C. & H. R. R. R. Co	10,000 00	11,637 50
200 Consolidated Gas Co. of New York	20,000 00	20,850 00
200 C. C. C. & St. Louis, preferred	20,000 00	19,350 00
Totals		
Total market value of stocks and bonds		\$ 972,475 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
100 shares Gold & St'k Telegraph Co	\$ 10,000 00	\$ 10,000 00	\$ 8,710 00
Clark Co., Va., 5 per cent. bonds	6,200 00	6,200 00	4,500 00
St. P. & Duluth, 2d mtg. 5 pr ct. 1917	10,000 00	10,200 00	25,000 00
Third Ave., 1st mtg. 5 per ct., 1937	12,000 00	13,560 00	
St. P. & Sioux City, 1st mtg. 6 pr ct	7,000 00	8,575 00	15,000 00
150 shares Worcester, Leicester & Spencer Street R'y. Co	15,000 00	18,750 00	
20 shares Second National Bank of Boston, Mass.	2,000 00	3,600 00	25,000 00
200 shs Western Union Telegraph Co	20,000 00	16,750 00	
200 shares C. C. C. & St. L. common	20,000 00	14,150 00	50,000 00
E. T. Va. & Ga., 5 per cent. Equip. & Imp., 1938	71,000 00	56,800 00	
Louisville Southern, 1st mtg. 5 per cent., 1940	14,000 00	10,500 00	25,000 00
300 shs Consolidated Gas Co. of N. Y	30,000 00	31,275 00	
25 shs Western Union Telegraph Co	2,500 00	2,093 75	
Totals	\$ 219,700 00	\$ 202,453 75	\$ 153,210 00
Amount loaned on collaterals			\$ 153,210 00
Cash in the Company's principal office			28,247 08
Cash belonging to the Company deposited in bank			93,123 77
Interest due and accrued on stocks			1,475 00
Interest due and accrued on all said collateral loans			1,327 38
Gross premiums in course of collection, not more than three months due, viz:			
Fidelity department		\$ 17,319 55	\$ 304,372 07
Plate Glass department		26,014 40	
Steam Boilerdepartment		17,809 90	
Accident department		243,228 22	
All other property belonging to the Company			16,348 78
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 1,587,067 40

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 94,945 34
Losses resisted, including interest, costs and other expenses thereon	43,706 81
Net amount of unpaid losses	\$ 138,652 15
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy:	
Fidelity, \$239,197.75; unearned portion, 50 per cent	\$ 119,598 88
Accident, \$1,234,178.83; unearned portion, 50 per ct	617,069 43
Plate Glass, \$234,574.25; unearned portion, 50 per ct	117,287 13
Steam Boiler, \$76,897.53; unearned portion, 50 per ct	38,448 79
Gross premiums received and receivable on all unexpired risks, running more than one year from date of policy:	
Fidelity, \$255.00; unearned premium, <i>pro rata</i> , . . .	\$ 127 50
Accident, \$11,330.88; unearned premium, <i>pro rata</i> . . .	8,848 83
Plate Glass, \$118.53; unearned premium, <i>pro rata</i> . . .	85 81
Steam Boiler, \$7,436.40; un'rn'd p. emium <i>pro rata</i> . . .	44,239 95
Total unearned premiums	\$ 945,726 32
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	15,852 26
All other demands against the Company, absolute and contingent	91,500 23
Total amount of all Liabilities, except capital stock and net surplus . . .	\$ 1,191,730 96
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other Liabilities	145,336 44
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$ 1,587,067 40

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	Fidelity.	Accident.	Plate Glass	Steam Boiler.
Deduct re-insurance, rebate, abatements and returned prem's	\$ 254,877 94	\$ 1,357,899 73	\$ 240,755 74	\$ 115,124 13
	31,889 66	59,138 26	6,344 28	5,951 56
	\$ 222,988 28	\$ 1,298,761 47	\$ 234,411 46	\$ 109,172 57
Total premiums				\$ 1,865,333 78
Received for interest on bonds and mortgages				40,265 45
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources				
Aggregate amount of Income actually received during the year, in cash				\$ 1,905,599 23

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	Fidelity.	Accident.	Plate Glass.	Steam Boiler
Deduct salvage, am't recovered, re-insurance, etc	\$ 84,444 09	\$ 535,684 59	\$ 95,997 19	\$ 9,867 18
	33,919 40	3,540 65	8,825 21	
	\$ 50,524 69	\$ 532,143 94	\$ 87,171 98	\$ 9,867 18
Net amount paid for losses				\$ 679,707 79
Cash dividends actually paid to stockholders				20,000 00
Paid for commissions or brokerage				515,960 86
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes				212,828 84
Paid for State and local taxes in this and other States				30,771 95
All other payments and Expenditures				219,737 03
Aggregate amount of actual Expenditures during the year in cash . . .				\$ 1,679,006 47

VI. MISCELLANEOUS.

Risks and Premiums.

FIDELITY.		Am't at risk.	Premium.
In force December 31, preceding year		\$ 33,622,393 56	\$ 218,708 90
Written or renewed during the year		38,538,093 69	242,646 04
Totals		\$ 72,160,487 25	\$ 461,354 94
Deduct expirations and cancellations (and re-insurance \$117,500, \$862,50)		36,385,098 45	221,902 19
In force December 31, 1891		\$ 35,775,388 80	\$ 239,452 75
ACCIDENT.			
In force December 31, preceding year		\$162,076,600 00	\$ 1,195,665 3 ⁵
Written or renewed during the year		179,317,217 00	1,365,557 53
Totals		\$341,393,817 00	2,561,222 88
Deduct expirations and cancellations (and re-insurance, \$960,000, \$5,273.04)		168,582,583 33	1,315,704 17
In force December 31, 1891		\$172,811,233 67	\$ 1,245,518 71
PLATE GLASS.			
In force December 31, preceding year		\$ 7,623,286 96	\$ 214,730 54
Written or renewed during the year		8,182,849 31	237,936 74
Totals		\$ 15,806,136 27	\$ 452,687 28
Deduct expirations and cancellations		7,712,182 11	217,994 50
In force December 31, 1891		\$ 8,093,954 16	\$ 234,692 78
STEAM BOILER.			
In force December 31, preceding year		\$ 23,898,271 33	\$ 130,029 74
Written or renewed during the year		26,858,310 00	118,436 18
Totals		\$ 50,756,581 33	\$ 248,465 92
Deduct expirations and cancellations		20,826,888 00	97,111 94
In force December 31, 1891		\$ 29,929 693 33	\$ 151,353 98
Aggregate amount		\$246,610,269 96	\$ 1,871,018 22

Recapitulation of Risks and Unearned Premiums.

FOR THE TERM OF ONE YEAR.

	Year written.	Amount covered.	Gross premiums charged.	Fraction un'r'n'd.	Premiums unearned.
Fidelity	1891	\$ 35,705,388 80	\$ 239,197 75	1-2	\$ 119,598 88
Accident	1891	172,255,733 67	1,234,178 83	1-2	617,089 43
Plate Glass	1891	8,092,788 41	234,574 25	1-2	117,287 13
Steam boiler	1891	21,484,685 00	76,897 58	1-2	38,448 79

FOR THE TERM OF TWO YEARS.

Elevator	1890	\$ 40,000 00	\$ 445 90	1-4	\$ 111 47
Steam boiler	1890	234,500 00	2,064 98	1-4	516 24
Steam Boiler	1891	160,625 00	795 14	3-4	596 36

FOR THE TERM OF THREE YEARS.

Fidelity	1890	\$ 70,000 00	\$ 255 00	1-2	\$ 127 50
Plate glass	1890	110 00	7 50	1-2	3 75
Accident	1890	21,000 00	109 50	1-2	54 75
Accident	1891	130,000 00	1,450 50	5-6	1,208 75
Steam boiler	1889	1,529,000 00	14,386 84	1-6	2,397 81
Steam boiler	1890	2,202,758 33	20,280 01	1-2	10,140 01
Steam boiler	1891	4,177,625 00	35,129 43	5-6	29,274 53

FOR THE TERM OF FOUR YEARS.

Plate glass1890	\$	642 35	\$	60 39	5-8	\$	37 75
Plate glass1891		413 40		50 04	7-8		44 31

FOR THE TERM OF FIVE YEARS.

Accident1890	\$	70,000 00	\$	950 00	7-10	\$	665 00
Steam boiler1889		500 00		25 00	1-2		12 50
Steam boiler1890		110,000 00		1,475 00	7-10		1,032 50
Steam boiler1891		30,000 00		300 00	9-10		270 00

FOR THE TERM OF TEN YEARS.

Accident1891	\$	10,000 00	\$	350 00	95 %	\$	332 50
Ten payment, age 70 year plan . .		254,500 00		7,621 48	P R.		6,213 82
Ten payment, age 20 year plan . .		30,000 00		412 50	P. R.		262 54
Totals	\$	246,610,269 96	\$	1,871,018 22		\$	945,726 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$	8,168,259 59
Losses paid from organization to date	\$	2,920,818 06
Total amount of cash dividends declared since the Company commenced business		182,500 00
Total amount of the Company's stock owned by the directors at par value . .		98,300 00
Losses incurred during the year	\$	715,775 40
Amount deposited in different States and countries for the security of all the Company's policy-holders, Ins dept, State of New York		200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	\$ 281,750 00	\$ 1,539 12	\$	\$
Accident	1,863,500 00	9,592 75	2,990 90	3,690 90
Plate glass	86,365 06	2,907 53	1,274 56	1,407 80
Aggregate	\$2,231,615 06	\$ 14,039 40	\$ 4,265 46	\$ 5,098 70

Guarantee Company of North America,

OF

MONTREAL CANADA.

Incorporated August 2, 1851.

A. T. GALT, President.

ROBERT KERR, Acting 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) \$ 24,591 35
 Loans on mortgage (first liens), upon which not more than one year's interest is due 9,616 80

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Montreal Corporation, bonds	\$ 8,500 00	\$ 8,565 00	
Montreal Corporation, stock	46,900 00	56,335 00	
Montreal Harbor, bonds	83,500 00	93,220 00	
Victoria, B. C., water works bonds	10,000 00	11,800 00	
Dominion of Canada, stock	2,399 67	2,447 66	
Lake Champlain & St. Lawrence Jct. R'y, bonds.	5,000 00	5,050 00	
L. E. & St. L. R'y, preferred stock	6,100 00	3,660 00	
Province of Quebec, bonds	1,000 00	1,100 00	
City of Toronto, bonds	10,000 00	11,500 00	
City of Brooklyn, N. Y., bonds	100,000 00	102,000 00	
U. S. Government reg. bonds	100,000 00	117,400 00	
City of Richmond, Va., bonds	15,000 00	15,380 00	
U. S. Guarantee Company, stock	139,600 00	139,600 00	
Totals	\$ 527,999 67	\$ 568,057 66	
Total market value of stocks and bonds			\$ 568,057 66

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Montreal Harbor, bonds	\$ 23,500 00	\$ 24,430 00	} 10,000 00
Montreal Corporation, stock	500 00	495 00	
Dominion of Canada	549 67	560 66	
Totals	\$ 24,549 67	\$ 25,485 66	\$ 10,000 00
Amount loaned on Collaterals			\$ 10,000 00
Cash in the Company's principal office			1,727 45
Cash deposited in bank			98,712 42
Interest due and accrued on bonds			7,793 01
Interest due and accrued on Collateral loans			28,844 37
All other property belonging to the Company			5,230 18
Aggregate amount of all the Assets of the Company, stated at their actual value			\$ 748,573 24

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 28,057 87
Losses resisted, including interest, costs and other expenses thereon	18,500 00
Net amount of unpaid losses	\$ 46,557 87
Gross premiums received and receivable upon all unexpired guarantee risks, running one year or less from date of policy, \$217,708.06; unearned premiums (50 per cent)	\$ 108,854 03
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	16,432 52
Total amount of all Liabilities, except capital stock and net surplus	\$ 171,844 42
Joint-stock capital actually paid up in cash	304,600 00
Surplus beyond capital and all other Liabilities	272,128 82
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 748,573 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 guarantee risks. \$ 32,765 44
Gross premiums on risks written and renewed during the year	251,722 25
Total	\$ 284,487 69
Deduct premiums and bills in course of collection at this date	28,844 37
Entire premiums collected during the year	\$ 255,643 32
Deduct re-insurance, rebate, abatement and return premiums	46,478 31
Net cash actually received for premiums	\$ 209,165 01
Received for interest and dividends on stocks, bonds and collateral loans	20,376 66
Income received from all other sources	38,618 20
Aggregate amount of Income actually received during the year in cash	\$ 268,159 87

V. EXPENDITURES DURING THE YEAR.

	On guar-	
Gross amount actually paid for losses, (including \$14,243 71, losses occurring in previous years)	antee risks.	
	\$ 116,038 45	
Deduct all amounts received for salvages and re-insurance in other Companies		5,654 60
Net amount paid during the year for losses	\$	110,383 85
Cash dividends actually paid stockholders		18,276 00
Paid for commissions or brokerage		4,504 29
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		54,189 54
Paid for State and local taxes in this and other States.		5,793 13
All other payments and Expenditures		61,005 78
Aggregate amount of actual Expenditures during the year in cash	\$	254,152 59

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	Premium thereon.
In force on the 31st day of December of the preceding year	\$45,016,806 00	\$ 267,844 61
Written or renewed during the year	49,752,117 00	251,722 25
Totals	\$94,768,923 00	\$ 519,566 86
Deduct those expired and marked off as terminated	48,710,118 00	271,354 63
In force at the end of the year	\$46,058,805 00	\$ 248,212 23
Deduct amount re-insured	5,569,950 00	30,504 17
Net amount in force December 31, 1891	\$40,488,855 00	\$ 217,708 06

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,405,067 54
Losses paid from organization to date	864,084 71
Total amount of cash dividends declared since the Company commenced business.	207,706 27
Total amount of the Company's stock owned by the directors at par value	136,340 00
Dividends declared payable in stock from organization	38,900 00
Losses incurred during the year	113,867 76
Amount deposited in different States and countries for the security of all the Company's policy-holders	406,817 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 76,500 00
Premiums received	208 75

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.,

OF

HARTFORD CONNECTICUT.

Incorporated June, 1866.

J. M. ALLEN, President.

J. P. 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)	\$ 25,437 07
Loans on mortgage (first liens), upon which not more than one year's interest is due	354,220 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$25,400 is in process of foreclosure)	25,400 00
Interest due and accrued on all said mortgage loans	11,532 13
Value of lands mortgaged, exclusive of buildings	\$1,173,908 00
Value of buildings mortgaged (insured for \$88,280.00 as collateral)	240,745 00
Total value of said mortgaged premises	\$1,414,683 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
State of Connecticut 3½s	\$ 100,000 00	\$ 110,000 00
United States 4s	2,000 00	2,340 00
Wooster, Ohio, City 5s	10,000 00	10,800 00
Atchison, Kansas, City 6s	15,000 00	16,200 00
Solomon, Kansas, City 7s	5,000 00	5,500 00
Hutchinson, Kansas, City 6s	12,000 00	12,600 00
Cullison, Kansas, City 7s	6,500 00	7,150 00
Kansas City, Kansas, City 7s	10,000 00	10,500 00
Kansas City, Kansas, City 6s	7,500 00	7,875 00
Coolidge, Kansas, City 7s	10,000 00	11,000 00
Leavenworth, Kansas, City 6s	4,000 00	4,200 00
Horton, Kansas, City 6s	12,000 00	12,960 00
Evansville, Indiana, City 4s	12,000 00	12,000 00
Council Bluffs, Iowa, City 6s	10,000 00	10,800 00
Winfield, Kansas, City 6s	10,000 00	10,500 00
Oberlin, Kansas, City 6s	5,000 00	5,250 00
Medicine Lodge, Kansas, City 6s	5,000 00	5,400 00
York, Nebraska, City 6s	10,000 00	10,500 00
Columbus, Nebraska, City 6s	10,000 00	10,100 00
Trinidad, Colorado, City 6s	5,000 00	5,200 00
Gladstone, Michigan, City 6s	10,000 00	10,500 00
Gladwin, Michigan, City 7s	7,000 00	7,700 00
Albina, Oregon, City 6s	10,000 00	11,200 00
Wheeling, West Virginia, City 6s	10,000 00	11,300 00
Huntington, West Virginia, City 6s	10,000 00	10,600 00
Richmond, Virginia, City 4s	25,000 00	25,000 00
Roanoke, Virginia, City 6s	5,000 00	5,175 00
Fort Worth, Texas, City 5s	10,000 00	10,000 00
Dallas, Texas, City 5s	10,000 00	10,300 00
Abilene, Kansas, Board of Education 6s	11,000 00	11,550 00
Anthony, Kansas, Board of Education 6s	12,500 00	13,750 00
Madrid, Iowa, School District 7s	2,500 00	2,575 00
Nebraska School District 6s	500 00	500 00
Nebraska School District 7s	10,830 00	10,830 00
Kansas School District 6s	11,435 00	11,435 00
Kansas School District 7s	5,000 00	5,000 00

<i>Bonds.</i>	Par value.	Market value.
Colorado School District 5s	10,000 00	10,000 00
Mason & Tazewell Drainage District, Illinois, 7s	13,200 00	13,860 00
Lake Fork Drainage District, Illinois, 7s	12,333 18	12,333 18
W. C. Special Drainage District, Illinois, 6s	10,000 00	10,500 00
Big Slough Drainage District, Illinois, 7s	15,000 00	15,750 00
Arizona Improvement Co. 6s	16,000 00	16,800 00
Oxford, Kansas, Township 6s	10,000 00	10,500 00
Oswego, Kansas, Township 6s	10,000 00	10,000 00
Jefferson, Kansas, Township 6s	10,000 00	10,500 00
Reno, Kansas, Township 6s	15,000 00	15,750 00
Dexter, Kansas, Township 6s	10,000 00	10,500 00
Haskell, Kansas, Township 6s	5,000 00	5,500 00
Albion, Nebraska, Village 7s	6,500 00	7,150 00
Southwestern Irrigation Co., Kansas, 7s	5,000 00	5,250 00
Garden City Irrigation Co., Kansas, 7s	10,000 00	10,000 00
School Creek Precinct, Clay Co., Nebraska, 6s	5,000 00	5,250 00
Sutton Precinct, Clay County, Nebraska, 6s	5,000 00	5,250 00
Lewis Precinct, Clay County, Nebraska 6s	8,000 00	8,400 00
Pawnee County, Kansas, 6s	11,000 00	11,550 00
Dickinson County, Kansas, 6s	15,000 00	15,750 00
Riley County, Kansas, 6s	10,000 00	10,500 00
Lyon County, Iowa, 6s	10,000 00	10,000 00
Cascade County, Montana, 7s	8,000 00	8,590 00
St. Louis and San Francisco Railway 4s	10,000 00	10,000 00
Cincinnati, Dayton and Ironton Railroad 5s	10,000 00	10,000 00
Evansville and Richmond Railroad 5s	10,000 00	9,500 00
Dayton and Western Railroad Company 6s	15,000 00	17,250 00
Mahoning Coal Railroad Company 5s	10,000 00	10,500 00
Cincinnati, Van Wert and Michigan R. R. Co. 6s	12,000 00	12,000 00
Chicago, Burlington & Q. R. R. Co., conv. 5s	1,100 00	1,100 00
New York and New England R. R. Co. 6s	10,000 00	10,200 00
Indiana and Lake Michigan R. R. Co. 5s	10,000 00	10,000 00
Jamaica and Brooklyn Road Company 5s	5,000 00	5,000 00

Shares of Stock.

40 City National Bank, Hartford	4,000 00	4,200 00
100 Hartford National Bank, Hartford	10,000 00	15,200 00
100 Security Company, Hartford	10,000 00	15,500 00
100 American National Bank, Hartford	5,000 00	6,900 00
71 Farmers and Mechanics' Nat. B'k, Hartford	7,100 00	7,952 00
43 Aetna National Bank, Hartford	4,300 00	5,375 00
150 N. Y., New Haven & Hartford R. R. Co.	15,000 00	33,750 00
110 Chicago, Burlington and Quincy R. R. Co	11,000 00	11,880 00
100 Chicago, Mil. & St. P. Ry. Co. preferred	10,000 00	12,400 00
100 Atchison, Topeka & S. F. R. R. Co.	10,000 00	4,500 00
110 Chicago, R. I. & Pacific Ry. Co.	11,000 00	9,790 00
100 Chicago and Northwestern Ry. Co. preferred	10,000 00	14,200 00

Totals \$ 842,298 18 \$ 915,070 18

Total market value of stocks and bonds \$ 915,070 18

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
The South Fork Irrigation and Improvement Co., of St. Francis, Kansas, bonds	\$ 6,000 00	\$ 6,180 00	\$ 5,000 00

Amount loaned on Collaterals	\$ 5,000 00
Cash in the Company's principal office	4,138 66
Cash deposited in bank	64,761 16
Interest due and accrued on bonds	15,922 28
Interest due and accrued on collateral loans	58 33
Gross premiums in course of collection, not more than three months due	134,895 31
Aggregate amount of all the Assets of the Company, stated at their actual value	<u>\$ 1,556,435 12</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 11,337 72	
Net amount of unpaid losses		\$ 11,337 72
Gross premiums received and receivable upon all unexpired steam boiler risks, running one year or less from date of policy, \$80,081.72; unearned premiums (50 per cent.)	\$ 40,040 86	
Gross premiums received and receivable upon all unexpired steam boiler risks, running more than one year from date of policy, \$1,659,290.30; unearned premiums (<i>pro rata</i>)	904,490 11	
Total unearned premiums		\$ 944,530 97
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses		625 00
All other demands against the Company, absolute and contingent		6,155 33
Total amount of all Liabilities, except capital stock and net surplus		\$ 962,649 02
Joint-stock capital actually paid up in cash		500,000 00
Surplus beyond capital and other Liabilities		93,786 10
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		\$ 1,556,435 12

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	\$ 127,992 00	From steam boiler risks.
Gross premiums on risks written and renewed during the year	774,563 22	
Total	\$ 902,555 22	
Deduct premiums and bills in course of collection at this date.	134,895 31	
Entire premiums and inspections collected during the year	\$ 767,659 91	
Deduct re-insurance, rebate, abatement and return premiums.	54,782 94	
Net cash actually received for premiums and inspections.		\$ 712,876 97
Received for interest on mortgages		21,262 75
Received for interest and dividends on stocks, bonds and collateral loans.		45,918 05
Income received from all other sources		1,923 29
Aggregate amount of Income actually received during the year in cash		\$ 781,981 06

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$12,867.81, losses occurring in previous years)	\$ 69,044 50	On steam boiler risks.
Net amount paid during the year for losses		\$ 69,044 50
Cash dividends actually paid stockholders		50,000 00
Paid for commissions or brokerage.		170,904 52
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes		26,433 30
Paid for State and local taxes in this and other States		11,693 34
Inspection expenses		214,742 38
All other payments and Expenditures		105,737 68
Aggregate amount of actual Expenditures during the year in cash		\$ 648,555 72

VI. MISCELLANEOUS.

Risks and Premiums.

	Steam boiler risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 149,598,954	\$ 1,553,997 55
Written or renewed during the year	82,560,577	774,563 22
Totals	\$ 232,159,531	\$ 2,328,560 77
Deduct those expired and marked off as terminated.	58,483,623	589,188 75
In force at the end of the year	\$ 173,675,908	\$ 1,739,372 02
Unearned premiums computed at 50 per cent.		\$ 869,686 01

Recapitulation of Boiler Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 11,402,532 00	\$ 80,081 72	1-2	\$ 40,040 86
1890	Two years	330,000 00	1,936 25	1-4	484 06
1891		566,200 00	3,389 44	3-4	2,542 08
1889	Three years	41,419,877 00	441,889 59	1-6	73,648 26
1890		50,214,176 00	510,011 63	1-2	255,005 81
1891		66,905,083 00	666,332 50	5-6	555,277 05
1887	Five years	181,500 00	2,924 15	1-10	292 41
1888		916,040 00	12,879 42	3-10	3,863 32
1889		710,000 00	8,139 25	1-2	4,069 62
1890		577,500 00	6,511 05	7-10	4,557 70
1891		453,000 00	5,277 02	9-10	4,749 30
Totals		\$173,675,908 00	\$ 1,739,372 02	. . . . .	\$ 944,530 97

Answers to General Interrogatories.

Total amount for premiums and inspections received from the organization of the Company to date	\$ 6,702,105 25
Losses paid from organization to date	527,103 31
Total amount of cash dividends declared since the Company commenced business	539,750 00
Total amount of the Company's stock owned by the directors at par value	138,250 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year	69,953 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	\$ 346,500 00
Premiums received	3,119 05
Inspections received	1,335 30

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 \$ 250,000 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.

<i>Bonds.</i>	Par value.	Market value.
United States Government; 4 per cent	\$ 100,000 00	\$ 118,000 00
United States Government, 6 per cent	14,000 00	15,750 00
United States Government, 6 per cent	52,000 00	62,400 00
United States Government, 6 per cent	43,000 60	52,460 00
Brooklyn and Coney Island R. R.	10,000 00	10,300 00
Forty Second St., M'ville & St. Nicholas av. R. R.	5,000 00	5,600 00
Chicago and Eastern Illinois R. R.	5,000 00	6,150 00
Atlantic Avenue R. R.	7,000 00	7,210 00
Toledo and Ohio Central R. R.	20,000 00	21,000 00
Second Avenue R. R.	10,000 00	10,300 00
Brooklyn Cross Town R. R.	10,000 00	10,700 00
Northern Pacific and Montana R. R.	10,000 00	10,162 50
Northern Pacific Land Grant	10,000 00	8,012 50
Pittsburgh and Western R. R.	10,000 00	8,250 00
Dominion of Canada	10,000 00	11,000 00
Pennsylvania Plate Glass Co.	10,000 00	10,300 00
Totals	<u>\$ 326,000 00</u>	<u>\$ 367,595 00</u>
Total market value of stocks and bonds		\$ 367,595 00
Cash in the Company's principal office		2,336 25
Cash deposited in bank		11,446 90
Gross premiums in course of collection, not more than three months due		68,427 40
Amount of premiums unpaid on policies which have been issued more than three months	\$ 6,198 82	
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 574,805 55</u>

III. LIABILITIES.

Net amount of unpaid losses	\$ 3,508 35
Gross premiums received and receivable upon all unexpired plate glass risks, running one year or less from date of policy, \$367,174.90; unearned premiums (50 per cent)	\$ 183,587 45
Gross premiums received and receivable upon all unexpired plate glass risks, running more than one year from date of policy, \$17,315.61; unearned premiums, (<i>pro rata</i>).	10,697 75
Total unearned premiums	\$ 194,585 20
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	30,462 04
All other demands against the Company, absolute and contingent	18,796 55
Total amount of all Liabilities, except capital stock and net surplus	\$ 247,352 14
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond all Liabilities	77,453 41
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	<u>\$ 574,805 55</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	\$ 72,399 32	Plate Glass risks.
Deduct amount of same not collected	871 77	
Net collected	\$ 71,527 55	
Gross premiums on risks written and renewed during the year	406,409 41	
Total	\$ 477,936 96	
Deduct premiums and bills in course of collection at this date	74,626 22	
Entire premiums collected during the year	\$ 403,310 74	
Deduct re-insurance, rebate, abatement and return premiums	25,186 59	
Net cash actually received for premiums	\$ 378,124 15	
Received for interest and dividends on stocks, bonds and collateral loans	11,636 17	
Income received from all other sources	5,451 87	
Received for increased capital	\$ 150,000 00	
Aggregate amount of Income actually received during the year in cash	<u>\$ 395,212 19</u>	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$3,540.80, losses occurring in previous years)	Plate Glass risks.	
Deduct all amounts received for salvages and re-insurance in other companies	\$ 221,678 71	
	52,081 37	
Net amount paid during the year for losses		\$ 169,597 34
Cash dividends actually paid stockholders		122,750 00
Paid for commissions or brokerage		98,148 88
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		64,299 13
Paid for State and local taxes in this and other States		9,119 01
All other payments and Expenditures		4,262 81
Aggregate amount of actual Expenditures during the year in cash		\$ 468,178 07

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	Plate Glass risks.	Premiums thereon.
Written or renewed during the year	\$ 12,341,945	\$ 370,915 41
	13,245,400	406,409 41
Totals	\$ 25,587,345	\$ 777,324 82
Deduct those expired and marked off as terminated	12,766,071	390,834 31
Net amount in force December 31, 1891	\$ 12,821,274	\$ 386,490 51

Recapitulation of Plate Glass Risks and Premiums.

Year written	Term	Amount covered.	Gross Premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less	\$ 12,442,822 00	\$ 367,174 90	1-2	\$ 183,587 45
1890	Two years	2,176 00	143 61	1-4	35 90
1891		3,657 00	139 39	3-4	104 54
1889	Three years	103,602 00	4,831 06	1-6	805 18
1890		98,466 00	5,350 16	1-2	2,675 08
1891		170,372 00	8,837 99	5-6	7,364 99
	Perpetual risks	179 00	13 40		12 06
Totals		\$ 12,821,274 00	\$ 386,490 51		\$ 194,585 20

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,352,719 96
Losses paid from organization to date	1,008,168 38
Total amount of cash dividends declared since the Company commenced business	195,750 00
Total amount of the Company's stock owned by the directors at par value	166,050 00
Losses incurred during the year	221,644 26
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	\$ 121,727 06
Premiums received	4,089 14
Losses paid	1,680 00
Losses incurred	1,442 80

Metropolitan Plate Glass Insurance Company,

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.

Market value of real estate owned by the Company (unencumbered) \$1 150,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
New York City bonds, 3 per cent. regular	\$ 100,000 00	\$ 104,000 00
Fifth Avenue Bank stock, Brooklyn	2,000 00	2,700 00
Fulton Municipal Gas Light Co. stock	5,000 00	6,400 00
Hamilton Bank stock, Brooklyn	2,500 00	3,175 00
Kings County Trust Co. stock	2,000 00	3,800 00
Brooklyn Gas Light Co. stock	6,250 00	7,812 50
Metropolitan Gas Light Co.	5,000 00	5,250 00
Brooklyn Bank stock	2,500 00	4,375 00
Louisville, St. Louis & Texas R. R. bonds	10,000 00	9,100 00
Totals	\$ 135,250 00	\$ 146,612 50
Total market value of stocks and bonds		\$ 146,612 50
Cash in the Company's principal office		4,061 93
Cash deposited in bank		22,227 37
Interest due and accrued on bonds		750 00
Gross premiums in course of collection, not more than three months due		32,812 90
Sundry accounts		775 02
All other property belonging to the Company		5,499 28
Aggregate amount of all the Assets of the Company, stated at their actual value		<u>\$ 362,694 00</u>

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	2,900 00	
Net amount of unpaid losses		\$ 2,900 00
Gross premiums received and receivable upon all unexpired plate glass risks, running one year or less from date of policy, \$239,693.66; unearned premiums (50 per cent.)	\$ 119,849 33	
Total unearned premiums		\$ 119,849 33
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		6,561 97
All other demands against the Company, absolute and contingent		8,416 32
Total amount of all Liabilities, except capital stock and net surplus.		\$ 137,727 62
Joint-stock capital actually paid up in cash		100,000 00
Surplus beyond capital and all other Liabilities		124,966 38
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus		<u>\$ 362,694 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.	\$ 31,767 78	Plate glass risks.
Gross premiums on risks written and renewed during the year	262,066 68	
Totals	\$ 293,834 46	
Deduct premiums and bills in course of collection at this date	33,665 27	
Entire premiums collected during the year	\$ 260,169 19	
Deduct re-insurance, rebate, abatement and return premiums	22,368 02	
Net cash actually received for premiums		\$ 237,801 17
Received for interest and dividends on stocks, bonds and collateral loans		4,422 44
Income received from all other sources		1,762 38
Aggregate amount of Income actually received during the year in cash		\$ 243,985 99

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$2,616.00, losses occurring in previous years)	\$ 107,125 46	On plate glass risks.
Deduct all amounts received for salvages, and re-insurance in other companies	7,197 33	
Net amount paid during the year for losses		\$ 99,928 13
Cash dividends actually paid stockholders		16,000 00
Paid for commissions or brokerage		71,334 90
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		35,405 92
Paid for State and local taxes in this and other States		2,868 61
All other payments and Expenditures		3,104 35
Aggregate amount of actual Expenditures during the year in cash		\$ 228,641 91

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	\$ 7,684,712	Plate glass risks.	Premiums thereon.
Written or renewed during the year	9,181,174		\$ 225,917 91
Totals	\$ 16,865 886		\$ 487,984 59
Deduct those expired and marked off as terminated	8,430,313		248,285 93
In force at the end of the year	\$ 8,435,573		\$ 239,698 66
Net amount in force December 31, 1891	8,435,573		239 698 66

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 1,009,360 00
Losses paid from organization to date	704,969 00
Total amount of cash dividends declared since the Company commenced business	170,000 00
Total amount of Company's stock owned by the directors at par value	56,500 00
Losses incurred during the year	100,212 13

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 129,543 53
Premiums received	4,168 87
Losses paid	1,742 37
Losses incurred	1,742 37

Missouri, Kansas & Texas Trust Co.,

OF

KANSAS CITY MISSOURI.

Reorganized February 14, 1889.

A. E. STILLWELL, President.

M. C. CURTIS, Secretary.

I. CAPITAL.

Whole amount of Capital actually paid up in cash \$ 970,500 00

II. ASSETS.

Market value of real estate owned by the Company (less \$2,500, the amount of encumbrances thereon)	\$ 34,878 05
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	685,875 28
Loans on bond and mortgage (first liens) upon which more than one year's interest is due	25,143 44
Interest due and accrued on all said bond and mortgage loans	11,927 00
Value of lands mortgaged, exclusive of buildings	\$1,127,701 00
Value of buildings mortgaged (insured for \$470,975.00 as collateral)	588,718 00
Total value of said mortgaged premises	<u>\$1,716,419 00</u>

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
<i>Shares of Stock.</i>		
2,168 Kansas City Suburban Belt R. R. Co	\$ 216,800 00	\$ 70,518 50
113 M., K. & T. Building Co.	11,300 00	5,650 00
185 Iowa Savings Bank Building Co	18,500 00	9,250 00
205 S. W. Electric Light and Water Power Co.	20,500 00	6,239 12
195 Kansas City Terminal Construction Co.	19,500 00	19,500 00
10 K. C. & Mo. River Transportation Co.	500 00	500 00
80 East Kansas City Land Co	8,000 00	8,000 00
100 Randolph Townsite Co.	10,000 00	10,000 00
58 Crescent Elevator Co	5,800 00	5,800 00
12 Missouri Coal and Construction Co	1,200 00	1,200 00
1,000 Consolidated Terminal Ry. Co	100,000 00	32,522 22
500 K. C. & Independence Air Line.	50,000 00	16,261 11
<i>Bonds.</i>		
40 K. C., Nevada & Ft. Smith R. R. Co.	40,000 00	30,000 00
13 K. C. & Independence Air Line.	13,000 00	10,400 00
61 Consolidated Terminal Ry. Co	61,000 00	48,800 00
521 1-10 Kansas City Suburban Belt R. R. Co	521,100 00	485,063 00
3 9-20 S. W. Electric Lt. & Water Power Co.	3,800 00	3,240 00
50 Nevada Gas and Electric Light Co	50,000 00	50,000 00
Totals	<u>\$1,151,090 00</u>	<u>\$ 812,943 95</u>
Total market value of stocks and bonds		\$ 812,943 95

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	8,000 00	8,000 00	8,000 00
1 real estate note	285 00	550 00	285 00

Stock.	Par value.	Market value.	Loaned thereon
70 sh. Western Union Land Co.	7,000 00	10,000 00	
20 sh. Missouri Union Trust Co.	2,000 00	2,800 00	
5 sh. Kan. City Club Bldg. Co.	500 00	500 00	
140 sh. M., K. & T. Building Co.	14,000 00	7,000 00	12,500 00
125 sh. Baltimore Ave. Imp. Co.	12,500 00	10,000 00	
1 sh. United States Trust Co.	100 00	100 00	
10 sh. Commercial Bank	1,000 00	1,150 00	
500 sh. Gibraltar Building Co.	50,000 00	40,000 00	38,000 00
1,746 sh. Wyandotte St. Imp. Co.	174,600 00	129,000 00	
100 sh. K. C. Suburb. Belt R.R. Co.	10,000 00	3,250 00	6,666 67
7 bds. K. C. Suburb. Belt R.R. Co.	7,000 00	6,650 00	
10 bds. Carrollton Water, Light, Heat and Power Co.	10,000 00	10,000 00	4,500 00
200 sh. Missouri Coal & Cons. Co.	20,000 00	20,000 00	10,000 00
4 bds. K. C. Suburb. Belt R.R. Co.	4,000 00	3,800 00	1,762 07
10 sh. M., K. & T. Building Co.	1,000 00	500 00	
10 sh. Iowa Sav. Bank Bldg. Co.	1,000 00	500 00	340 00
Declaration of trust, 1-10 interest in 5 acres land, Pittsburg, Kansas	2,500 00	2,500 00	1,000 00
Declaration of trust, 1-10 interest in 5 acres land, Pittsburg, Kansas	2,500 00	2,500 00	1,000 00
231 sh. S. W. Electric Light and Water Power Co.	23,100 00	7,029 33	
14 sh. Missouri Coal & Cons. Co.	1,400 00	1,400 00	
159 sh. K. C. Suburb. Belt R. R. Co.	15,900 00	5,167 50	
6,160 sh. Diamond Lead & Zinc Co.	6,160 00	500 00	8,700 00
110 sh. K. C., Nevada & Ft. Smith R. R. Co.	11,000 00		
11 bds. K. C., Nevada & Ft. Smith R. R. Co.	11,000 00	7,700 00	
5,000 sh. Nopal Min & Milling Co.	25,000 00	7,500 00	4,000 00
25 sh. Second St. Imp Co.	2,500 00	1,600 00	600 00
Interest coupons Kansas City Suburban Belt R. R. Co.	30,149 00	30,149 00	30,149 00
Interest coupons North Kansas City Improvement Co.	4,122 67	4,122 67	4,122 67
500 sh. Diamond Lead & Zinc Co.	900 00	75 00	75 00
10 sh. Chieftain Lead & Zinc Co.	1,000 00	1,012 50	400 00
5,157 sh. Marionite Mining Co.	5,157 00	1,000 00	
78 bds. S. W. Electric Light and Water Power Co.	78,000 00	64,966 20	60,056 83
20 sh. M., K & T. Trust Co.	2,000 00	2,000 00	1,690 00
15 sh. M., K. & T. Trust Co.	1,500 00	1,500 00	400 00
6 sh. M., K. & T. Trust Co.	600 00	600 00	315 00
100 sh. M., K. & T. Trust Co.	10,000 00	10,000 00	8,000 00
1 personal note	2,500 00	2,500 00	2,500 00
1 personal note	50 00	50 00	50 00
1 personal note	302 75	302 75	302 75
1 personal note	200 00	200 00	200 00
1 personal note	50 00	50 00	50 00
1 personal note	4,450 29	4,450 29	4,450 29
1 collateral note, secured by 3,700 sh. Diamond Lead & Zinc Co.	3,700 00	300 00	300 00
Totals	\$ 593,424 71	\$ 450,197 24	\$ 218,356 18

Amount loaned on collaterals	\$ 218,356 18
Cash in the Company's principal office	540 18
Cash deposited in bank	66,772 80
For interest, bills receivable, fire insurance premiums in course of collection and tax bills	20,030 20
Interest due and accrued on stocks	4,848 00
Gross premiums in course of collection, not more than three months due, less \$1,183.45, for commissions, brokerages or other charges, due or to become due, to agents or others on account thereof	12,406 41
Gross amount of all the Assets of the Company	\$ 1,893,721 49
Amount which should be deducted from the above Assets on account of bad and doubtful debts and securities	18,158 04
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 1,875,563 45

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fidelity risks, running one year or less from date of policy, \$41,599.90; unearned premiums (50 per cent.)	\$	20,799 95
Debentures secured by first mortgage loans		308,590 00
Debentures secured by corporation bonds		298,500 00
Deposits under trust department of the Company		147,691 10
Principal unpaid on loans which have been authorized		2,517 10
Interest accrued on debentures		3,533 00
Interest paid on loans, awaiting presentation of coupons		1,378 62
Due for agency and other miscellaneous expenses		1,081 84
Installments paid on stock and premiums (certificates not issued)		9,030 00
Total amount of all Liabilities, except capital stock and net surplus	\$	793,121 61
Joint-stock capital actually paid up in cash		970,500 00
Surplus beyond capital and all other Liabilities		111,941 84
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	1,875,563 45

IV INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of 1890, as shown by that year's statement	From fidelity risks.	\$	2,195 00
Deduct amount of same not collected			260 00
Net amount collected		\$	1,935 00
Gross premiums on risks written and renewed during the year			45,433 25
Total		\$	47,368 25
Deduct premiums and bills in course of collection at this date			13,589 86
Entire premiums received during the year		\$	33,778 39
Deduct re-insurance, rebate, abatement and return premiums			3,623 17
Net cash actually received for premiums		\$	30,155 22
Received for interest and dividends from all sources			65,167 80
Income received from all other sources			110,954 27
Received for calls on capital		\$	700 00
Aggregate amount of Income actually received during the year in cash		\$	206,277 29

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fidelity risks.	\$	1,079 44
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurance in other companies			504 45
Net amount paid during the year for losses		\$	574 99
Cash dividends actually paid stockholders			59,094 00
Paid for commissions or brokerage			10,318 83
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			58,444 84
Paid for State and local taxes in this and other States			6,098 65
All other payments and Expenditures			24,196 83
Aggregate amount of actual Expenditures during the year in cash		\$	158,728 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fidelity risks.	Premiums thereon.
In force on the 31st day of December, 1890	\$ 2,078,358	\$ 13,047 55
Written or renewed during 1891	9,756,983	45,433 25
Totals	\$ 11,835,341	\$ 58,480 80
Deduct those expired and terminated	2,550,325	16,013 50
In force at the end of the year	\$ 9,285,016	\$ 42,467 30
Deduct amount re insured	165,540	867 40
Net amount in force Dec. 31, 1891	\$ 9,119,476	\$ 41,599 90

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 43,919 20
Losses paid from organization to date:	2,079 44
Total amount of cash dividends declared since the Company commenced business	142,099 40
Total amount of the Company's stock owned by the directors at par value	230,900 00
Losses incurred during the year: fidelity	1,079 44
Total amount loaned to officers and directors	1,090 00
Amount loaned to stockholders, not officers	8,715 00
Amount deposited in different States and countries for security of all the Company's policy-holders.	200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 560,000 00
Premiums received	3,417 71
Losses paid	None
Losses incurred	None

New York Plate Glass Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated March 19, 1891.

ELIJAH R. KENNEDY, President.

MAJOR A. WHITE, 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.	
U. S. Government 4 per cent. reg. bonds	\$ 100,000 00	\$ 118,000 00	
Atchison, Topeka and Santa Fe, 4 per cent. bonds	5,000 00	4,275 00	
100 shares Mil., Lake Shore & Western R. R. Co.	10,000 00	13,300 00	
Chicago, Rock Island & Pac. R. R. Co., 1st mtge.	5,000 00	5,200 00	
N. Y. & Ontario Western R. R. Co., 5 per cent . .	5,000 00	5,000 00	
Totals	\$ 125,000 00	\$ 145,775 00	
Total market value of stocks and bonds		\$ 145,775 00	
Cash in the Company's principal office		617 97	
Cash deposited in bank		10,259 55	
Gross premiums in course of collection, not more than three months due . .		13,682 71	
Aggregate amount of all the Assets of the Company, stated at their actual value		\$ 170,335 23	

III. LIABILITIES.

Net amount of unpaid losses	\$ 1,796 16
Gross premiums received and receivable upon all unexpired plate glass risks, running one year or less from date of policy, \$54,144.77; unearned premiums (50 per cent.)	\$ 27,072 38
Gross premiums received and receivable upon all unexpired plate glass risks, running more than one year from date of policy, \$1,324.69; unearned premiums (<i>pro rata</i>)	1,103 90

Total unearned premiums	\$ 28,176 28
All other demands against the Company, absolute and contingent	4,580 48
Total amount of all Liabilities, except capital stock and net surplus	\$ 34,552 92
Joint-stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other Liabilities.	35,782 31
Aggregate amount of all Liabilities, including paid-up capital stock, and net surplus.	\$ 170,335 23

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums.	\$ 41,710 99
Income received from all other sources.	2,006 07
Aggregate amount of Income actually received during the year in cash	\$ 43,717 06

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 4,095 96
Paid for commissions or brokerage.	13,575 81
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	7,221 50
Paid for State and local taxes in this and other States	3,392 34
All other payments and Expenditures	9,706 43
Aggregate amount of actual Expenditures during the year in cash.	\$ 37,992 04

VI. MISCELLANEOUS.

Risks and Premiums.

Written during the year	\$ 315,708 52	Plate glass risks.	\$ 57,809 54	Premiums thereon.
Deduct those expired and marked off as terminated	82,067 81		2,340 08	
Net amount in force December 31, 1891.	\$ 233,640 70		\$ 55,469 66	

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged	Fraction un'rn'd.	Premiums unearned.
1891	One year or less.	\$ 203,382 88	\$ 54,144 77	1-2	\$ 27,072 38
1891	Three years	30,257 83	1,324 69	5-6	1,103 92
Totals		\$ 233,640 71	\$ 55,469 46		\$ 28,176 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 55,469 46
Losses paid from organization to date	4,095 96
Total amount of the Company's stock owned by the directors at par value	48,600 00
Losses incurred during the year	5,892 12
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	\$ 16,466 15
Premiums received	484 41
Losses paid	None
Losses incurred.	None

ACCIDENT DEPARTMENT
OF THE
Pacific Mutual Life Insurance Company,
OF
SAN FRANCISCO CALIFORNIA.

Incorporated December 28, 1867.

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Invested Assets reported for Accident Department	\$ 117,390 21
Net premiums in course of collection	80,679 32
Assets of Life Department	2,160,644 76
Aggregate amount of all the Assets of the Company, stated at their actual value	\$ 2,358,714 29

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 10,125 00
Losses resisted, including interest, costs and other expenses thereon	1,077 00
Net amount of unpaid losses	\$ 11,202 00
Total unearned premiums on risks in force	140,836 00
Liabilities of Life Department	2,048,485 00
Total amount of all Liabilities, except capital stock and net surplus	\$ 2,200,523 00
Joint-stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other Liabilities	58,191 29
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,358,719 29

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 299,507 06
Deduct re-insurance premiums	3,650 40
Aggregate amount of Income actually received during the year in cash.	\$ 295,856 66

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 136,644 42
Deduct all amounts received for salvages, and re-insurance in other companies	2,310 95
Net amount paid during the year for losses	\$ 134,333 47
Paid for commissions or brokerage	104,622 93
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	11,183 09
Paid for State and local taxes in this and other States	5,705 95
All other payments and Expenditures	30,027 58
Aggregate amount of actual Expenditures during the year in cash	\$ 285,933 02

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 34,892,617	.....
Written or renewed during the year	62,194,758	.....
Totals	\$ 97,087,375	.....
Deduct those expired and marked off as terminated	57,848,325	.....
In force at the end of the year	\$ 39,239,050	.....
Deduct amount re-insured	1,362,083	.....
Net amount in force December 31, 1891	\$ 37,866,967	\$ 281,672 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 6,890,250 00
Premiums received	16,612 81
Losses paid	12,900 42
Losses incurred	12,900 42

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	\$ 267,852 34
Interest accrued on all said mortgage loans	5,294 76
Total value of said mortgaged premises	\$ 668,400 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	Par value.	Market value.
Detroit City	\$ 35,000 00	\$ 35,000 00
Columbus, Ohio, water.	75,000 00	75,000 00
Detroit City public improvement.	15,000 00	15,000 00
Totals	\$ 125,000 00	\$ 125,000 00
Total market value of stocks and bonds		\$ 125,000 00
Cash in Company's principal office.		5,810 30
Cash deposited in bank		56,329 79
Interest due and accrued on bonds.		612 50
Gross premiums in course of collection, not more than three months due		160,252 68
Aggregate amount of all the Assets of the Company, stated at their actual value.		\$ 621,152 37

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 626 00
Losses resisted, including interest, costs, and other expenses thereon	36,770 56
Gross amount of unpaid losses	\$ 37,396 56
Total unearned premiums	320,737 76
All other demands against the Company, absolute and contingent	41,665 69
Total amount of all Liabilities, except capital stock and net surplus	\$ 399,800 01
Joint-stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other Liabilities	21,352 36
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 621,152 37

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums.	\$ 653,443 26
Received for interest on mortgages.	21,921 11
Received for interest and dividends on stocks, bonds and collateral loans.	1,316 66
Aggregate amount of Income actually received during the year in cash.	\$ 676,681 03

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 306,159 33
Cash dividends actually paid stockholders	6,000 00
Paid for commissions or brokerage.	165,717 85
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	80,383 08
Paid for State and local taxes in this and other states	18,923 71
All other payments and Expenditures.	49,298 15
Aggregate amount of actual Expenditures during the year in cash	\$ 626,482 12

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 62,853,300	\$ 535,336 99
Written or renewed during the year	91,160,150	788,792 47
Totals.	\$ 154,013,450	\$ 1,324,129 46
Deduct those expired and marked off as terminated.	71,398,600	682,653 94
Net amount in force December 31, 1891.	\$ 82,614,850	\$ 641,475 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$ 2,588,219 35
Losses paid from organization to date	1,209,844 40
Total amount of cash dividends declared since the Company commenced business.	6,000 00
Total amount of the Company's stock owned by the directors at par value	138,000 00
Losses incurred during the year	324,963 23
Amount deposited in different States and countries for the security of all the Company's policy-holders.	101,175 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written.	\$ 1,371,400 00
Premiums received.	14,824 53
Losses paid	12,570 49
Losses incurred	12,570 49

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 \$ 200,000 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$	32,875 00
Loans on mortgage (first liens) upon which more than one year' interest is due		2,000 00
Interest due and accrued on all said mortgage loans.		827 97
Total value of said mortgaged premises	\$	84,600 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	Par value.	Market value.
600 Commercial Bank, St. Paul	\$ 60,000 00	\$ 72,000 00
200 North St. Paul Casket Co	10,000 00	10,000 00
80 Bank of North St. Paul	8,000 00	8,000 00
280 Hauser & Sons Matting Co	28,000 00	28,000 00
100 American Mortgage Security Co	10,000 00	10,000 00
220 Chapman Drake Co	11,000 00	11,000 00
11 deb. bonds American Mortgage Security Co	78,100 00	78,100 00

Totals	\$ 205,100 00	\$ 217,100 00
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Total market value of stocks and bonds	\$	217,100 00
Cash in the Company's principal office		2,217 30
Cash deposited in bank		8,576 82
Interest due and accrued on bonds		2,581 50
Gross premiums in course of collection not more than three months due . .		40,441 32

Aggregate amount of all the assets of the Company, stated at their actual value	\$	306,619 91
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III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	500 00
Net amount of unpaid losses	\$	500 00
Gross premiums received and receivable upon all unexpired accident and plate glass risks, running one year or less from date of policy, \$86,119.90, unearned premiums (50 per cent.)	\$	43,059 95

Total unearned premiums	\$	43,059 95
Cash dividends to stockholders remaining unpaid		8,320 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		1,250 00
All other demands against the Company, absolute and contingent		11,323 57

Total amount of Liabilities, except capital stock and net surplus	\$	64,453 52
Joint-stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other Liabilities		42,166 39

Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$	306,619 91
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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 accid't risks.	From plate glass risks.	
	\$ 7,300 91	\$ 1,984 94	
Gross premiums on risks written and renewed during the year	\$ 81,316 74	\$ 19,759 98	
Totals	\$ 88,617 65	\$ 21,744 92	
Deduct premiums and bills in course of collection at this date	29,830 99	10,610 33	
Entire premiums collected during the year	\$ 58,786 66	\$ 11,134 59	
Deduct re-insurance, rebate, abatement and return premiums	11,447 22	2,296 25	
	\$ 47,339 44	\$ 8,838 34	
Net cash actually received for premiums			\$ 56,177 78
Received for interest on mortgages			2,162 51
Received for interest and dividends on stocks, bonds and collateral loans			8,955 87
Received for increased capital		\$ 96,000 00	
Aggregate amount of Income actually received during the year in cash.			\$ 67,296 16

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$861.86, losses occurring in previous years)	On accident risks.	On plate glass risks.	
	\$ 17,495 16	\$ 2,463 60	
Net amount paid during the year for losses			\$ 19,958 76
Paid for commissions or brokerage			15,729 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			9,467 75
Paid for State and local taxes in this and other States			2,485 85
All other payments and Expenditures			14,109 23
Aggregate amount of actual Expenditures during the year in cash			\$ 61,751 36

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.	Plate glass risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 1,935,600	\$ 13,277 20	\$ 192,830 45	\$ 5,175 83
Written or renewed during the year	7,339,650	81,316 74	711,151 47	19,759 98
Totals	\$ 9,275,250	\$ 94,593 94	\$ 903,981 92	\$ 24,935 81
Deduct those expired and marked off as terminated	2,952,600	25,638 64	276,510 48	7,771 21
Net amount in force Dec. 31, 1891	\$ 6,322,650	\$ 68,955 30	\$ 627,471 44	\$ 17,164 60

Recapitulation of Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction un'r'd.	Premiums unearned.
1891	One year or less	\$ 6,950,121 44	\$ 86,119 90	1-2	\$ 43,059 95

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 105,786 28
Losses paid from organization to date	20,590 50
Total amount of the company's stock owned by the directors at par value	94,000 00
Losses incurred during the year	19,596 90
Amount deposited in different States and countries for the security of all the Company's policy-holders	100,375 00

COLORADO BUSINESS.

Business in the State during the Year

Risks written	\$ 1,177,876 85
Premiums received	16,975 47
Losses paid	3,790 63
Losses incurred	3,813 73

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) \$ 14,017 57

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
Tennessee State, 6 per cent.	\$ 32,000 00	\$ 19,840 00
Johnson County, Ill., 8 per cent., 1892	18,000 00	18,000 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.	7,600 00	7,000 00
Rio Arriba County, N. M., 8 per cent., 1887-1902.	5,200 00	5,200 00
School dist. No. 84, Cass Co., Dak., 8 per cent., 1893	1,500 00	1,500 00
School dist. No. 7, Cass Co., Dak., 6 per cent., 1898-1908	23,000 00	23,000 00
School dist. No. 1, Montrose Co., Colo., 10 per ct., 1888-1898	8,000 00	8,000 00
Bloomfield, Conn., town, 4½ per cent., 1890-1905	30,000 00	30,000 00
Pitkin, Colo., town, 10 per cent., 1893.	2,000 00	2,000 00
Howard township, Kan., 8 per cent., 1910.	24,000 00	24,000 00
Paw Paw township, 8 per cent., 1910	8,000 00	8,000 00
Parsons, Kans., city, 6 per cent., 1917	20,000 00	20,000 00
St. Paul, Minn., city Board of Education, 7 per cent., 1892	10,000 00	10,000 00
Lima, Ohio, city, 6 per cent., 1900	16,000 00	16,000 00
Richmond, Va., city, 4 per cent., 1920	30,000 00	30,000 00
Chicago, Burl. & Quincy R. R. Co., 4 per ct., 1922	6,000 00	5,520 00
Columbus & Western R. R. Co., 6 per cent., 1911	50,000 00	52,750 00
Pullman Palace Car Co., 8 per cent., 1892	28,000 00	28,000 00
<i>Shares of Stock.</i>		
1100 Chicago, Burlington and Quincy R. R. Co.	110,000 00	120,450 00
400 Illinois Central R. R. Co.	40,000 00	43,390 00
4718 Pennsylvania R. R. Co., \$50.00.	235,900 00	267,746 50
200 Union Pacific R. R. Co.	20,000 00	9,550 00
1300 Chicago, Mil. & St. Paul R. R. Co., pref.	130,000 00	160,225 00
700 Chicago, Mil. & St. Paul R. R. Co., common.	70,000 00	57,487 50
200 Chicago & Northw'n R. R. Co., pref.	20,000 00	28,300 00
210 Chicago and Alton R. R. Co., common.	21,000 00	29,190 00
100 Illinois Central R. R. Co., 4 per ct. leased line	10,000 00	9,000 00

<i>Shares of Stock.</i>	Par value.	Market value.
268 Farmers and Mechanics Nat. Bank, Hartford, Conn	26,800 00	29,480 00
600 American Nat. Bank, Hartford, Conn., \$50.00	35,000 00	48,300 00
405 City Nat. Bank	40,500 00	40,905 00
650 Phoenix Nat. Bank, Hartford, Conn	66,000 00	82,500 00
248 Aetna Nat. Bank, Hartford, Conn.	24,800 00	29,760 00
200 Mercantile Nat. Bank, Hartford, Conn	20,000 00	16,000 00
140 New Britain Nat. Bank, New Britain, Conn	14,000 00	21,000 00
100 Nat. Bank of Commerce, New York, N. Y.	10,000 00	18,500 00
33 Nat. Shoe & Leather Bank, New York, N. Y	3,300 00	4,950 00
100 St. Paul Nat. Bank, St. Paul, Minn	10,000 00	12,200 00
173 First Nat. Bank, Morris, Minn.	17,300 00	17,300 00
500 Hartford Trust Co., Hartford, Conn.	50,000 00	65,000 00
803 Western Union Telegraph Co.	80,300 00	67,050 50
2142 Colo. Valley (Colo.) Land Co., Denver, Colo	214,200 00	214,200 00
Totals	\$1,618,500 00	\$1,731,904 50

Total market value of stocks and bonds \$ 1,731,904 50

Loans on Collaterals.

<i>Shares of Stock.</i>	Par value.	Market value.	Loaned thereon.
1334 Meriden Britannia Co.	\$ 33,350 00	\$ 133,400 00	\$ 100,000 00

Amount loaned on Collaterals \$ 100,000 00
 Cash in the Company's principal office. 930 03
 Cash deposited in bank. 259,756 53

Aggregate amount of all the Assets of the Company, stated at their actual value. \$ 2,106,608 63

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 101,750 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	55,100 00
Net amount of unpaid losses	\$ 156,850 00
Net premium reserve and all other Liabilities, except capital, under the life insurance or any other special department	843,624 48
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.	\$ 1,010,474 48
Joint-stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other Liabilities	496,134 15
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus	\$ 2,106,608 63

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$2,104,684 52
Deduct re-insurance, rebate, abatement and return premiums.	25,700 00
Net cash actually received for premiums.	\$ 2,104,427 52
Received for interest and dividends on stocks, bonds and collateral loans	92,985 63
Aggregate amount of Income actually received during the year in cash.	\$ 2,197,413 15

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 986,453 01
Paid for commissions or brokerage	559,376 55
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	176,314 47
Paid for State and local taxes in this and other States	37,989 93
All other payments and Expenditures	172,912 50
Aggregate amount of actual Expenditures during the year in cash	\$ 1,933,046 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premiums thereon.
In force on the 31st day of December of the preceding year . . . \$	244,211,689	\$ 1,528,201 22
Written or renewed during the year	282,752,094	2,104,684 52
Totals	\$ 526,963,183	\$ 3,632,885 74
Deduct those expired and marked off as terminated	287,914 145	2,092,155 25
In force at the end of the year	\$ 239,049,038	\$ 1,540,730 49
Deduct amount re-insured	100,000	154 20
Net amount in force December 31, 1891.	\$ 238,949,038	\$ 1,540,576 29

Recapitulation of Accident Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction un'rn'd.	Premiums unearned.
1891	One year or less . . .	\$ 230,750,555 00	\$ 1,445,567 96	1-2	\$ 722,783 98
1891	Two years	5,000 00	50 00	1-4	12 50
1890	Three years	5,000 00	75 00	1-2	37 50
1889	Four years	20,000 07	325 00	3-8	123 00
1888	Five years	3,000 00	60 00	1-10	6 00
1889		5,000 00	100 00	3-10	30 00
1890		17,000 00	465 00	1-2	139 50
Ten prem		8,243,483 00	94,808 04	9-10	120,492 00
Totals		\$ 239,049,038 00	\$ 1,541,451 00		\$ 843,624 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	\$33,191,429 10
Losses paid from organization to date	14,010,189 13
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	62,700 00
Amount loaned to officers and directors	22,000 00
Amount loaned to stockholders, not officers	6,000 00
Dividends declared payable in stock from organization	200,000 00
Losses incurred during the year	1,046,176 93

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 7,596,000 00
Premiums received	56,897 46
Losses paid	54,679 53
Losses incurred	57,179 53

United States Guarantee Company,

OF

NEW YORK NEW YORK.

Incorporated January 18, 1890.

EDWARD RAWLINGS, President.

DANIEL J. TOMPKINS, 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)	\$	1,560 00
Loans on mortgage (first liens), upon which not more than one year's interest is due		63,500 00
Interest due and accrued on all said mortgage loans.		349 33
Value of lands mortgaged, exclusive of buidings	\$	70,500 00
Value of buildings mortgaged (insured for \$55,300.00, as collateral)		80,500 00
Total value of said mortgaged premises	\$	151,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
N. Y. City consolidated stock, 2½ per cent	\$ 100,000 00	\$ 98,000 00
U. S. Currency bonds, reg. 6s.	43,000 00	49,450 00
U. S. Registered bonds, 4s	50,000 00	58,500 00
Canada Southern Ry. mortgage bonds, 5s	10,000 00	10,000 00
Totals.	\$ 203,000 00	\$ 215,950 00

Total market value of Stocks and Bonds	\$	215,950 00
Cash in Company's principal office and in hands of agents		790 63
Cash deposited in bank		23,826 16
Interest due and accrued on bonds and mortgages		3,722 67
Gross premiums in course of collection, not more than three months due,		12,936 85
Aggregate amount of all the Assets of the Company, stated at their actual value	\$	322,286 31

III. LIABILITIES.

Net amount of unpaid losses.	\$	8,033 30
Gross premiums received and receivable upon all unexpired guarantee risks, running one year or less from date of policy, \$78,349.33; unearned premiums (50 per cent.)	\$	39,174 66
Total unearned premiums	\$	39,174 66
All other demands against the Company, absolute and contingent		4,996 41
Total amount of all Liabilities, except capital stock and net surplus	\$	52,204 37
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other Liabilities		20,081 94
Aggregate amount of all Liabilities, including paid-up capital stock and net surplus.	\$	322,286 31

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 guarantee risks.	\$ 3,636 47
Gross premiums on risks written and renewed during the year		95,649 24
Total		\$ 99,285 71
Deduct premiums and bills in course of collection at this date		12,936 85
Entire premiums collected during the year		\$ 86,348 86
Deduct re-insurance, rebate, abatement and return premiums.		13,311 66
Net cash actually received for premiums.		\$ 73,037 20
Received for interest on mortgages.		2,556 11
Received for interest and dividends on stocks, bonds and collateral loans		5,234 57
Aggregate amount of Income actually received during the year in cash.		\$ 80,827 88

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On guarantee risks.	\$ 23,653 20
Deduct all amounts received for salvages, and re-insurance in other Companies		3,573 65
Net amount paid during the year for losses.		\$ 20,079 55
Paid for commissions or brokerage.		7,173 48
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		8,608 44
Paid for State and local taxes in this and other States		1,053 79
All other payments and Expenditures		13,044 54
Aggregate amount of actual Expenditures during the year in cash		\$ 49,959 80

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 10,595,316	\$ 57,612 86
Written or renewed during the year	19,547,990	95,649 24
Totals	\$ 30,143,306	\$ 153,262 10
Deduct those expired and marked off as terminated	13,565,210	68,743 74
In force at the end of the year	\$ 16,578,096	\$ 84,518 36
Deduct amount re-insured	1,318,000	6,169 03
Net amount in force December 31, 1891.	\$ 15,260,096	\$ 78,349 33

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date.	\$ 131,378 43
Losses paid from organization to date	31,089 10
Total amount of the Company's stock owned by the directors at par value.	50,400 00
Losses incurred during the year: guarantee.	30,669 91
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	\$ 3,500 00
Premiums received	23,33

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 1891.

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.
Ætna Life Insurance Company, Connecticut	\$ 187,900 00	\$ 742 00	.40	\$ . . . . .	. . . . .	\$ . . . . .
American Casualty Insurance and Security Company, Maryland	3,344,166 00	21,436 71	.64	8,463 20	39.48	8,833 20
American Employers Liability Insurance Company, New Jersey	907,000 00	5,404 00	.59	197 90	3.66	197 90
American Surety Company, New York	987,500 00	5,431 87	.55	481 00	8.85	6,015 19
Employers Liability Assurance Corporation, England	1,549,675 00	14,305 02	.92	4,069 67	28.45	2,745 00
Equitable Accident Insurance Company, Colorado	4,672,022 00	62,689 62	1.34	30,046 61	47.93	30,446 61
Fidelity and Casualty Company, New York	2,231,615 06	14,039 40	.63	1,274 56	9.08	1,407 80
Guarantee Company of North America, Canada	76,560 00	208 75	.27	. . . . .	. . . . .	. . . . .
Hartford Steam Boiler Inspection and Insurance Company, Connecticut	346,500 00	3,119 05	.90	. . . . .	. . . . .	. . . . .
Lloyd's Plate Glass Insurance Company, New York	121,727 06	4,089 14	3.36	1,680 00	41.08	1,442 80
Metropolitan Plate Glass Insurance Company, New York	129,543 53	4,168 87	3.22	1,742 37	41.07	1,742 37
Missouri, Kansas and Texas Trust Company, Missouri	560,000 00	3,417 71	.61	. . . . .	. . . . .	. . . . .
New York Plate Glass Insurance Company, New York	16,466 15	484 41	2.33	. . . . .	. . . . .	. . . . .
Pacific Mutual Life Insurance Company, California	6,890,250 00	16,612 81	.24	12,900 42	77.65	12,900 42
Standard Life and Accident Insurance Company, Michigan	1,371,400 00	14,824 53	1.08	12,570 49	84.79	12,570 49
St. Paul German Accident Insurance Company, Minnesota	1,177,876 85	16,975 47	1.44	3,790 63	22.33	3,813 73
Travelers Insurance Company, Connecticut	7,596,000 00	56,897 46	.75	54,679 53	96.12	57,179 53
United States Guarantee Company, New York	3,500 00	23 33	.67	. . . . .	. . . . .	. . . . .
Totals	\$32,169,641 65	\$ 244,870 15	.76	\$131,896 38	53.86	\$139,295 04

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, 1891.

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.
Ætna Life Insurance Connecticut, Connecticut	See Life	Tables.									
American Casualty Insurance and Security Company, Maryland	\$ 2,208,599 07	\$ 1,050,318 58	\$ 1,000,000 00	\$ 158,280 49	\$ 1,303,973 27	\$ 1,371,113 84	\$ 317,302 03	\$ 100,000 00	\$ 724,596 57	\$ 1,201,898 60	\$ 262,891,271 00
American Employers' Liability Insurance Company, New Jersey	342,930 36	131,342 26	200,000 00	11,588 10	187,814 94	194,936 50	46,016 95	4,500 00	97,696 04	143,212 99	52,258,000 00
American Surety Company, New York	1,505,637 51	336,080 55	1,000,000 00	169,556 96	443,429 42	489,610 49	123,373 34	60,000 00	209,390 74	397,764 08	82,354,161 00
Employers' Liability Assurance Corporation, England	1,119,172 38	686,307 35	. . . . .	432,865 03	822,312 89	858,319 39	438,418 33	. . . . .	381,680 89	820,099 22	162,811,398 00
Equitable Accident Insurance Company, Colorado	190,405 59	79,250 92	100,000 00	11,154 67	106,894 65	115,886 66	48,861 60	. . . . .	55,046 05	103,907 65	11,822,721 00
Fidelity and Casualty Company, New York	1,587,067 40	1,191,730 96	250,000 00	145,336 44	1,865,333 78	1,905,599 23	679,707 79	20,000 00	979,293 68	1,679,006 47	246,610,269 96
Guarantee Company of North America, Canada	748,573 24	171,844 42	304,600 00	272,128 82	209,165 01	268,159 87	110,383 85	18,276 00	125,492 74	254,152 59	40,488,855 00
Hartford Steam Boiler Inspection and Insurance Co., Connecticut	1,556,435 12	962,649 02	500,000 00	93,786 10	712,876 97	781,981 06	69,044 50	50,000 00	529,511 22	648,555 72	173,675,608 00
Lloyd Plate Glass Insurance Company, New York	574,805 55	247,352 14	250,000 00	77,453 41	378,124 15	395,212 19	169,597 34	122,750 00	175,830 73	468,178 07	12,821,274 00
Metropolitan Plate Glass Insurance Company, New York	362,694 00	137,727 62	100,000 00	124,966 38	237,801 17	243,985 99	99,928 13	16,000 00	112,713 78	228,641 91	8,435,573 00
Missouri, Kansas and Texas Trust Company, Missouri	1,875,563 45	793,121 61	970,500 00	111,941 84	30,155 22	206,277 29	574 99	59,094 00	99,059 15	158,728 14	9,119,476 00
New York Plate Glass Insurance Company, New York	170,335 23	34,552 92	100,000 00	35,782 31	41,710 99	43,717 06	4,095 96	. . . . .	33,896 08	37,992 04	233,640 71
Pacific Mutual Life Insurance Company, California	See Life	Tables.									
Standard Life and Accident Insurance Company, Michigan	621,152 37	399,800 01	200,000 00	21,352 36	653,443 26	676,631 03	306,159 33	6,000 00	314,322 79	626,482 12	82,614,850 00
St. Paul German Accident Insurance Company, Minnesota	306,619 91	64,453 52	200,000 00	42,166 39	56,177 78	67,296 16	19,958 76	. . . . .	41,792 60	61,751 36	6,950,121 44
Travelers Insurance Company, Connecticut	2,106,608 63	1,010,474 48	600,000 00	496,134 15	2,104,427 52	2,197,413 15	986,453 01	. . . . .	946,593 43	1,933,046 46	238,919,038 00
United States Guarantee Company, New York	322,286 31	52,204 37	250,000 00	20,081 94	73,037 20	80,827 88	20,079 55	. . . . .	29,880 25	49,959 80	15,260,096 00
Totals	\$ 15,598,886 12	\$ 7,349,210 73	\$ 6,025,100 00	\$ 2,224,575 39	\$ 9,226,678 22	\$ 9,897,018 19	\$ 3,444,955 46	\$ 456,620 00	\$ 4,916,801 76	\$ 8,818,377 22	\$ 1,427,296,653 11

TABLE III.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Ætna Life Insurance Company	Hartford, Connecticut . . .	Morgan G. Bulkeley.	Joel L. English
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	W. L. Trenholm	S. S. Colville, Treasurer
Employers' Liability Assurance Corporation.	London, England	Claud Hamilton, Chairm'n	S. Stanley Brown
Equitable Accident Insurance Company.	Denver, Colorado	H. A. Reed.	Fred. J. Egan
Fidelity and Casualty Company	New York, Now York	Wm. M. Richards	Robert J. Hillas
Guarantee Company of North America	Montreal, Canada	A. T. Galt	Robert Kerr, Act. Sec'y
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. Stilwell	M. C. Curtis
New York Plate Glass Insurance Company	New York, New York	Elijah R. Kennedy.	A. White
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	George Sabin
Travelers Insurance Company	Hartford, Connecticut . . .	James G. Batterson	Rodney Dennis
United States Guarantee Company.	New York, New York	Edward Rawlings	Daniel J. Tompkins

Country	Year	Value	Unit	Notes
Belgium	1890	1,000,000	Francs	
Bulgaria	1890	1,000,000	Levs	
Canada	1890	1,000,000	Dollars	
Denmark	1890	1,000,000	Kroner	
France	1890	1,000,000	Francs	
Germany	1890	1,000,000	Mark	
Greece	1890	1,000,000	Drachmas	
Italy	1890	1,000,000	Lira	
Japan	1890	1,000,000	Yen	
Spain	1890	1,000,000	Pesetas	
Sweden	1890	1,000,000	Kroner	
Switzerland	1890	1,000,000	Francs	
Turkey	1890	1,000,000	Liras	
U.S.A.	1890	1,000,000	Dollars	
U.S.S.R.	1890	1,000,000	Rubles	
U.K.	1890	1,000,000	Pounds	
Yugoslavia	1890	1,000,000	Dinars	

STATISTICAL TABLES FOR THE YEAR 1890

III. ZUBAT

List of Local Agents for 1892.

Fire, and Fire and Marine Companies.

CONTAINED FROM THE RECORDS OF THIS OFFICE UNDER VARIOUS HEADS
OF BUSINESS AND COMPANIES REPRESENTED BY EACH
OF THE FOLLOWING:

COMPANIES	AGENTS	RESIDENCES
THE AMERICAN FIRE INSURANCE CO.	W. H. BROWN	100 N. 3rd St.
THE FIRE INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE MARINE INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE OCEANIC INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE PACIFIC INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE PORTLAND INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE ROCKY MOUNTAIN INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE SOUTHERN INSURANCE CO.	J. H. BROWN	100 N. 3rd St.
THE WESTERN INSURANCE CO.	J. H. BROWN	100 N. 3rd St.

LIST OF AGENTS.

LIST OF AGENTS

List of Local Agents for 1892.

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.
Etna Insurance Co., Hartford, Conn.	Gill & Reynolds	Aspen
	Geo. A. Willis	Alamosa
	John A. Ellet	Boulder
	D. M. Jones	Buena Vista
	J. A. Van Auken	Central City
	M. Kennedy	Colorado Springs
	Wm. H. McClure	Cañon City
	Jno. M. Jackson	Colorado City
	Crater & Thompson	Denver
	Prewitt & Arnold	Durango
	Alden Bassett	Del Norte
	J. H. Boughton	Ft. Collins
	Geo. A. Miller	Fairplay
	Scott & Lyons	Greeley
	E. L. Berthoud	Golden
	E. T. Wolverton	Glenwood Springs
	Samuel G. McMullin	Grand Junction
	Henry Seifried	Georgetown
	S. M. Smith	Idaho Springs
	R. G. Sutphen	Longmont
	Stickley & Shaw	Leadville
	Chas. R. Buckley	La Junta
	Benj. F. Waite	Loveland
	Harry E. Nutting	Littleton
	A. L. Bonney	Montrose
	C. A. Merriam	Monte Vista
	Weir & Rupp	Manitou Springs
Jas. W. Abbott	Ouray	
Williams & Clark	Pueblo	
Eli G. Bettis	Salida	
Lindsay & Lindsay	Trinidad	
Jno. P. Kearns	Walsenburg	
Agricultural Ins. Co., Watertown, N. Y.	Edwin L. Coates	Boulder
	Moses T. Hale	Colorado Springs
	The Boyd Ins. Agency and Loan Co	Denver
	Adam C. Foote	Pueblo
	Frederick A. A. Williams	Trinidad
Alamo Fire Ins. Co., San Antonio, Texas	Williams & Gottlieb	Trinidad
	C. W. Brooks	Aspen
	Packard & Piper	Denver
	Geo. C. Berlin	Del Norte
	John Tomay	Georgetown
	J. W. Crump	Monte Vista
	Hay & Walbridge	Meeker
	A. Royal & Son	Pueblo
	W. B. Hess	Rico
	Coll Hendrie	Wray
Allemania Fire Ins. Co., Pittsburg, Pa.	G. B. Beardsley	Westcliffe
	Jos. B. Campbell	Yuma
	Willisford Dey	Denver
	W. O. Campbell	Pueblo

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Alliance Insurance Co., New York, N. Y.	The Boyd Ins. Agency and Loan Co	Denver
Alliance Assurance Co., London, England	Gill & Reynolds L. C. Stephenson M. R. Welsh L. C. Graves Thos. V. Wilson John Y. Munson Holt & Axtell H. H. Lake B. F. Rockafellow W. B. Fowler W. H. McIntyre Packard & Piper Prewitt & Arnold T. J. Montgomery C. T. Sills Henry Seifried DeLong Bros. & Marsh Burton D. Sanborn Hodges & Wallingford Moore & Gordon Stickley & Shaw H. A. Avery W. H. McCreery W. J. Clark W. E. Smiley A. L. Bonney James W. Abbott Benson, Kirtland & Rice W. B. Hess E. G. Betis Chas. F. Painter L. H. Roberts	Aspen Akron Alma Buena Vista Boulder Berthoud Crested Butte Central City Cañon City Como Colorado Springs Denver Durango Ft. Collins Gunnison Georgetown Grand Junction Greeley Glenwood Springs Holyoke Leadville Lake City Loveland Monte Vista Manitou Springs Montrose Ouray Pueblo Rico Salida Telluride Trinidad
American Insurance Co., Boston, Mass.	Charles W. Brooks Fred White Edwin K. Guy Worrell, Brannen & Kellogg Archibald A. Rice Charles R. Williams Curtis & Co. McCoy & Co Young & Crockett L. H. Roberts	Aspen Boulder Colorado Springs Denver Glenwood Springs Grand Junction Longmont Montrose Pueblo Trinidad
American Insurance Co., Newark, N. J.	Gill & Reynolds C. Edgar Smith W. H. McClure W. H. McIntyre Crater & Co. Chester R. Clark Thomas G. Montgomery Scott & Lyons Willis L. Thompson Colman & Bogert Brigham & Washburn	Aspen Boulder Cañon City Colorado Springs Denver Elbert Ft. Collins Greeley Leadville Pueblo Trinidad
American Fire Ins. Co., New York, N. Y.	Mackay & Smith A. L. Lawton B. F. Rockafellow Anthony Sweeney R. H. McFadden B. D. Sanborn Ramey Bros Strait & Sons H. R. Cohen	Aspen Colorado Springs Cañon City Denver Durango Greeley Grand Junction Pueblo Trinidad

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
American Fire Ins. Co., Philadelphia, Pa.	Morris B. Colt Beard & Richards A. J. Mackey D. C. Sindlinger Wm. Dillon Harry H. Lake Mathew Kennedy Anthony Sweeney W. R. Robertson Frank Gallotti C. Golding Dwyre H. Seifried Hodges & Wallingford Sam'l G. McMullen B. D. Sauborn John Gordon Milner & Hurd Clarence L. Smith Wm H McCreery Reeves & Reinhold Chas. W. Haskins O. W. Mallaby A. R. Rose Robin Bros Chas. F. Painter Thos. H. Brown H. F. Moore . . . . .	. . . . . Alamosa Aspen Boulder Buena Vista Castle Rock Central City Colorado Springs Denver Delta Durango Fort Collins Georgetown Glenwood Springs Grand Junction Greeley Gunnison Leadville Loveland Loveland Montrose Ouray Pueblo Salida Silverton Telluride Trinidad Trinidad
American Central Ins. Co., St. Louis, Mo.	L. A. W. Brown L. C. Graves & Co. A. L. Lawton James Williams Inter-State Investment Co. C. Golding Dwyre Henry Seifried Joseph S. Swan Ramey Bros. Scott & Lyons Charles R. Buckley Stickley & Shaw W. F. Smiley Richard C. Diehl James W. Abbott Strait & Sons A. R. Rose Robin Bros Monash Bros P. G. Scott . . . . .	. . . . . Aspen Buena Vista Colorado Springs Denver Durango Fort Collins Georgetown Glenwood Springs Grand Junction Greeley La Junta Leadville Manitou Springs Montrose Ouray Pueblo Salida Silverton Trinidad West Las Animas
Armenia Insurance Co., Pittsburgh, Pa.	E. L. Coates The Boyd Ins. Agency & Loan Co. W. O. Campbell . . . . .	. . . . . Boulder Denver Pueblo
Atlas Assurance Co., London, England.	Zollars & McGrew Packard & Piper Gill & Reynolds Geo. A. Willis Thos. V. Wilson John Potter Holt & Axtell Prewett & Arnold C. C. Emigh R. M. Hedden B. D. Sanborn J. A. Layton Stickley & Shaw Weir & Rupp J. D. Maben A. L. Bonney D. J. Lipe A. H. Mundee Craig & Israel Chas. F. Painter . . . . .	. . . . . Denver Denver Aspen Alamosa Boulder Colorado Springs Crested Butte Durango Fort Collins Glenwood Springs Greeley Grand Junction Leadville Manitou Monte Vista Montrose Pueblo Rico Salida Telluride

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Atlas Assurance Co., London, England . .	L. H. Roberts Wm. B. Hess W. E. Smiley Langdon & Miles	Trinidad Rico Manitou Springs Pueblo
Baloise Fire Ins. Co., Basle, Switzerland .	Zollars & McGrew Chas. O. Harding Eppich & Kennedy Bartel Bros. & Bishop E. G. Middelkamp Chas. F. Painter	Denver Aspen Creede Denver Pueblo Telluride
Boylston Insurance Co., Boston, Mass . .	Edwin K. Guy L. Anfenger & Co. Harry M. Hill Monash Bros	Colorado Springs Denver Pueblo Trinidad
British America Assurance Co., Toronto, Canada	L. E. Dwinell & Co. Hiram T. Lamey Stickley & Shaw Benson, Kertland & Rice H. R. Cohen Wm. E. Smiley L. A. W. Brown Archibald A. Rice Jno. M. Jackson Jno. G. McKinney Chas. F. Painter Prewitt & Arnold Wallace & Brush Edward L. Berthoud Chas. T. Sills Jas. W. Abbott Giles Miller Schwanbeck & Wile A. M. McClenahan Stickney & Stearns George Edinger	Colorado Springs Denver Leadville Pueblo Trinidad Manitou Springs Aspen Glenwood Springs Colorado City Grand Junction Telluride Durango Salida Golden Gunnison Ouray Longmont Creede Greeley Denver Glenwood Springs
Broadway Insurance Co., New York, N. Y.	The Colorado Ins. Agency Co	Denver
Buffalo German Ins. Co., Buffalo, N. Y. .	Moses T. Hale Schermer & Lehman Graham Smith	Colorado Springs Denver Pueblo
Burlington Ins. Co., Burlington, Iowa . .	W. H. McIntyre W. L. Thompson D. J. Lipe	Colorado Springs Leadville Pueblo
Caledonian Ins. Co., Edinburgh, Scotland.	Carlos U. Brooks W. G. Edwards & Bro James W. Swisher A. Hemenway Wadsworth & Smith B. F. Rockafellow Davis & Critchell Prewitt & Arnold C. Golding Dwyre John Tomay Robert Steele E. T. Wolverton Milner & Hurd W. E. Smiley C. W. Haskins Williams & Clark Eli G. Bettis Cohen & McChesney Charles F. Painter	Aspen Boulder Breckenridge Colorado Springs Creede Cañon City Denver Durango Ft. Collins Georgetown Greeley Glenwood Springs Leadville Manitou Springs Ouray Pueblo Salida Trinidad Telluride
California Ins. Co., San Francisco, Cal . .	Geo. W. Neff L. A. W. Brown Geo. A. Willis J. H. Nicholson L. C. Graves & Co Bridwell & Cassedy	Denver Aspen Alamosa Boulder Bnena Vista Cañon City

LIST OF LOCAL AGENTS.

COMPANIES	AGENTS.	LOCATION.
California Ins. Co., San Francisco, Cal . .	W. H. Bacon Harry G. Shuck John M. Jackson Paul B. Gaylord & Co Prewitt & Arnold Blackly & Baldwin Geo C. Berlin Jay H. Boughton Burton Preston A. M. McClenahan E. T. Wolverton Smith & Baldwin Origin Hall Stickley & Shaw Thomas Williams B. F. Waite L. Wirt Markham John T. Russell J. A. Chatfield A. L. Bonney Keen Bros L. H. Cheney W. E. Smiley Jas. W. Abbott Benson, Kirtland & Rice Godding & Steele Wm. B. Hess E. G. Bettis Robin Bros L. H. Roberts Chas. F. Painter John P. Kearns	Colorado Springs Central City Colorado City Denver Durango Delta Del Norte Fort Collins Fort Morgan Greeley Glenwood Springs Grand Junction Idaho Springs Leadville Longmont Loveland Lamar La Junta Littleton Montrose Monument Monte Vista Manitou Springs Ouray Pueblo Rocky Ford Rico Salida Silverton Trinidad Telluride Walsenburg
Citizens Insurance Co., St. Louis, Mo . .	H. L. Wadsworth Graham Smith	Denver Pueblo
Citizens Ins. Co., New York, New York .	A. L. Lawton Paul B. Gaylord Scott & Lyons Willis L. Thompson Henry O. Morris Craig & Israel Brigham & Washburn Benjamin F. Rockafellow Henry C. Long	Colorado Springs Denver Greeley Leadville Pueblo Salida Trinidad Cañon City Grand Junction
Citizens Insurance Co, Pittsburg, Pa . .	The Colo. Ins. Agency Co	Denver
City of London Fire Ins. Co., London, Eng	Fred White A. Hemenway Anthony Sweeney F. Gallotti J. B. Lacy A. M. McClenahan Stickley & Shaw Young & Crockett	Boulder Colorado Springs Denver Durango Florence Greeley Leadville Pueblo
Commercial Union Assurance Company, London, England	Gill & Reynolds John A. Bonham Morris B. Colt John A. Ellet' Daniel M. Jones Fullerton & Seymour Andrew L. Lawton Wm. H. McClure Holt & Axtell James Williams Prewitt & Arnold Blackly & Baldwin R. J. Van Valkenburg C. Golding Dwyre Geo. W. Warner James W. Work Scott & Lyons John Tomay	Aspen Akron Alamosa Boulder Buena Vista Central City Colorado City Cañon City Crested Butte Denver Durango Delta Erie Fort Collins Fort Morgan Florence Greeley Georgetown

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Commercial Union Assurance Company, London, England	Samuel G. McMullen	Grand Junction
	Charles T. Sills	Gunnison
	Geo. E. McClelland	Idaho Springs
	William H. Pound	Julesburg
	R. G. Sutphen	Longmont
	W. L. Thompson	Leadville
	Charles L. Seeley	La Junta
	E. S. Allen	Loveland
	Jacob J. Abbott	Lake City
	Cortright & Rice	Lyons
	A. L. Bonney	Montrose
	Charles A. Merriman	Monte Vista
	Keen Bros.	Monument
	James W. Abbott	Ouray
	Oliver W. Mallaby	Pueblo
	W. B. Hess	Rico
	Anthony R. Rose	Salida
	G. C. Brown	Sterling
	Lindsay & Lindsay	Trinidad
	Charles F. Painter	Telluride
	John P. Kearns	Walsenburg
Schwanbeck & Wile	Creede	
Fred. White	Boulder	
August Fast	Silverton	
W. T. Michel	Berthoud	
Concordia Fire Ins. Co., Milwaukee, Wis.	Henry O. Morris	Pueblo
	L. A. W. Brown	Aspen
	R. R. Frisbie	Cañon City
	Rich & Co.	Denver
	John Tomay	Georgetown
	A. A. Rice	Glenwood Springs
	Stickley & Shaw	Leadville
	Henry O. Morris	Pueblo
	Samuel Gilmour	Rockvale
	E. F. Dawley	Greeley
	Chas. Williams	Longmont
	Martin & Co.	Colorado Springs
	H. F. Moore	Trinidad
H. R. Warren	Fremont	
H. C. Long	Grand Junction	
E. L. Turner	Florence	
Connecticut Fire Ins. Co., Hartford, Conn.	L. A. W. Brown	Aspen
	Chas. Dabney	Boulder
	W. H. McClure	Cañon City
	A. L. Lawton	Colorado Springs
	Seymour Warren	Denver
	C. Golding Dwyre	Ft. Collins
	E. T. Wolverton	Glenwood Springs
	M. O. Delaplain	Grand Junction
	Fred'k M. Dille	Greeley
	Stickley & Shaw	Leadville
	Giles Miller	Longmont
	Reeves & Reinhold	Montrose
	Jas. W. Abbott	Ouray
	Henry O. Morris	Pueblo
	Craig & Israel	Salida
	Tom H. Brown	Trinidad
	J. D. Maben	Monte Vista
Kephart & Rockwood	Durango	
Chas. F. Painter	Telluride	
Robin Bros.	Silverton	
Brown & Markham	Lamar	
A. R. Bartholomew	La Junta	
Edwin J. Smith	Rocky Ford	
D. L. McConaughy	Greeley	
Continental Ins. Co., New York, N. Y	L. A. W. Brown	Aspen
	W. G. Lovelace	Brighton
	C. Edgar Smith	Boulder
	H. G. Shuck	Central City
	W. H. McClure	Cañon City
	W. L. Malpass	Como
	R. H. McFadden	Durango

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Continental Ins. Co., New York, N. Y.	George E. Crater & Co.	Denver
	C. R. Clark	Elbert
	T. J. Montgomery	Ft. Collins
	John Gordon	Gunnison
	T. B. Crawford	Grand Junction
	E. L. Berthoud	Golden
	Scott & Lyons	Greeley
	George 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
	O. E. Westfall	Salida
	Brigham & Washburn	Trinidad
	A. E. Amesbury	Delta
	Wm. B. Upton	Montrose
	W. E. Smiley	Manitou Springs
	Chas. L. Hyde	Telluride
	A. H. Mundee	Rico
	J. W. Abbott	Ouray
	W. H. McIntyre	Colorado Springs
	C. Dunbar	Greeley
	Wm. H. Crawford	Grand Junction
	J. M. Hiester	Denver
	G. E. Sutphen	Longmont
	John Y. Munson	Berthoud
	C. H. Fryburger	Carlton
	C. R. Tuttle	Denver
	Erastus Adams	Morrison
	A. R. Bartholomew	La Junta
	Robert R. Ross	Walsenburg
	W. B. Hess	Rico
	Chas. R. Williams	Grand Junction
	Theo. S. Large	Denver
	Elisha Alvord	La Junta
	S. D. Carleton	Alamosa
	John Mac Arthur	Monte Vista
	M. B. Colt	Alamosa
	J. W. Crump	Loveland
	Wadsworth & Smith	Monte Vista
		Creede
Delaware Ins. Co., Philadelphia, Pa.	Carlos W Brooks	Aspen
	William T. Dickinson	Cañon City
	L. E. Dwinell & Co	Colorado Springs
	L. Anfenger & Co	Denver
	Stickley & Shaw	Leadville
	Adair C. Foote	Pueblo
	L. H. Roberts	Trinidad
Denver Ins. Co., Denver, Colorado.	Cobb, Wilson & Co	Denver
	Milner & Hurd	Leadville
	Eugene T. Wolverton	Glenwood Springs
	C. W. Brooks	Aspen
	Holt & Axtell	Crested Butte
	Sampson & Butler	Antonita
	Bromley & Williamson	Boulder
	John Y. Munson	Berthoud
	L. C. Graves & Co	Buena Vista
	Andrew L. Lawton	Colorado Springs
	John M. Jackson	Colorado City
	Bridwell & Cassidy	Cañon City
	W. M. Dillon	Castle Rock
	Stephen J. Smith	Cortez
	D. M. Campbell	Delta
	George C. Berlin	Del Norte
	R. H. McFadden	Durango
	J. J. Eubank	Eastonville
	C. L. Dickenson	Elizabeth
	Thos. J. Montgomery	Ft. Collins
	Geo. W. Twombly	Ft. Lupton
	Geo. A. Miller	Fairplay
	C. T. Sills	Gunnison

COMPANIES.	AGENTS.	LOCATION.
Denver Insurance Co., Denver, Colo.	John Tomay	Georgetown
	Thomas B. Crawford	Grand Junction
	Sam'l F. McCreery	Greeley
	Mathews & Strine	Golden
	Geo. E. McClelland	Idaho Springs
	John T. Russell	La Junta
	James A. Kelley	La Jara
	Jas. H. Chatfield	Littleton
	R. G. Sutphen	Longmont
	R. W. Orvis	Loveland
	Wm. N. Hathaway	La Fayette
	E. F. Norton	Lyons
	Weir & Rupp	Manitou Springs
	A. L. Bromly	Montrose
	L. H. Cheney	Monta Vista
	Jas. W. Abbott	Ouray
	Young & Crockett	Pueblo
	J. E. Campbell	Palmer Lake
	Geo. B. Wheeler	Platteville
	Chas. G. Ament	Rocky Ford
	Jas. G. Thomas	Rye
	A. H. Munde	Rico
	A. R. Rose	Salida
	F. E. Milner	Steamboat Springs
	T. B. McDonald	Saguache
	Jas. H. Robin	Silverton
	Chas. F. Painter	Telluride
	W. J. King	Villa Grove
	John F. Read	Walsenburg
	Harry H. Lake	Central City
	Chas. A. Wagner	Louisville
	R. J. Van Valkenburg	Erie
	John P. Kearns	Walsenburg
	Henry F. Moore	Trinidad
	P. K. Gavmon	Dillon
	R. Bell & Son	Salida
Detroit Fire and Marine Ins. Co., Detroit, Michigan	Coe Bros. & Etheridge	Denver
	Anthony Sweeney	Denver
Eagle Fire Co., New York, N. Y.	Forrester & Co.	Denver
Equitable Fire and Marine Insurance Co Providence, R. I.	H. S. McDowell & Co.	Denver
	W. F. Dickenson & Co.	Cañon City
	Hemenway Bros.	Colorado Springs
	Geo. S. Draper & Co.	Pueblo
Farragut Fire Ins. Co., New York, N. Y.	Warmell, Braunen & Kellogg	Denver
	W. E. McLain	Colorado Springs
	E. C. Mattes & Co.	Pueblo
Fire Association, Philadelphia, Pa.	Mackey & Smith	Aspen
	Chas. Dabney	Boulder
	A. L. Lawton	Colorado Springs
	B. F. Rockafellow	Cañon City
	Anthony Sweeney	Denver
	R. H. McFadden	Durango
	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
	Jas. W. Abbott	Ouray
	E. G. Bettis	Salida
	Brigham & Washburn	Trinidad
Fireman's Fund Insurance Company, San Francisco, Cal.	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	John W. Day	Boulder
	W. R. Logan	Buena Vista
	John Y. Munson	Berthoud
	W. G. Lovelace	Brighton
	Bridwell & Cassidy	Cañon City

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Firemen's Fund Ins. Co., San Francisco .	B. E. Seymour A. L. Lawton A. R. King Ned Steel F. Gallotti Alden Bassett Thos. G. Montgomery G. W. Warner Geo. W. Twombly Kiefer & Kiefer Henry Seifried Hodges & Wallingford Lee Larrison DeLong Bros. & Marsh B. D. Sanborn C. T. Sills Beggs & McClelland George E. McClelland J. T. Russell H. A. Avery P. G. Scott Milner & Hurd R. G. Sutphen W. H. McCreery H. A. Groves W. J. Clark Wm. B. Upton W. W. Rowan John S. Wheeler Henry O. Morris W. B. Hess A. M. Crawford Ed. J. Smith T. B. McDonald A. R. Rose Chas. L. Allen Chas. F. Painter Tom. H. Brown J. C. Braley John P. Kearns B. F. Durham . . . . .	. . . . . Central City Colorado Springs Delta Denver Durango Del Norte Ft. Collins Ft. Morgan Ft. Lupton Fruita Georgetown Glenwood Springs Golden Grand Junction Greeley Gunnison Holyoke Idaho Springs La Junta Lake City Las Animas Leadville Longmont Loveland Moffatt Monte Vista Montrose Ouray Platteville Pueblo Rico Ridgeway Rocky Ford Saguache Salida Sterling Telluride Trinidad Villa Grove Walsenburg Yuma
Firemen's Insurance Co., Newark, N. J .	Coe Bros Harry M. Hill . . . . .	. . . . . Denver Pueblo
Fire Ins. Co. of the county of Philadelphia, Philadelphia, Pa	Davis & Critchell Guyot & McLain A. Hemenway . . . . .	. . . . . Denver Pueblo Colorado Springs
Franklin Fire Ins. Co., Philadelphia, Pa .	Henry Le B. Wills Cobb, Wilson & Co Scott & Lyons Strait & Son O. E. Westfall Brigham & Washburn . . . . .	. . . . . Colorado Springs Denver Greeley Pueblo Salida Trinidad
General Life and Fire Assurance Co., London, England	Zollars & McGrew Chas. O. Harding Eppich & Kennedy T. H. S. Schooley Bartels Bros. & Bishop Samuel Hemmons Williams, Dickson & Co Chas. F. Painter Williams & Gottlieb . . . . .	. . . . . Denver Aspen Creede Pueblo Denver Fremont Pueblo Telluride Trinidad
German Insurance Co., Freeport, Ill. . . .	Young & Crockett L. A. W. Brown C. C. Emigh H. L. Wadsworth E. T. Wolverton Jones & Logan A. L. Lawton A. R. Rose . . . . .	. . . . . Pueblo Aspen Ft. Collins Denver Glenwood Springs Buena Vista Colorado Springs Salida

COMPANIES.	AGENTS.	LOCATION.
German Ins. Co., Freeport, Ill	J. W. Lamb	Cheyenne Wells
	Harry G. Shuck	Central City
	John Tomav	Georgetown
	E. M. McPherrin	Holyoke
	Geo. M. Jacobs	Greeley
	Williams & Gottlieb	Trinidad
	William Dillon	Castle Rock
	Louis H. Cheney	Monte Vista
	John F. Reed	Walsenburg
	C. R. Buckey	La Junta
	John M. Jackson	Colorado City
	Prindle & Caldier	Akron
	J. W. Barnes	Golden
	R. G. Sutphen	Longmont
	Arthur R. Frisbie	Cañon City
	Fred White	Boulder
	Almond D. Guild	Grand Junction
	Willis L. Thompson	Leadville
	Emmit E. Webster	Ft. Collins
	German Insurance Co., Quincy, Ill	Sampson & Butler . . . . .	Antonito
B. B. Brown		Lamar
Jas. H. Chatfield		Littleton
W. A. Hill		Ft. Morgan
W. H. McCreery		Loveland
Oscar M. Ross		Montrose
Schirmer & Lehman		Denver
J. P. McMillen		Colorado Springs
A. G. Holland		Pueblo
Chas. T. Sills		Gunnison
Wm. M. Rule	Boulder	
German Fire Ins. Co., Peoria, Ill	H. L. Wadsworth	Denver
	Moses T. Hale	Colorado Springs
	A. C. Foote	Pueblo
	Milner & Hurd	Leadville
	C. T. Sills	Gunnison
	J. H. Boughton	Ft. Collins
	Fred. White	Boulder
	J. W. Barnes	Golden
	C. A. Cobb	Loveland
	Minor & Golden	Longmont
	F. A. A. Williams	Trinidad
	Kephart & Rockwood	Durango
	W. B. Upton	Montrose
	Henri R. Foster	Highland
	People's Fire Ins. Agency	Denver
W. O. Campbell	Pueblo	
Willisford Dey	Denver	
German Am. Ins. Co., New York, N. Y	Gill & Reynolds	Aspen
	Morris B. Colt	Alamosa
	Andrew J. Mackey	Boulder
	Dan. M. Jones	Buena Vista
	William H. McClure	Cañon City
	Bennett H. Seymour	Central City
	Mathew Kennedy	Colorado Springs
	W. L. Malpus	Como
	Geo. E. Crater & Co	Denver
	Ransom H. McFadden	Durango
	Thos. J. Montgomery	Ft. Collins
	Henry Seifried	Georgetown
	Edward L. Berthoud	Golden
	Eugene T. Wolverton	Glenwood Springs
	DeLong Bros. & Marsh	Grand Junction
	Burton D. Sanborn	Greeley
	Chas. T. Sills	Gunnison
	Geo. E. McClelland	Idaho Springs
John T. Russell	La Junta	
Willis L. Thompson	Leadville	
William E. Smiley	Manitou Springs	
Riley G. Sutphen	Longmont	
Chas. M. Coslett	Monte Vista	
Richard C. Deihl	Montrose	
John Denholm	Otis	

COMPANIES.	AGENTS.	LOCATION.
German Am. Ins. Co., New York, N. Y.	Strait & Sons Wm. B. Hess Jas. W. Abbott Anthony R. Rose M. A. Smith Robin Bros. Lindsay & Lindsay Collier Hendrie Robert S. Odell Wm. H. McCreery C. A. Dana Chas. F. Painter	Pueblo Rico Ouray Salida Sterling Silverton Trinidad Wray Topeka, Ks. Loveland Brighton Telluride
Germania Fire Ins. Co., New York, N. Y.	Wm. H. McIntyre Paul B. Gaylord Scott & Lyons Eben White Henry O. Morris Brigham & Washburn	Colorado Springs Denver Greeley Longmont Pueblo Trinidad
Girard Fire and Marine Insurance Company, Philadelphia, Penn.	L. E. Dwinell Jos P. Riley Harry M. Hill McCracken & Parks	Colorado Springs Denver Pueblo Denver
Glens Falls Ins. Co., Glens Falls, N. Y.	W. T. Dickinson & Co. Lewis W. Cunningham A. Hemenway H. S. McDowell & Co. Sam'l G. McMullin Weir & Rupp John L. Streit & Son L. H. Roberts	Cañon City Colorado City Colorado Springs Denver Grand Junction Manitou Springs Pueblo Trinidad
Grand Rapids Fire Insurance Company, Grand Rapids, Mich.	E. S. Rich & Co. W. O. Campbell F. A. A. Williams Edwin K. Guy E. G. Bettis J. R. Curtis R. M. Hedden Geo. W. Bailey Kephard & Rockwood Edwin J. Clark	Denver Pueblo Trinidad Colorado Springs Salida Longmont Glenwood Springs Ft. Collins Durango Longmont
Granite State Fire Insurance Company, Portsmouth, N. H.	Zollars & McGrew Chas. O. Harding Prewitt & Arnold Stickley & Shaw Fred. Dickson A. H. Mundee Craig & Israel John T. Arthur Chas F. Painter R. R. Ross E. H. Martin & Co. Wm. B. Hess Williams, Dickson & Co.	Denver Aspen Durango Leadville Pueblo Rico Salida Trinidad Telluride Walsenburg Colorado Springs Rico Pueblo
Greenwich Ins. Co., New York, N. Y.	Joseph P. Riley Harry M. Hill Riley & MacCracken	Denver Pueblo Denver
Guardian Fire and Life Assurance Company, London, England	Cobb, Wilson & Co. L. E. Dwinell & Co. Oliver W. Mallaby Brigham & Washburn James W. Abbott Prewitt & Arnold Ramey Bros. E. G. Bettis L. A. W. Brown Eugene T. Wolverton S. F. McCreery L. C. Graves & Co.	Denver Colorado Springs Pueblo Trinidad Ouray Durango Grand Junction Salida Aspen Glenwood Springs Greeley Buena Vista

COMPANIES.	AGENTS.	LOCATION.
Guardian Fire and Life Assurance Company, London, Eng	Reeves & Reinhold	Montrose
	Chas. F. Painter	Telluride
	Robin Bros.	Silverton
	Fletcher & McNeelan	Alamosa
	Wm. T. Dickinson	Cañon City
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany	L. A. W. Brown	Aspen
	E. K. Guy	Colorado Springs
	A. E. Amesbury	Delta
	L. Anfenger & Co.	Denver
	Prewitt & Arnold	Durango
	Ramey Bros	Grand Junction
	John Tomay	Georgetown
	A. M. McClenahan	Greeley
	McCoy & Craine	Montrose
	E. S. Allen	Loveland
	Giles Miller	Longmont
	Jas. W. Abbott	Ouray
	Graham Smith	Pueblo
	A. H. Mundee	Rico
	Eli J. Bettis	Salida
	Brigham & Washburn	Trinidad
	Chas. F. Painter	Telluride
	Milner & Hurd	Leadville
	Henry L. Shepherd	Cañon City
	Emil W. Pfeiffer	Del Norte
Henry A. Ingalls	Ridgeway	
Jno. P. Kearns	Walsenburg	
W. B. Hess	Rico	
Richard Harvey	Central City	
A. R. Bartholomew	La Junta	
Henry A. Avery	Lake City	
Chas. T. Sills	Gunnison	
Oscar M. Rose	Montrose	
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
	Craig & Israel	Salida
	Brigham & Washburn	Trinidad
	Benjamin F. Rockafellow	Cañon City
	Schurmer & Lehman	Denver
	Mackey & Smith	Aspen
Henry C. Long	Grand Junction	
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
	Jas. W. Abbott	Ouray
	W. H. McIntyre	Colorado Springs
	Gill & Reynolds	Aspen
	Robert H. Northcott	Akron
	Strait & Sons	Pueblo
	Edwin S. Allen	Loveland
	Brigham & Washburn	Trinidad
	J. J. Abbott	Lake City
	William E. Smiley	Manitou
John T. Russell	La Junta	
John W. Day	Boulder	
Alfred H. Mundee	Rico	
Geo. A. Willis	Alamosa	
Ralph E. Webster	Holyoke	
Lewis H. Cheney	Monte Vista	
Alfred R. King	Delta	
Samuel G. McMullin	Grand Junction	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Hartford Fire Ins. Co., Hartford, Conn .	Eugene T. Wolverton Scott & Lyons Chas. F. Painter Alvin L. Bonney James W. Work John M. Jackson Prewitt & Arnold El. G. Bettis William B. Hess John P. Kearns	Glenwood Springs Greeley Telluride Montrose Florence Colorado City Durango Salida Rico Walsenburg
Helvetia Swiss Fire Ins. Co., St. Gall, Switzerland	William B. Hess Graham Smith Eppick & Kennedy Stickley & Shaw Kendall & Dawley Zollers & McGrew Mackey & Smith Jas. S. Gibson Holt & Axtell Prewitt & Arnold Miller & Wallace E. T. Wolverton J. R. Curtis & Co W. E. Smiley J. D. Maben Craig & Israel Thos. H. Brown Chas. F. Painter R. R. Ross	Rico Pueblo Creede Leadville Greeley Denver Aspen Colorado Springs Crested Butte Durango Grand Junction Glenwood Springs Longmont Manitou Springs Monte Vista Salida Trinidad Telluride Walsenburg
Home Ins. Co., New York, New York . .	Gill & Reynolds John W. Day Wm. H. McClure Bennet E. Seymour Matthew Kennedy Anthony Sweeney Prewitt & Arnold C. W. Thomas J. H. Boughton Geo. W. Warner John Tomay Hodges & Wallingford Edward L. Berthoud Samuel G. McMullin Scott & Lyons Milner & Hurd Chas. E. Day Reeves & Reinhold Lewis H. Cheney James W. Abbott Strait & Sons Craig & Israel Lindsay & Lindsay	Aspen Boulder Cañon City Central City Colorado Springs Denver Durango Del Norte Ft. Collins Ft. Morgan Georgetown Glenwood Springs Golden Grand Junction Greeley Leadville Longmont Montrose Monte Vista Ouray Pueblo Salida Trinidad
Home Mutual Ins. Co., San Francisco, Cal	F. W. Young Fletcher & McNeelan Stockman & Bourquin John W. Day A. L. Lawton A. R. Frisbie R. E. Seymour McKinley & Parks F. Gallotti Jay H. Boughton Henry Seifried Hodges & Wallingford Chas. W. Baldwin B. D. Sanborn Lee Larrison John T. Russell F. M. Lenhart Reeves & Reinhold C. H. Merriman C. W. Haskins	Denver Alamosa Aspen Boulder Colorado Springs Cañon City Central City Denver Durango Ft. Collins Georgetown Glenwood Springs Grand Junction Greeley Golden La Junta Las Animas Montrose Monte Vista Ouray

COMPANIES.	AGENTS.	LOCATION.
Home Mutual Ins. Co., San Francisco, Cal	Jess. E. Campbell.	Palmer Lake
	W. B. Hess	Rico
	A. M. Crawford.	Ridgeway
	Chas. F. Painter	Telluride
	H. P. Mansfield	Trinidad
	John P. Kearnes	Walsenburg
Imperial Fire Ins. Co., London, Eng.	Sampson & Butler	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
	Wm. Dillon.	Castle Rock
	B. E. Seymour	Central City
	J. M. Jackson.	Colorado City
	H. Le B. Wills	Colorado Springs
	Holt & Axtell.	Crested Butte
	Zimmerman & Chambers	Chivington
	Geo. C. Berlin.	Del Norte
	Anthony Sweeney	Denver
	F. Gallotti	Durango
	W. H. Craine	Delta
	Jay H. Boughton	Fort Collins
	A. W. B. Johnson.	Fort Morgan
	Henry Seifried	Georgetown
	Gregory & Shaw	Glenwood Springs
	Mathews & Strine	Golden
	De Long Bros. & Marsh	Grand Junction
	B. D. Sanborn	Greeley
	Chas. T. Sills	Gunnison
	Barton & Feast	Grauada
	W. E. Johnson	Holyoke
	Geo. E. McClelland.	Idaho Springs
	J. T. Russell	La Junta
	W. L. Thompson	Leadville
	C. E. Day	Longmont
	W. H. McCreery	Loveland
	Goodale & Cooper	Lamar
	Jas. A. Kelly & Co.	La Jara
	W. E. Smiley	Manitou
A. L. Bonney	Montrose	
S. D. Coffin	Monte Vista	
Hay Walbridge.	Meeker	
McPherson & Hopkins	New Castle	
C. W. Haskins	Ouray	
Henry O. Morris	Pueblo	
Godding & Steele.	Rocky Ford	
C. J. Foster	Ridgeway	
Lee Fairbanks	Saguache	
A. R. Rose	Salida	
Robin Bros.	Silverton	
Chas. F. Painter	Telluride	
Brigham & Washburn	Trinidad	
John P. Kearnes	Walsenburg	
Reed Bros. & Co.	Yuma	
Insurance Co. of North America, Philadelphia, Pa.	Gill & Reynolds.	Aspen
	Geo. A. Willis.	Alamosa
	Andrew J. Mackey	Boulder
	D. M. Jones.	Buena Vista
	W. G. Lovelace	Brighton
	Bennett E. Seymour	Central City
	W. H. McIntyre.	Colorado Springs
	Wm. H. McClure	Cañon City
	Holt & Axtell.	Crested Butte
	Chas. H. Fairall	Cheyenne Wells
	Jno. D. Williams	Castle Rock
	David Frank	Conejos
Geo. C. Berlin.	Del Norte	
Ben. H. Wilson	Denver	
Frauk Gallotti	Durango	
A. R. King	Delta	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Ins. Co. of North America, Phila., Pa.	Jay H. Boughton Geo. W. Warner James W. Work Gregory & Shaw Edward L. Berthoud Burton D. Sanborn John Gordon Henry Seifried DeLong Bros. & Marsh Geo. E. McClelland Goodale & Cooper Chas. E. Day Stickley & Shaw Edwin S. Allen Addison M. Baldwin Chas. L. Seeley J. J. Abbott Jas. H. Chatfield Alvin L. Bonney C. A. Merriman Wm. E. Smiley Jas. W. Abbott Bensour, Kirtland & Rice Geo. B. Wheeler Henry E. Beck Edwin J. Smith A. H. Mundee Eli G. Bettis Robin Bros Lee Fairbanks Martin H. Smith Brigham & Washburn Chas. F. Painter John P. Kearns J. H. Kirtland & Co Wm. B. Hess Wilson & Sweet E T. Wolverton Jas. F. Benedict	Ft. Collins Ft. Morgan Florence Glenwood Springs Golden Greeley Gunnison Georgetown Grand Junction Idaho Springs Lamar Longmont Leadville Loveland Las Animas La Junta Lake City Littleton Montrose Monte Vista Manitou Ouray Pueblo Platteville Pitkin Rocky Ford Rico Salida Silverton Saguache Sterling Trinidad Telluride Walsenburg Creede Rico Denver Glenwood Springs Creede
Insurance Company of the State of Pennsylvania, Philadelphia, Pa	W. W. Williamson A. G. Holland Barrows Bros. & Davis Carlos W. Brooks B. F. Rockafellow A. Hemenway Davis & Critchell Milner & Hurd William E. Smiley Williams & Clark Cohen & McChesney Chas. R. Critchell Prewitt & Arnold	Colorado Springs Pueblo Denver Aspen Cañon City Colorado Springs Denver Leadville Manitou Pueblo Trinidad Denver Durango
Jersey City Insurance Company, Jersey City, N. J.	Bacon & Meir Packard & Piper A. C. Foote & Co	Colorado Springs Denver Pueblo
Lancashire Insurance Company, Manchester, England	Geo. A. Willis Mackey & Smith Chas. Dabney A. L. Lawton Paul B. Gaylord Frank Gallotti R. M. McClenahan Eben White Ned Steel Jas. W. Abbott O. W. Mallaby Lorin H. Roberts John F. Read Milner & Hurd	Alamosa Aspen Boulder Colorado Springs Denver Durango Greeley Longmont Leadville Ouray Pueblo Trinidad Walsenburg Leadville

COMPANIES.	AGENTS.	LOCATION.	
Lion Fire Ins. Co., London, England . . .	Geo. A. Willis	Alamosa	
	Sampson & Butler	Antonito	
	Gill & Reynolds	Aspen	
	G. M. Boss	Akron	
	N. P. White	Bonanza	
	Chas. Dabney	Boulder	
	James K. Darnell	Breckenridge	
	I. M. Jones	Buena Vista	
	W. G. Lovelace	Brighton	
	Bridwell & Cassidy	Cañon City	
	Harry H. Lake	Central City	
	J. M. Jackson	Colorado City	
	H. Le B. Willis	Colorado Springs	
	Zimmerman & Chambers	Chivington	
	Geo. C. Berlin	Del Norte	
	Packard & Piper	Denver	
	F. Gallotti	Durango	
	A. R. King	Delta	
	Wm. McFie	Evans	
	J. C. Blevins	Eads	
	Edwards, Budrow & Kissick	Ft. Collins	
	G. W. Warner	Ft. Morgan	
	Henry Siefried	Georgetown	
	Gregory & Shaw	Glenwood Springs	
	Mathews & Strine	Golden	
	DeLong Bros. & Marsh	Grand Junction	
	F. M. Dille	Greeley	
	Chas. T. Sills	Gunnison	
	Barton & Feast	Granada	
	B. F. Moore	Holyoke	
	H. H. Newton	Idaho Springs	
	Geo. R. Browning	Irwin	
	W. H. Pound	Julesburg	
	J. T. Russell	La Junta	
	H. A. Avery	Lake City	
	Milner & Hurd	Leadville	
	R. G. Sutphen	Longmont	
	Frank Clarke	Louisville	
	W. H. McCreery	Loveland	
	Goodale & Cooper	Lamar	
	Jas. A. Kelley & Co	La Jara	
	L. M. Peterson	Manassa	
	Wm. E. Smiley	Manitou Springs	
	Wm. B. Upton	Montrose	
	S. D. Coffin	Monte Vista	
	Keen Bros.	Monument	
	Hay & Walbridge	Meeker	
	Kirkendall & Spurgeon	Moffatt	
	McPherson & Hopkins	New Castle	
	C. W. Haskins	Ouray	
	John Denholm	Otis	
	Williams & Clark	Pueblo	
	John A. Hall, Jr	Robinson	
	Godding & Steele	Rocky Ford	
	C. J. Foster	Ridgeway	
	Lee Fairbanks	Saguache	
	E. J. Bettis	Salida	
	Robin Bros.	Silverton	
	W. E. Crissman	Sterling	
	Chas. F. Painter	Telluride	
	Lindsay & Lindsay	Trinidad	
	J. P. Kearns	Walsenburg	
	Coy & Tyler	Wray	
	Reed Bros	Yuma	
	Liverpool & London & Globe Insurance Co., Liverpool, England	Geo. A. Willis	Alamosa
		L. A. W. Brown	Aspen
		John A. Ellet	Boulder
		Sampson & Butler	Antonito
		David C. Sindlinger	Buena Vista
		W. G. Lovelace	Brighton
	W. L. Malpuss		Como
Jas. K. Darnell	Breckenridge		
Bridwell & Cassidy	Cañon City		
B. E. Seymour	Central City		

LIST OF LOCAL AGENTS.

515

COMPANIES.	AGENTS.	LOCATION.
Liverpool & London & Globe Ins. Co., Liverpool, England	C. M. Sherman A. L. Lawton Holt & Axtell Emil W. Pfeiffer A. R. King Wormell, Brannen & Kell'gg O. K. Gaymon Frank Gallotti Geo. W. Warner Thos. J. Montgomery Hodges & Wallingford Lee Larrison John Tomay B. D. Sanborn John Gordon DeLong Bros. & Marsh L. Wirt Markham Stickley & Shaw Chas. E. Day Henry A. Avery Wm. H. McCreery Allen M. Lambright A. L. Bonney W. J. Clark Jas. W. Abbott E. J. Smith Strait & Sons Allen Winch A. R. Bartholomew A. R. Rose Jas. A. Kelly T. B. MacDonald Robin Bros Weir & Rupp Lindsay & Lindsay Hay & Walbridge Chas. F. Painter Wm B. Hess Francis E. Milner John P. Kearns J. W. Rambo Richard C. Elliott Steele & Little C. N. A. Hahn Frederick O. L. Buck . . . . .	. . . Colorado City . . . Colorado Springs . . . Crested Butte . . . Del Norte . . . Delta . . . Denver . . . Dillon . . . Durango . . . Fort Morgan . . . Fort Collins . . . Greenwood Springs . . . Golden . . . Georgetown . . . Greeley . . . Gunnison . . . Grand Junction . . . Lamar . . . Leadville . . . Longmont . . . Lake City . . . Loveland . . . Las Animas . . . Montrose . . . Monte Vista . . . Ouray . . . Rocky Ford . . . Pueblo . . . Sterling . . . La Junta . . . Salida . . . La Jara . . . Saguache . . . Silverton . . . Manitou Springs . . . Trinidad . . . Meeker . . . Telluride . . . Rico . . . Steamboat Springs . . . Walsenburg . . . Moffat . . . Monument . . . Littleton . . . Newcastle . . . Denver
London Assurance Corporation, London, England	Gill & Reynolds John H. Nicholson Matthew Kennedy Cobb, Wilson & Co Thos. J. Montgomery B. D. Sanborn O. W. Mallaby H. F. Moore Chas. E. Day Wm. C. Mathews John Tomay Thos. E. Irvine Weir & Rupp E. G. Bettis A. R. Frisbie Hodges & Wallingford J. A. VanAuken Ramey Bros A. L. Bonney C. W. Haskins Frank Gallotti W. E. Smiley . . . . .	. . . Aspen . . . Boulder . . . Colorado Springs . . . Denver . . . Fort Collins . . . Greeley . . . Pueblo . . . Trinidad . . . Longmont . . . Golden . . . Georgetown . . . Idaho Springs . . . Manitou Springs . . . Salida . . . Cañon City . . . Greenwood Springs . . . Central City . . . Grand Junction . . . Montrose . . . Ouray . . . Durango . . . Manitou Springs
London and Lancashire Fire Ins. Co., Liverpool, England	L. A. W. Brown S. O. Fletcher J. H. Nicholson D. M. Jones Jas. K. Darnell H. Le B. Wills . . . . .	. . . Aspen . . . Alamosa . . . Boulder . . . Buena Vista . . . Breckenridge . . . Colorado Springs

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
London and Lancashire Fire Insurance Company, Liverpool, England	Holt & Axtell	Crested Butte
	Bridwell & Cassedy	Cañon City
	Harry G. Shuck	Central City
	Anthony Sweeney	Denver
	Prewitt & Arnold	Durango
	C. Golding Dwyre & Aiken	Ft. Collins
	Edwin C. Luce	Ft. Morgan
	B. D. Sanborn	Greeley
	Sam'l G. McMullin	Grand Junction
	Chas. T. Sills	Gunnison
	Fred. P. Dewey	Georgetown
	Jos. C. Swan	Glenwood Springs
	Mathews & Strine	Golden
	Sam'l M. Smith	Idaho Springs
	A. R. Bartholomew	La Junta
	Willis L. Thompson	Leadville
	H. A. Avery	Lake City
	W. J. Clark	Monte Vista
	A. L. Bonney	Montrose
	C. W. Haskins	Ouray
	Young & Crockett	Pueblo
	W. B. Hess	Rico
	A. R. Rose	Salida
	Henry C. Palmer	Sterling
	H. R. Cohen	Trinidad
	Chas. F. Painter	Telluride
	Robert R. Ross	Walsenburg
	Geo. E. Clark	Holyoke
	G. W. Warner	Ft. Morgan
	M. B. Colt	Alamosa
A. C. Heltzell	Denver	
Prewitt & Arnold	Durango	
John Tomay	Georgetown	
Wadsworth & Smith	Creede	
Lumbermen's Ins. Co., Philadelphia, Pa.	Davis & Critchell	Denver
Manchester Fire Assurance Company, Manchester, England	James Williams	Denver
	Chas. F. Painter	Telluride
	A. R. King	Delta
	S. H. Smith	Idaho Springs
	John Tomay	Georgetown
	J. A. Van Auken	Central City
	Milner & Hurd	Leadville
	De Long Bros. & Marsh	Grand Junction
	Prewitt & Arnold	Durango
	Robin Bros.	Silverton
	C. M. Sherman	Colorado City
	Wm. F. Smiley	Manitou Springs
	C. L. Seeley	La Junta
	W. J. Garvin	Lamar
	Godding & Steele	Rocky Ford
	Jas. W. Abbott	Ouray
	Monash Bros.	Trinidad
	W. J. Clark	Monte Vista
	Geo. A. Willis	Alamosa
	Reeves & Reinhold	Montrose
	Geo. C. Berlin	Del Norte
	W. H. Bacon	Colorado Springs
	L. A. W. Brown	Aspen
	Eben White	Longmont
	W. H. McCreery	Greeley
	T. J. Montgomery	Ft. Collins
	Bromley & Williamson	Boulder
Hodges & Wallingford	Glenwood Springs	
D. C. Sindlinger	Buena Vista	
Williams & Clark	Pueblo	
E. G. Bettis	Salida	
Bridwell & Cassidy	Cañon City	
Manuf. & Builders Ins. Co., New York, N.Y.	Colorado Ins. Agency Co.	Denver

LIST OF LOCAL AGENTS.

517

COMPANIES.	AGENTS.	LOCATION.
Mechanics Ins. Co., Philadelphia, Pa . . .	L. E. Dwinell & Co	Colorado Springs
	Fred. H. Forrester	Denver
Mercantile Fire and Marine Insurance Co., Boston, Mass	A. G. Holland	Pueblo
	Wormell, Brannen & Kellogg	Denver
	Thos. C. Morley	Greeley
	Archibald A. Rice	Glenwood Springs
	Miller & Wallace	Grand Junction
	Thos. Williams	Longmont
	T. H. McCoy & Co	Montrose
	Young & Crockett	Pueblo
	L. H. Roberts	Trinidad
	Edwin K. Guy	Colorado Springs
Merchants Ins. Co., Newark, N. J	Andrew L. Lawton	Colorado Springs
	Anthony Sweeney	Denver
	Stickley & Shaw	Leadville
	Cohen & McChesney	Trinidad
	Benson, Kirtland & Rice	Pueblo
Merchants Ins. Co., Providence, R. I. . . .	H. S. McDowell & Co	Denver
	Geo. S. Draper & Co	Pueblo
	Rocky Mt. Min. & Inv. Co.	Colorado Springs
Michigan Fire and Marine Insurance Co., Detroit, Mich	Packard & Piper	Denver
	Jas. W. Abbott	Ourray
	L. A. W. Brown	Aspen
	A. L. Bonney	Montrose
	L. E. Dwinell & Co	Colorado Springs
	Edwards, Budrow & Kissock	Ft. Collins
	W. B. Hess	Rico
	Hodges & Wallingford	Glenwood Springs
	S. F. McCreery	Greeley
	Prewitt & Arnold	Durango
	L. H. Roberts	Trinidad
	John Tomay	Georgetown
	W. L. Thompson	Leadville
	Weir & Rupp	Manitou
	Wm. E. Smiley	Manitou
	P. J. Neiderlander	Pueblo
Milwaukee Mechanics Insurance Co., Milwaukee, Wis	Gill & Reynolds	Aspen
	A. L. Lawton	Colorado Springs
	Bridwell & Cassidy	Cañon City
	Edward S. Rich	Denver
	Kephart & Rockwood	Durango
	C. C. Emigh	Ft. Collins
	Burton D. Sanborn	Greeley
	Rob't M. Hedden	Glenwood Springs
	C. T. Sills	Gunnison
	J. R. Curtiss & Co	Longmont
	Thoman & Fulton	Lamar
	John T. Russell	La Junta
	Stickley & Shaw	Leadville
	W. H. McCreery	Loveland
	John A. Masters	Montrose
	Geo. C. Pierce	Ourray
	A. C. Foote	Pueblo
	Eli G. Bettis	Salida
	F. A. A. Williams	Trinidad
	Bromley & Williamsou	Boulder
National Fire Ins. Co., Hartford, Conn	Geo. A. Willis	Alamosa
	Sampson & Butler	Antonito
	Gill & Reynolds	Aspen
	Jno. W. Day	Boulder
	Jas. K. Darnell	Breckenridge
	D. C. Sindlinger	Buena Vista
	Bridwell & Cassidy	Cañon City
	John M. Jackson	Colorado City
	Henry Le B. Wills	Colorado Springs
	Holt & Axtell	Crested Butte
	C. T. Sills	Creede
	Geo. C. Berlin	Del Norte

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.	
National Fire Ins. Co., Hartford, Conn.	Anthony Sweeney	Denver	
	F. Gallotti	Durango	
	A. R. King	Delta	
	Jay H. Boughton	Ft. Collins	
	Geo. W. Warner	Ft. Morgan	
	Henry Siefried	Georgetown	
	Gregory & Shaw	Glenwood Springs	
	De Long Bros. & Marsh	Grand Junction	
	B. D. Sanborn	Greeley	
	C. T. Sills	Gunnison	
	B. F. Moore	Holyoke	
	J. T. Russell	La Junta	
	J. J. Abbott	Lake City	
	W. L. Thompson	Leadville	
	C. E. Day	Longmont	
	J. H. McCreery	Loveland	
	Goodale & Cooper	Lamar	
	P. G. Scott	Las Animas	
	Jas. A. Kelly & Co.	La Jara	
	L. M. Peterson	Manassa	
	Wm. E. Smiley	Manitou	
	Reeves & Reinhold	Montrose	
	Keen Bros.	Monument	
	Hay & Walbridge	Meeker	
	Kirkendall & Spurgeon	Moffatt	
	C. W. Haskins	Ourray	
	O. W. Mallaby	Pueblo	
	Wm. B. Hess	Rico	
	Lee Fairbanks	Saguache	
	A. R. Rose	Salida	
	Robin Bros.	Silverton	
	W. E. Crissman	Sterling	
	Chas. F. Painter	Telluride	
	Brigham & Washburn	Trinidad	
	John P. Kearns	Walsenburg	
	Hoy & Tyler	Wray	
	National Assurance Co. of Ireland, Dublin, Ireland	Zollars & McGrew	Denver
		Packard & Piper	Denver
		Gill & Reynolds	Aspen
		L. C. Stephenson	Akron
		Geo A. Willis	Alamosa
		Mathew Kennedy	Colorado Springs
		Holt & Axtell	Crested Butte
		Prewitt & Arnold	Durango
		C. Golding Dwyre	Ft. Collins
		Henry Siefried	Georgetown
		R. M. Hedden	Glenwood Springs
		B. D. Sanborn	Greeley
		Samuel G. McMullin	Grand Junction
H. A. Avery		Lake City	
Stickley & Shaw		Leadville	
A. L. Bonney		Montrose	
Benson, Kirland & Rice		Pueblo	
R. R. Rose		Salida	
Chas. F. Painter		Telluride	
Brigham & Washburn		Trinidad	
W. B. Hess	Rico		
Geo. P. Wilson	Monte Vista		
Newark Fire Ins. Co., Newark, N. J.	Alvord Hemenway	Colorado Springs	
	Guyot & McLain	Pueblo	
	Cohen & McChesney	Trinidad	
	Edward S. Wheeler	Chicago, Illinois	
	Wm. W. Williamson	Colorado Springs	
New Hampshire Fire Ins. Co., Man- chester, New Hampshire	Barrows Bros. & Davis	Denver	
	L. A. W. Brown	Aspen	
	A. C. Foote	Pueblo	
	Fuller & Dawley	Greeley	
	Packard & Piper	Denver	
	Stickley & Shaw	Leadville	
	F. A. A. Williams	Trinidad	
	Moses T. Hale	Colorado Springs	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
New Zealand Ins. Co., Auckland, N. Z. . .	J. W. Abbott Erastus Adams L. A. W. Brown Bromley & Williamson J. F. Benedict C. H. Colby E. L. Carlton J. I. Dunlevey De Long Bros. & Marsh C. C. Emigh D. L. Egger W. D. Hitt Kendall & Dawley C. G. Lewis T. S. Large J. M. McDonald J. P. McMillen McKinley & Parks Prewitt & Arnold Reeves & Reinhold Z. Shed C. T. Sills Geo. F. Wentz Artemus Walters E. T. Wolverton Williams & Gottlieb Young & Crockett C. S. Logan J. R. Curtiss & Co. L. F. Parsons Jas. Mandeville Jno. G. Harris, Sr. Wm. Yager J. D. Vanantdall . . . . .	. . . . . Ouray Morrison Aspen Boulder Jimtown Denver Denver Denver Grand Junction Fort Collins Pagosa Springs Denver Greeley Fort Collins Denver Denver Colorado Springs Denver Durango Montrose Denver Gunnison Colorado Springs Westcliffe Glenwood Springs Trinidad Pueblo Buena Vista Longmont Mosca Fort Collins Wray Denver Wray
Niagara Fire Ins. Co., New York, N. Y.	O. G. Hill L. A. W. Brown John Y. Munson Edw. J. Morath Dan'l M. Jones Wm. H. McClure Harry H. Lake Holt & Axtell Henry Le B. Willis Alfred R. King Cobb, Wilson & Co C. R. Clark Thos. J. Montgomery John Tomay E. T. Wolverton De Long Bros. & Marsh Scott & Lyons Chas T. Sills Geo. E. McClelland John T. Russell Milner & Hurd R. G. Sutphen E. E. Norton C. A. Merriman A. L. Bonney Jas W. Abbott Henry O. Morris Anthony R. Rose Robin Bros H. D. Hinkley Lindsay & Lindsay Chas. F. Painter John P. Kearns Brigham & Washburn Wm. H. McCreery R. Bell & Son . . . . .	. . . . . Littleton Aspen Berthoud Boulder Buena Vista Cañon City Central City Crested Butte Colorado Springs Delta Denver Elbert Fort Collins Georgetown Glenwood Springs Grand Junction Greeley Gunnison Idaho Springs La Junta Leadville Longmont Lyons Monte Vista Montrose Ouray Pueblo Salida Silverton Sterling Trinidad Telluride Walsenburg Trinidad Loveland Salida

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Northwestern National Ins. Co., Milwaukee, Wisconsin	Lindsay & Lindsay	Trinidad
	E. S. Rich & Co.	Denver
	C. L. Seeley	La Junta
	T. J. Montgomery	Ft. Collins
	John W. Day	Boulder
	R. Steele	Greeley
	J. P. McMillen	Colorado Springs
	Strait & Sons	Pueblo
	Bridwell & Cassedy	Cañon City
	Chas. A. Cobb	Loveland
Northern Assurance Co., London, Eng.	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	Ft. Collins
	T. C. Morley	Greeley
	Crawford & Miller	Grand Junction
	Geo. E. McClelland	Idaho Springs
	Milner & Hurd	Leadville
	C. W. Haskins	Ouray
	Henry O. Morris	Pueblo
	Eli G. Bettis	Salida
	Brigham & Washburn	Trinidad
	Chas. R. Williams	Grand Junction
	C. L. Seeley	La Junta
North British & Mercantile Ins. Co., London and Edinburgh, Great Britain	A. J. Mackey	Boulder
	D. M. Jones	Buena Vista
	W. H. McClure	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colorado Springs
	Cobb, Wilson & Co.	Denver
	F. Gallotti	Durango
	J. H. Boughton	Ft. Collins
	Henry Siefried	Georgetown
	Scott & Lyons	Greeley
	Gill & Reynolds	Aspen
	Stickley & Shaw	Leadville
	B. F. Waite	Loveland
	R. G. Sutphen	Longmont
	Strait & Sons	Pueblo
	Eli G. Bettis	Salida
	Lindsay & Lindsay	Trinidad
	Wm. B. Upton	Montrose
	Robin Bros	Silverton
	Geo. C. Berlin	Del Norte
	Geo. E. McClelland	Idaho Springs
	Hodges & Wallingford	Glenwood Springs
	John Y. Munson	Berthoud
Jas. W. Abbott	Ouray	
S. G. McMullin	Grand Junction	
W. J. Clark	Monte Vista	
Norwich Union Fire Insurance Society, Norwich, England	J. H. Boughton	Ft. Collins
	Wm. H. McClure	Cañon City
	Harry Lake	Central City
	John Potter	Colorado Springs
	Martin H. Smith	Sterling
	Jas. W. Abbott	Ouray
	Geo. A. Willis	Alamosa
	John Y. Munson	Berthoud
	Wm. B. Osborne	Loveland
	Frank Gallotti	Durango
	Edward J. Morath	Boulder
	Frank L. Smith	Longmont
	John P. Kearns	Walsenburg
	Chas. A. Merriman	Monte Vista
	Gill & Reynolds	Aspen
	E. T. Wolverton	Glenwood Springs
	Scott & Lyons	Greeley
	Lindsay & Lindsay	Trinidad
John Tomay	Georgetown	

COMPANIES.	AGENTS.	LOCATION.
Norwich Union Fire Ins. Society, Norwich, England	Robin Bros Wm. B. Hess Chas. F. Painter Alvin L. Bonney Hay & Walbridge Geo. C. Berlin Cobb, Wilson & Co. Eli G. Bettis Benson, Kirtland & Rice Milner & Hurd Jas. F. Benedict John T. Russell	Silverton Rico Telluride Montrose Meeker Del Norte Denver Salida Pueblo Leadville Creede La Junta
Oakland Home Ins. Co., Oakland, Cal.	C. W. Brooks Geo. A. Willis D. C. Sindlinger Chas. M. Sherman W. H. McIntyre Zollars & McGrew Prewitt & Arnold B. A. Ambler Gregory & Shaw Stickley & Shaw A. C. Foote Stead & Foster Robin Bros H. R. Cohen Chas. F. Painter	Aspen Alamosa Buena Vista Colorado City Colorado Springs Denver Durango Denver Glenwood Springs Leadville Pueblo Salida Silverton Trinidad Telluride
Ohio Farmers Ins. Co., LeRoy, Ohio	W. L. Sperry & Co.	Denver
Orient Insurance Co., Hartford, Conn.	Gill & Reynolds M. B. Colt W. H. McIntyre James Williams Prewitt & Arnold R. J. Van Valkenburg Jay H. Boughton Sam'l G. McMullin John Tomay E. T. Wolverton Scott & Lyons Thos. R. Stockton Stickley & Shaw Cortright & Rice Wm. J. Little Wm. E. Smiley A. L. Bonney Chas. M. Corlett Jas. W. Abbott Benson & Kirtland John J. Munger Eli G. Bettis Robin Bros Brigham & Washburn L. A. W. Brown	Aspen Alamosa Colorado Springs Denver Durango Erie Ft. Collins Grand Junction Georgetown Glenwood Springs Greeley Longmont Leadville Lyons Littleton Manitou Montrose Monte Vista Ouray Pueblo Palmer Lake Salida Silverton Trinidad Aspen
Pacific Fire Ins. Co., New York, N. Y.	People's Fire Ins. Agency	Denver
Palatine Insurance Co., Manchester, Eng	Ramey Bros Hodges & Wallingford L. A. W. Brown Milner & Hurd Eli G. Bettis D. C. Sindlinger Benson, Kirtland & Rice A. Hemenway Prewitt & Arnold C. Golding Dwyre A. R. Bartholomew Frank W. Lenhart Giles Miller E. S. Allen Chas. F. Painter	Grand Junction Glenwood Springs Aspen Leadville Salida Buena Vista Pueblo Colorado Springs Durango Ft. Collins La Junta Las Animas Longmont Loveland Telluride

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Palatine Ins. Co., Manchester, Eng. . . .	John Tomay	Georgetown
	J. A. Van Auken	Central City
	F. P. St. Clair	Montrose
	M. B. Colt	Alamosa
	Geo. P. Wilson	Monte Vista
	Jas. W. Abbott	Ouray
	Monash Bros.	Trinidad
	A. M. McClenahan	Greeley
	Bromley & Williamson	Boulder
	John G. Glendenning	Denver
Ed. O. Hughes	Denver	
Pennsylvania Fire Insurance Co., Philadelphia, Pennsylvania	Gill & Reynolds	Aspen
	Geo. A. Willis	Alamosa
	Dan'l M. Jones	Buena Vista
	Andrew J. Mackey	Boulder
	W. G. Lovelace	Brighton
	W. H. McClure	Cañon City
	W. H. McIntyre	Colorado Springs
	Harry H. Lake	Central City
	Holt & Axtell	Crested Butte
	Chas. H. Fairall	Cheyenne Wells
	John D. Williams	Castle Rock
	David Frank	Conejos
	Geo. C. Berlin	Del Norte
	Frank Gallotti	Durango
	Jay H. Boughton	Fort Collins
	Geo. W. Warner	Fort Morgan
	Gregory & Shaw	Glenwood Springs
	Edward L. Berthoud	Golden
	Henry Siefried	Georgetown
	John Gordon	Gunnison
	Burton D. Sanborn	Greeley
	De Long Bros. & Marsh	Grand Junction
	Geo. E. McClelland	Idaho Springs
	Goodale & Cooper	Lamar
	Chas. E. Day	Longmont
	Stickley & Shaw	Leadville
	Edwin S. Allen	Loveland
	Chas. L. Seeley	La Junta
	Addison M. Baldwin	Las Animas
	Jacob J. Abbott	Lake City
	A. L. Bonney	Montrose
	C. A. Merriman	Monte Vista
	Jas. W. Abbott	Ouray
	Benson, Kirtland & Rice	Pueblo
Henry F. Beck	Pitkin	
Edwin J. Smith	Rocky Ford	
Eli G. Bettis	Salida	
Robin Bros.	Silverton	
Lee Fairbanks	Saguache	
Martin H. Smith	Sterling	
Brigham & Washburn	Trinidad	
Chas. F. Painter	Telluride	
John P. Kearns	Walsenburg	
J. H. Kirtland & Co.	Creede	
Wm. B. Hess	Rico	
Wilson & Sweet	Denver	
E. T. Wolverton	Glenwood Springs	
Jas. F. Benedict	Creede	
Peoples Fire Ins. Co., Manchester, N. H.	Geo. F. Wentz	Colorado Springs
	Forrester & Co.	Denver
	Geo. S. Draper & Co.	Pueblo
	Williams & Gottlieb	Trinidad
	Peter J. Niederlander	Pueblo
Stickley & Shaw	Leadville	
Phoenix Insurance Co., Brooklyn, N. Y.	Fletcher & McNeelan	Alamosa
	Sampson & Butler	Antonito
	L. A. W. Brown	Aspen
	D. M. Jones	Buena Vista

LIST OF LOCAL AGENTS.

523

COMPANIES.	AGENTS.	LOCATION.
Phenix Insurance Co., Brooklyn, N. Y.	Andrew J. Mackey Jno. Y. Munson Jas. K. Darnell Wm. H. McClure Wm. Dillon B. E. Seymour John M. Jackson H. Le B. Wills Schwanbeck & Wile Holt & Axtell Cobb, Wilson & Co. Frank Gallotti George A. Miller R. J. Van Valkenburg T. J. Montgomery Wm. A. Hill Henry Siefried Gregory & Shaw E. L. Berthoud C. R. Williams C. T. Sills B. D. Sanborn Beggs & Cleland J. J. Abbott Chas. R. Buckey Stickley & Shaw W. N. Hathaway Goodale & Cooper A. M. Lambright Chas. E. Day Chas. A. Wagner R. W. Orvis E. E. Norton T. H. McCoy & Co. Samuel D. Coffin Jas. W. Abbott J. W. Maher Young & Crockett W. B. Hess T. B. McDonald Ora E. Westfall W. H. Devere Robin Bros Chas. L. Allen T. H. Brown Chas. F. Painter G. B. Beardsley M. B. Colt O. M. Rose . . . . .	. . . . . Boulder Berthoud Breckenridge Cañon City Castle Rock Central City Colorado City Colorado Springs Creede Crested Butte Denver Durango Fairplay Erie Ft. Collins Ft. Morgan Georgetown Glenwood Springs Golden Grand Junction Gunnison Greeley Holyoke Lake City La Junta Leadville La Fayette Lamar Las Animas Longmont Louisville Loveland Lyons Montrose Monte Vista Ouray Platteville Pueblo Rico Saguache Salida Steamboat Springs Silverton Sterling Trinidad Telluride Westcliff Alamosa Montrose
Phoenix Insurance Co., Hartford, Conn.	Geo. A. Willis J. W. Day W. H. McClure Bennett E. Seymour W. H. McIntyre A. Sweeney Frewitt & Arnold C. Golding Dwyre B. D. Sanborn J. A. Layton John Gordon E. L. Berthoud Henry A. Avery R. G. Sutphen C. L. Smith Goodale & Cooper P. G. Scott Strait & Sons E. J. Smith Lindsay & Lindsay R. F. Smith Chas. L. Seely C. J. Andrews H. D. Hinckley H. Cass Caldwell W. H. McCreery . . . . .	. . . . . Alamosa Boulder Cañon City Central City Colorado Springs Denver Durango Ft. Collins Greeley Grand Junction Gunnison Golden Lake City Longmont Loveland Lamar Las Animas Pueblo Rocky Ford Trinidad Coal Creek La Junta Louisville Sterling Wray Loveland

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Phoenix Assurance Co., London, Eng	Wormell, Brannen & Kellogg	Denver
	Daniel M. Jones	Buena Vista
	Strait & Sons	Pueblo
	L. H. Roberts	Trinidad
	Henry Le B. Wills	Colorado Springs
	Henry Siefried	Georgetown
	R. H. McFadden	Durango
	Stickley & Shaw	Leadville
	Thos. J. Montgomery	Fort Collins
	Thos. C. Morley	Greeley
	Geo. A. Willis	Alamosa
	Lee Fairbanks	Saguache
	Chas. L. Seeley	La Junta
	Chas. W. Haskins	Ouray
	A. L. Bonney	Montrose
	Chas. R. Williams	Grand Junction
	Wm. T. Dickinson	Cañon City
	Edwin S. Allen	Loveland
	Giles Miller	Longmont
	Chas. O. Harding	Aspen
W. G. Edwards & Bro	Boulder	
Graham Smith	Pueblo	
Eli G. Bettis	Salida	
Providence-Washington Insurance Co. Providence, Rhode Island	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	Bromley & Williamson	Boulder
	D. M. Jones	Buena Vista
	C. A. Dana	Brighton
	L. B. Schwanbeck	Creede
	Bridwell & Cassedy	Cañon City
	H. G. Shuck	Central City
	Matthew Kennedy	Colorado Springs
	Holt & Axtell	Crested Butte
	Wormell, Brannen & Kellogg	Denver
	Prewitt & Arnold	Durango
	T. J. Montgomery	Fort Collins
	John Tomay	Georgetown
	Hodges & Wallingford	Glenwood Springs
	T. C. Morley	Greeley
	H. E. Churchill	Greeley
	Chas. T. Sills	Gunnison
	Origen Hall	Idaho Springs
	J. T. Russell	La Junta
	J. J. Abbott	Lake City
	W. L. Thompson	Leadville
	Chas. E. Day	Longmont
	E. S. Allen	Loveland
	Weir & Rupp	Manitou
	A. L. Bonney	Montrose
	J. W. Abbott	Ouray
	Geo. B. Wheeler	Platteville
	O. W. Mallaby	Pueblo
	W. B. Hess	Rico
	A. R. Rose	Salida
	C. F. Painter	Telluride
Cohen & McChesney	Trinidad	
John P. Kearns	Walsenburg	
C. D. Dunlop	Denver	
Ramey Bros	Grand Junction	
W. E. Smiley	Manitou	
Prussian National Insurance Company, Stettin, Prussia	Prewitt & Arnold	Durango
	L. A. W. Brown	Aspen
	J. S. Gibson	Colorado Springs
	H. L. Shepherd	Cañon City
	H. A. Ingalls	Ridgeway
	John Gordon	Gunnison
	Chas. R. Williams	Grand Junction
	E. T. Wolverton	Glenwood Springs
	Harry G. Shuck	Central City
	W. L. Thompson	Leadville
Monash Bros	Trinidad	
W. B. Hess	Rico	
Stead & Foster	Salida	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Prussian National Insurance Company, Stettin, Prussia	Reeves & Reinhold C. Golding Dwyre Jas. W. Abbott Isaac W. Scheffer L. Anfenger & Co. Edw'd H. Mattes	Montrose Ft. Collins Ouray Alamosa Denver Pueblo
Queen Insurance Co., New York, N. Y.	L. A. W. Brown B. F. Rockafellow A. L. Lawton A. Sweeney J. H. Boughton Ramey Bros. H. Siefried B. D. Sanborn Hodges & Wallingford E. G. Bettis Stickley & Shaw A. L. Bonney O. W. Mallaby H. D. Hinckley Brigham & Washburn	Aspen Cañon City Colorado Springs Denver Ft. Collins Grand Junction Georgetown Greeley Glenwood Springs Salida Leadville Montrose Pueblo Sterling Trinidad
Reading Fire Insurance Co., Reading, Pa.	J. G. Glendenning	Denver
Reliance Ins. Co., Philadelphia, Pa.	Willis L. W. Miller	Denver
Rochester German Insurance Company, Rochester, N. Y.	The Boyd Insurance Agency and Loan Co. Moses T. Hale A. C. Foote	Denver Colorado Springs Pueblo
Rockford Insurance Co., Rockford, Ill.	Thos. J. Montgomery S. F. McCreery W. E. McLain Geo. S. Draper E. G. Bettis Cohen & McChesney W. H. Wells	Ft. Collins Greeley Colorado Springs Pueblo Salida Trinidad Denver
Royal Insurance Co., Liverpool, Eng.	L. A. W. Brown John W. Day Wm. H. McClure Henry Le B. Wills Prewitt & Arnold Thos. J. Montgomery John Tomay C. T. Sills B. D. Sanborn Sam'l G. McMullen Hodges & Wallingford Geo. E. McClelland J. J. Abbott R. G. Sutphen Willis L. Thompson Reeves & Reinhold Lewis H. Cheney Jas. W. Abbott Wm. B. Hess E. G. Bettis Cohen & McChesney Chas. F. Painter John P. Kearns Cobb, Wilson & Co. Young & Crockett	Aspen Boulder Cañon City Colorado Springs Durango Ft. Collins Georgetown Gunnison Greeley Grand Junction Glenwood Springs Idaho Springs Lake City Longmont Leadville Montrose Monte Vista Ouray Rico Salida Trinidad Telluride Walsenburg Denver Pueblo

COMPANIES.	AGENTS.	LOCATION.
Scania Fire and Life Insurance Company, Malmo, Sweden	Sperry & Merchant	Denver
	A. G. Holland	Pueblo
	L. E. Dwinell & Co	Colorado Springs
	Kephart & Rockwood	Durango
	E. G. Bettis	Salida
	Cohen & McChesney	Trinidad
	L. B. Schwanbeck	Creede
Scottish Union and National Insurance Co., Edinburgh, Scotland	Gill & Reynolds	Aspen
	M. B. Colt	Alamosa
	Chas. Dabney	Boulder
	D. M. Jones	Buena Vista
	H. G. Shuck	Central City
	M. Kennedy	Colorado Springs
	Paul B. Gaylord	Denver
	F. Gallotti	Durango
	Jay H. Boughton	Ft. Collins
	J. B. Lacy	Florence
	H. Seifried	Georgetown
	E. T. Wolverton	Glenwood Springs
	Smith & Baldwin	Grand Junction
	Origin Hall	Idaho Springs
	B. D. Sanborn	Greeley
	Milner & Hurd	Leadville
	F. H. Reinhold	Montrose
J. W. Abbott	Ouray	
O. W. Mallaby	Pueblo	
Eli G. Bettis	Salida	
Brigham & Washburn	Trinidad	
C. F. Painter	Telluride	
Security Insurance Co., New Haven, Conn.	Chas. D. Dunlop	Denver
	Geo. A. Willis	Alamosa
	Bromley & Williamson	Boulder
	L. B. Schwanbeck	Creede
	W. H. Bacon	Colorado Springs
	Holt & Axtell	Crested Butte
	Bartels Bros. & Bishop	Denver
	Prewitt & Arnold	Durango
	Hodges & Wallingford	Glenwood Springs
	John Tomay	Georgetown
	Elbert C. Smith	Greeley
	Origin Hall	Idaho Springs
	J. J. Abbott	Lake City
	W. L. Thompson	Leadville
	Weir & Rupp	Manitou
	A. L. Bonney	Montrose
	J. W. Abbott	Ouray
	Fred. Dickson	Pueblo
	W. B. Hess	Rico
	Chas. F. Painter	Telluride
Cohen & McChesney	Trinidad	
G. B. Beardsley	Westcliffe	
Eli G. Bettis	Salida	
C. R. Williams	Grand Junction	
Stockman & Bourquin	Aspen	
W. E. Smiley	Manitou	
Southern Ins. Co., New Orleans, La	Miller & Nichols	Denver
	J. L. Streit & Son	Pueblo
	C. Golding Dwyre & Akin	Ft. Collins
	John Tomay	Georgetown
	Wm. O. Mathews	Golden
	Stickley & Shaw	Leadville
	W. H. Bacon	Colorado Springs
	T. A. Good	Del Norte
	Lewis H. Cheney	Monte Vista
	Geo. A. Willis	Alamosa
	Prewitt & Arnold	Durango
	Robin Bros.	Silverton
	Geo. C. Pierce	Ouray
	Ernest C. Bacon	Ridgeway
John Gordon	Gunnison	
A. P. Dunlavy	Trinidad	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS	LOCATION.
Southern Ins. Co., New Orleans, La . . .	W. B. Hess Chas. Dabney Chas. O. Harding W. T. Dickinson & Co Craig & Israel John S. Charlton	Rico Boulder Aspen Cañon City Salida Grand Junction
Springfield Fire and Marine Insurance Co., Springfield, Mass	Louis C. Stephenson Sampson & Butler Geo. A. Willis L. A. W. Brown John Y. Munson Chas. Dabney Jas. K. Darnell C. A. Dana Wm. H. McClure Bennett E. Seymour T. W. Vandever A. L. Lawton W. B. Fowler Geo. C. Berlin Albert E. Amsbary Cobb, Wilson & Co Frank Gallotti Thos. J. Montgomery Stephen J. Hubbell Geo. W. Warner Henry Siefried Hodges & Wallingford Chas. R. Williams Edward L. Berthoud Scott & Lyons John Gordon Geo. E. Clark Wm. H. Pound John T. Russell Jacob J. Abbott Geo. L. Hines Milner & Hurd Eben White R. W. Orvis Wm. B. Upton Jas. W. Abbott Geo. B. Wheeler Henry O. Morris Wm. B. Hess Edwin J. Smith A. R. Rose Stanard Bros Robin Bros Martin H. Smith Chas. F. Painter Brigham & Washburn John F. Read Collier Hendrie John D. Williams Wadsworth & Smith Eugene L. Turner Marshall & Winkley Geo. P. Wilson Robt. Bell & Son	Akron Antonito Alamosa Aspen Berthoud Boulder Breckenridge Brighton Cañon City Central City Cheyenne Wells Colorado Springs Como Del Norte Delta Denver Durango Ft. Collins Ft. Lupton Ft. Morgan Georgetown Glenwood Springs Grand Junction Golden Greeley Gunnison Holyoke Julesburg La Junta Lake City Lamar Leadville Longmont Loveland Montrose Ouray Platteville Pueblo Rico Rocky Ford Salida Sheridan Lake Silverton Sterling Telluride Trinidad Walsenburg Wray Castle Rock Creede Florence Fremont Monte Vista Salida
Spring Garden Insurance Co., Co., Phila- delphia, Pa.	Zollars & McGrew C. W. Brooks Craig & Israel D. J. Lipe Jas. S. Gibson Samuel G. McMullin Chas. F. Painter T. V. Wilson L. H. Roberts Weir & Rupp Prewitt & Arnold H. A. Avery Jas. W. Abbott	Denver Aspen Salida Pueblo Colorado Springs Grand Junction Telluride Boulder Trinidad Manitou Springs Durango Lake City Ouray

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Spring Garden Ins. Co., Philadelphia, Pa.	A. M. McClenahan	Greeley
	Stickley & Shaw	Leadville
	John T. Russell	La Junta
	R. R. Ross	Walsenburg
	W. E. Smiley	Manitou Springs
	Langdon & Miles	Pueblo
	Jno. W. Sanborn	Greeley
State Investment and Insurance Co., San Francisco, Cal.	Paul B. Gaylord & Co.	Denver
	C. Golding Dwyre	Fort Collins
	J. D. Lipe	Pueblo
	W. H. McIntyre	Colorado Springs
	Stickley & Shaw	Leadville
	Dawley & Fuller	Greeley
State Ins. Co., Des Moines, Iowa	R. S. Sweetland	Denver
	E. S. Rich	Denver
	Thos. H. Evans	Brighton
	John T. Russell	La Junta
	Eli G. Bettis	Salida
	Jno. M. Jackson	Colorado City
	Edwin K. Guy	Colorado Springs
	F. W. Dustin	Monument
	E. S. Armstrong	Hillside
	Robt. M. Hedden	Glenwood Springs
	H. B. Houston	Fort Collins
	W. H. McCreery	Loveland
	F. A. A. Williams	Trinidad
	A. Royal	Pueblo
	Lewis E. Loveland	Julesburg
	F. L. Wright	Wetmore
	Williams & Gottlieb	Trinidad
	Geo. S. Draper	Pueblo
	J. B. Campbell	Yuma
	M. B. Morse	Fort Collins
Thos. A. Cochran	Del Norte	
W. E. McLain	Colorado Springs	
Emmett E. Webster	Fort Collins	
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	Cobb, Wilson & Co.	Denver
	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	Chas. Dabney	Boulder
	A. R. Frisbie	Cañon City
	A. L. Lawton	Colorado Springs
	Lewis H. Cunningham	Colorado City
	Frank Gallotti	Durango
	Geo. C. Berlin	Del Norte
	O. K. Gaymon	Dillon
	Burton Preston	Fort Morgan
	J. H. Boughton	Fort Collins
	Hodges & Wallingford	Glenwood Springs
	Chas. T. Sills	Gunnison
	B. D. Sanborn	Greeley
	H. Siefried	Georgetown
	De Long Bros. & Marsh	Grand Junction
	C. B. Thoman	Lamar
	Milner & Hurd	Leadville
	Jno. T. Russell	La Junta
	Clarence I. Smith	Loveland
	Chas. E. Day	Longmont
	Weir & Rupp	Manitou
	W. B. Uptou	Montrose
	A. C. Moulton	Meeker
	C. A. Merriman	Monte Vista
J. W. Abbott	Ouray	
Geo. B. Wheeler	Platteville	
Henry O. Morris	Pueblo	
W. B. Hess	Rico	
Robin Bros	Silverton	
A. R. Rose	Salida	
Allen Winch	Sterling	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
St. Paul Fire and Marine Ins Co., St. Paul Minn.	F. E. Milner H. F. Moore J. P. Kearns Wm. H. McCreery Wm. E. Smiley	Steamboat Springs Trinidad Walsenburg Loveland Manitou
St. Paul German Ins. Co., St. Paul, Minn.	Moses T. Hale Wm. H. Tucker Mackey & Smith Miller & Nichols Chas. S. Cooper Young & Crockett	Colorado Springs Craig Aspen Denver Leadville Pueblo
Sun Insurance Co., San Francisco, Cal.	L. E. Dwinell G. Smith H. L. Wadsworth A. P. Dunlavy John Tomay	Colorado Springs Pueblo Denver Trinidad Georgetown
Sun Insurance Office, London, England	L. A. W. Brown E. M. Albertson H. G. Shuck Matthew Kennedy Prewitt & Arnold Edwards, Budrow & Kissock Hodges & Wallingford S. F. McCreery John Tomay W. L. Thompson Weir & Rupp A. L. Bonney J. W. Abbott Henry O. Morris Wm. B. Hess Robin Bros Chas. F. Painter L. H. Roberts Packard & Piper Wm. E. Smiley	Aspen Boulder Central City Colorado Springs Durango Ft. Collins Glenwood Springs Greeley Georgetown Leadville Manitou Montrose Ouray Pueblo Rico Silverton Telluride Trinidad Denver Manitou
Svea Fire and Life Ins. Co., Gothenburg, Sweden	Miller & Nichols	Denver
Syndicate Ins Co., Minneapolis, Minn.	Wm. M. Rule Bacon & Meier McKinley & Parks Chas. E. Emigh S. G. McMullin Weir & Rupp Strait & Sons Edmond Fortune Monash Bros Moses T. Hale Bartels Bros. & Bishop	Boulder Colorado Springs Denver Ft. Collins Grand Junction Manitou Pueblo Sslida Trinidad Colorado Springs Denver
Teutonia Fire Ins. Co., Philadelphia, Pa.	Willisford Dey	Denver
Traders Insurance Co., Chicago, Ill.	Gill & Reynolds C. W. Fulton W. G. Lovelace L. C. Graves & Co. Bridwell & Cassidy Bennett E. Seymour Henry Le B. Wills Geo. C. Berlin Cobb, Wilson & Co. O. K. Gaymon Frank Gallotti Thos J. Montgomery G. W. Warner Henry Siefried E. T. Wolverton S. G. McMullin Scott & Lyons John T. Russell	Aspen Boulder Brighton Buena Vista Cañon City Central City Colorado Springs Del Norte Denver Dillon Durango Ft. Collins Ft. Morgan Georgetown Glenwood Springs Grand Junction Greeley La Junta

COMPANIES.	AGENTS.	LOCATION.
Traders Ins. Co., Chicago, Ill.	C. B. Thoman	Lamar
	F. M. Lenhart	Las Animas
	Milner & Hurd	Leadville
	Clarence L. Smith	Loveland
	Hay & Walbridge	Meeker
	L. H. Cheney	Monte Vista
	Wm. B. Upton	Montrose
	Jas. W. Abbott	Ouray
	D. J. Lipe	Pueblo
	Wm. B. Hess	Rico
	Craig & Israel	Salida
	Robin Bros.	Silverton
	F. E. Milner	Steamboat Springs
	Chas. F. Painter	Telluride
	Lindsay & Lindsay	Trinidad
	John P. Kearns	Walsenburg
	G. B. Beardsley	Westcliffe
W. H. McCreery	Loveland	
Jas. F. Benedict	Creede	
Langdon & Miles	Pueblo	
Transatlantic Fire Ins. Co., Hamburg, Germany	L. Anfenger & Co	Denver
	E. H. Martin & Co	Colorado Springs
	Monash Bros	Trinidad
	F. C. Vickers & Co	Pueblo
	J. W. Schiffer	Alamosa
	R. H. McFadden	Durango
	Chas. O. Hardiug	Aspen
	H. L. Shepherd	Cañon City
	H. A. Ingalls	Ridgeway
	Harry M. Hill	Pueblo
	Chas. S. Cooper & Co	Leadville
J. S. Gibson	Colorado Springs	
Union Insurance Co., Philadelphia, Pa	Cobb, Wilson & Co	Denver
	The Boyd Ins. Agency & L. Co	Denver
Union Assurance Society, London, Eng	Zollars & McGrew	Denver
	Mackey & Smith	Aspen
	L. E. Dwinell & Co	Colorado Springs
	Holt & Axtell	Crested Butte
	W. T. Dickenson & Co	Cañon City
	Eppich & Kennedy	Creede
	Frewitt & Arnold	Durango
	Miller & Wallace	Grand Junction
	Stickley & Shaw	Leadville
	Chas. R. Buckey	La Junta
	W. E. Smiley	Manitou Springs
	Lewis H. Cheney	Monte Vista
	Jas. W. Abbott	Ouray
	A. G. Holland	Pueblo
	Wm. B. Hess	Rico
	Craig & Israel	Salida
	Chas. F. Painter	Telluride
Brigham & Washburn	Trinidad	
Kendall & Dawley	Greeley	
United Firemen's Ins. Co., Philadelphia, Pa	Sperry & Merchant	Denver
	A. G. Holland	Pueblo
United States Fire Ins. Co., New York, N Y	Packard & Piper	Denver
	L. A. W. Brown	Aspen
	John Tomay	Georgetown
	Weir & Rupp	Manitou
Western Assurance Co., Toronto, Canada	Cobb, Wilson & Co	Denver
	Geo. A. Willis	Alamosa
	Gill & Reynolds	Aspen
	John Y. Munson	Berthoud
	Edward J. Morath	Boulder
	W. H. McClure	Cañon City
	L. W. Cunningham	Colorado City
	Andrew L. Lawton	Colorado Springs
Geo. C. Berlin	Del Norte	

LIST OF LOCAL AGENTS.

531

COMPANIES.	AGENTS.	LOCATION.
Western Assurance Co., Toronto, Canada.	Frank Gallotti Jay H. Boughton Henry Siefried Hodges & Wallingford Lee Larrison DeLong Bros. & Marsh B. D. Sanborn Chas. T. Sills John T. Russell Milner & Hurd Chas. E. Day Clarence L. Smith Wier & Rupp Wm. B. Upton Williams & Clark Geo. B. Wheeler Wm. B. Hess E. G. Bettis Robin Bros Chas. L. Allen Henry F. Moore John P. Kearns Wm. H. McCreery	Durango Ft. Collins Georgetown Glenwood Springs Golden Grand Junction Greeley Gunnison La Junta Leadville Longmont Loveland Manitou Montrose Pueblo Platteville Rico Salida Silverton Sterling Trinidad Walsenburg Loveland
Westchester Fire Ins. Co., New York, N. Y.	Packard & Piper John S. Potter Scott & Lyons B. F. Baldwin Harry R. Cohen Peter J. Niederlander	Denver Colorado Springs Greeley Pueblo Trinidad Pueblo
Western Ins. Co., Pittsburg, Pa.	Mathew Kennedy W. O. Campbell Willisford Dey	Colorado Springs Pueblo Denver
Williamsburg City Fire Insurance Co., Brooklyn, N. Y.	Paul B. Gaylord & Co Williams & Clark Moses T. Hale A. G. Holland	Denver Pueblo Colorado Springs Pueblo

FIDELITY, CASUALTY AND ACCIDENT COMPANIES' AGENTS,
FOR 1892.

COMPANIES.	AGENTS.	LOCATION.
American Casualty Insurance & Security Co., Baltimore, Md.	John S. Eddy Geo. B. Kempster Lorin H. Roberts Jas. W. Abbott L. A. W. Brown Chas. T. Sills Jas. K. Darnell W. L. Thompson John P. Kearns Geo. A. Willis Chas. F. Painter Wm. E. McLain Prewitt & Arnold Hiram W. Jones Alex. McQuarrie Harry McComb	Denver Denver Trinidad Ouray Aspen Gunnison Breckenridge Leadville Walsenburg Alamosa Telluride Colorado Springs Durango Denver Denver Denver
American Employers' Liability Insurance Co., Jersey City, N. J.	Francis A. Chapman E. T. Alling Geo. B. Mechem Stickley & Shaw Bennet B. Shepperd B. I. Hitchcock Edw'd C. Baggs F. A. Brady	Denver Denver Pueblo Leadville Denver Denver Denver Denver
American Surety Co., New York, N. Y.	Lamey & Miller	Denver
Employers' Liability Assurance Corporation, London, Eng	Joseph H. Harrison A. C. Wilson Geo. E. Smith T. H. Brown Graham Smith Albert A. Miller Wm. S. Wallace B. F. Rockafellow F. A. Shepard	Denver Denver Longmont Trinidad Pueblo Grand Junction Grand Junction Cañon City Aspen
Equitable Accident Insurance Company, Denver, Colo	A. S. Meacham J. R. Lord D. Headley F. L. Knapp J. W. James L. E. Richardson W. A. Wallace John Wheeler Frank V. Potter Charles D. Brooks J. W. Phillips E. J. Lake James Rice L. C. Dodd Wm. H. Midaugh Edwin J. Haskell	Salida Denver Denver Denver Denver Denver Denver Denver Alamosa Denver Denver Denver Denver Denver Denver Silver Cliff

COMPANIES.	AGENTS.	LOCATION.
Fidelity and Casualty Co., New York, N. Y.	Packard & Piper	Denver
	Thos. I. Drake	Denver
	M. J. Boomhower	Pueblo
	Curtis & Clark	Longmont
	J. L. Streit & Son	Pueblo
	Gill & Reynolds	Aspen
	DeLong & Marsh	Grand Junction
	Prewitt & Prewitt	Durango
	F. A. A. Williams	Trinidad
	L. H. Skinner	Colorado Springs
	Max Bear	Denver
	DuBois & Wolf	Ft. Collins
David Zeagler	Denver	
J. M. Wright	Denver	
Guarantee Company of North America, Montreal, Canada	G. W. Griffith, Jr.	Denver
	Wormell, Brannen & Kellogg	Denver
Hartford Steam Boiler Inspection and In- surance Co., Hartford, Conn.	Zollars & McGrew	Denver
Lloyd's Plate Glass Insurance Company, New York, N. Y.	J. W. Day	Boulder
	Matthew Kennedy	Colorado Springs
	Bennett E. Seymour	Central City
	Frank Gallotti	Durango
	Cobb, Wilson & Co.	Denver
	B. D. Sanborn	Greeley
	Geo. E. McClelland	Idaho Springs
	Benson, Kirtland & Rice	Pueblo
Metropolitan Plate Glass Insurance Co., New York, N. Y.	A. R. Rose	Salida
	Lindsay & Lindsay	Trinidad
	Davis & Critchell	Denver
	E. G. Bettis	Salida
	L. E. Dwinell & Co.	Colorado Springs
Missouri, Kansas and Texas Trust Co., Kansas City, Mo.	Williams & Clark	Pueblo
	Cohen & McChesney	Trinidad
	Prewitt & Arnold	Durango
	John L. Boyd	Denver
	Jackson & Crehan	Denver
Standard Life and Accident Insurance Co., Detroit, Mich.	R. C. Bloomfield	Denver
	W. Mack	Denver
	F. Eldridge	Durango
	D. K. Drake	Durango
	G. V. Dailey	Trinidad
	C. S. Whitney	Denver
	R. D. Munson	Colorado Springs
	E. F. Lackner	Denver
	B. P. M. Kimball	Denver
	W. G. Rice	Colorado Springs
	F. R. Harding	Pueblo
	J. W. Salter	Leadville
	J. E. Leimbart	Pueblo
	J. F. Lindhurst	Trinidad
	W. H. Fenn	Boulder
	W. M. Hogarth	Fort Collins
	E. J. Gruenfel	Black Hawk
	Lee Hiser	Idaho Springs
	J. H. Turrell	Georgetown
	A. W. Davis	Greeley
C. M. Peebles	Denver	
W. Willoughby	Denver	
P. Simmons	Denver	
E. E. Odiorne	Denver	
C. C. Bishoff	Denver	
W. H. Webb	Denver	
A. P. Prosser	Denver	

LIST OF LOCAL AGENTS.

535

COMPANIES.	AGENTS.	LOCATION.
Standard Life and Accident Insurance Co., Detroit, Mich	R. B. Allen	Denver
	W. L. Cherrier	Denver
	A. K. Lovell	Creede
	Joseph K. Hornish	Fremont
	C. F. Jackels	Denver
	E. G. Straub	Denver
	L. L. Hatch	Denver
	J. P. Hall	Denver
	C. J. Burghardt	Denver
	L. L. Downing	Denver
	Lee Seehon	Denver
	J. Milner	Denver
	C. S. Gillespie	Denver
	W. H. LaFrenz	Denver
	O. M. Rose	Montrose
	F. W. Cannon	Pitkin
	S. A. Sheppard	Denver
	E. C. Read	Pueblo
D. McComas	Salida	
E. F. Pierce	Denver	
St. Paul German Accident Ins. Co., St. Paul, Minn	Thos. F. Daly	Leadville
	C. A. Woodward	Denver
	C. A. Montross	Buena Vista
	H. L. Thompson	Aspen
	C. S. Cooper	Leadville
	John Daly	Leadville
	Thos. E. Eastland	Breckenridge
	Wadsworth & Smith	Creede
J. C. Overmyer	Pueblo	
United States Guarantee Company, New York, N. Y	Geo. W. Griffith, Jr.	Denver
	Wormell, Brannen & Kellogg	Denver

TENTH ANNUAL REPORT
OF THE
Superintendent of Insurance
OF THE
STATE OF COLORADO

PART II.

PART II.
Life and Co-Operative Insurance.

MADE FROM ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1900.

PART II.

TENTH ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF COLORADO.

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,
1891, SHOWING THEIR CONDITION ON
THE THIRTY-FIRST DAY OF
DECEMBER, 1891.

PART II.

Life and Co-Operative Insurance.

MADE FROM ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1891.

TENTH 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, 1901

Etna Life Insurance Company

HARTFORD, CONNECTICUT

MORDECAI G. BURNBURY, President. L. T. KENNEL, Secretary

3. CAPITAL

II. INCOME DURING THE YEAR 1891

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE, MUTUAL LIFE AND CO-OPERATIVE INSURANCE COMPANIES, LICENSED TO TRANSACT BUSINESS IN THIS STATE, FOR THE YEAR ENDING ON THE LAST DAY OF FEBRUARY, 1893, SHOWING THEIR CONDITION ON THE THIRTY-FIRST DAY OF DECEMBER, 1891.

IV. DISBURSEMENTS DURING THE YEAR 1891

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ABSTRACTS

COPIED FROM THE ANNUAL STATEMENTS OF THE LIFE MUTUAL
LIFE AND CO-OPERATIVE INSURANCE COMPANIES LICENSED TO
TRANSACT BUSINESS IN THIS STATE FOR THE YEAR
ENDING ON THE LAST DAY OF FEBRUARY,
1922 SHOWING THEIR CONDITION ON
THE THIRTY-FIRST DAY OF
DECEMBER, 1921

Ætina 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 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 4,045,902 59	
Premium notes, loans or liens taken in part payment for premiums	44,950 66	
Premiums paid by surrendered policies	211,345 90	
Total	\$ 4,302,199 15	
Deduct premiums paid for re-insurance	695 42	
Total premium income	\$ 4,301,503 73	
Cash received for interest on:		
Mortgage loans	1,107,520 59	
Bonds owned and dividends on stock	631,147 68	
Premium notes, loans or liens	68,499 14	
Collateral loans	47,303 13	
Cash received for rents	20,753 32	
Cash received for interest on deposits	27,247 20	
Total Income	\$ 6,203,974 79	
Amount of net or invested assets, December 31, of previous year	34,500,875 21	
Total	\$ 40,704,850 00	

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 1,679,876 70
Premium notes, loans or liens used in payment of same	29,269 75
Cash paid for matured endowments and additions	1,021,403 41
Premium notes, loans or liens used in payment of same	8,633 82
Total	\$ 2,739,183 68
Deduct amount rec'd from other companies	832 00
Total amount actually paid for losses and matured endowments	\$ 2,738,351 68
Paid for surrendered policies	127,576 91
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	21,434 95
Cash surrender values applied in payment of premiums	211,345 90
Dividends paid to policy-holders	592,932 05
Premium notes, loans or liens used in payment of dividends to policy-holders	65,256 22
Paid stockholders for interest or dividends	125,000 00
Paid commission to agents	543,217 77
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	30,895 41
Paid for medical examiners' fees	41,247 00
Paid for salaries and other compensation of officers and other office employes	87,392 93
Paid for taxes, licenses, fees and fines	109,875 64

Paid for rent	11,056 24	
Paid for furniture, fixtures and safes	1,477 27	
Paid for advertising	8,933 90	
Paid for stationery, postage and miscellaneous expenses	81,278 64	
Total disbursements		\$ 4,795,272 51
Balance		\$ 35,909,577 49

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 574,591 81	
Loans on bonds and mortgage (first liens) on real estate	17,900,532 19	
Loans on collaterals	428,028 31	
Loans on the company's policies, assigned as collateral	318,650 62	
Premium notes, loans or liens on policies in force	1,026,355 61	
Cost value of bonds and stocks owned absolutely	11,669,663 45	
Cash in company's office	20,737 28	
Cash deposited in bank	3,916,866 68	
Agents' ledger balances	4,151 54	
Special deposit with accident department	50,000 00	
Total net or Invested Assets		\$ 35,909,577 49

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgages	\$ 196,091 00	
Bonds and stocks	87,071 30	
Collateral loans	7,906 25	
Premium notes, loans or liens	175,256 92	
Market value of stocks and bonds over cost	687,210 64	
Gross premiums due and unreported on policies in force		
December 31, 1891	\$ 145,817 84	
Gross deferred premiums on policies in force Dec. 31, 1891	250,620 79	
Total	\$ 396,438 63	
Deduct twenty per cent. for average loading on above gross amount	79,287 73	
Net amount of uncollected and deferred premiums	\$ 317,150 90	
Assets, accident department	16,973 55	
Total assets		\$ 37,397,238 05

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 4,151 54	
Total Assets (less Items not Admitted)		\$ 37,393,086 51

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality with 4 per cent. interest	\$ 30,658,904 00	
Deduct net value of risks re-insured in other solvent companies	47,696 00	
Net premium reserve	\$ 30,611,208 00	
Claims for matured endowments due and unpaid	\$ 42,375 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	204,949 00	
Claims for death losses and other policy claims, resisted by the company	4,000 00	
Total policy claims	\$ 251,324 00	
Premium obligations in excess of the net value of their policies	264,408 17	
Premiums paid in advance	3,011 59	
Bills payable	5,777 66	
Liability accident department	29,209 06	
Liabilities on policy-holders' account	\$ 31,164,938 49	
Surplus on policy-holders' account	6,228,148 02	
Total Liabilities		\$ 37,393,086 51

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year		\$ 1,109,095 73
Premium notes, loans or liens received during the year		44,950 66
Total		\$ 1,154,046 39
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$	37,903 57
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse		21,434 95
Notes, loans or liens used in payment of dividends to policy-holders		65,256 22
Notes, loans or liens redeemed by maker in cash		3,096 04
Total reduction of premium note account	\$	127,690 78
Balance of note assets at the end of the year	\$	1,026,355 61

IX. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount
Whole life policies	36,394	\$ 50,819,944 94
Endowment policies	26,934	44,615,146 00
Term	10,681	22,221,291 00
<i>New Policies issued during the year:</i>		
Whole life policies	1,256	2,213,588 00
Endowment policies	7,274	12,953,567 00
Term	3,560	8,011,000 00
<i>Old Policies revived and increased during the year:</i>		
Whole life policies	3	15,704 00
Endowment policies	13	52,383 00
Term	63	124,000 00
Total number and amount	86,183	\$ 141,026,623 94
Deduct policies ceased to be in force	8,417	16,119,406 00
Total policies in force at the end of the year	77,766	\$ 124,907,217 94
<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	1,105	\$ 1,743,114 00
By maturity (end)	921	1,026,479 00
By expiry (term)	688	1,414,800 00
By surrender	1,068	1,616,532 00
By lapse	2,260	5,398,803 00
By change and decrease	56	158,051 00
Not taken	2,319	4,763,627 00
Total terminated	8,417	\$ 16,119,406 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	117	\$ 384,005 00
Policies issued during the year	268	565,191 00
Total	385	\$ 949,196 00
Deduct number and amount which have ceased to be in force during the year	114	259,500 00
Total number and amount of policies in force Dec. 31, 1891	271	\$ 689,696 00
Losses incurred		None
Losses paid		None
Premiums received		\$ 17,370 49

Commercial Alliance Life Insurance Company

OF

NEW YORK NEW YORK.

Incorporated 1888.

JOHN I. HOLLY, President.

A. C. HUNT, Secretary.

I. CAPITAL.

Amount of Capital Stock paid up in cash \$ 200,000 00

II. INCOME DURING THE YEAR 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 434,156 97	
Deduct premiums paid for re-insurance	2,605 20	
Total premium income	\$ 431,551 77	
Cash received for interest on mortgage loans	7,506 35	
Cash received from National Alliance	2,389 95	
Total income	\$ 442,038 07	
Amount of net or invested assets, December 31, of previous year	258,081 22	
Total	\$ 700,119 29	

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 216,969 65
Dividends paid to policy-holders	40,757 80
Paid commission to agents	87,217 11
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	7,691 19
Paid for medical examiner's fees	6,345 00
Paid for salaries and other compensation of officers and other office employes	34,197 48
Paid for taxes, licenses, fees and fines	6,812 58
Paid for rents	8,886 75
Paid for commuting commissions	78,099 96
Paid for furniture, fixtures and safes	207 97
Paid for advertising	3,367 47
Paid for stationery, postage and miscellaneous expenses	15,012 02
Total Disbursements	\$ 505,564 98
Balance	\$ 194,554 31

IV. INVESTED ASSETS.

Loans on bonds and mortgage (first liens) on real estate	\$ 148,500 00
Cash in company's office	2,118 07
Cash deposited in bank	11,416 50
Bills receivable	1,435 84
Agents' ledger balances	31,083 90
Total net or Invested Assets	\$ 194,554 31

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$	1,369 05
Gross premiums due and unreported on policies in force December 31, 1891	\$	16,432 13
Gross deferred premiums on policies in force December 31, 1891		147,019 60
Total	\$	163,451 73
Deduct twenty per cent. for average loading on above gross amount		32,690 35
Net amount of uncollected and deferred premiums	\$	130,761 38
Furniture, fixtures and safes		5,133 80
Commuted commissions		78,099 96
Total Assets	\$	409,918 50

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$	5,133 80
Commuted commissions		78,099 96
Agents balances		31,083 00
Bills receivable		1,435 84
Total	\$	115,753 50
Total assets (less Items not Admitted)	\$	294,165 00

VII. LIABILITIES.

Present value of all the outstanding policies in force on the thirty-first day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$	158,593 00
Deduct net value of risks re-insured in other solvent com- panies		718 00
Net premium reserve	\$	157,875 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$	70,000 00
Claims for death losses and other policy claims, resisted by the company		11,000 00
Total policy claims	\$	81,000 00
Premium obligations in excess of the net value of their policies		4,000 00
Liabilities on policy-holders account	\$	242,875 00
Gross surplus on policy-holders account		51,290 00
Total Liabilities	\$	294,165 00

VIII. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	6	\$ 24,000 00
Endowment policies	7	18,000 00
All other policies	4,714	17,132,000 00
<i>New Policies Issued:</i>		
Whole life policies	11	46,500 00
All other policies	3,081	7,789,300 00
<i>Old Policies Revived:</i>		
All policies	3	25,000 00
Total number and amount	7,822	\$25,034,800 00
Deduct policies ceased to be in force	1,695	5,161,900 00
Total policies in force at the end of the year	6,127	\$19,872,900 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	77	\$ 309,400 00
By surrender	28	133,000 00
By lapse	1,424	4,293,000 00
Not taken	156	426,500 00
Total terminated	1,685	\$ 5,161,900 00
Policies re-insured at the end of the year	40	\$ 253,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	63	\$ 375,500 00
Policies issued during the year	5	22,000 00
Totals	68	\$ 397,500 00
Deduct policies ceased to be in force during the year	12	61,500 00
In force December 31, 1891	56	\$ 336,000 00
Total losses and claims incurred during the year	2	\$ 20,000 00
Losses paid	1	10,000 00
Premiums received		7,219 23

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 1891.

Cash received for premiums without deductions for commissions and other expenses	\$ 3,230,194 87	
Premiums paid by dividends and surrendered policies	1,274,619 68	
Total premium income		\$ 4,504,814 55
Received for interest on:		
Mortgage and collateral loans	2,139,634 86	
Bonds owned and dividends on stock	631,271 36	
Premium notes, loans and liens	97,769 25	
Other debts due the Company	9,743 85	
Received as discount on claims paid in advance	5,321 39	
Received for rents	334,613 56	
Balance of profit and loss account	81,310 18	
Total income		\$ 7,804,479 00
Amount of net or invested assets December 31, of previous year		57,289,094 04
Total		\$65,093,573 04

III. DISBURSMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 3,521,639 80	
Premium notes, loans or liens used in payment of the same	50,044 44	
Paid for matured and discounted endowments and additions	553,417 35	
Premium notes, loans or liens used in payment of the same	1,215 62	
Total amount actually paid for losses and matured endowments		\$ 4,126,317 24
Paid for surrendered policies	264,901 14	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	21,041 98	
Cash surrender values applied in payment of premiums	241,901 10	
Dividends paid to policy-holders	1,131,372 69	
Premium notes, loans or liens used in payment of dividends to policy-holders	29,836 87	
Paid for salaries and commissions to agents	326,515 71	
Paid for traveling expenses	20,697 06	
Paid for medical examiners' fees	23,515 30	
Paid for salaries and other compensation of officers and other employes	137,884 08	
Paid for taxes, licenses, fees and fines	291,767 40	
Paid for rents	7,450 58	
Paid for advertising	63,771 65	
Paid for postage, printing and other miscellaneous expenses	198,805 36	
Total Disbursements		\$ 6,885,778 16
Balance		\$58,207,794 88

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 7,185,284 70
Loans on bonds and mortgages, first liens on real estate	36,417,372 87
Loans on collaterals	39,782 50
Premium notes, loans and liens on policies in force	1,569,893 30
Cost value of bonds and stocks owned absolutely	11,828,983 64
Cash deposited in bank	1,156,563 85
Bills receivable	1,645 00
Agent's ledger balances	8,289 02
Total net or Invested Assets	<u>\$58,207,794 88</u>

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	\$ 724,240 14
Bonds and stocks	93,264 17
Collateral loans	1,025 40
Premium notes, loans or liens	125,660 55
Due for rents	7,110 65
Market value of bonds and stocks, over cost	425,487 70
Net amount of uncollected and deferred premiums	153,896 46
Total Assets	<u>\$59,738,479 95</u>

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 8,289 02
Bills receivable	1,645 00
Total	<u>\$ 9,934 02</u>
Total Assets (less Items Not Admitted)	<u>\$59,728,545 93</u>

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$52,235,485 00
Claims for death losses due and unpaid	\$ 10,733 25
Claims for matured endowments due and unpaid	15,980 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	59,951 00
Claims for death losses and other policy claims, resisted by the Company	24,846 00
Total policy claims	<u>\$ 111,510 25</u>
Unpaid dividends or surplus due policy-holders	333,474 90
Reserve on lapsed policies	290,019 00
Premiums paid in advance	40,230 99
Amount of any other Liability of the Company	138,777 00
Liabilities on policy-holders' account	<u>\$53,149,497 14</u>
Surplus on policy-holders' account	6,579,048 79
Total Liabilities	<u>\$59,728,545 93</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes or liens on hand Dec. 31, of previous year	\$ 1,688,178 94
Premium notes or liens received during the year	1,693 00
Total	<u>\$ 1,689,871 94</u>
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses and claims	\$ 51,260 06
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	22,734 98
Notes, loans or liens used in payment of dividends	29,836 87
Notes, loans or liens redeemed by maker in cash	16,166 73
Total reduction of Premium Note Account	<u>\$ 119,998 64</u>
Balance Note assets at end of year	<u>\$ 1,569,873 30</u>

IX. EXHIBIT OF POLICIES

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	59,125	\$ 142,905,466 00
Endowment policies	5,022	10,329,276 00

New Policies issued during the year:

Whole life policies	3,358	9,273,852 00
Endowment policies	765	2,045,835 00

Old Policies revived during the year:

Whole life policies	154	469,400 00
Endowment policies	11	22,000 00

Old Policies transferred during the year:

Life policies	2	2,000 00
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Total number and amount	68,437	\$ 165,047,829 00
Deduct policies ceased to be in force	3,643	10,004,774 00

Total policies in force at the end of the year	64,794	\$ 155,043,055 00
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Policies ceased to be in force during the year:

By death	1,444	\$ 3,528,063 00
By maturity (end)	350	552,680 00
By surrender	582	1,465,954 00
By lapse	967	2,773,100 00
By change and decrease . . . . .	.	814,477 00
By transfer	2	2,000 00
Not taken	298	868,500 00

Total terminated	3,643	\$ 10,004,774 00
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COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of the previous year	37	\$ 166,596 00
Policies issued during the year	9	16,092 00
Totals	46	\$ 182,688 00
Deduct policies ceased to be in force during the year	5	19,000 00
In force December 31, 1891	41	\$ 163,688 00

Losses and claims incurred during the year	\$	26,210 00
Losses and claims paid during the year		26,210 00
Premiums received		5,899 30

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 paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1891.

New premiums	\$ 8,633,677 23	
Renewal premiums	23,919,447 09	
Annuities	573,225 24	
Total premium Income		\$33,126,349 56
Interest upon mortgage loans		1,617,348 91
Interest on bonds owned and dividends on stock, and all other items, except rents		3,191,734 20
Rents for use of Society's property		1,119,511 18
Total Income		\$ 39,054,943 85
Net or invested assets, December 31 of previous year (less \$903,197.54 added to the contingent real estate sinking fund		114,582,574 63
Total		\$153,637,518 48

III. DISBURSEMENTS DURING THE YEAR.

Losses and additions	\$ 8,946,152 72	
Endowment and additions	902,564 12	
Total paid for losses and endowments		\$ 9,848,716 84
Annuitants		312,891 39
Surrendered policies		3,049,852 91
Dividends to policy-holders		1,582,235 16
Dividends to stockholders		7,000 00
Commissions to agents		3,386,016 45
Salaries and traveling expenses of managers of agencies and general, special and local agents		300,465 55
Medial examiners' fees		455,948 71
Salaries and other compensation of officers and other office employés		547,653 84
Taxes, licenses, fees and fines		283,094 19
Rents		369,810 40
Commuting commissions		688,592 68
Advertising		179,579 25
Printing, stationery, postage and miscellaneous expenses		1,955,227 69
Total Disbursements		22,967,085 13
Balance		\$130,670,433 35

IV. INVESTED ASSETS.

Real estate	\$31,203,618	24
Loans on bond and mortgage (first liens) on real estate	26,339,321	32
Loans on collaterals	8,418,500	00
Stocks and bonds owned absolutely	51,467,659	21
Deposits in trust companies at interest	5,822,325	25
Cash in bank	4,919,533	82
Agents' ledger balances	1,802,672	69
All other items, including commuted commissions	696,802	82
Total net or Invested Assets	\$130,670,433	35

V. OTHER ASSETS.

Interest and rents due and accrued	\$	356,877	81
Market value of stocks and bonds over book value		2,834,915	79
Gross deferred and uncollected premiums on policies in force December 31, 1891	\$	2,336,291	43
Deduct twenty per cent. loading on unpa'd premiums		467,258	29
Net amount of uncollected premiums		1,869,033	14
Total Assets	\$135,731,260	09	

VI. ITEMS NOT ADMITTED.

Commuted commissions and miscellaneous items	\$	696,802	82
Agents' balances		1,802,672	69
Total	\$	2,499,475	51
Total assets (less Items not Admitted)	\$133,231,784	58	

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$107,328,951	00
Special reserve towards a 3½ per cent. valuation	1,500,000	00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	621,943	82
Unpaid dividends or surplus due policy-holders	97,643	00
Amount of any other Liability of the Company	302,496	00
Liabilities on policy-holders' account	\$109,851,033	82
Surplus on policy-holders' account	23,380,750	76
Belonging exclusively to tontine policy-holders	\$19,356,892	00
Belonging exclusively to other than tontine policy-holders	3,923,858	76
Total Liabilities	\$133,231,784	58

VIII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	168,724	\$ 610,153,898 00
Endowment policies	27,009	100,942,245 00
All other policies	2,092	3,526,439 00
Reversionary additions		6,039,900 00
<i>New Policies issued during the year:</i>		
Whole life policies	55,242	180,505,230 00
Endowment policies	11,069	38,842,857 00
All other policies	825	2,355,051 00

Old Policies revived during the year:

Whole life policies	1,925	8,588,310 00
Endowment policies	322	1,277,264 00
All other policies	12	39,950 00

Additions by Dividends:

Reversionary additions		1,510,663 00
Total number and amount	267,220	\$ 953,780,804 00
Deduct policies ceased to be in force	36,796	148,886,247 00
Total policies in force at the end of the year	230,424	\$ 804,894,557 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	3,458	\$ 8,811,327 00
By maturity (end)	262	880,029 00
By expiry (term)	211	1,060,700 00
By surrender	5,193	21,043,332 00
By lapse	18,637	70,687,554 00
Not taken	9,035	46,493,305 00
Total terminated	36,796	\$ 148,886,247 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	1,840	\$ 9,082,144 00
Policies issued during the year	627	3,198,213 00
Total	2,467	\$ 12,280,357 00
Deduct policies ceased to be in force during the year	430	2,606,620 00
In force December 31, 1891	2,037	\$ 9,673,737 00
Losses and claims unpaid December 31, 1890	1	\$ 1,000 00
Losses and claims incurred during the year	23	96,850 00
Total	24	\$ 97,850 00
Losses and claims paid during the year	22	86,850 00
Premiums received		340,908 28

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 1891.

Cash received for premiums without deductions for commissions and other expenses	\$ 2,599,789 83	
Cash received for annuities	36,176 41	
Total	\$ 2,635,966 24	
Deduct amount paid for re-insurance	8,136 76	
Total premium income	\$ 2,627,829 48	
Cash received for interest on:		
Mortgage loans	444,286 29	
Bonds owned and dividends on stock	248,108 07	
Premium notes, loans or liens	23,667 56	
Other debts due the Company	1,577 90	
Received as discount on claims paid in advance	2,542 36	
Received for rents	87,957 92	
Received for policy fees	1,768 68	
Total income	\$ 3,437,748 26	
Amount of net or invested assets December 31, of previous year	14,975,763 36	
Total	\$18,413,511 62	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions	\$ 1,098,980 65	
Paid for matured endowments and additions	290,169 46	
Total amount actually paid for losses and matured endowments	\$ 1,389,150 11	
Paid to annuitants	21,057 25	
Paid for surrendered policies	223,980 82	
Cash surrender values applied in payment of premiums	11,328 38	
Dividends paid to policy-holders	216,566 66	
Paid stockholders for interest and dividends	24,000 00	
Paid commissions to agents	361,692 55	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	92,291 54	
Paid for medical examiners fees	22,661 51	
Paid for salaries and other compensation of officers and other office employes	68,100 24	
Paid for taxes, licenses, fees and fines	17,625 10	
Paid for rent	11,035 00	
Paid for commuting commissions	445 04	
Paid for furniture, fixtures and safes	2,420 37	
Paid for advertising and printing	13,168 59	
Paid for stationery, postage and other miscellaneous expenses	46,210 64	
Total Disbursements	\$ 2,521,733 71	
Balance	\$15,891,777 91	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,876,876 32
Loans on bonds and mortgage (first liens) on real estate	8,716,413 75
Loans on collaterals	1,200 00
Loans on Company's policies assigned as collateral	390,758 42
Cost value of stocks and bonds, owned absolutely	4,535,639 34
Cash in Company's office	93,993 69
Cash in bank	275,850 39
Certificate of profit Atlantic Mutual Insurance Co	1,040 00
Total net or Invested Assets	\$15,891,777 91

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 57,153 00
Bonds and stocks	14,459 38
Collateral loans	31 50
Deposit in U. S. Trust Co., of New York	101 67
Rents due and accrued	7,307 50
Market value of real estate over cost	84,482 03
Market value of bonds and stocks over cost	217,494 08
Gross premiums due and unreported on policies in force	
December 31, 1891	\$ 172,185 21
Gross deferred premiums on policies in force Dec. 31, 1891	328,776 35
Total	\$ 500,961 56
Deduct twenty per cent. for average loading	100,192 31
Net amount of uncollected and deferred premiums	400,769 25
Total Assets	\$16,673,743 32

VI. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent interest	\$15,341,232 00
Deduct net value of risks of this Company re-insured in other solvent companies	11,088 00
Net premium reserve	\$15,330,144 00
Claims for death losses due and unpaid	\$ 394 26
Claims for matured endowments due and unpaid	3,475 20
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	101,165 18
Amount due and unpaid on annuity claims	1,013 26
Total policy claims	106,047 90
Unpaid dividends or surplus due policy-holders	42,532 12
Amount of any other Liability of the Company	55,720 05
Liabilities on policy holders account	\$15,534,444 07
Surplus on policy-holders account	1,139,299 25
Belonging exclusively to tontine policy-holders	\$ 48,686 58
Belonging exclusively to others than tontine policy-holders	1,090,612 67
Total Liabilities	\$16,673,743 32

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	12,079	\$23,104,054 00
Endowment policies	20,111	32,990,643 00
All other policies	401	1,227,545 00

New policies issued during the year:

Whole life policies	1,528	4,501,626 00
Endowment policies	3,523	5,764,750 00
All other policies	26	111,110 00

<i>Old policies revived during the year:</i>		
Whole life policies	2	647 00
Endowment policies	12	10,783 00
<i>Old policies increased during the year:</i>		
Whole life policies	13	36,214 00
Endowment policies	145	97,584 00
<i>Additions by dividends:</i>		
Whole life policies		30,977 00
Endowment policies		44,571 00
Total number and amount	37,840	\$67,920,504 00
Deduct policies ceased to be in force	3,427	7,015,591 00
Total policies in force at the end of the year	34,413	\$60,904,913 00

<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	515	\$ 1,067,552 00
By maturity (end)	198	287,265 00
By expiry (term)	19	9,449 00
By surrender	540	1,311,395 00
By lapse	1,295	2,368,565 00
By change and decrease	212	612,473 00
Not taken	639	1,358,892 00
Total terminated	3,427	\$ 7,015,591 00
Policies re-insured	9	146,000 00
Industrial policies in force	7,390	868,400 00
Annuities in force	163	25,797 00

VIII. COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	125	\$ 421,286 00
Policies issued during the year	62	221,500 00
Totals	187	\$ 642,786 00
Deduct those ceased to be in force during the year	34	116,106 00
Policies in force December 31, 1891	153	\$ 526,680 00
Losses incurred during the year	6	\$ 20,706 52
Losses and claims paid	6	20,706 52
Premiums received		20,187 54

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 1891.

Cash received for premiums, without deductions for commissions and other expenses	\$ 1,054,679 05	
Premium notes, loans or liens taken in part payment for premiums.	149,716 56	
Received for annuities	2,009 85	
Total	\$ 1,206,405 46	
Deduct amount paid for re-insurance	190 50	
Total premium income.	\$ 1,206,214 96	
Cash received for interest on:		
Mortgage loans.	66,272 98	
Bonds owned and dividends on stock.	114,835 27	
Premium notes, loans or liens	40,207 17	
Other debts due the Company	65,196 15	
Cash received for rents	8,132 54	
Cash received for profits on bonds, stocks or real estate actually sold	128,587 05	
Total income.	\$ 1,629,446 12	
Amount of net or invested assets December 31, of previous year.	6,733,848 83	
Total	\$ 8,363,294 95	

III. DISBURSMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 399,452 17	
Premium notes, loans or liens used in payment of the same.	19,080 24	
Paid for matured endowments and additions	86,335 84	
Premium notes, loans or liens used in payment of the same.	2,568 03	
Total amount actually paid for losses and matured endowments	\$ 507,436 28	
Paid to annuitants	3,034 13	
Paid for surrendered policies.	97,297 64	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	30,351 17	
Dividends paid to policy-holders and applied in payment of premiums.	91,729 71	
Premium notes, loans or liens used in payment of dividends to policy-holders	66,769 90	
Paid stockholders for interest or dividends.	15,000 00	
Paid commissions to agents.	182,139 95	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	46,691 85	
Paid medical examiners' fees.	18,313 50	
Paid for salaries and other compensation of officers and other office employes	45,850 93	
Paid for taxes, licenses, fines and fees	12,744 73	

HOME LIFE INSURANCE COMPANY.

559

Paid for rents.	1,200 00	
Paid for advertising.	9,209 23	
Paid for printing, postage and other miscellaneous expenses	20,592 49	
Total Disbursements		\$ 1,148,361 51
Balance		\$ 7,214,933 44

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 168,300 00	
Loans on bonds and mortgages (first liens) on real estate . .	1,844,850 00	
Loans on collaterals	870,488 58	
Loans on Company's policies assigned as collateral	98,821 03	
Premium notes, loans or liens on policies in force.	575,000 89	
Cost value of stocks and bonds owned absolutely.	3,351,869 71	
Cash in Company's office.	1,243 69	
Cash in bank	244,111 63	
Bills receivable.	27,210 95	
Agent's ledger balances	33,036 96	
Total Net or Invested Assets		\$ 7,214,933 44

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.	\$ 10,881 89	
Bonds and stocks.	33,567 30	
Collateral loans.	10,440 16	
Premium notes, loans or liens	6,706 33	
Due for rents	1,126 57	
Market value of bonds and stocks over cost	160,232 29	
Gross premiums due and unreported on policies in force		
December 31, 1891.	\$ 217,367 57	
Gross deferred premiums on policies in force Dec. 31, 1891. .	52,995 01	
Total	\$ 270,372 58	
Deduct 20 per cent. for average loading on above gross amount.	54,072 52	
Net amount of uncollected and deferred premiums		\$ 216,290 06
Total Assets		\$ 7,654,178 04

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 33,036 96	
Bills receivable.	27,210 95	
Total		\$ 60,247 91
Total Assets (less Items Not Admitted		\$ 7,593,930 13

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries or Combined Experience Table of Mortality, with 4 per cent interest	\$ 6,059,797 00	
Deduct value of risks of this Company re-insured in other solvent companies	75 00	
Net premium reserve.		\$ 6,059,722 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.	10,473 00	
Unpaid dividends or surplus due policy-holders	14,513 21	
Premiums paid in advance.	1,557 36	
Liabilities on policy-holders' account.		\$ 6,086,265 57
Gross surplus to policy-holders.	1,507,664 56	
Total Liabilities.		\$ 7,593,930 13

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 581,193 84	
Premium notes, loans or liens received during the year	149,716 56	
Total		\$ 730,910 40
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 21,648 27	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	30,351 17	
Notes, loans or liens used in payment of dividends to policy-holders	66,769 90	
Notes, loans or liens redeemed by maker in cash	37,140 17	
Total reduction of Premium Note Account	\$ 155,909 51	
Balance of Note Assets at the end of the year	\$ 575,000 89	

IX. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	11,538	\$ 23,741,880 33
Endowment policies and annuities	2,994	5,285,758 00
<i>New Policies issued during the year:</i>		
Whole life policies	3,594	7,475,025 84
Endowment policies	396	702,532 87
All other policies	118	338,750 00
<i>Old Policies revived during the year:</i>		
Whole life policies	30	71,500 00
Endowment policies	15	22,000 00
<i>Old Policies increased during the year:</i>		
Whole life policies		21,400 00
<i>Additions by dividends:</i>		
Whole life policies		559 00
Endowment policies		57,062 00
Total number and amount	18,688	\$ 37,716,468 04
Deduct policies ceased to be in force	2,490	5,554,691 71
Total policies in force at the end of the year	16,198	\$ 32,161,776 33
<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	217	\$ 418,532 41
By maturity (end)	52	88,993 87
By surrender	750	1,881,340 00
By lapse	792	1,477,250 00
By change and decrease	4	134,165 43
Not taken	675	1,554,500 00
Total terminated	2,490	\$ 5,554,691 71
Policies re-insured	1	10,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	27	\$ 118,158 00
Policies issued during the year	57	275,000 00
Totals	84	\$ 393,158 00
Deduct policies ceased to be in force during the year	18	41,500 00
In force December 31, 1891	66	\$ 351,658 00
Losses incurred during the year	4	14,500 00
Losses paid during the year	4	14,500 00
Premiums received		14,152 62

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 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 2,048,555 03	
Premium notes, loans, or liens taken in part payment for premiums	36,047 90	
Cash received for annuities	1,805 60	
Total	\$ 2,086,408 53	
Deduct amount paid for re-insurance	6,146 73	
Total premium income	\$ 2,080,261 80	
Cash received for interest on:		
Mortgage loans	178,135 42	
Bonds owned and dividends on stock	121,250 00	
Premium notes, loans or liens	49,655 93	
Other debts due the Company	232,720 59	
Cash received as discounts on claims paid in advance	434 00	
Cash received for rents	16,009 10	
Cash received for profits on bonds, stocks and real estate actually sold	8,973 74	
Total Income	\$ 2,687,440 58	
Amount of net or invested assets December 31, of previous year	11,769,382 82	
Total	\$ 14,456,823 40	

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 1,004,655 41
Premium notes, loans or liens used in payment of the same	32,031 69
Paid for matured endowments and additions	37,396 57
Premium notes, loans or liens used in payment of the same	484 43
Total amount actually paid for losses and matured endowments	\$ 1,074,568 10
Paid to annuitants	3,607 23
Paid for surrendered policies	367,647 66
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	30,032 24
Cash dividends paid policy-holders	111,123 01
Dividends paid policy-holders by notes, loans or liens	3,491 67
Paid stockholders for interest or dividends	16,000 00
Paid for commissions to agents	383,645 29
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	20,517 47
Paid for medical examiners' fees	34,907 00
Paid for salaries and other compensation of officers and other office employes	70,325 04
Paid for taxes, licenses, fees and fines	20,727 39

Paid for rents	14,679 17	
Paid for advertising	21,342 88	
Law, agency and office expenses	83,076 66	
Total Disbursements		\$ 2,255,690 81
Balance		\$ 12,201,132 59

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 334,253 82	
Loans on bonds and mortgages (first liens) on real estate	3,933,522 17	
Loans on collaterals	4,225,462 50	
Premium notes, loans or liens on policies in force	765,525 75	
Cost value of bonds and stocks owned absolutely	2,667,899 14	
Cash in Company's office	29,666 34	
Cash in bank	194,802 87	
Total net or Invested Assets		\$ 12,201,132 59

V. OTHER ASSETS.

Interest due and accrued on :		\$ 75,659 77
Bonds and mortgages		1,800 00
Bonds and stocks		24,219 03
Collateral loans		12,344 24
Premium notes, loans or liens		400 83
Rent due on Company's property		164,566 18
Market value of real estate over cost		71,180 86
Market value of bonds and stocks over cost		
Gross premiums due and unreported on policies in force December 31, 1891	\$ 224,367 91	
Gross deferred premiums on policies in force Dec. 31, 1891	172,889 55	
Total	\$ 397,257 46	
Deduct twenty per cent. for average loading on above gross amount	79,451 49	
Net amount of uncollected and deferred premiums		317,805 97
Commuted commissions		79,700 25
Total Assets		\$ 12,949,909 72

VI. ITEMS NOT ADMITTED.

Commuted commissions	79,700 25	
Total Assets (less Items not Admitted)		\$ 12,870,209 47

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 11,556,345 00	
Deduct net value of risks of this Company re-insured in other solvent companies	2,215 00	
Net premium reserve	\$ 11,554,130 00	
Claims on policies for death losses and matured endowments	179,983 00	
Unpaid dividends or surplus due policy-holders	44,077 76	
Amount of any other Liability of the Company	21,629 30	
Liabilities on policy-holders' account	\$ 11,799,820 06	
Surplus belonging exclusively to tontine policy-holders	\$ 73,512 12	
Surplus belonging to other than tontine policy-holders	996,877 29	
Surplus on policy-holders' account	1,070,389 41	
Total Liabilities		\$ 12,870,209 47

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 808,461 81	
Premium notes, loans or liens received during the year	36,047 90	

Total	\$	844,509 71
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$	32,516 12
Notes, loans or liens used in purchase of surrendered policies		30,032 24
Notes, loans or liens used in payment of dividends to policy-holders		3,491 67
Notes, loans or liens redeemed by maker in cash		12,943 93
Total reduction of Premium Note Account		78,983 96
Balance of Note Assets at end of the year	\$	765,525 75

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	15,646	\$ 42,910,041 00
Endowment policies	2,764	7,822,887 00
All other policies	1,056	3,767,826 35

New Policies issued during the year:

Whole life policies	5,732	13,618,640 00
Endowment policies	395	1,162,031 00
All other policies	292	1,064,140 98
Total number and amount	25,885	\$ 70,345,566 33
Deduct policies ceased to be in force	4,167	11,267,937 64
Total policies in force at the end of the year	21,718	\$ 59,077,628 69

Policies ceased to be in force during the year:

	Number.	Amount.
By death	359	\$ 1,036,687 10
Ry maturity (end)	29	37,881 00
By purchase	356	1,052,031 18
By lapse	1,993	4,543,880 85
By change	181	776,877 00
Not taken	1,249	3,820,580 51
Total terminated	4,167	\$ 11,267,937 64

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	168	\$ 472,721 00
Policies issued during the year	56	177,700 00
Total	224	\$ 650,421 00
Deduct policies ceased to be in force during the year	56	186,000 00
In force December 31, 1891	168	\$ 464,421 00
Losses and claims unpaid December 31, of previous year	1	\$ 1,000 00
Losses and claims incurred during the year	1	2,500 00
Total	2	\$ 3,500 00
Losses and claims paid during the year	2	\$ 3,500 00
Premiums received		75,566 38

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 1891.

Received for premiums without deductions for commissions or other expenses	\$ 2,026,247 64	
Premium notes, loans or liens, taken in part payment for premiums	137,989 92	
Premiums paid by dividends	225,888 24	
Premiums paid by surrendered policies	2,978 08	
Total	\$ 2,393,103 88	
Deduct amount paid for re-insurance	36,187 74	
Total premium income	\$ 2,356,916 14	
Received for interest on:		
Mortgage and collateral loans	291,013 95	
Bonds owned and dividends on stock	214,080 58	
Premium notes, loans or liens	32,609 12	
Other debts due the company	1,554 67	
Received as discount on claims paid in advance	544 71	
Received for rents	18,592 44	
From other sources	202 50	
Total income	\$ 2,915,514 11	
Net or invested assets, December 31, of previous year	10,457,662 69	
Total	\$ 13,373,176 80	

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 708,192 03
Premium notes, loans or liens used in payment of the same	12,039 99
Paid for matured endowments and additions, premium notes, loans or liens used in payment of the same	119,896 84
Total amount actually paid for losses and matured endowments	\$ 844,875 02
Paid for surrendered policies	193,742 57
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	48,489 76
Cash surrender values applied in payment of premiums	2,978 88
Dividends paid to policy-holders	212,691 03
Premium notes, loans or liens used in payment of dividends to policy-holders	61,610 59
Commission to agents	333,835 98
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	105,324 20
Medical examiners' fees	29,647 50
Paid for salaries and other compensation of officers and other office employes	80,061 66
Paid for taxes, licenses, fees and fines	37,973 83
Paid for rents	18,683 92
Furniture, etc., for home and agency offices	3,760 27

Paid for advertising and printing	19,383 39	
Postage, stationery and miscellaneous expenses	26,507 57	
Expenses on real estate, obtaining foreclosure, taxes, fees, etc.	15,524 85	
Profit and loss,—premiums on securities purchased, etc.	13,452 52	
Total Disbursements		\$ 2,049,043 54
Balance		\$ 11,324,133 26

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 509,849 63	
Loans on bonds and mortgages (first liens) on real estate	4,105,091 46	
Loans on collaterals	786,550 00	
Loans on company's policies assigned as collateral	414,558 00	
Premium notes, loans or liens on policies in force	569,224 76	
Cost value of stocks and bonds owned absolutely	4,512,529 01	
Cash in company's office	34,845 12	
Cash in bank	391,485 28	
Total Net or Invested Assets		\$ 11,324,133 26

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 100,068 51	
Bonds and stocks	95,006 58	
Collateral loans, etc.	27,658 60	
Premium notes, loans or liens	18,628 62	
Certificate of deposit	2,447 75	
Rents due on company's property	2,784 28	
Market value of real estate over cost	27,689 07	
Market value of stocks and bonds over cost	251,544 68	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 181,789 14	
Gross deferred premiums on policies in force December 31, 1891	305,170 62	
Total	\$ 486,959 76	
Deduct twenty per cent. for average loading on above gross amount	97,391 95	
Net amount of uncollected and deferred premiums		389,567 81
Total Assets		\$ 12,239,529 16

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Expe- rience Table of Mortality, with four per cent. interest	\$ 11,094,780 00	
Claims for death losses and matured endowments in process of adjustment, Claims for death losses and other policy claims, resisted by the company	52,228 50	
Unpaid dividends or surplus due policy-holders	10,000 00	
Premiums paid in advance	71,693 25	
Liabilities on policy-holders account	1,388 50	
Liabilities on policy-holders account	\$ 11,230,090 25	
Surplus on policy-holders account	1,009,438 91	
Total Liabilities		\$ 12,239,529 16

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of pre- vious year	\$ 574,670 35	
Premiums notes, loans or liens received during the year	137,989 92	
Total		\$ 712,660 27

Deductions during the year as follows:

Amount of notes, loans or liens used in payment of losses and claims	\$ 16,786 15	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	48,489 76	
Amount of notes, loans or liens used in payment of dividends to policy-holders	61,610 59	
Amount of notes, loans or liens redeemed by maker in cash	8,868 23	
Total reduction of Premium Note Account		135,754 73
Balance of note assets at end of the year	\$	576,905 54

VIII. EXHIBIT OF POLICIES.

Policies and additions in force at the end of the previous year:

	Number.	Amount
Whole life policies	17,500	\$51,164,202 00
Endowment policies	4,615	10,636,735 00
All other policies	591	1,489,852 00

New policies issued during the year:

Whole life policies	5,289	16,145,150 00
Endowment policies	366	814,250 00
All other policies	64	289,500 00

Old policies revived during the year:

Whole life policies	16	88,658 00
Endowment policies	4	18,517 00

Old policies increased during the year:

Whole life policies		16,620 00
Endowment policies		6,103 00
Additions by dividends during the year		32,838 00

Total number and amount	28,445	\$80,702,425 00
Deduct policies ceased to be in force	3,435	11,174,760 00

Total policies in force at the end of the year 25,010 \$69,527,665 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	290	\$ 728,897 00
By maturity (end)	87	122,951 00
By expiry (term)	65	143,350 00
By surrender	776	2,109,970 00
By lapse	1,316	4,433,719 00
By change and decrease		841,873 00
Not taken	901	2,794,000 00

Total terminated 3,435 \$11,174,760 00

Policies re-insured \$ 1,051,714 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	58	\$ 265,369 00
Policies issued during the year	37	221,500 00
Totals	95	\$ 486,869 00
Deduct those ceased to be in force during the year	35	278,843 00
In force December 31, 1891	57	\$ 208,026 00

Losses incurred during the year	10	\$ 28,915 00
Losses paid during the year	10	28,915 00
Premiums received		10,250 41

Michigan Mutual Life Insurance Co.,

OF

DETROIT MICHIGAN.

Incorporated November 6, 1867

T. W. PALMER, President.

O. R. LOOKER, Secretary.

I. CAPITAL.

Amount of Capital stock paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions and other expenses	\$ 882,514 90	
Deduct re-insurance in other companies	12,551 66	
Total premium income		\$ 869,963 14
Received for interest on:		
Mortgage loans		144,354 52
Bonds and dividends on stock		660 00
Premium notes, loans or liens		31,394 33
Received for rents		3,370 41
Total income		\$ 1,049,752 40
Net or invested assets December 31, of previous year		2,732,689 20
Total		\$ 3,782,341 60

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 202,032 23
Paid for matured endowments and additions	64,316 83
Total	\$ 266,349 06
Deduct amount of re-insurance received from other companies	3,000 00
Total amount actually paid for losses and matured endowments	\$ 263,349 06
Paid to annuitants	5,702 66
Dividends paid to policy-holders	69,160 18
Paid stockholders for interest or dividends	25,000 00
Paid commissions to agents	170,082 59
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	25,970 89
Paid for medical examiners' fees	10,670 00
Paid for salaries and other compensation of officers and other office employes	18,088 43
Paid for taxes, licenses, fines and fees	19,843 61
Paid for rents	8,597 02
Furniture, etc., for home and agency offices	695 47
Paid for advertising	4,184 95
Paid for postage, printing and other miscellaneous expenses	21,097 68
Total Disbursements	\$ 642,442 54
Balance	\$ 3,139,899 06

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 225,406 59	
Loans on bonds and mortgage (first liens) on real estate	2,428,303 80	
Loans on collaterals	10,000 00	
Loans on the company's policies, assigned as collateral	299,454 87	
Premium notes, loans or liens on policies in force	6,381 01	
Cost value of bonds and stocks owned absolutely	1,923 75	
Cash deposited in bank	126,940 14	
Bills receivable	32,951 67	
Agents' ledger balances	8,537 23	
Total net or Invested Assets		\$ 3,139,899 06

V. OTHER ASSETS.

Interest due and received on :		
Bonds and mortgages		} \$ 87,110 43
Premium notes, loans or liens		
Rents due and accrued		
Gross premiums due and unreported on policies in force December 31, 1891	\$ 256,295 04	
Gross deferred premiums on policies in force Dec. 31, 1891	45,851 81	
Total	\$ 302,146 85	
Deduct 20 per cent for average loading on above gross amount	60,429 36	
Net amount of uncollected and deferred premiums		\$ 241,717 49
Total Assets		\$ 3,468,726 98

VI. ITEMS NOT ADMITTED.

Bills receivable	\$ 32,951 67	
Agents' ledger balances	8,537 23	
Total		\$ 41,488 90
Total assets (less Items not Admitted)		\$ 3,427,238 08

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 3,182,282 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	18,209 26
Other Liabilities of the company	420 92
Liabilities on policy-holders' account	\$ 3,200,912 18
Surplus on policy-holders' account	226,325 90
Total Liabilities	\$ 3,427,238 08

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 5,337 08	
Premium notes, loans or liens received during the year	2,545 94	
Total		\$ 7,883 02
Notes, loans or liens redeemed by maker in cash		1,502 01
Balance of Note Assets at end of the year		\$ 6,381 01

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	3,471	\$ 5,599,596 12
Endowment policies	7,255	14,175,880 88
Semi-endowment policies	696	1,279,043 70
Term	723	1,786,200 00
<i>New Policies issued during the year:</i>		
Whole life policies	263	620,419 13
Endowment policies	2,630	5,273,338 11
Semi-endowment policies	211	477,303 40
Term	224	501,700 00
<i>Defaulted Policies restored during the year:</i>		
Whole life policies	4	10,819 99
Endowment policies	17	30,279 18
<i>Old Policies increased during the year:</i>		
Whole life policies		2,448 53
Endowment policies		10,153 75
Semi-endowment policies		959 61
Term		500 00
<i>Transferred (forms):</i>		
Whole life policies	8	29,514 82
Endowment policies	37	73,020 05
Semi-endowment	3	4,000 00
Term	5	15,500 00
<i>Transferred (States):</i>		
Whole life policies	26	49,698 31
Endowment policies	72	111,151 05
Semi-endowment policies	4	6,064 32
Term	3	7,000 00
Total number and amount	15,652	\$ 30,046,590 95
Deduct policies ceased to be in force	1,667	3,508,330 90
Total policies in force at the end of the year	13,985	\$ 26,538,260 05

Policies ceased to be in force during the year:

	Number.	Amount.
By death	99	\$ 204,411 40
By surrender	296	429,451 90
By lapse	553	959,833 46
Not taken	549	1,319,111 65
By expiry	7	10,253 97
By decrease		66,944 11
By default	5	217,492 50
By transfer (forms)	53	122,034 87
By transfer (states)	105	173,913 68
Reconversion (additions)		7,383 36
Total terminated	1,667	\$ 3,510,830 90

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	71	\$ 161,906 83
Policies issued during the year	165	348,657 07
Totals	236	\$ 510,563 90
Deduct policies ceasing to be in force during the year	28	65,046 46
Policies in force December 31, 1891	208	\$ 445,517 44
Losses incurred during the year	1	\$ 1,101 80
Losses paid during the year	1	1,101 80
Premiums received		11,776 97

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	\$ 8,807,542 51	
Renewal premiums, without deductions for commissions or other expenses	20,344,453 37	
For annuities	940,321 99	
Total premium Income		\$30,092,317 87
Interest upon mortgage loans		3,470,213 46
Interest on bonds owned and dividends on stock		2,629,235 52
Interest on other debts due the Company		747,791 82
Rents for the use of Company's property		695,175 86
Total Income		\$ 37,634,734 53
Net or invested assets December 31, 1890		140,242,536 96
Total		\$ 177,877,271 49

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and additions	\$ 9,418,945 29	
Matured endowments and additions	1,493,931 17	
Total amount actually paid for losses and matured endowments		\$10,912,877 46
Annuities		199,997 02
Surrendered policies and additions		4,525,269 26
Dividends paid to policy-holders		3,117,568 12
Commissions to agents		4,227,629 35
Salaries and expenses of law department		188,654 60
Medical examiners' fees and salaries		322,410 75
Salaries and other compensation of officers and other office employes		432,465 13
Taxes in State of New York, and taxes, licenses, fines and fees in other States and countries		375,866 01
Rent		140,000 00
Advertising		165,129 32
All other items, viz: exchange, postage, printing, stationery and other expenses		1,301,716 09
Contingent guarantee account		197,455 18
Total Disbursements		\$ 26,107,039 19
Balance		\$151,770,232 30

IV. INVESTED ASSETS.

Value of real estate in cash	\$14,902,703 27
Loans on bonds and mortgages (first liens) on real estate	66,442,837 21
Loans secured by pledge of bonds, stocks or other marketable collaterals	10,223,903 90
Book value of bonds and stocks owned absolutely	54,441,350 70
Cash in Company's office and in banks and trust companies	5,070,153 03
Agents' ledger balances	135,027 71
Suspense account	376 17
Commuted commissions	553,880 31
Total net or ledger Assets	\$151,770,232 30

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages and other securities	\$ 955,979 93
Rents due and accrued on Company's property or lease	92,771 76
Market value of bonds and stocks over book value	3,220,105 08
Gross premiums due and unreported on policies in force December 31, 1891	\$ 1,439,442 19
Gross deferred premiums on policies in force Dec. 31, 1891	2,028,607 42
Total premiums uncollected	3,468,049 61
Total Assets	\$159,507,138 68

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 135,027 71
Suspense account	376 17
Commuted commissions	553,880 31
Twenty per cent. loading on unpaid premiums	693,609 92
Total deductions	\$ 1,382,894 11
Total assets, (less Items not Admitted)	\$158,124,244 57

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$146,676,082 00
Claims for death losses, matured endowments and annuity payments in process of adjustment, or adjusted and not due	\$ 353,558 45
Claims for death losses resisted by the Company	119,255 00
Total policy claims	\$ 472,813 45
Amount of premiums paid in advance by policy-holders	35,036 07
Amount of any other Liability of the Company, viz.: under "non-forfeiture clause" of policies	121,506 00
Liabilities on policy-holders' account	\$147,395,437 52
Surplus on policy-holders' account	10,818,807 05
Total Liabilities	\$158,124,244 57

VIII. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>	Number.	Amount.
Whole life policies	166,249	\$ 528,114,916 00
Endowment policies	39,299	109,867,974 00
All other policies	16	58,290 00
<i>New Policies issued during the year:</i>		
Whole life policies	37,545	119,633,574 00
Endowment policies	10,653	30,627,271 00
All other policies	2	5,238 00
<i>Old Policies revived during the year:</i>		
Whole life policies	4,000	12,921,825 00
Endowment policies	918	2,180,205 00
All other policies	1	2,873 00

Old Policies increased during the year :

Whole life policies	4	1,172,531 00
Endowment policies		391,812 00
All other policies		162,635 00

Old Policies changed during the year :

Whole life policies	65	222,773 00
Endowment policies	42	180,270 00

Additions by Dividends during the year :

Whole life policies		4,058,247 00
Endowment policies		1,149,442 00
All other policies		172 00

Total number and amount	258,803	\$ 810,750,048 00
Deduct policies ceased to be in force	33,988	115,265,890 00

Total policies in force at the end of the year 224,815 \$ 695,484,158 00

Policies ceased to be in force during the year :

	Number.	Amount.
By death	2,787	\$ 9,513,020 00
By maturity (end)	628	1,481,377 00
By expiry (term)	57	255,685 00
By surrender	4,396	20,180,990 00
By lapse	14,645	39,128,736 00
By change and decrease	107	4,356,947 00
Not taken	11,368	40,349,135 00
Total terminated	33,988	\$ 115,265,890 00

Annuity Bonds :

	Number.	Amount.
Bonds in force Dec. 31, 1891, not included in policy exhibit	692	\$ 269,303 03

COLORADO BUSINESS.*Business in the State during the Year 1891.*

	Number.	Amount.
Number and amount of policies in force December 31, 1890	1,728	\$ 4,769,551 00
Number and amount of policies issued during the year	377	1,510,108 00
Totals	2,105	\$ 6,279,659 00
Deduct number and amount which have ceased to be in force during the year	262	1,082,370 00
Total number and amount of policies in force Dec. 31, 1891	1,843	\$ 5,197,289 00
Losses and claims incurred during the year	30	\$ 94,794 63
Losses and claims on policies paid during the year	30	94,794 63
Premiums received		159,788 68

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 1891.

Cash received for premiums without deductions for commissions and other expenses	\$ 4,504,768 79
Premium notes, loans on liens taken in part payment for premiums	401,545 22
Premiums paid by dividends and surrendered policies	1,528,207 31
Cash received from annuities	6,479 88
Total premium income	\$ 6,441,001 20
Cash received for interest on:	
Mortgage loans	1,412,944 98
Bonds and stocks	622,427 91
Premium notes, loans or liens	250,144 77
Other debts due the Company	198,875 85
Cash received as discount on claims paid in advance	717 12
Rents for use of Company's property	14,507 37
Total income	\$ 8,940,619 20
Amount of net or invested assets December 31, of previous year	45,536,038 07
Total	\$54,476,657 27

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and additions	\$ 3,043,860 04
Premium notes, loans or liens used in payment of the same	145,093 69
Matured endowments and additions	232,203 71
Premium notes, loans or liens used in payment of the same	2,206 70
Total amount actually paid for losses and matured endowments	\$ 3,423,364 14
Paid to annuitants	36,345 11
Paid for surrendered policies	430,452 34
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	151,184 50
Cash surrender values applied in payment of premiums	257,843 36
Dividends paid to policy-holders	1,490,100 52
Premium notes, loans or liens used in payment of dividends to policy-holders	24,017 94
Paid for commissions and agency expenses	745,691 12
Paid for medical examiners' fees	65,982 49
Paid for salaries and other compensation of officers and other office employes	146,764 23
Paid for taxes, licenses, fees and fines	189,982 47
Paid for advertising, legal and miscellaneous expenses	96,177 62
Profit and loss, premiums on bonds purchased, etc	80,472 05
Total Disbursements	7,138,377 83
Balance	\$47,338,279 44

IV. INVESTED ASSETS.

Value of real estate (unencumbered)	\$ 200,000 00	
Loans on bonds and mortgage (first liens) on real estate	26,834,974 39	
Loans on collaterals	2,022,800 00	
Loans on Company's policies assigned as collateral	1,121,090 68	
Premium notes, loans or liens on policies in force	4,208,469 23	
Par value of bonds and stocks owned absolutely	11,551,310 94	
Cash in Company's office	200,550 59	
Cash deposited in bank	484,577 84	
Real estate purchased on foreclosure	542,752 23	
Ledger balances and cash obligations	5,449 35	
Premiums in course of transmission	166,304 19	
Total Invested Assets		\$47,338,279 44

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		448,821 96
Bonds and stocks		159,371 97
Collateral loans		30,829 99
Premium notes, loans or liens		115,732 91
Market value of bonds and stocks over par		353,895 00
Gross premiums due and unreported on policies in force		
December 31, 1891	\$ 164,121 46	
Gross deferred premiums on policies in force Dec. 31, 1891	440,062 02	
Total	\$ 604,183 48	
Deduct twenty per cent. for average loading on above gross amount	120,836 70	
Net amount of uncollected and deferred premiums		483,346 78
Total Assets		\$48,930,278 05

VI. ITEMS NOT ADMITTED.

Agents balances and cash obligations		5,449 35
Total Assets (less Items not Admitted)		\$48,924,828 70

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest		\$44,975,438 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 160,216 94	
Claims for death losses resisted by the Company	2,000 00	
Total policy claims		162,216 94
Unpaid dividends or surplus due policy-holders		237,232 31
Premiums paid in advance		8,724 75
Liabilities on policy-holders' account		\$45,383,612 00
Surplus on policy-holders' account		3,541,216 70
Total Liabilities		\$48,924,828 70

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 4,195,658 77	
Premium notes, loans or liens received during the year	401,545 22	
Total		\$ 4,597,203 99
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses or claims	\$ 147,300 39	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	151,184 50	
Notes, loans or liens used in payment of dividends to policy-holders	24,017 94	
Notes, loans or liens redeemed by maker in cash.	66,231 93	
Total reduction of Premium Note Account		388,734 76
Balance of note assets at the end of the year		\$ 4,208,469 23

IX. EXHIBIT OF POLICIES.

<i>Policies and additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	47,918	\$130,853,566 00
Endowment policies	14,119	34,170,842 00
All other policies	3,117	7,816,536 00
<i>New policies issued during the year:</i>		
Whole life policies	6,699	17,505,800 00
Endowment policies	2,811	6,376,306 00
All other policies	1,033	2,787,073 00
<i>Old policies revived during the year:</i>		
Whole life policies	22	70,000 00
Endowment policies	13	33,833 00
<i>Old policies increased during the year:</i>		
Whole life policies	18	46,551 00
Endowment policies	16	38,676 00
<i>Additions by dividends:</i>		
Whole life policies . . . . .	. . .	195,771 00
Endowment policies . . . . .	. . .	90,808 00
Total number and amount	75,766	\$199,985,762 00
Deduct policies ceased to be in force	6,416	16,814,429 00
Total policies in force at the end of the year	69,350	\$183,171,333 00
<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	1,045	\$ 3,219,930 00
By maturity (end)	132	236,920 00
By expiry (term)	643	1,632,911 00
By surrender	2,106	5,862,236 00
By lapse	1,365	3,096,553 00
Not taken	1,135	2,765,879 00
Total terminated	6,416	\$16,814,429 00
Annuity bonds	90	\$ 39,015 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	293	\$ 960,554 00
Policies issued during the year	122	423,351 00
Totals	415	\$ 1,383,905 00
Ceased to be in force during the year	53	161,705 00
In force December 31, 1891	362	\$ 1,222,200 00
Losses and claims unpaid December 31, of previous year	3	\$ 7,500 00
Losses incurred during the year	3	13,500 00
Totals	6	\$ 21,000 00
Losses paid during the year	6	21,000 00
Premiums received . . . . .	. . .	41,693 12

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 1891.

Premiums received, without deductions for commissions or other expenses	\$ 1,809,024 62	
Premium notes, loans or liens taken in part payment of premiums	56,782 82	
Premiums paid by surrendered policies	11,870 79	
Total premium Income		\$ 1,877,673 23
Received for interest on :		
Mortgage loans	167,410 69	
Bonds owned and dividends on stock	120,309 33	
Premium notes, loans or liens	29,468 79	
Other debts due the Company	14,400 07	
Received for rents	9,084 74	
Total Income		\$ 2,218,360 85
Amount of net or invested assets December 31, of previous year		6,437,115 86
Total		\$ 8,655,476 71

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 480,978 31	
Premium notes, loans or liens used in payment of the same	993 31	
Paid for matured endowments	82,305 27	
Premium notes, loans or liens used in payment of same	1,219 73	
Total amount actually paid for losses and matured endowments		\$ 565,496 62
Paid for surrendered policies	257,985 87	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	7,401 59	
Cash surrender values applied in payment of premiums	11,870 79	
Dividends paid to policy-holders	105,843 86	
Premium notes, loans or liens used in payment of dividends to policy-holders	101 93	
Paid for commissions	403,588 07	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	35,692 27	
Paid for medical examiners' fees	30,047 94	
Paid for salaries and other compensation of officers and other office employes	31,041 50	
Paid for taxes, licenses, fees or fines	46,672 12	
Paid for rents	21,096 39	
Paid for furniture, fixtures and safes, for home and agency offices	6,490 95	
Paid for advertising, printing and stationery	17,620 65	
Paid for legal services, postage and express	10,283 95	
Net profit and loss	100 00	
Total Disbursements		\$ 1,551,934 50
Balance		\$ 7,103,542 21

IV. INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances	\$ 326,050 54
Loans on bonds and mortgage (first liens) on real estate . . .	3,268,242 36
Loans secured by pledge of bonds, stocks and other collateral . .	89,531 50
Loans on Company's policies assigned as collateral	427,688 92
Premium notes, loans or liens on policies in force	85,990 49
Cost value of bonds and stocks owned absolutely	2,594,856 73
Cash in Company's office	14,306 55
Cash deposited in bank	240,244 23
Agents' ledger balances	56,630 89
Total net or Invested Assets	\$ 7,103,542 21

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	\$ 102,760 55
Bonds and stocks	38,366 97
Collateral loans	3,336 54
Premium notes, loans or liens	14,000 88
Market value of bonds and stocks over cost	119,615 08
Gross premiums due and unreported on policies in force Decem- ber 31, 1891	\$ 124,955 07
Gross deferred premiums on policies in force Dec. 31, 1891 . . .	180,243 09
Total	\$ 305,198 16
Deduct twenty per cent. for average loading on above gross amount	61,039 63
Net amount of uncollected and deferred premiums	244,158 53
Total Assets	\$ 7,625,780 76

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 56,630 89
Total Assets (less Items not Admitted)	\$ 7,569,149 87

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of Decem- ber, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 6,376,634 75
Claims for death losses and other policy claims resisted by the Company . .	7,000 00
Unpaid dividends or surplus due policy-holders	7,346 02
Due on surrendered policies	2,867 30
Extra reserve on L. R. E. policies	320,200 49
Liabilities on policy-holders' account	\$ 6,714,048 56
Surplus on policy-holders' account	\$ 855,101 31
Total Liabilities	\$ 7,569,149 87

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 67,422 61
Premium notes, loans or liens received during the year	56,782 82
Total	\$ 124,205 43
Deductions during the year as follows :	
Notes, loans or liens used in payment of losses and claims	\$ 2,213 04
Notes, loans or liens used in purchase of surren- dered policies, and voided by lapse	7,401 59
Notes, loans or liens used in payment of dividends to policy-holders	101 93
Notes, loans or liens redeemed by maker in cash	28,498 38
Total reduction of Premium Note Account	\$ 38,214 94
Balance of Note Assets at end of the year	\$ 85,990 49

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year :

	Number.	Amount.
Whole life policies	12,163	\$ 33,087,104 00
Endowment policies	9,436	13,266,697 00
All other policies	5	8,500 00

New Policies issued during the year :

Whole life policies	4,422	11,682,028 00
Endowment policies	1,247	2,950,332 00

Old Policies revived during the year:

Whole life policies	13	38,000 00
Endowment policies	6	13,715 00

Old Policies increased during the year:

Whole life policies		13,000 00
Endowment policies		5,000 00

Additions by dividends during the year:

Whole life policies		4,951 00
Endowment policies		895 00
Additions by change	4	6,500 00

Total number and amount	27,296	\$ 61,076,722 00
Deduct policies ceased to be in force	3,993	9,707,374 00

Total policies in force at the end of the year 23,303 \$ 51,369,348 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	234	\$ 488,972 00
By maturity (end)	46	83,525 00
By surrender	1,084	1,969,255 00
By lapse	1,586	3,030,900 00
By change and decrease	43	444,672 00
Not taken	1,000	2,790,050 00

Totals 3,993 \$ 9,707,374 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	165	\$ 667,500 00
Policies issued during the year	76	6,330,000 00

Total	241	\$ 1,300,500 00
Deduct policies ceased to be in force during the year	80	459,000 00

Total policies in force December 31, 1891 161 \$ 841,500 00

Losses and claims incurred during the year	1	\$ 3,000 00
Losses and claims paid during the year	1	3,000 00
Premiums received		49,184 77

New England Mutual Life Insurance Co.,

OF

BOSTON MASSACHUSETTS.

Incorporated April 1, 1835.

BENJAMIN F. STEVENS, President.

S. F. TRULL, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 2,228,238 23	
Premium notes, loans or liens taken in part payment for premiums.	698,006 88	
Total premium income.		\$ 2,926,245 11
Cash received for interest on:		
Mortgage loans.	163,289 02	
Bonds owned and dividends on stocks	621,935 50	
Premium notes, loans or liens	64,499 17	
Other debts due the Company	110,959 74	
Cash received for rents	84,465 83	
Balance of profit and loss account	54,482 12	
Total income		\$ 4,025,926 49
Amount of net or invested assets December 31, of previous year		19,837,178 25
Total		\$23,863,104 74

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 1,365,235 96	
Premium notes, loans or liens used in payment of the same.	38,565 04	
Paid for matured and discontinued endowments and additions	232,576 51	
Premium notes, loans or liens used in payment of the same.	4,600 49	
Total amount actually paid for losses, matured and discontinued endowments.		\$ 1,640,978 00
Paid for surrendered policies.	407,218 31	
Premium notes, loans or liens used in the purchase of surrendered policies and voided by lapse	47,622 07	
Dividends paid to policy-holders	463,925 68	
Premium notes, loans or liens used in payment of dividends to policy-holders	14,109 30	
Paid for commissions to agents.	232,863 71	
Paid for medical examiners' fees.	16,423 50	
Paid for salaries and other compensation of officers and other office employes	105,451 97	
Paid for taxes, licenses, fees and fines	51,217 91	
Paid for advertising.	19,205 96	
Paid for printing, stationery and other miscellaneous expenses	156,729 34	
Accrued interest on investments purchased during the year.	5,014 12	
Total Disbursements		\$ 3,160,759 87
Balance.		\$20,702,344 87

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,733,943 04	
Loans on bonds and mortgages (first liens) on real estate	2,607,954 55	
Loans on collaterals	2,205,573 45	
Loans on Company's policies assigned as collateral	900 00	
Premium notes, loans or liens on policies in force	932,539 25	
Cost value of stocks and bonds owned absolutely	12,790,633 61	
Cash deposited in bank	430,800 97	
Total Net or Invested Assets		\$20,702,344 87

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 40,062 84	
Bonds and stocks	130,998 95	
Collateral loans	26,390 33	
Premium notes, loans or liens	23,550 00	
Rents due and accrued	12,849 16	
Market value of bonds and stocks, over cost	896,329 01	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 232,877 24	
Deduct 20 per cent. for average on above gross amount	46,575 45	
Total amount of uncollected premiums		\$ 186,301 79
Total Assets		\$22,018,826 95

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 126,052 00	\$19,529,984 00
Claims for death losses due and unpaid	35,911 00	
Claims for matured endowments due and unpaid		
Total policy claims		\$ 161,963 00
Unpaid dividends or surplus due policy-holders		83,465 84
Liabilities on policy-holders' account		\$19,780,412 84
Surplus on policy-holders' account		2,238,414 11
Total Liabilities		\$22,018,826 95

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 938,258 63	
Premium notes, loans or liens received during the year	698,006 88	
Total		\$ 1,636,265 51
Deductions during the year as follows:		
Premium notes, loans or liens used in payment of losses and claims	\$ 43,165 53	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	47,622 07	
Premium notes, loans or liens used in payment of dividends to policy-holders	14,109 30	
Premium notes, loans or liens redeemed by maker in cash	598,829 36	
Total reduction of Premium Note Account		\$ 703,726 26
Balance of Note Assets at end of the year		\$ 932,539 25

VIII. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	9,960	\$ 29,632,099 00
Endowment policies	17,906	52,258,263 00
All other policies.	753	2,134,447 00
<i>New policies issued during the year:</i>		
Whole life policies		9,445 00
Endowment policies	3,537	10,594,310 00
All other policies		14 00
<i>Old policies revived during the year:</i>		
Whole life policies	19	53,818 00
Endowment policies	25	58,000 00
All other policies	1	10,000 00
<i>Old policies increased during the year:</i>		
Whole life policies		17,170 00
Endowment policies		132,214 00
Total number and amount.	32,201	\$ 94,899,780 00
Deduct policies ceased to be in force	2,372	7,543,483 00
Total policies in force at the end of the year.	29,829	\$ 87,356,297 00
<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	432	\$ 1,353,400 00
By maturity (end).	99	251,609 00
By expiry (term)	128	352,800 00
By surrender	807	2,099,771 00
By lapse.	537	1,373,500 00
By change and decrease	1	1,020,903 00
Not taken.	368	1,091,500 00
Total terminated	2,372	\$ 7,543,483 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	82	\$ 377,975 00
Policies issued during the year.	92	336,147 00
Totals.	174	\$ 714,122 00
Deduct those ceased to be in force during the year.	19	56,000 00
Total number and amount in force December 31, 1891.	155	\$ 658,122 00
	Number.	Amount.
Claims and losses incurred during the year	2	\$ 5,000 00
Claims and losses paid during the year	2	5,000 00
Premiums received.		19,604 93

New York Life Insurance Company,

OF

NEW YORK NEW YORK.

Incorporated, 1841.

JOHN A. McCALL, President.

CHARLES C. WHITNEY, Secretary.

I. CAPITAL.

(Mutual)

II. INCOME DURING THE YEAR 1891.

New premiums without deductions for commissions or other expenses	\$ 4,478,722 00	
Renewal premiums without deductions for commissions or other expenses	19,076,274 97	
Premiums paid by dividends and by surrendered policies	1,430,607 00	
For annuities	1,304,120 81	
Total	\$ 26,289,724 78	
Deduct re-insurance in other companies	33,449 38	
Total premium income	\$ 26,256,275 40	
Interest on mortgage loans	1,093,574 04	
Interest on bonds owned, and dividends on stock	3,557,179 47	
Interest on premium notes, loans or liens	29,951 40	
Interest on other debts due the company	305,463 25	
Discount on endowments paid in advance	2,636 63	
Rents for use of company's property	559,922 29	
Trust deposit received and held for account of beneficiaries	49,192 50	
Total Income	\$ 31,854,194 98	
Amount of net or ledger assets Dec. 31, of previous year	\$108,799,392 72	
Less decreased valuation	2,345,508 02	
Invested assets, less depreciation	\$ 106,453,884 70	
Total	\$ 138,308,079 68	

III. DISBURSEMENTS.

Paid for losses and additions	\$ 6,152,132 39	
Deduct amount of re-insurance in other companies	64,511 69	
Total	\$ 6,087,620 70	
Paid for matured endowments and additions	1,066,795 11	
Total amount paid for losses and matured endowments	\$ 7,154,415 81	
Annuity payments	1,371,634 26	
Dividends paid to policy-holders	1,260,340 74	
Surrendered policies	1,710,208 36	
Surrender values applied in payment of premiums	1,171,891 71	
Installment paid on trust deposit	3,000 00	
Commissions to agents	3,783,142 69	
Salaries and traveling expenses of managers of agencies, and general, special and local agents	135,000 00	
Medical examiners' fees	291,680 11	
Salaries and other compensation of officers and other office employes	500,578 18	
Taxes, licenses, fees and fines	284,150 60	
Rent	106,435 00	
Advertising	222,013 02	
All other items, postage, printing, stationery, etc	1,463,599 42	
Total Disbursements	\$ 19,458,089 90	
Balance	\$118,849,989 78	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 12,428,247 15	
Loans on bonds and mortgages (first liens) on real estate	21,406,233 56	
Loans on collaterals	4,551,000 00	
Premium notes, 1 ans or liens on policies in force	521,700 28	
Cost value of stocks, bonds and securities owned absolutely	73,578,274 02	
Cash in company's office	5,486 74	
Cash in banks and trust companies	6,065,456 03	
Agents' ledger balances	293,592 50	
Total net or Invested Assets		\$118,849,989 78

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 100,502 92	
Interest due and accrued on bonds and stocks	441,921 37	
Rents due and accrued	22,613 52	
Market value of stocks and bonds over cost value	4,069,389 38	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 1,935,620 00	
Gross deferred premiums on policies in force Dec. 31, 1891	1,509,962 93	
Total	\$ 3,445,582 93	
Deduct 20 per cent. loading on above gross amount	689,116 59	
Net amount of uncollected and deferred premiums		\$ 2,756,466 34
Total Assets		\$126,240,883 31

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 293,592 50	
Total Assets (less Item not Admitted)		\$125,947,290 81

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$108,775,584 00	
Deduct re-insurance in other companies	336,349 00	
Net premium reserve		\$108,439,235 00
Special reserve on annuities in excess of above standard		988,921 00
Claims for matured endowments due and unpaid	47,993 71	
Claims for death losses in process of adjustment or adjusted and not due	1,194,167 67	
Claims for death losses resisted by the company	9,000 00	
Amount due and unpaid on annuity claims	28,060 68	
Total policy claims		\$ 1,279,222 06
Premiums paid in advance		52,696 94
Trust deposit held for account of beneficiaries		46,192 50
Liabilities on policy-holders' account		\$110,806,267 50
Surplus on policy-holders' account		15,141,023 31
Total Liabilities		\$125,947,290 81
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$ 9,757,121 00	
Estimated surplus accrued on all other policies	5,383,902 31	

VIII. PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, of previous year	\$ 431,108 71	
Premium notes received during the year	316,147 57	
Total		\$ 747,256 28
Deductions during the year as follows:		
Amount of notes used in payment of losses and claims	\$ 18,865 92	
Amount of notes used in purchase of surren- dered policies	8,064 57	

Amount of notes used in payment of dividends to policy-holders	769 24	
Amounts of notes voided by lapse of policies	33,608 95	
Amount of notes redeemed by maker in cash	164,247 32	
Total reduction of premium note account		\$ 225,556 00
Balance Note Assets at the end of the year		\$ 521,700 28

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	117,254	\$ 406,767,200 00
Endowment policies	45,485	153,146,742 00
All other policies (term)	3,454	5,203,300 00
Reversionary additions		4,221,484 00
<i>New Policies issued during the year:</i>		
Whole life policies	36,667	113,024,100 00
Endowment policies	10,439	31,676,300 00
All other policies (term)	4,518	5,750,900 00
<i>Old Policies revived during the year:</i>		
Whole life policies	168	650,616 00
Endowment policies	59	316,702 00
All other policies (term)	2	2,000 00
<i>Old Policies increased during the year:</i>		
Whole life policies		16,849 00
All other policies		109,300 00
<i>Additions by dividends:</i>		
Reversionary additions		1,118,215 00
Total number and amount	218,046	\$ 722,003,708 00
Deduct policies ceased to be in force	32,340	107,178,995 00
Total policies in force at the end of the year	185,706	\$ 614,824,713 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	1,975	\$ 6,351,999 00
By maturity and discount (end)	640	1,459,808 00
By expiry (term)	21	72,899 00
By surrender	4,194	17,206,112 00
By lapse	14,870	41,570,631 00
By change and decrease		1,382,482 00
Not taken	10,640	39,135,064 00
Total terminated	32,340	\$ 107,178,995 00
Policies re-insured		\$ 1,857,900 00

Annuity Bonds:

	Number.
Bonds in force December 31, 1890	7,276
Issued during the year	893
Total	8,169
<i>Terminated during the year:</i>	
	Number.
By expiry	401
By surrender	2
By lapse	11
Not taken	9
Total	423
Number of bonds in force December 31, 1891	7,746

COLORADO BUSINESS.

Business in the State during the Year 1891.

Policies in force December 31, of previous year	1,265	\$ 6,015,075 00
Policies issued during the year	718	2,361,622 00
Totals	1,983	\$ 8,376,697 00
Deduct policies ceased to be in force during the year	438	1,985,630 00

NORTHWESTERN MUTUAL LIFE INSURANCE CO. 585

Policies in force December 31, 1891	1,545	\$ 6,391,067 00
Losses unpaid December 31, 1890	2	\$ 12,000 00
Losses incurred during the year	13	36,547 04
Total	15	\$ 48,547 04
Losses paid during the year	15	\$ 48,547 04
Premium received		205,134 35

Northwestern Mutual Life Insurance Company

OF

MILWAUKEE WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, President.

J. W. SKINNER, Secretary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 9,866,916 03	
Premium notes, loans or liens taken in payment for premiums	65,874 68	
Premiums paid by surrendered policies	178,817 01	
Cash received for annuities	6,336 48	
Total premium Income		\$ 10,117,944 20
Received for interest on:		
Mortgage loans	2,088,886 19	
Bonds owned	114,296 88	
Premium notes, loans or liens	46,719 64	
Other debts due the company	117,184 06	
Received as discounts on maturing endowments paid in advance	2,531 84	
Received for rents	57,134 90	
Total Income		\$ 12,544,697 71
Amount of net or invested assets, December 31, of previous year		40,780,211 89
Total		\$ 53,324,909 60

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 2,271,510 50	
Premium notes, loans or liens used in payment of the same	18,175 68	
Cash paid for matured endowments and additions	490,698 20	
Premium notes, loans or liens used in payment of same	6,351 91	
Total amount actually paid for losses and matured endowments		\$ 2,786,736 29
Cash paid to annuitants	66 40	
Paid for surrendered policies, including reconverted additions	160,057 62	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	6,975 74	
Cash surrender values applied in payment of premiums	178,817 01	
Dividends paid to policy-holders	951,244 01	
Premium notes, loans or liens used in payment of dividends to policy-holders	77,146 33	

586 NORTHWESTERN MUTUAL LIFE INSURANCE CO.

Paid commissions to agents	1,496,265 66	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	33,497 37	
Paid for medical examiners' fees, including salaries of medical director and assistants	116,786 30	
Paid for salaries and other compensation of officers and other office employes, exclusive of medical director and law department	169,898 60	
Paid for taxes, licenses, fees and fines	133,054 67	
Paid for rents	4,343 50	
Paid for commuting commissions	5,250 01	
Paid for furniture, fixtures and safes	1,854 29	
Paid for advertising	5,852 90	
Paid for postage and other miscellaneous expenses	267,479 69	
Premiums on bonds bought in 1891	14,641 17	
Total disbursements		\$ 6,409,367 56
Balance		\$ 46,915,542 04

IV. INVESTED ASSETS.

Cost value of real estate, exclusive of all encumbrances	\$ 1,026,880 04	
Loans on bonds and mortgages (first liens) on real estate	40,718,057 41	
Premium notes, loans or liens on policies in force	546,319 88	
Par value of bonds owned	2,823,100 00	
Cash in company's office	333,736 42	
Cash deposited in bank	1,449,574 54	
Bills receivable	250 00	
Agents' ledger balances	17,475 75	
Suspense account	150 00	
Total net or Invested Assets		\$ 46,915,542 04

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgages	\$ 648,737 94	
Premium notes, loans or liens	22,256 80	
Rents on company's property	8,058 76	
Market value of bonds over par	145,527 11	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 465,813 00	
Gross deferred premiums on policies in force Dec. 31, 1891	892,478 00	
Total	\$ 1,358,291 00	
Deduct twenty per cent. for average loading on above gross amount	271,658 20	
Net amount of uncollected and deferred premiums	\$ 1,086,632 80	
Total assets		\$ 48,826,755 45

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 17,475 75	
Bills receivable	250 00	
Suspense account	150 00	
Total		17,875 75
Total Assets (less Items not Admitted)		\$ 48,808,879 70

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality with 4 per cent. interest	\$ 40,488,381 00	
Reserve for paid-up insurance claimable and for annuities	152,412 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 173,861 90	
Claims for death losses and other policy claims, resisted by the company	20,175 00	
Total policy claims	\$ 194,036 90	
Unpaid dividends and dividends on deferred premiums	79,135 00	
All other Liabilities of the company	21,000 00	
Liabilities on policy-holders' account	\$ 40,934,964 90	
Surplus on policy-holders' account	7,873,914 80	
Total Liabilities		\$ 48,808,879 70

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 602,741 62
Premium notes, loans or liens received during the year	66,328 13
Total	\$ 669,069 75
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 24,527 59
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	6,975 74
Amount of notes, loans or liens used in payment of dividends to policy-holders	77,146 33
Amount of notes, loans or liens redeemed by maker in cash	14,100 21
Total reduction of Premium Note Account	\$ 122,749 87
Balance of note assets at the end of the year.	\$ 546,319 88

IX. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	79,389	\$ 193,889,007 00
Endowment policies	18,597	40,855,741 00
All other policies	539	4,164,059 00
<i>New Policies issued during the year:</i>		
Whole life policies	20,879	52,226,406 00
Endowment policies	4,579	10,591,726 00
All other policies	477	1,787,250 00
<i>Old Policies revised during the year:</i>		
Whole life policies	374	1,062,949 00
Endowment policies	87	180,746 00
All other policies	1	12,700 00
<i>Old Policies increased during the year:</i>		
Whole life policies	12	166,161 00
Endowment policies	18	
All other policies	9	
<i>Additions by dividends:</i>		
Whole life policies		98,391 00
Endowment policies		68,277 00
All other policies		2,361,991 00
Total number and amount	124,961	\$ 397,465,404 00
Deduct policies ceased to be in force	11,433	31,790,651 00
Total policies in force at the end of the year	113,528	\$ 275,674,753 00

<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	936	\$ 2,289,334 00
By maturity (end)	276	502,836 00
By expiry (term)	326	3,459,365 00
By surrender	837	2,097,344 00
By lapse	6,097	14,082,224 00
By change and decrease		584,126 00
Not taken	2,961	8,775,422 00
Total terminated	11,433	\$ 31,790,651 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	1,904	\$ 6,123,392 00
Policies issued during the year	845	2,541,239 00
Total	2,749	\$ 8,664,631 00
Deduct number and amount which have ceased to be in force during the year	386	1,266,312 00
Total number and amount of policies in force Dec. 31, 1891	2,363	\$ 7,398,319 00

588 PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Losses unpaid December 31, of previous year	4	\$	13,000 00
Losses incurred during the year	21		77,300 00
Total	25	\$	90,300 00
Losses paid during the year	22		82,300 00
Premiums received			255,725 87

Pacific Mutual Life Insurance Company,

OF

SAN FRANCISCO CALIFORNIA.

Incorporated December 28, 1867.

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

I. CAPITAL.

Amount of Capital Stock paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1891.

Received for premiums without deductions for commissions or other expenses	\$	408,605 47	
Premium notes, loans or liens taken in part payment for premiums		27,576 00	
Premiums paid by dividends and surrendered policies		60,590 72	
Total	\$	496,772 19	
Deduct premiums paid for re-insurance		822 58	
Total premium Income	\$	495,949 61	
Received for interest on:			
Mortgage loans		107,574 12	
Bonds owned and dividends on stock		14,557 79	
Premium notes, loans or liens		6,391 70	
Other debts due the Company		4,068 07	
Received for rents for use of Company's property		944 88	
Profit and loss		4,016 25	
Total Income	\$	633,502 42	
Amount of net or invested assets, December 31, of previous year		1,918,908 56	
Total	\$	2,552,410 98	

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and additions	\$	153,700 28	
Notes, loans or liens used in payment of same		297 99	
Matured endowments and additions		53,830 21	
Notes, loans or liens used in payment of same		417 65	
Total	\$	208,246 13	
Deduct amount received from other companies		1,570 00	
Total amount paid for losses and matured endowments	\$	206,676 13	
Paid to annuitants		3,452 97	
Paid for surrendered policies		19,097 61	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse		3,845 32	
Cash surrender values applied in payment of premiums		65,694 12	
Dividends paid to policy-holders		55,453 31	
Premium notes, loans or liens used in payment of dividends to policy-holders		1,175 07	

Paid stockholders for interest or dividends	10,000 00	
Paid for commission to agents	71,586 67	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	12,644 78	
Paid for medical examiners' fees	5,384 74	
Paid for salaries and other compensation of officers and office employes	31,283 29	
Paid for taxes, licenses, fees and fines	3,881 97	
Paid for rent	3,496 85	
Paid for advertising	4,593 65	
Paid for postage, printing and other miscellaneous expenses	13,803 50	
Total Disbursements		\$ 512,069 98
Balance		\$ 2,040,341 00

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 360,552 71	
Loans on bond and mortgage (first liens) on real estate	1,349,417 54	
Loans on collaterals	2,500 00	
Loans on Company's policies assigned as collateral	29,585 44	
Premium notes, loans or liens on policies in force	38,555 25	
Cost value of bonds and stocks owned absolutely	216,075 00	
Cash in company's office	7,552 93	
Cash deposited in banks	126,163 94	
Agents' ledger balances	23,479 69	
Furniture and fixtures	3,848 71	
Total net or Invested Assets	\$ 2,157,731 21	
Less amount transferred to accident department	117,390 21	
Total Invested Assets (less accident balance)		\$ 2,040,341 00

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds on mortgages	\$ 57,106 35	
Bonds and stocks	3,890 00	
Collateral loans	303 36	
Premium notes, loans or liens	3,540 02	
Market value of bonds and stocks over cost	3,725 00	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 54,525 73	
Gross deferred premiums on policies in force December 31, 1891	44,308 56	
Total	\$ 98,834 29	
Deduct twenty per cent. for average loading on above gross amount	19,766 86	
Net amount of uncollected and deferred premiums	\$ 79,067 43	
Printed supplies	3,000 00	
Total Assets		\$ 2,190,973 16

VI. ITEMS NOT ADMITTED.

Furniture, and fixtures	\$ 3,848 71	
Agents balances	23,479 69	
Printed supplies	3,000 00	
Total		\$ 30,328 40
Total assets (less Items not Admitted)		\$ 2,160,644 76
Assets of accident department		198,069 53
Total Assets		\$ 2,358,714 29

VII. LIABILITIES.

Present value of all the outstanding policies in force on the thirty-first day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$ 2,052,929 00	
Deduct risks re-insured in other solvent companies	18,770 00	
Net premium reserve		\$ 2,034,159 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due		14,326 00
Liabilities of accident department		152,038 00
Liabilities on policy-holders' account		\$ 2,200,523 00
Surplus on policy-holders' account		158,191 29
Total Liabilities		<u>\$ 2,358,714 29</u>

VIII. PREMIUM NOTE ACCOUNT.

Premiums notes, loans or liens on hand December 31, of previous year	\$ 42,679 06	
Premium notes, loans or liens received during the year	27,576 00	
Total		\$ 70,255 06
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 297 99	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	3,845 32	
Notes, loans or liens used in payment of dividends to policy-holders	1,175 07	
Notes, loans or liens redeemed by maker in cash	25,963 78	
Notes, loans or liens used in payment of matured endowments	417 67	
Total reduction of Premium Note Account		31,699 81
Balance of Note assets at end of the year		<u>\$ 38,555 25</u>

IX. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
Whole life policies	Number. 3,751	Amount. \$ 9,755,042 00
Endowment policies	620	1,653,544 00
All other policies	155	310,700 00
<i>New Policies issued during the year:</i>		
Whole life policies	1,076	2,956,628 00
Endowment policies	141	368,905 00
All other policies	1	10,000 00
<i>Old Policies revived during the year:</i>		
Whole life policies	7	31,500 00
Endowment policies	8	32,500 00
<i>Additions by dividends during the year:</i>		
Whole life policies		6,500 00
Endowment policies		3,276 00
Total number and amount	5,759	\$15,128,595 00
Deduct policies ceased to be in force	925	2,538,755 00
Total policies in force at the end of the year	4,834	<u>\$12,589,840 00</u>
<i>Policies ceased to be in force during the year:</i>		
By death	Number. 72	Amount. \$ 151,518 00
By maturity (end)	10	54,245 00
By expiry (term)	3	7,600 00
By surrender	101	346,052 00
By lapse	513	1,244,040 00
By change and decrease		26,000 00
Not taken	226	709,300 00
Total terminated	925	\$ 2,538,755 00
Policies re-insured	1	27,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	251	\$ 871,509 00
Policies issued during the year	146	389,900 00
Totals	397	\$ 1,261,409 00
Ceased to be in force during the year	76	268,000 00
Policies in force December 31, 1891	321	\$ 993,409 00
Losses incurred during the year	2	\$ 4,500 00
Losses paid during the year	2	4,500 00
Premiums received		29,395 77

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 1891.

Premiums received, without deductions	\$ 3,928,097 04
Premium notes, loans or liens taken in part payment for premiums	137,558 34
Received for annuities	11,819 50
Total	\$ 4,077,474 88
Deduct amount paid for re-insurance	2,881 69
Total premium Income	\$ 4,074,593 19
Received for interest on :	
Mortgage loans	345,312 91
Bonds owned and dividends on stocks	330,409 16
Premium notes, loans or liens	39,572 26
Collateral loans	175,590 74
General account	4,899 07
Received for rents	31,131 01
Total Income	\$ 5,001,508 34
Net or invested assets, December 31, of previous year	15,932,328 72
Total	\$ 20,933,837 06

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and additions	\$ 1,112,358 72
Premium notes, loans or liens used in pay- ment of the same	23,840 59
Matured endowments and additions	195,873 13
Premium notes, loans or liens used in pay- ment of same	3,844 87
Total	\$ 1,335,917 31
Deduct amount received for re-insurance	3,000 00

Total amount actually paid for losses and matured endowments	\$ 1,332,917 31
Paid to annuitants	1,460 52
Paid for surrendered policies	286,520 57
Premium notes, loans or liens used in payment of surrendered policies	29,369 00
Dividends paid policy-holders	594,595 12
Premium notes, loans or liens used in payment of dividends to policy-holders	67,180 45
Commissions to agents	451,473 33
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	144,644 18
Medical examiners' fees	50,534 38
Paid for salaries and other compensation of officers and other office employes	90,878 30
Paid for taxes, licenses, fees and fines	120,546 03
Paid for rents	25,378 05
Paid for furniture, fixtures and safes	3,725 41
Paid for advertising, printing and supplies	36,209 11
Paid for postage and miscellaneous expenses	51,527 49
Total Disbursements	\$ 3,286,959 25
Balance	\$ 17,646,877 81

IV. INVESTED ASSETS.

Cost value of real estate, unencumbered	\$ 954,040 95
Loans on bonds and mortgages (first liens) on real estate	6,964,889 14
Loans on collaterals	2,014,100 00
Loans on Company's policies assigned as collateral	694,312 00
Premium notes, loans or lien on policies in force	577,893 24
Cost value of stocks and bonds owned absolutely	5,928,830 78
Cash in Company's office	6,207 27
Cash deposited in bank	367,200 00
Cash deposited with Treasurer of Mississippi	20,000 00
Cash notes for premiums, mainly secured by reserve on policies	50,879 20
Agents' ledger balances	9,359 54
Bills receivable	49,165 69
Sundry accounts	10,000 00
Total net or Invested Assets	\$ 17,646,877 81

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	\$ 128,365 42
Bonds and stocks	1,404 50
Collateral loans	21,436 39
Bank deposit	1,095 50
Rents due on Company's property	1,766 49
Market value of bonds and stocks over cost	175,257 22
Gross premiums due and unreported on policies in force December 31, 1891	\$ 362,494 59
Gross deferred premiums on policies in force Dec. 31, 1891	356,486 62
Total	\$ 718,981 21
Deduct twenty per cent. for average loading on above gross amount	143,796 24
Net amount of uncollected and deferred premiums	575,184 97
Total Assets	\$ 18,551,388 30

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 9,359 54
Bills receivable	49,165 69
Sundry accounts	10,000 00
Total	\$ 68,525 23
Total Assets (less Items not Admitted)	\$ 18,482,863 07

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 15,871,969 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	95,292 00
Unpaid dividends or surplus due policy-holders	53,184 25
Depreciation in collateral loans	12,400 00
Premiums paid in advance	15,502 92
Liabilities on policy-holders' account	\$ 16,048,348 17
Surplus on policy-holders' account	2,434,514 90
Total Liabilities	<u>\$ 18,482,863 07</u>

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 557,618 62
Premium notes, loans or liens received during the year	153,249 85
Total	\$ 710,868 47
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses and claims	\$ 27,685 46
Notes, loans or liens used in purchase of surrendered policies and voided by lapse	29,369 00
Notes, loans or liens used in payment of dividends to policy-holders	67,180 45
Notes, loans or liens redeemed by maker in cash	8,740 32
Total reduction of Premium Note Account	132,975 23
Balance Note assets at end of year	<u>\$ 577,893 24</u>

IX. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	20,440	\$ 56,174,661 00
Endowment policies	13,902	31,248,629 00
All other policies	1,003	2,855,411 00
<i>New Policies issued during the year:</i>		
Whole life policies	4,990	15,643,413 00
Endowment policies	2,747	7,120,729 00
All other policies	431	1,262,400 00
<i>Old Policies revived during the year:</i>		
Whole life policies	155	303,624 00
Endowment policies	254	226,106 00
All other policies	367	891,812 00
<i>Old Policies changed and increased during the year:</i>		
Whole life policies	22	52,015 00
Endowment policies	11	87,490 00
All other policies	6	29,076 00
Additions by dividends	..	96,116 00
Total number and amount	44,328	\$ 115,991,482 00
Deduct number and amount ceased to be in force	4,605	12,237,961 00
Total policies in force at the end of the year	<u>39,723</u>	<u>\$ 103,753,521 00</u>
<i>Policies ceased to be in force during the year:</i>		
	Number.	Amount.
By death	425	\$ 1,104,268 00
By maturity (end)	85	199,718 00
By expiry (term)	134	344,500 00
By surrender	702	1,597,946 00
By lapse	2,131	5,177,638 00
By change and decrease	39	513,241 00
Not taken	1,089	3,300,650 00
Total terminated	<u>4,605</u>	<u>\$ 12,237,961 00</u>
Policies re-insured	27	\$ 149,160 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	480	\$ 1,745,250 00
Policies issued during the year	189	652,500 00
Total	669	\$ 2,397,750 00
Deduct policies ceased to be in force during the year	140	485,000 00
Total policies in force December 31, 1891	529	\$ 1,912,750 00
	Number.	Amount.
Losses unpaid December 31, of previous year	1	\$ 5,000 00
Losses incurred during the year	4	15,000 00
Total	5	\$ 20,000 00
Losses paid during the year	5	20,000 00
Premiums received		63,182 05

Provident Savings Life Assurance Society,
 OF
NEW YORK NEW YORK.

Incorporated February 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 1891.

Cash received for premiums, without deductions for commissions and other expenses	\$ 1,290,192 18
Premiums paid by dividends	332,469 69
Total	\$ 1,622,661 87
Deduct amount paid for re-insurance	10,068 54
Total premium Income	\$ 1,612,593 33
Cash received for interest on:	
Mortgage loans	5,644 56
Bonds owned and dividends on stock	17,465 00
Collateral loans	513 15
Deposits in trust companies	3,760 19
Received for rents	492 11
Total Income	\$ 1,640,468 34
Amount of net or invested assets at the end of previous year	749,601 69
Total	\$ 2,390,070 03

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY. 595

III. DISBURSMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 768,191 86	
Paid for matured endowments and additions	5,267 54	
Total	\$ 773,459 40	
Deduct re-insurance in other companies	4,000 00	
Total amount actually paid for losses and matured endowments	\$ 769,459 40	
Paid to annuitants	100 00	
Paid for surrendered policies	3,134 49	
Dividends paid policy-holders	332,716 23	
Interest or dividends paid stockholders	6,977 60	
Paid for commissions to agents	188,383 88	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	24,054 08	
Paid for medical examiners' fees	21,264 50	
Paid for salaries and other compensation of officers and other office employes	60,147 94	
Paid for taxes, licenses, fines and fees	19,687 27	
Paid for rents	20,263 30	
Paid for furniture, fixtures and safes	4,996 12	
Paid for advertising	15,064 25	
Paid for stationery, printing and miscellaneous expenses	27,077 97	
Total Disbursements	\$ 1,493,327 03	
Balance	\$ 896,743 00	

IV. INVESTED ASSETS.

Cost value of real estate and buildings in course of erection (unencumbered)	\$ 152,487 61	
Loans on bonds and mortgages (first liens) on real estate	76,650 00	
Loans on collaterals	7,500 00	
Loans on Company's policies assigned as collateral	490 00	
Cost value of stocks and bonds owned absolutely	502,833 26	
Cash in Company's office	1,860 77	
Cash in bank	103,792 17	
Agent's ledger balances	51,129 19	
Total Net or Invested Assets	\$ 896,743 00	
Deduct depreciation	14,105 00	
Total net or Invested Assets, less depreciation	\$ 882,638 00	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 553 86	
Bonds and stocks	5,916 64	
Collateral loans	115 59	
Rents due on Company's property	459 96	
Market value of real estate over cost	14,000 00	
Market value of bonds and stocks over cost	7,221 25	
Due from other companies for losses or claims on policies of this Company, re-insured	4,000 00	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 83,461 83	
Gross deferred premiums on policies in force Dec. 31, 1891	128,895 63	
Total	\$ 212,357 46	
Deduct 20 per cent. for average loading on above gross amount	42,471 49	
Net amount of uncollected and deferred premiums	\$ 169,885 97	
Total Assets	\$ 1,084,791 27	

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 51,129 19	
Total Assets (less Items Not Admitted)	\$ 1,033,662 08	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries or Combined Experience Table of Mortality, with 4 per cent interest	\$ 384,019 00
Claims for death losses in process of adjustment	\$ 51,000 00
Claims for death losses and other policy claims resisted by the Company	28,519 67
Total policy claims	79,519 67
Liabilities on policy-holders' account	\$ 463,538 67
Surplus on policy-holders account	570,123 41
Total Liabilities	\$ 1,033,662 08

VIII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	125	\$ 100,386 00
Endowment policies	266	330,050 00
All other policies	16,826	64,701,073 00

New Policies issued during the year:

Whole life policies	196	448,500 00
Endowment policies	176	246,000 00
All other policies	4,733	15,438,105 00
Old policies revived during the year	14	51,000 00

Old Policies increased during the year:

Whole life policies	19	1,000 00
Endowment policies	19	8,000 00
All other policies	19	8,000 00

Total number and amount	22,355	\$ 81,332,114 00
Deduct policies ceased to be in force	3,393	11,655,668 00

Total policies in force at the end of the year. 18,992 \$ 69,676,446 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	179	\$ 734,750 00
By maturity (end)	1	5,000 00
By expiry (term)	2,758	9,707,418 00
By surrender	35	34,250 00
By lapse	57	83,150 00
By change and decrease	22	184,000 00
Not taken	311	907,100 00

Total terminated. 3,363 \$ 11,655,668 00

Policies re-insured 143 \$ 705,500 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	30	\$ 119,000 00
Policies issued during the year	12	45,000 00
Totals	42	\$ 164,000 00
Policies ceased to be in force during the year	6	25,000 00
In force December 31, 1891	36	\$ 139,000 00
Premiums received	\$	2,286 40

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. \$ 887,200 00

II. INCOME DURING THE YEAR 1891.

New and renewal premiums without deductions for commissions and other expenses	\$ 6,416,252 85	
Deduct premiums paid for re-insurance	2,970 19	
Total premium Income	\$ 6,413,282 66	
Cash received for interest on:		
Mortgage loans	211,512 70	
Bonds owned and dividends on stock	27,274 82	
Cash loans to policy-holders	119 41	
Bank balances, etc	46,074 04	
Cash received for rents	5,368 00	
Total income	\$ 6,703,631 63	
Amount of net or ledger assets December 31, of previous year	4,981,554 62	
Total	\$11,685,186 25	

III. DISBURSEMENTS DURING THE YEAR 1891.

Total amount actually paid for losses	\$ 2,079,669 36	
Paid for surrendered policies	4,141 25	
Policy loans or liens used in purchase of surrendered policies, and voided by lapse	618 72	
Cash surrender values applied in payment of premiums	6,651 69	
Dividends paid to policy-holders	14,221 54	
Paid stockholders for interest or dividends	83,720 00	
Paid commissions to agents	1,468,216 47	
Paid for salaries and traveling expenses of superintendents, assistant superintendents, inspectors and special agents	760,306 73	
Paid for medical examiners' fees	74,923 75	
Paid for salaries and other compensation of officers and other office employes	233,883 80	
Paid for taxes, licenses, fees and fines	90,829 51	
Paid for rents	4,519 00	
Paid for furniture, fixtures and safes	12,423 68	
Paid for advertising	37,491 15	
Paid for stationery, postage, printing and other miscellaneous expenses	76,291 54	
Total Disbursements	\$ 4,947,908 19	
Balance	\$ 6,737,278 06	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,375,780	28
Loans on bonds and mortgage (first liens) on real estate	3,876,497	00
Loans on Company's policies assigned as collateral	3,934	77
Cost value of stocks and bonds, owned absolutely	968,690	00
Cash in Company's office	96,660	33
Cash deposited in bank	415,715	68
Total net or Invested Assets	\$ 6,737,278	06

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 44,763	09
Bonds and stocks	11,353	06
Premium notes, loans or liens	120	16
Market value of bonds and stocks over cost	5,965	00
Gross premiums due and unreported on policies in force		
December 31, 1891	\$ 51,874	27
Gross deferred premiums on policies in force Dec. 31, 1891	69,304	60
Total	\$ 121,178	87
Deduct the loading on above gross amount	30,983	92
Net amount of uncollected and deferred premiums	90,194	95
Furniture, fixtures, etc.	48,308	98
Stationery and supplies	12,687	77
Total Assets	\$ 6,950,671	07

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 48,308	98
Stationery, printed matter and supplies	12,687	77
Total	\$ 60,996	75
Total Assets (less Items Not Admitted),	\$ 6,889,674	32

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 4,830,401	00
Special reserve	606,057	00
Premiums paid in advance	2,097	26
Liabilities on policy holders' account	\$ 5,438,555	26
Surplus on policy-holders' account	1,451,119	06
Total Liabilities	\$ 6,889,674	32

VIII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	1,230,801	\$ 138,051,729 00
Endowment policies	504	581,816 00
All other policies	299	530,109 00

New policies issued during the year:

Whole life policies	580,292	68,530,535 00
Endowment policies	414	484,521 00
All other policies	208	256,238 00

Old policies revived during the year:

Whole life policies	46,705	5,037,638 00
Endowment policies	12	14,000 00

PRUDENTIAL INSURANCE COMPANY OF AMERICA. 599

Old policies increased during the year:

Whole life policies 3,088,405 00

Additions by dividends:

Whole life policies 3,672 00
 Endowment policies 344 00

Total number and amount 1,859,235 \$ 216,579,007 00
 Deduct policies ceased to be in force 493,175 59,018,665 00
 Total policies in force at the end of the year 1,366,060 \$ 157,560,342 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	23,683	\$ 2,360,775 00
By expiry (term)	158	92,500 00
By surrender	22	28,562 00
By lapse	468,947	56,041,225 00
By change and decrease	6	40,603 00
Not taken	359	455,000 00
Total terminated	493,175	\$ 59,018,665 00
Policies re insured	41	168,472 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	5,322	\$ 905,480 00
Policies issued during the year	6,237	1,046,606 00
Totals	11,559	\$ 1,952,086 00
Deduct those ceased to be in force during the year	8,895	1,427,536 00
In force December 31, 1891	2,664	\$ 524,550 00
Losses incurred during the year	53	\$ 4,091 85
Losses paid during the year	53	4,091 85
Premiums received . . . . .	. . . . .	30,568 34

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 1891.

Cash received for premiums without deductions for commissions or other expenses	\$ 1,700,633 75	
Received from annuities	13,192 01	
Total	\$ 1,713,825 76	
Deduct amount paid for re-insurance in other companies	46,900 63	
Total premium income		\$ 1,666,925 13
Received for interest on:		
Mortgage loans	226,172 56	
Bonds owned and dividends on stock	226,615 43	
Other debts due the Company	80,495 76	
Cash received for rents	56,963 09	
Cash received for profits on bonds, stocks and real estate sold	4,822 35	
Total income		\$ 2,261,994 32
Amount of net or Invested Assets, December 31, of previous year		10,757,353 74
Total		\$13,019,348 06

III. DISBURSMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 486,912 94	
Paid for matured endowments and additions,	123,026 00	
Total amount actually paid for losses and matured endowments		\$ 609,938 94
Cash paid to annuitants	2,252 15	
Cash paid for surrendered policies	122,349 96	
Interest or dividends paid stockholders	96,000 00	
Paid for commissions to agents	207,873 17	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	60,066 92	
Paid for medical examiners' fees	17,159 98	
Paid for salaries and other compensation of officers and office employes	73,352 00	
Paid for taxes, licenses, fees and fines	17,852 11	
Paid for rents	1,278 19	
Paid for advertising	19,853 97	
Paid for stationery, postage, and miscellaneous expenses	34,170 16	
Total Disbursements		\$ 1,262,087 55
Balance		\$11,757,260 51

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 1,782,190 82	
Loans on bonds and mortgages, (first liens), on real estate	3,100,933 80	
Loans on collaterals	698,454 56	
Loans to policy-holders on company's policies, assigned as collateral	380,932 48	
Cost value of bonds and stocks owned absolutely	5,128,104 00	
Cash in company's office	1,569 36	
Cash deposited in bank.	596,248 65	
Suspense account	68,826 84	
Total net or Invested Assets	\$11,757,260 51	
Deduct depreciation to bring same to market value	581,232 10	
Total net or Invested Assets (less depreciation)		\$11,176,028 41

V. OTHER ASSETS.

Interest accrued but not yet due	\$ 53,789 6r
Gross premiums due and unreported on policies in force December 31, 1891	\$ 191,518 29
Gross deferred premiums on policies in force Dec. 31, 1891	240,371 88
Total	\$ 431,890 17
Deduct twenty per cent. for average loading on above gross amount	86,378 03
Net amount of uncollected and deferred premiums	\$ 345,512 14
Total Assets	\$11,575,330 16

VI. ITEMS NOT ADMITTED.

Suspense account	68,826 84
Total Assets (less Items Not Admitted)	\$11,506,503 32

VII. LIABILITIES.

Reserve for indemnity contracts	\$ 5,000 00
Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 10,167,211 00
Deduct re-insurance in other solvent companies	76,471 00
Net premium reserve	\$10,090,740 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 25,242 10
Claims for death losses and other policy claims, resisted by the Company	10,000 00
Total policy claims.	\$ 35,242 10
Liabilities on policy-holders' account	\$10,130,982 10
Surplus on policy-holders' account.	1,375,521 22
Total Liabilities.	\$11,506,503 32

VIII. EXHIBIT OF POLICIES.

<i>Policies and Additions in force at the end of the previous year:</i>		
	Number.	Amount.
Whole life policies	15,834	\$ 30,301,644 00
Endowment policies	6,446	12,312,291 00
All other policies	2,264	10,944,285 00
<i>New Policies issued during the year:</i>		
Whole life policies	1,725	4,120,614 00
Endowment policies	1,025	2,241,665 00
All other policies	1,584	9,686,229 00

Old Policies revived during the year:

Whole life policies	31	74,659 00
Endowment policies	15	20,950 00
All other policies	5	9,500 00

Old Policies increased during the year:

Whole life policies		2,000 00
All other policies		19,000 00

Old Policies transferred during the year:

Whole life policies	62	320,230 00
Endowment policies	51	84,124 00
All other policies	234	552,700 00

Total number and amount	29,276	\$ 70,689,891 00
Deduct policies ceased to be in force	2,884	8,880,827 00

Total policies in force at the end of the year 26,392 \$ 61,809,064 00

Policies ceased to be in force during the year:

By death	255	\$ 474,182 00
By maturity (end)	102	122,896 00
By expiry (term)	28	49,100 00
By surrender	260	470,721 00
By lapse	1,256	3,793,450 00
By change and decrease	116	845,374 00
Not taken	5 0	2,258,050 00
By transfer	347	957,054 00

Total terminated 2,884 \$ 8,880,827 00

Policies re-insured 183 \$ 1,330,479 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of the previous year	477	\$ 1,911,718 00
Policies issued during the year	35	173,099 00
Totals	512	\$ 2,084,817 00
Deduct policies ceased to be in force during the year	45	209,092 00
Policies in force December 31, 1891	467	\$ 1,875,725 00
Losses unpaid December 31, of previous year	2	\$ 3,533 00
Losses incurred during the year	8	13,156 78
Totals	10	\$ 16,689 78
Losses paid during the year	10	\$ 16,689 78
Premiums received		63,750 93

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 1891.

Cash received for premiums without deductions for commissions and other expenses	\$ 1,253,790 61	
Premium notes, loans or liens taken in payment for premiums	958,658 00	
Premiums paid by dividends and surrendered policies	135,313 19	
Total premium income	\$ 2,347,761 80	
Cash received for interest on :		
Mortgage loans	342,231 90	
Bonds owned and dividends on stock	400 00	
Premium notes, loans or liens	33,949 04	
Other debts due the Company	31,366 39	
Discounts on claims paid in advance	4,848 32	
Cash received for rents	12,303 32	
Total Income	\$ 2,272,860 77	
Amount of net or invested assets December 31, of previous year	6,195,988 43	
Total	\$ 8,968,849 20	

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 337,602 25	
Premium notes, loans or liens used in payment of the same	4,168 40	
Paid for matured endowments and additions	28,662 12	
Premium notes, loans or liens used in payment of the same	172 43	
Total amount actually paid for losses and matured endowments	\$ 370,605 20	
Paid to annuitants	1,002 29	
Paid for surrendered policies	63,809 63	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	181,915 26	
Cash surrender values, including re-converted additions applied in payment of premiums	86,675 85	
Dividends paid to policy-holders	48,637 34	
Premium notes, loans or liens used in payments of dividends to policy-holders	7,163 95	
Paid stockholders for interest or dividends	10,000 00	
Paid commissions to agents	379,475 21	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	119,093 98	
Paid medical examiners' fees	39,863 50	
Paid for salaries and other compensation of officers and other office employés	56,431 92	
Paid for taxes, licenses, fees and fines	33,499 61	
Paid for rent	20,322 21	
Profit and loss account	229 32	
Paid for furniture, fixtures and safes	4,792 14	
Paid for advertising	4,803 37	
Paid for stationery, postage and miscellaneous expenses	72,691 00	
Total Disbursements	\$ 1,500,961 78	
Balance	\$ 7,467,887 42	

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 230,885 16
Loans on bond and mortgage (first liens) on real estate	5,690,388 01
Loans on Company's policies assigned as collateral	543,440 40
Premium notes, loans or liens on policies in force	694,923 32
Cost value of bonds and stocks owned absolutely	22,812 30
Cash in Company's office	1,011 59
Cash deposited in bank	160,563 43
Bills receivable	20,437 30
Agents' ledger balances	84,425 91
Furniture, fixtures, stationery and supplies	19,000 00
Total Assets	\$ 7,467,887 42
Deduct depreciations	750 35
Total Assets, less depreciations	\$ 7,467,137 07

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 152,704 38
Bonds and stocks	404 50
Collateral loans	19,168 77
Premium notes, loans or liens	18,755 20
Rents due and accrued	548 00
Market value of real estate over cost	12,904 84
Gross premiums due and unreported on policies in force December 31, 1891	\$ 332,731 34
Gross deferred premiums on policies in force Dec. 31, 1891	82,517 76
Total	\$ 415,249 10
Deduct twenty per cent. for loading on above gross amount	83,049 82
Net amount of uncollected and deferred premiums	332,199 28
Total Assets	\$ 8,003,822 04

VI. ITEMS NOT ADMITTED.

Furniture, fixtures, supplies, etc	\$ 19,000 00
Agents' ledger balances	84,425 91
Bills receivable	20,437 30
Total	\$ 123,863 21
Total Assets (less Items not Admitted)	\$ 7,879,958 83

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 7,222,376 00
Claims for matured endowments due and unpaid	100 00
Claims for death losses in process of adjustment, or adjusted and not due	19,454 00
Claims for death losses and other policy claims, resisted by the Company	1,000 00
Total policy claims	\$ 20,554 00
Unpaid dividends or surplus due policy-holders	3,039 84
Amount of any other Liability of the Company	146,729 93
Liabilities on policy-holders' account	\$ 7,392,699 77
Gross surplus on policy-holders' account	487,259 06
Total Liabilities	\$ 7,879,958 83

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 783,704 04
Premium notes, loans or liens received during the year	958,658 00
Total	\$ 1,742,362 04
Deductions during the year as follows:	
Premium notes, loans or liens used in payment of losses and claims	\$ 4,340 83

Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	181,915 26	
Premium notes, loans or liens used in payment of dividends to policy-holders	7,163 95	
Premium notes, loans or liens redeemed by maker in cash	853,918 68	
Total reduction of Premium Note Account		1,047,338 72
Balance of Note assets at the end of the year		\$ 694,923 32

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at end of the previous year:

	Number.	Amount.
Whole life policies	26,037	\$ 43,093,166 00
Endowment policies	2,867	5,222,013 00
All other policies	711	1,702,893 00
Reversionary additions		37,629 00

New Policies issued during the year:

Whole life policies	9,382	16,411,473 00
Endowment policies	1,371	2,518,703 00
All other policies	868	1,505,550 00

Old Policies revived during the year:

Whole life policies	399	702,800 00
Endowment policies	39	82,700 00
All other policies	9	36,000 00

Additions by dividends:

Reversionary additions		10,978 00
Total number and amount	41,683	\$ 71,323,905 00
Deduct policies ceased to be in force	7,205	14,067,734 00
Total policies in force at the end of the year	34,478	\$ 57,256,171 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	208	\$ 334,435 00
By maturity (end)	26	40,650 00
By expiry (term)	110	170,195 00
By surrender	330	740,587 00
By lapse	4,276	7,885,400 00
By change and decrease	374	769,600 00
Not taken	1,872	4,126,867 00
Total terminated	7,205	\$ 14,067,734 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of the previous year	86	\$ 230,000 00
Policies issued during the year	65	185,500 00
Total	151	\$ 415,500 00
Policies ceased to be in force during the year	55	133,000 00
Policies in force December 31, 1891	95	\$ 282,500 00
Losses incurred during the year	1	\$ 1,000 00
Losses paid during the year	1	1,000 00
Premiums received		10,898 73

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 1891.

Received for premiums without deductions for commissions and other expenses . . .	\$ 802,462 86	
Premium notes, loans or liens taken in part payment for premiums	10,870 00	
Total	\$ 813,332 86	
Deduct amount paid for re-insurance	3,957 48	
Total premium income	\$ 809,375 38	
Received for interest on :		
Mortgage loans	71,190 69	
Bonds owned and dividends on stock	141,415 94	
Premium notes, loans or liens	22,015 06	
Other debts due the Company	23,522 35	
Discount on endowments paid in advance	399 87	
Rents	18,585 06	
Profit and loss	32,217 79	
Total Income	\$ 1,118,722 14	
Amount of net or invested assets December 31, of previous year	5,999,751 36	
Total	\$ 7,118,473 50	

III. DISBURSEMENTS DURING THE YEAR 1891.

Cash paid for losses and additions	\$ 436,978 35	
Premium notes, loans or liens used in payment of the same	27,926 00	
Paid for matured and discounted endowments and additions	134,093 55	
Premium notes, loans or liens used in payment of the same	13,180 90	
Total amount paid for losses and matured and discounted endowments	\$ 612,177 90	
Cash paid to annuitants	392 15	
Cash paid for surrendered policies	17,062 26	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	30,079 19	
Cash surrender values, including reconverted additions applied in payment of premiums	10,628 84	
Cash dividends paid to policy-holders	18,297 30	
Premium notes, loans or liens used in payment of dividends to policy-holders	4,262 00	
Paid for commissions to agents	126,507 07	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	68,283 14	
Paid for medical examiners' fees	18,056 61	
Paid for salaries and other compensation of officers and other office employés	50,013 22	
Paid for taxes, licenses, fees and fines	15,911 50	
Paid for rents	10,315 71	
Paid for commuting commissions	8,781 90	
Paid for furniture, fixtures and safes	1,189 31	
Paid for advertising	13,310 80	
Paid for stationery, postage and miscellaneous expenses	33,806 43	
Total Disbursements	\$ 1,039,075 33	
Balance	\$ 6,079,398 17	

IV. INVESTED ASSETS.

Value of real estate (unencumbered)	\$ 877,550 33
Loans on bonds and mortgage (first liens) on real estate	1,368,266 29
Loans on collaterals	415,192 84
Premium notes, loans or liens on policies in force	360,898 83
Cost value of bonds and stocks owned absolutely	2,956,062 07
Cash in Company's office	632 95
Cash deposited in bank	96,929 77
Bills receivable	1,534 89
Agents' and other ledger balances (net)	1,920 38
Cash in transit (since received)	409 82
Total net or Invested Assets	\$ 6,079,398 17

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	\$ 26,198 31
Bonds and stocks	32,202 01
Collateral and other loans	1,809 25
Premium notes, loans or liens	10,735 90
Rents due and accrued	585 08
Market value of bonds and stocks over cost	7,536 77
Gross premiums due and unreported on policies in force	
December 31, 1891	\$ 94,695 29
Gross deferred premiums on policies in force Dec. 31, 1891	82,967 29
Total	\$ 177,662 58
Deduct 20 per cent for average loading on above gross amount	35,532 52
Net amount of uncollected and deferred premiums	142,130 06
Forborne premiums to be deducted in settlement of policy claims included in liabilities	414 53
Total Assets	\$ 6,301,010 18

VI. ITEMS NOT ADMITTED.

Agents' and other ledger balances (net)	\$ 1,920 38
Bills receivable	1,534 89
Total	3,455 27
Total assets (less Items not Admitted)	\$ 6,297,554 91

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent. interest	\$ 5,827,082 00
Claims for death losses due and unpaid	75 00
Claims for matured endowments due and unpaid	8,701 54
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	32,279 76
Claims for death losses and other policy claims resisted by the Company	10,000 00
Notice of death on which no proofs have been received	43,476 99
Total policy claims	94,533 29
Premium obligations in excess of the net value of their policies	126 00
Unpaid dividends or surplus due policy-holders	3,125 01
Contingent reserve	183 00
Premiums paid in advance	1,808 13
Contingent Liability	8,500 00
Liabilities on policy-holders' account	\$ 5,935,357 43
Surplus on policy-holders' account	362,197 48
Total Liabilities	\$ 6,297,554 91

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 403,506 00	
Premium notes, loans or liens received during the year	19,767 19	
Total		\$ 423,273 19
Deductions during the year as follows:		
Notes, loans or liens used in payment of losses and claims	\$ 41,106 00	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse	30,079 19	
Notes, loans or liens used in payment of dividends to policy-holders	4,262 00	
Notes, loans or liens redeemed by maker in cash	2,736 00	
Notes, loans or liens transferred	404 00	
Total reduction of premium note account		\$ 78,587 19
Balance of Note Assets at end of the year		\$ 344,686 00

IX. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	5,286	\$ 9,670,259 00
Endowment policies	7,884	14,170,564 00
All other policies	2,103	4,165,888 96
Reversionary additions		212,041 58

New Policies issued during the year:

Whole life policies	2,695	5,650,535 00
Endowment policies	618	1,025,300 00

Old Policies revived during the year:

Whole life policies	1	3,000 00
Endowment policies	3	4,000 00
Reversionary additions		975 37

Old Policies increased during the year:

Endowment policies	1	7,958 42
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Old Policies transferred during the year:

Whole life policies	10	15,000 00
Endowment policies	13	9,484 89
Reversionary additions		155 75

Additions by Dividends:

Reversionary additions		14,681 07
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Mortuary Additions to Policies:

All policies		173,270 84
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Total number and amount	18,574	\$ 35,123,114 88
Deduct policies ceased to be in force	2,162	4,473,624 32

Total policies in force at the end of the year	16,412	\$ 30,649,490 56
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Policies ceased to be in force during the year:

	Number.	Amount.
By death	227	\$ 542,751 30
By maturity and discount (end)	143	144,197 49
By expiry (term)	338	629,490 00
By surrender	64	188,046 49
By lapse	736	1,521,300 00
By reconversion		1,221 45
By transfer	23	36,655 75
By decrease		67,511 84
Not taken	631	1,342,450 00
Total terminated	2,162	\$ 4,473,624 32
Policies re-insured	25	171,778 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	333	\$ 708,674 79
Policies issued during the year	131	284,766 68
Totals	464	\$ 993,441 47
Deduct policies ceasing to be in force during the year	94	212,283 28
Policies in force December 31, 1891	370	\$ 781,158 19
Losses incurred during the year	1	\$ 2,000 00
Losses paid during the year	1	2,000 00
Premiums received		18,076 82

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 1891.

New premiums without deductions for commissions or other expenses	\$ 269,601 30
Renewal premiums without deductions for commissions or other expenses	819,772 84
For annuities	5,000 00
Total	\$ 1,094,374 14
Deduct premiums paid for re-insurance	6,912 68
Total premium Income	\$ 1,087,461 46
Received for interest on:	
Mortgage loans	187,353 64
Bonds owned and dividends on stock	93,260 00
Premium notes, loans or liens	11,010 93
Other debts due the Company	9,102 81
Rents for use of Company's property	1,439 00
Profit and loss	62,806 66
Total Income	\$ 1,452,434 50
Amount of net or invested assets, December 31, of previous year	6,106,731 62
Total	\$ 7,559,166 12

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and additions	\$ 538,318 34
Matured endowments and additions,	106,558 21
Total	\$ 644,876 55
Deduct amount received from other companies	5,000 00
Total amount paid for losses and matured endowments	\$ 639,876 55
Annuity payments	2,052 21
Surrendered policies and additions	100,188 90
Stockholders for interest (7 per cent. on capital stock)	30,800 00

Commission to agents	193,560 89
Salaries and traveling expenses of managers of agencies, and general, special and local agents	75,953 23
Medical examiners' fees	27,016 10
Salaries and other compensation of officers and other office employés	52,980 29
Taxes	21,016 84
Rent	24,627 66
Advertising	20,027 63
All other items	35,911 15
Total Disbursements	\$ 1,224,011 45
Balance	\$ 6,335,154 67

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 66,972 49
Loans on bonds and mortgages (first liens) on real estate	3,907,877 81
Loans on collaterals	70,823 38
Loans on policies assigned as collateral	211,518 29
Premium notes, loans or liens on policies in force	1,758,659 34
Cost value of bonds and stocks owned absolutely	850 63
Cash in company's office	287,417 34
Cash deposited in bank	13,291 50
Bills receivable	17,743 89
Agents' ledger balances	
Total Net or Invested Assets	\$ 6,335,154 67

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 35,481 42
Bonds and stocks	26,130 84
Collateral loans	314 60
Premium notes, loans or liens	9,902 88
Bills receivable	66 98
Bank balances	332 58
Market value of real estate over cost	2,577 51
Market value of stocks and bonds over cost	82,633 28
Gross premiums due and unreported on policies in force December 31, 1891	\$ 168,224 64
Gross deferred premiums on policies in force December 31, 1891	138,517 25
Total	\$ 306,741 89
Deduct twenty per cent. for average loading on above gross amount	61,348 38
Net amount of uncollected and deferred premiums	245,393 51
Total Assets	\$ 6,737,988 27

VI. ITEMS NOT ADMITTED.

Bills receivable	\$ 13,291 50
Agents' ledger balances	17,743 89
Total	\$ 31,035 39
Total Assets (less Items not Admitted)	\$ 6,706,952 88

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries or Combined Experience Table of Mortality, with four per cent. interest	\$ 6,056,737 00
Deduct net value of policies re-insured in other solvent companies	44,165 00
Net premium reserve	\$ 6,012,572 00
Death losses and matured endowments in process of ad- justment, or adjusted and not due	\$ 50,080 00
Death losses and other policy claims, resisted by the Com- pany	11,750 00

UNITED STATES LIFE INSURANCE COMPANY.

611

Total policy claims	61,830 00
Premiums paid in advance	2,325 49
Liability on lapsed policies	3,102 00
Rents accrued and sundry accounts	9,016 73
Liabilities on policy-holders' account	\$ 6,088,846 22
Surplus on policy-holders' account	618,106 66
Total Liabilities	\$ 6,706,952 88

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 181,777 22
Premium notes, loans or liens received during the year	92,099 43
Total	\$ 273,876 65
Deductions during the year as follows:	
Notes, loans or liens used in payment of losses or claims	\$ 12,816 23
Notes, loans or liens used in purchase of surrendered policies	3,284 92
Notes, loans or liens voided by lapse of policies	10,733 24
Notes, loans or liens redeemed by maker in cash	35,523 97
Total reduction of Premium Note Account	62,358 36
Balance of Note Assets at end of the year	\$ 211,358 29

IX. EXHIBIT OF POLICIES.

Policies and additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	10,230	\$20,776,470 00
Endowment policies	1,674	3,018,704 00
All other policies	3,585	12,524,921 00

New policies issued during the year:

Whole life policies	1,240	2,556,870 00
Endowment policies	222	452,600 00
All other policies	3,120	11,091,659 00

Old Policies revived during the year:

Whole life policies	22	46,000 00
Endowment policies	9	14,000 00
All other policies	130	308,500 00

Old Policies changed and increased during the year:

Whole life policies	17	43,500 00
Endowment policies	7	9,740 00
All other policies	17	32,100 00

Total number and amount	20,273	\$50,875,104 00
Deduct policies ceased to be in force	3,209	9,710,988 00
Total policies in force at the end of the year	17,064	\$41,164,116 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	259	\$ 591,192 00
By maturity (end)	48	107,696 00
By expiry (term)	46	114,115 00
By surrender	83	171,716 00
By lapse	2,050	6,460,969 00
By change and decrease	49	388,000 00
Not taken	674	1,877,300 00
Total terminated	3,209	\$ 9,710,988 00

Policies re-insured	31	208,550 00
Annuities in force December 31, 1891	5	2,553 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Policies in force December 31, of previous year	35	\$ 71,500 00
Policies issued during the year	20	104,000 00
Totals	55	\$ 175,500 00
Deduct those ceased to be in force during the year	12	26,600 00
Policies in force December 31, 1891	43	\$ 148,900 00
Losses incurred during the year	4	\$ 13,000 00
Losses paid during the year	3	11,000 00
Premiums received		2,713 70

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.

Received for premiums, without deductions for commissions or other expenses	\$ 2,150,303 73	
Received for annuities	500 00	
Total premium Income		\$ 2,150,803 73
Cash received for interest on:		
Mortgage loans	475,319 59	
Bonds owned and dividends on stock	16,523 00	
Other debts due the Company	22,184 35	
Discount on claims paid in advance	6,823 46	
Received for rents	11,283 03	
Received for profits on bonds, stocks, or real estate actually sold	1,498 58	
Total Income		\$ 2,684,435 74
Amount of net or Invested Assets, December 31, of previous year		10,294,637 00
Total		\$ 12,979,072 80

III. DISBURSEMENTS DURING THE YEAR 1891.

Paid for losses and additions	\$ 739,979 83	
Paid for matured and discounted endowments and additions	227,268 72	
Total amount actually paid for losses and matured and discounted endowments		\$ 967,248 55
Paid to annuitants	9,718 05	
Paid for surrendered policies and additions	326,203 23	
Return premiums	2,715 62	
Dividends paid to policy-holders	141,115 00	
Paid stockholders for interest or dividends	8,750 00	
Paid for commissions to agents	222,204 28	

Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	76,917 04	
Paid for medical examiners' fees	26,206 50	
Paid for salaries and other compensation of officers and other office employes	78,675 84	
Paid for taxes, licenses, fees and fines	23,871 72	
Paid for rents	10,500 00	
Paid for commuting commissions	43,621 43	
Paid for advertising	16,043 85	
Paid for postage, printing, stationery, and miscellaneous expenses	60,896 89	
Total Disbursements		\$ 2,014,688 00
Balance		\$ 10,964,384 80

IV. INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 501,818 25	
Loans on bonds and mortgages (first liens) on real estate . .	9,541,192 92	
Loans on collaterals	3,500 00	
Loans on company's policies assigned as collateral	278,739 34	
Cost value of bonds and stocks owned absolutely	341,711 13	
Cash in Company's office	22,699 85	
Cash deposited in bank	225,008 15	
Agents' ledger balances	49,715 16	
Total net or Invested Assets		\$ 10,964,384 80

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 99,177 94	
Bonds and stocks	1,687 50	
Collateral loans	6,962 04	
Market value of bonds and stocks over cost	83,901 37	
Gross premiums due and unreported on policies in force December 31, 1891	\$ 136,602 61	
Gross deferred premiums on policies in force Dec. 31, 1891 . .	242,803 80	
Total	\$ 379,406 41	
Deduct twenty per cent. for average loading on above gross amount	75,881 28	
Net amount of uncollected and deferred premiums		\$ 303,525 13
Total Assets		\$ 11,459,638 78

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 49,715 16	
Total assets, (less Items not Admitted)		\$ 11,409,923 62

VII. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to The Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$ 10,969,764 00	
Claims for death losses due and unpaid	\$ 11,000 00	
Claims for matured endowments due and unpaid	7,024 58	
Claims for death losses adjusted and not due	21,717 80	
Claims for death losses and other policy claims resisted by the Company	10,012 20	
Total policy claims	\$ 49,754 58	
Amount due on account of salaries, rents and office expenses	8,169 99	
Premiums paid in advance	4,831 68	
Liabilities on policy-holders' account	\$ 11,032,520 25	
Surplus on policy-holders' account	377,493 37	
Total Liabilities		\$ 11,409,923 62

VIII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year:

	Number.	Amount.
Whole life policies	11,779	\$ 25,906,296 00
Endowment policies	10,305	21,464,282 00
Reversionary additions		1,026,748 00

New Policies issued during the year:

Whole life policies	3,672	7,832,237 00
Endowment policies	1,495	2,571,450 00

Old Policies revived during the year:

Whole life policies	180	536,990 00
Endowment policies	240	608,020 00
Reversionary additions		12,834 00

Additions by Dividends:

Reversionary additions		208,160 00
Total number and amount	27,671	\$ 60,167,017 00
Deduct policies ceased to be in force	4,062	9,580,395 00
Policies in force at the end of the year	23,609	\$ 50,586,622 00

Policies ceased to be in force during the year:

	Number.	Amount.
By death	291	\$ 752,666 00
By surrender	610	1,767,255 00
By lapse	2,065	4,406,786 00
By maturity (end)	110	172,192 00
By discount	27	57,430 00
Not taken	959	2,424,066 00
Total terminated	4,062	\$ 9,580,395 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

Policies in force December 31, of previous year	407	\$ 855,690 00
Policies issued during the year	112	293,049 00
Totals	519	\$ 1,148,739 00
Deduct policies ceased to be in force during the year	122	359,149 00
Policies in force December 31, 1891	397	\$ 789,590 00
Losses incurred during the year	2	\$ 15,699 90
Losses paid during the year	2	15,699 90
Premiums received		27,086 98

LIFE TABLES.

TABLE I.

SHOWING BUSINESS DONE IN COLORADO BY LIFE INSURANCE COMPANIES DURING THE YEAR 1891.

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, 1891.		Losses incurred during the year.	Losses paid during the year.	Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Aetna Life, Connecticut	117	\$ 384,005 00	268	\$ 565,191 00	114	\$ 259,500 00	271	\$ 689,696 00			\$ 17,370 49
Commercial Alliance, N. Y. . . .	63	375,500 00	5	22,000 00	12	61,500 00	56	336,000 00	\$ 20,000 00	\$ 10,000 00	7,219 23
Connecticut Mutual, Conn. . . .	37	166,596 00	9	16,092 00	5	19,000 00	41	163,688 00	26,210 00	26,210 00	5,899 30
Equitable L. As'ance Soc'y, N. Y.	1,840	9,082,144 00	627	3,198,213 00	430	2,606,620 00	2,037	9,673,737 00	96,850 00	86,850 00	340,908 28
Germania Life, New York	125	421,286 00	62	221,500 00	34	116,106 00	153	526,680 00	20,706 52	20,706 52	20,187 54
Home Life, New York	27	118,158 00	57	275,000 00	18	41,500 00	66	351,658 00	14,500 00	14,500 00	14,152 62
Manhattan Life, New York	168	472,721 00	56	177,700 00	56	186,000 00	168	404,421 00	2,500 00	3,500 00	15,566 36
Massachusetts Mutual, Mass. . . .	58	265,369 00	37	221,500 00	38	278,843 00	57	208,026 00	28,915 00	28,915 00	10,250 41
Michigan Mutual, Michigan	71	161,906 83	165	348,657 07	28	65,046 46	208	445,517 44	1,101 80	1,101 80	11,776 97
Mutual Life, New York	1,728	4,769,551 00	377	1,510,108 00	262	1,082,370 00	1,843	5,197,286 00	94,794 63	94,794 63	159,788 68
Mutual Benefit Life, N. J.	293	960,554 00	122	423,351 00	53	161,705 00	362	1,222,200 00	13,500 00	21,000 00	41,693 12
National Life, Vermont	165	667,500 00	76	633,000 00	80	459,000 00	161	841,500 00	3,000 00	3,000 00	49,184 77
New England Mutual, Mass.	82	377,975 00	92	336,147 00	19	56,000 00	155	658,122 00	3,000 00	5,000 00	19,604 93
New York Life, New York	1,265	6,015,075 00	718	2,361,622 00	438	1,985,630 00	1,545	6,391,067 00	36,547 04	48,547 04	205,134 35
Northwestern Mutual, Wis.	1,904	6,123,392 00	845	2,541,239 00	336	1,266,312 00	2,393	7,398,319 00	77,300 00	82,300 00	255,725 87
Pacific Mutual, California	251	871,509 00	146	389,900 00	76	268,000 00	321	993,409 00	4,500 00	4,500 00	29,395 77
Penn Mutual, Pennsylvania	480	1,745,250 00	189	652,500 00	140	485,000 00	529	1,912,750 00	15,000 00	20,000 00	63,182 05
Provident Savg. L. Ass. S'y, N. Y.	30	119,000 00	12	45,000 00	6	25,000 00	36	139,000 00			2,286 40
Prudential, New Jersey	5,322	905,480 00	6,237	1,046,606 00	8,895	1,427,536 00	2,604	524,550 00	4,091 85	4,091 85	30,568 34
Travelers, Connecticut	477	1,911,718 00	35	173,099 00	45	209,092 00	467	1,875,725 00	13,156 78	16,689 78	63,750 95
Union Central, Ohio	86	230,000 00	65	185,500 00	55	133,000 00	96	282,500 00	1,000 00	1,000 00	10,898 73
Union Mutual, Maine	333	708,674 79	131	284,766 68	94	212,283 28	370	781,158 19	2,000 00	2,000 00	18,076 82
United States Life, New York . . .	35	71,500 00	20	104,000 00	12	26,600 00	43	148,900 00	13,000 00	11,000 00	2,713 70
Washington Life, New York	407	855,690 00	112	293,049 00	122	359,149 00	397	789,590 00	15,699 90	15,699 90	27,086 98
Totals	15,364	\$37,780,554 62	10,463	\$16,025,740 75	11,418	\$11,790,792 74	14,409	\$42,015,502 63	\$ 509,373 52	\$ 521,406 52	\$ 1,422,422 66

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 . . .	\$ 574,591 81	\$ 17,900,532 19	\$ 11,669,663 45	\$ 746,678 93	\$1,026,355 61	\$3,937,603 96	\$ 317,150 90	\$1,224,661 20	\$ 37,397,238 05
Commercial Alliance New York		148,500 00				13,534 57	130,761 38	117,122 55	409,918 50
Connecticut Mutual, Conn	7,185,284 70	36,417,372 87	11,828,983 64	39,782 50	1,569,873 30	1,156,563 85	153,896 46	1,386,722 63	59,738,479 95
Equitable Life, N. Y.	31,203,618 24	26,339,321 32	51,467,659 21	8,418,500 00		10,741,859 07	2,336,291 43	5,691,269 11	136,198,518 38
Germania Life, N. Y.	1,876,876 32	8,716,413 75	4,535,639 34	391,958 42		369,850 05	400,769 25	382,236 16	16,673,743 32
Home Life, N. Y . . .	168,300 00	1,844,850 00	3,351,860 71	999,309 61	575,000 89	245,355 32	216,290 06	283,202 45	7,654,178 04
Manhattan, N. Y . .	334,253 82	3,983,522 17	2,667,890 14	4,225,462 50	765,525 75	224,469 21	317,805 97	430,971 16	12,949,909 72
Mass. Mutual, Mass.	599,849 63	4,105,091 46	4,512,529 01	1,201,108 00	569,224 76	426,330 40	389,567 81	525,828 09	12,239,529 16
Mich. Mutual, Mich.	225,406 59	2,428,303 80	1,923 75	309,454 87	6,381 01	126,940 14	241,717 49	128,599 33	3,468,726 98
Mutual Life, N. Y . .	14,992,793 27	66,442,837 21	54,441,350 70	10,223,903 99		5,070,153 03	3,468,049 61	4,958,140 96	159,507,138 68
Mutual Ben Life, N. J.	742,752 23	26,834,974 39	11,551,310 94	3,143,890 63	4,208,469 23	801,432 62	483,346 78	1,114,100 18	48,930,278 05
National Life, Vt. . .	326,050 54	3,268,242 36	2,594,856 73	517,220 42	85,990 49	254,550 78	244,158 53	334,710 91	7,625,780 76
New England Mutu- al, Mass.	1,733,943 04	2,607,934 55	12,790,633 61	2,206,473 45	571,857 83	430,800 97	186,301 79	1,490,861 71	22,018,826 95
New York Life, N. Y.	12,428,247 15	21,406,233 56	73,578,274 02	4,551,000 00	521,700 28	6,070,942 27	2,755,466 34	4,928,019 69	126,240,883 31
North-western Mu- tual, Wis	1,026,880 04	40,718,057 41	2,823,100 00		546,319 88	1,783,308 96	1,086,632 80	842,456 36	48,826,755 45
Pacific Mutual, Cal .	360,552 71	1,349,417 54	216,075 00	32,085 44	38,555 25	133,716 87	159,746 75	93,893 13	2,389,042 69
Penn Mutual, Penn.	954,040 95	6,994,889 14	5,928,830 78	2,708,412 00	577,893 24	393,407 27	575,184 97	448,729 95	18,551,388 30
Provident Savings Life, New York . . .	152,487 61	76,650 00	502,833 26	7,990 00		105,652 94	169,885 97	63,291 49	1,084,791 27
Prudential, N. J. . .	1,375,780 28	3,876,497 00	968,690 00	3,934 77		512,376 01	90,194 95	123,198 06	6,950,671 07
Travelers, Conn. . .	1,241,247 16	3,100,933 80	5,087,815 56	1,079,387 04		597,818 01	345,512 14	124,616 45	11,575,330 16
Union Central, Ohio.	230,885 16	5,690,388 01	22,812 30	543,440 40	694,923 32	161,575 02	332,199 28	327,598 55	8,003,822 04
Union Mutual, Me . .	877,550 33	1,368,266 29	2,956,062 07	415,192 84	350,898 83	97,562 72	142,130 06	83,347 04	6,301,010 18
U. S. Life, N. Y. . . .	66,972 49	3,907,877 81	1,758,659 34	282,341 67		288,267 97	245,393 51	188,475 48	6,737,988 27
Wash'g'tn Life, N. Y.	501,818 25	9,541,192 92	341,711 13	282,239 34		247,708 00	303,525 13	241,444 01	11,459,638 78
Totals.	\$79,000,092 32	\$299,038,319 55	\$265,599,182 69	\$42,299,766 78	\$12,118,969 67	\$34,191,780 04	\$15,092,979 36	\$25,542,496 65	\$772,933,588 06

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.
Aetna Life, Connecticut	\$ 247,324 00	\$ 4,000 00	.....	\$ 30,611,208 00	\$ 302,406 48	\$ 31,164,938 48	\$ 6,228,148 03	\$1,250,000 00
Commercial Alliance, New York	70,000 00	11,000 00	.....	157,875 00	4,000 00	242,875 00	51,290 00	200,000 00
Connecticut Mutual, Connecticut	86,664 25	24,846 00	\$ 333,474 90	52,235,485 00	469,026 99	53,149,497 14	6,579,048 79	.....
Equitable Life, N. Y.	621,943 82	.....	97,643 00	107,328,951 00	1,802,496 00	109,851,033 82	23,380,750 76	100,000 00
Germania Life, N. Y.	106,047 90	.....	42,532 12	15,330,144 00	55,720 05	15,534,444 07	1,139,299 25	200,000 00
Home Life, New York	10,473 00	.....	14,513 21	6,059,722 00	1,557 36	6,086,265 57	.....	125,000 00
Manhattan Life, N. Y.	179,983 00	.....	44,077 76	11,554,130 00	21,629 30	11,799,820 06	1,070,389 41	100,000 00
Massachusetts Mutual, Massachusetts	52,228 50	10,000 00	71,693 25	11,694,780 00	1,388 50	11,230,090 25	1,009,438 91	.....
Michigan Mutual, Michigan	18,209 26	.....	.....	3,182,282 00	420 92	3,200,912 18	226,325 90	250,000 00
Mutual Life, New York	353,558 45	119,255 00	.....	146,676,082 00	156,542 07	147,305,437 52	10,818,807 05	.....
Mutual Benefit Life, N. J.	160,216 94	2,000 00	237,232 31	44,975,438 00	8,724 75	45,383,612 00	3,541,216 70	.....
National Life, Vermont	.....	7,000 00	7,346 02	6,376,034 75	323,067 79	6,714,048 56	911,732 20	.....
New England Mutual, Massachusetts	161,963 00	.....	88,465 84	19,529,684 00	.....	19,780,412 84	2,238,414 11	.....
New York Life, N. Y.	1,270,222 06	9,000 00	.....	108,439,235 00	1,087,810 44	110,806,267 50	15,141,023 31	.....
Northwestern Mutual, Wisconsin	173,861 90	20,175 00	79,135 00	40,488,381 00	173,412 00	40,934,964 90	7,873,914 80	.....
Pacific Mutual, Cal.	14,326 00	.....	.....	2,034,159 00	152,038 00	2,200,523 00	158,191 29	100,000 00
Penn Mutual, Pa.	95,292 00	.....	53,184 25	15,871,969 00	27,902 92	16,048,348 17	2,434,514 90	.....
Provident Savings Life, New York	51,000 00	28,519 67	.....	384,019 00	.....	463,538 67	570,123 41	100,000 00
Prudential, New Jersey	.....	.....	.....	4,830,401 00	608,154 26	5,438,555 26	1,451,119 06	837,200 00
Travelers, Connecticut	25,242 10	10,000 00	.....	10,090,740 00	5,000 00	10,130,982 10	1,375,521 22	600,000 00
Union Central, Ohio	19,554 00	1,000 00	3,039 84	7,242,376 00	146,729 93	7,392,699 77	487,259 06	100,000 00
Union Mutual, Maine	84,533 29	10,000 00	3,125 01	5,827,082 00	10,617 13	5,935,357 43	362,197 48	.....
United States Life, N. Y.	50,080 00	11,750 00	.....	6,012,572 00	14,444 22	6,088,846 22	618,106 66	440,000 00
Washington Life, N. Y.	39,742 38	10,012 20	.....	10,969,764 00	13,001 67	11,032,520 25	377,493 37	125,000 00
Totals	\$ 3,892,465 85	\$ 274,557 87	\$ 1,075,462 51	\$ 667,283,413 75	\$ 5,386,090 78	\$ 677,915,990 76	\$88,044,235 67	\$4,527,200 00

TABLE IV.
INCOME DURING THE YEAR 1891.

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	\$ 4,301,503 73	\$ 1,854,470 54	\$ 20,753 32	\$ 27,247 20	\$ 6,203,974 79	\$ * 1,408,702 28
Commercial Alliance, New York	431,551 77	7,596 35	. . . . .	2,889 95	442,038 07	. . . . .
Connecticut Mutual, Connecticut	4,504,814 55	2,878,419 32	334,613 56	86,631 57	7,804,479 00	918,700 84
Equitable Life, New York	33,126,349 56	4,809,083 11	1,119,511 18	. . . . .	39,054,943 85	16,087,858 72
Germania Life, New York	2,627,829 48	717,639 82	87,967 92	4,311 04	3,437,748 26	916,014 55
Home Life, New York	1,206,214 06	286,511 57	8,132 54	128,587 05	1,629,446 12	481,084 61
Manhattan Life, New York	2,080,261 80	581,761 94	16,009 10	9,407 74	2,687,440 58	431,749 77
Massachusetts Mutual, Massachusetts	2,356,916 14	539,258 32	18,592 44	747 21	2,915,514 11	866,470 57
Michigan Mutual, Michigan	860,963 14	176,318 85	3,370 41	. . . . .	1,040,652 40	407,209 86
Mutual Life, New York	30,092,317 87	6,847,240 80	695,175 86	. . . . .	37,634,734 53	11,527,695 34
Mutual Benefit Life, New Jersey	6,441,001 20	2,285,517 66	14,507 37	199,592 97	8,940,619 20	1,802,241 37
National Life, Vermont	1,877,678 23	331,597 88	9,084 74	. . . . .	2,218,360 85	666,426 35
New England Mutual, Massachusetts	2,926,245 11	960,733 43	84,465 83	54,482 12	4,025,926 49	865,166 62
New York Life, New York	26,256,275 40	4,986,168 16	559,922 29	51,829 13	31,854,194 98	12,396,105 08
Northwestern Mutual, Wisconsin	10,117,944 20	2,367,086 77	57,134 90	2,531 84	12,544,697 71	6,135,330 15
Pacific Mutual, California	495,949 61	132,591 68	944 88	4,016 25	633,502 42	121,432 44
Penn Mutual, Pennsylvania	4,074,593 19	895,784 14	31,131 01	. . . . .	5,001,508 34	1,714,549 09
Provident Savings Life, New York	1,612,593 33	27,382 90	492 11	. . . . .	1,640,468 34	147,141 31
Prudential, New Jersey	6,413,282 66	284,980 97	5,368 00	. . . . .	6,703,631 63	1,755,723 44
Travelers, Connecticut	1,666,925 13	533,283 75	56,963 09	4,822 35	2,261,994 32	999,906 77
Union Central, Ohio	2,347,761 80	407,947 33	12,303 32	4,848 32	2,772,860 77	1,271,898 99
Union Mutual, Maine	809,375 38	258,144 04	18,585 06	32,617 66	1,118,722 14	79,656 81
United States Life, New York	1,087,461 46	300,727 38	1,439 00	62,806 66	1,452,434 50	228,423 05
Washington Life, New York	2,150,803 73	514,026 94	11,283 03	8,322 04	2,684,435 74	669,747 74
Totals	\$ 149,875,613 43	\$ 32,984,273 65	\$ 3,167,750 96	\$ 685,691 10	\$ 186,713,329 14	\$ 61,899,235 75

* Excess of expenditures over income, \$63,526.91.

INCOME DURING THE YEAR.

TABLE V.
EXPENDITURES DURING THE YEAR 1891.

NAMES OF COMPANIES.	Losses and claims.	Lapsed, purchased and surrendered policies.	Dividends to policy-holders.	Dividends to stockholders	Commissions	Salaries, medical fees and other charges of employés.	All other expenditures	Total expenditures.
Etna Life, Connecticut	\$ 2,738,351 68	\$ 360,357 76	\$ 656,188 27	\$ 125,000 00	\$ 543,217 77	\$ 159,535 34	\$ 212,621 69	\$ 4,795,272 51
Commercial Alliance, New York	216,969 65	. . . . .	40,757 80	. . . . .	87,217 11	48,233 67	112,386 75	505,564 98
Connecticut Mutual, Connecticut	4,126,317 24	527,844 22	1,161,209 56	. . . . .	326,515 71	161,393 38	582,492 05	6,885,778 16
Equitable Life, New York	10,161,608 23	3,040,852 98	1,582,235 16	7,000 00	3,386,016 45	1,304,068 10	3,476,304 21	22,967,085 13
Germania Life, New York	1,410,207 36	235,309 20	216,566 66	24,000 00	361,692 55	183,053 29	90,904 65	2,521,733 71
Home Life, New York	510,470 41	127,648 81	158,499 61	15,000 00	182,139 95	110,856 28	43,746 45	1,148,361 51
Manhattan Life, New York	1,078,175 33	397,679 90	114,614 68	16,000 00	383,645 29	125,749 51	139,826 10	2,255,690 81
Massachusetts Mutual, Massachusetts	844,875 02	245,211 21	274,301 62	. . . . .	333,835 95	215,533 36	135,286 35	2,049,043 54
Michigan Mutual, Michigan	263,349 06	5,702 66	69,160 18	25,000 00	170,082 59	54,729 32	54,418 73	642,442 54
Mutual Life, New York	11,112,874 48	4,528,269 26	3,117,568 12	. . . . .	4,227,629 35	943,530 48	2,180,167 50	26,107,039 19
Mutual Benefit Life, New Jersey	3,459,709 25	839,480 20	1,514,118 46	. . . . .	745,691 12	212,746 72	366,632 08	7,138,377 83
National Life, Vermont	505,496 62	277,258 25	105,945 79	. . . . .	403,588 07	97,381 71	102,264 06	1,551,934 50
New England Mutual, Massachusetts	1,649,978 00	454,840 38	478,034 98	. . . . .	232,863 71	121,875 47	232,167 33	3,160,789 87
New York Life, New York	8,526,050 07	2,882,100 07	1,260,390 74	. . . . .	3,783,142 69	927,285 39	2,079,193 04	19,458,089 90
Northwestern Mutual, Wisconsin	2,786,802 69	345,850 37	1,028,390 34	. . . . .	1,496,265 66	320,182 27	431,876 23	6,409,367 56
Pacific Mutual, California	210,129 10	88,637 05	56,628 38	10,000 00	71,586 67	49,312 81	25,775 97	512,069 98
Penn Mutual, Pennsylvania	1,334,377 83	315,889 57	661,775 57	. . . . .	451,473 33	286,056 86	237,386 09	3,286,959 25
Provident Savings Life, New York	799,559 40	3,134 49	332,716 23	6,977 60	188,383 88	105,466 52	87,088 91	1,493,327 03
Prudential, New Jersey	2,079,669 36	11,411 66	14,221 54	83,720 00	1,468,216 47	1,069,114 28	221,551 88	4,947,908 19
Travelers, Connecticut	612,191 09	122,349 96	. . . . .	96,000 00	207,873 17	150,518 90	73,154 43	1,262,087 55
Union Central, Ohio	371,607 49	332,400 74	55,801 29	10,000 00	379,425 21	215,389 40	136,337 65	1,500,961 78
Union Mutual, Maine	612,570 05	57,779 29	22,559 30	. . . . .	126,507 07	130,352 97	83,315 65	1,079,075 33
United States Life, New York	641,928 76	100,188 90	. . . . .	30,800 00	193,560 89	155,949 62	101,583 28	1,224,011 45
Washington Life, New York	976,966 60	328,918 85	141,115 00	8,750 00	222,204 28	181,799 38	154,933 89	2,014,688 00
Totals	\$57,051,234 77	\$15,635,106 78	\$13,062,749 28	\$ 458,247 60	\$19,972,774 97	\$ 7,336,093 93	\$11,361,422 97	\$124,877,630 30

TABLE VI.

GIVING NAME OF COMPANY, LOCATION, NAMES OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Aetna Life Insurance Company	Hartford, Conn.	Morgan G. Bulkeley	J. L. English
Commercial Alliance Life Insurance Company	New York, N. Y.	John I. Holly	A. C. Hunt
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	New York, N. Y.	Charles A. Townsend	George E. Isle
Manhattan Life Insurance Company	New York, N. Y.	Henry B. Stokes	William C. Prazee
Massachusetts Mutual Life Insurance Company	Springfield, Mass.	M. V. B. Edgerly	John A. Hall
Michigan Mutual Life Insurance Company	Detroit, Mich.	T. W. Palmer	O. R. Looker
Mutual Life Insurance Company	New York, N. Y.	Richard A. McCurdy	William J. Easton
Mutual Benefit Life Insurance Company	Newark, New Jersey	Amzi Dodd	Edward L. Dobbins
National Life Insurance Company	Montpelier, Vermont	Charles Dewey	Geo. 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.	John A. McCall	Charles C. Whitney
Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	H. L. Palmer	J. W. Skinner
Pacific Mutual Life Insurance Company	San Francisco, Cal.	Geo. 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, New Jersey	John F. Dryden	Forrest F. Dryden
Travelers Life 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. De Witt	Arthur I. 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.	Cyrus Munn, Ass't Sec'y

NAME, LOCATION AND OFFICERS.

TABLE I

Description of specimens	No. of specimens	Locality	Collector	Date
1. <i>Phaenocarpa</i> sp. 1	1	Cuba	C. G. Davis	1911
2. <i>Phaenocarpa</i> sp. 2	1	Cuba	C. G. Davis	1911
3. <i>Phaenocarpa</i> sp. 3	1	Cuba	C. G. Davis	1911
4. <i>Phaenocarpa</i> sp. 4	1	Cuba	C. G. Davis	1911
5. <i>Phaenocarpa</i> sp. 5	1	Cuba	C. G. Davis	1911
6. <i>Phaenocarpa</i> sp. 6	1	Cuba	C. G. Davis	1911
7. <i>Phaenocarpa</i> sp. 7	1	Cuba	C. G. Davis	1911
8. <i>Phaenocarpa</i> sp. 8	1	Cuba	C. G. Davis	1911
9. <i>Phaenocarpa</i> sp. 9	1	Cuba	C. G. Davis	1911
10. <i>Phaenocarpa</i> sp. 10	1	Cuba	C. G. Davis	1911

SEVEN, THIRTIEN AND OTHERS

IV 1911

Atlas Accident Insurance Company

BOSTON, MASSACHUSETTS

HUGH H. BROWN, President

JOHN J. HAYES, Secretary

INCOME DURING THE YEAR 1900

CO-OPERATIVE INSURANCE COMPANIES.

Table header for Section III: NET OR INVESTED ASSETS

III. NET OR INVESTED ASSETS	\$ 1,000,000
Real Estate	500,000
Bonds	300,000
Cash	200,000
Other	100,000

Table header for Section IV: NON-INVESTED ASSETS

IV. NON-INVESTED ASSETS	\$ 1,000,000
Office Furniture	100,000
Other	900,000

Table header for Section V: LIABILITIES

V. LIABILITIES	\$ 1,000,000
Reserve	500,000
Other	500,000

Atlas Accident Insurance Company,

OF

BOSTON MASSACHUSETTS.

Incorporated August 21, 1890.

HENRY E. TURNER, President.

HUGH BROWNE, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 18,875 50	
Assessments	12,703 70	
Advances to agents, repaid	476 75	
Cash received from all other sources	5,256 12	
Total income		\$ 37,312 07
Amount of net or invested assets December 31, of previous year		1,235 50
Total Net Resources		\$ 38,547 57

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 1,043 29	
Advance payments returned to applicants	3 00	
Commissions allowed agents	18,860 50	
Commissions for collecting assessments	399 30	
Salaries and other compensation of office employes	3,463 50	
Medical examiners' fees	48 00	
Rent, advertising and printing	2,828 96	
All other items	1,730 72	
Total Disbursements		\$ 28,377 27
Balance		\$ 10,170 30

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 5,100 00	
Cash in office	1,043 09	
Cash deposited in bank	3,735 71	
Total Net or Invested Assets		\$ 9,878 80

IV. NON-INVESTED ASSETS.

Office furniture	\$ 291 50	
Gross Assets		\$ 10,170 30

V. LIABILITIES.

Advance assessments	\$ 326 60	
All other liabilities	2,600 00	
Total actual Liabilities		\$ 2,926 60
Balance Net Assets		\$ 7,243 70

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	734	02
Deduct cost of collection		73	40
Net amount due from members	\$	660	62

VII. CONTINGENT MORTUARY LIABILITIES.

Losses reported	\$	500	56
Total Contingent Mortuary Liabilities	\$	500	56

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	358	\$ 89,500 00
Certificates issued during the year	3,910	17,705,400 00
Total	4,268	\$17,794,900 00
Deduct certificates ceased to be in force	872	2,179,680 00
Certificates in force December 31, 1891	3,396	\$15,615,220 00
Losses incurred during the year	44	\$ 104,329 00
Loss paid during the year	44	104 329 00
Certificates terminated (by lapse)	872	2,179,680 00

COLORADO BUSINESS.

No Business in the State during the Year 1891.

Bankers' Life Association,

OF

DES MOINES IOWA.

Incorporated July 1, 1879.

E. A. TEMPLE, President.

A. C. STILSON, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 52,136 45	
Annual dues	44,037 61	
Assessments	164,100 59	
Guarantee fund	116,063 55	
Interest	37,549 27	
Advanced to agents	231 50	
Total Income		\$ 414,118 97
Invested assets December 31, of previous year		726,243 61
Total net resources		\$ 1,140,362 58

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 176,750 00	
Guarantees returned to beneficiaries	3,658 00	
Payments returned for redeemed certificates	776 50	
Commissions and fees	51,763 73	
Commissions paid for collecting assessments	2,620 27	
Salaries of managers and agents not paid by commissions	1,408 83	
Salaries and other compensation of officers	17,385 04	
Salaries and other compensation of office employés	5,020 03	
Medical examiners' fees	820 25	
Rent, taxes, advertising and printing	5,864 46	
Cash advanced agents	611 50	
Miscellaneous expenses	6,930 34	
Total Disbursements		\$ 273,628 95
Balance		\$ 866,733 63

III. NET OR INVESTED ASSETS.

Loans on mortgage (first liens) on real estate	\$ 536,335 00	
Cost value of bonds and stocks owned absolutely	65,500 00	
Guarantee notes on members in good standing	239,121 25	
Cash deposited in bank	29,777 38	
Total net or Invested Assets		\$ 866,733 63

IV. OTHER ASSETS.

Interest due	\$ 11,803 72	
Gross Assets		\$ 878,537 35

V. LIABILITIES.

Advance assessments	\$ 472 67	
Balance Net Assets		\$ 878,064 68

VI. CONTINGENT MORTUARY ASSETS.

Mortuary assessments called or not yet due	\$	80,000 00	
Deduct cost of collection		800 00	
		<hr/>	
Net amount called but not due from members	\$		79,200 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses reported	\$	18,000 00	
Losses resisted		4,000 00	
		<hr/>	
Total Contingent Mortuary Liabilities	\$		22,000 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at end of previous year	14,652	\$29,304,000 00
Restored to membership	45	90,000 00
Written during the year	3,797	7,594,000 00
Totals	18,494	\$36,988,000 00
Deduct certificates ceased to be in force	1,660	2,120,000 00
		<hr/>
Certificates in force December 31, 1891	17,434	\$34,868,000 00
		<hr/>
Losses unpaid December 31, 1890	8	\$ 16,000 00
Losses incurred during the year	92	184,000 00
Totals	100	\$ 200,000 00
		<hr/>
Losses paid during the year	89	\$ 176,750 00
Certificates terminated:		
By death	92	184,000 00
By cancellations	20	40,000 00
By lapse	948	1,896,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force at the end of the previous year	458	\$ 916,000 00
Restored to membership	69	138,000 00
Totals	527	\$ 1,054,000 00
Deduct certificates ceased to be in force	33	66,000 00
		<hr/>
Certificates in force December 31, 1891	494	\$ 988,000 00
		<hr/>
Certificates terminated by lapse	33	\$ 66,000 00

Bankers' Life Association,

OF

ST. PAUL MINNESOTA.

Incorporated August 6, 1880.

CORTLAND M. TAYLOR, President. DOUGLAS PUTNAM, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 36,218 73
Annual dues	44,013 74
Assessments	85,825 77
Medical examiners' fees paid by applicant	166,058 24
Interest	6,511 27
Guarantee fund	28,569 50
Total Income	\$ 201,139 01
Invested assets December 31, of previous year	221,856 40
Total net Income	\$ 422,995 41

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 60,000 00
Guarantee deposits returned to beneficiaries	637 00
Commissions to agents	33,277 63
Commissions paid for collecting assessments	806 88
Salaries of managers and agents not paid by commissions	15,718 14
Salaries and other compensation of officers	11,757 39
Salaries and other compensation of office employes	4,819 34
Medical examiners' fees	5,869 00
Rents, taxes, advertising and printing	8,376 28
Cash advanced agents	315 00
All other items	9,380 62
Total Disbursements	\$ 150,957 28
Balance	\$ 272,038 13

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 203,162 97
Cash in office	662 08
Cash deposited in bank	62,881 45
Ramsey County, Minnesota, 8 per cent. bond	1,000 00
City of St. Paul 7 per cent. certificate of indebtedness	4,330 73
Total net or Invested Assets	\$ 272,038 13
Deduct depreciation	10,595 67
Total Net or Invested Assets, less depreciation	\$ 261,442 46

IV. NON-INVESTED ASSETS.

Interest	\$ 1,975 85
Guarantee notes on members in good standing	92,771 75
Payments in process of collection not yet due	631 91
Total Non-invested Assets	\$ 95,379 51
Net Assets	\$ 356,821 97

V. CONTINGENT MORTUARY ASSETS.

Mortuary assessments not yet called for losses paid	\$ 12,000 00
Reported	6,000 00
	<hr/>
Total due from members	\$ 18,000 00
Deduct cost of collection	180 00
	<hr/>
Net amount due from members	\$ 17,820 00
Total	\$ 374,641 97

VI. CONTINGENT MORTUARY LIABILITIES.

Losses reported (two claims)	\$ 6,000 00
Balance	\$ 368,641 97
	<hr/> <hr/>

VII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force at end of previous year	5,907	\$11,814,000 00
Certificates issued during the year	2,055	4,110,000 00
Total	7,962	\$15,924,000 00
Deduct certificates ceased to be in force	385	770,000 00
	<hr/>	<hr/>
Certificates in force December 31, 1891	7,577	\$15,154,000 00
	<hr/>	<hr/>
Losses unpaid previous year	2	\$ 4,000 00
Losses incurred during the year	31	62,000 00
Total	33	\$ 66,000 00
	<hr/>	<hr/>
Losses paid during the year . . . . .	. . .	\$ 60,000 00
Certificates terminated by death	31	62,000 00
Certificates terminated by lapse	354	708,000 00
	<hr/>	<hr/>

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	32	\$ 64,000 00
Certificates issued during the year	25	50,000 00
Total	57	\$ 114,000 00
Deduct certificates ceased to be in force	9	18,000 00
	<hr/>	<hr/>
Certificates in force December 31, 1891	48	\$ 96,000 00
	<hr/>	<hr/>
Certificates terminated by lapse	9	18,000 00
Received for fees, dues and assessments . . . . .	. . .	1,907 60

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 1891.

Annual dues	\$	27,415 05
Assessments		63,437 98
Dividend deductions		2,386 60
Interest and rents		3,438 47
Received from all other sources		24,236 58

Total Income	\$	120,914 68
Invested assets December 31, of previous year		69,400 86

Total net resources \$ 190,315 54

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	33,256 96
Advanced payments returned to rejected applicants		436 29
Commissions allowed agents		14,808 53
Commissions for collecting assessments		972 71
Salaries of managers and agents		16,196 86
Salaries and other compensation of officers		11,559 61
Salaries and other compensation of office employes		5,872 89
Medical examiners' fees		3,863 67
Rent, taxes, advertising and printing		8,685 31
All other items		15,042 29

Total Disbursements \$ 110,695 12

Balance \$ 79,620 42

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$	52,530 00
Loans on collaterals		2,076 08
Cost value of bonds and stocks owned absolutely		5,351 00
Agents' ledger balances		1,866 37
Cash in office		5,363 39
Cash deposited in bank		7,554 66
Premium notes		4,878 92

Total Invested Assets \$ 79,620 42

V. NON-INVESTED ASSETS.

Interest due and accrued	\$	840 02
Furniture and supplies		4,711 34
Bills receivable		2,606 50
Agents' ledger balance		12,690 01
All other items		86,455 02

Total Non-Invested Assets \$ 107,302 89

Gross Assets \$ 186,923 31

VI. LIABILITIES.

Accrued office expenses	\$ 1,643 53
Balance net assets	\$ 185,279 78

VII. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 7,022 21
Assessments due and unpaid	3,483 32
Total	\$ 10,505 53
Deduct cost of collection	210 10
Net amount due from members	\$ 10,295 43

VIII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 11,000 00
Losses reported	6,000 00
Losses resisted	6,500 00
Total Mortuary Liabilities	\$ 23,500 00

IX. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	2,906	\$ 3,914,000 00
Certificates issued during the year	1,778	2,295,475 00
Totals	4,684	\$ 6,209,475 00
Deduct amount ceased to be in force	814	1,178,000 00
Certificates in force December 31, 1891	3,870	\$ 5,031,475 00
Losses unpaid December 31, 1890	7	\$ 6,950 00
Losses incurred during the year	35	48,250 00
Totals	42	\$ 55,200 00
Losses paid during the year	27	\$ 29,189 17
Certificates terminated by death	35	48,250 00
Certificates terminated by lapse	779	1,129,750 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, 1890	3	\$ 3,000 00
Certificates in force December 31, 1891	3	3,000 00

Covenant Mutual Benefit Association,

OF

GALESBURG ILLINOIS.

Incorporated January 9, 1877.

A. W. BERGGREN, President.

W. H. SMOLLINGER, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 76,151 50	
Assessments	1,150,471 46	
Interest	16,142 03	
Total Income		\$ 1,242,764 99
Net or invested Assets December 31, of previous year		545,448 24
Total net resources		\$ 1,788,213 23

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 910,500 00	
Advanced payments returned	44,223 95	
Commissions allowed agents	72,518 82	
Salaries of managers and agents	25,779 15	
Salaries of officers	19,891 53	
Salaries and other compensation of office employes	18,682 31	
Medical examiners' fees	15,882 00	
Rent, taxes, fees, advertising and printing	11,732 37	
All other items	22,741 67	
Profit and loss	4,704 24	
Total Disbursements		1,146,656 04
Balance		\$ 641,557 19

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 536,896 37	
Deposits in bank	104,660 82	
Total net or Invested Assets	\$ 641,557 19	
Deduct depreciation	27,690 31	
Total Net or Invested Assets, less depreciation		\$ 613,866 88

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 5,370 93	
Postage, furniture, books, blanks and stationery	5,018 98	
Mailing machine, etc., books	5,358 58	
Market value of bonds and stocks over cost	2,809 50	
Total Non-Invested Assets		18,557 99
Gross Assets		\$ 632,424 87

V. LIABILITIES.

Advance assessments		14,293 50
Balance net assets		\$ 618,131 37

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 143,575 00	
Assessments not yet called for losses unadjusted	224,375 00	
Amount due from members		\$ 367,950 00.

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not yet due	\$ 2,500 00	
Losses in process of adjustment	122,750 00	
Losses reported	88,625 00	
Losses resisted	10,500 00	
Total Mortuary Liabilities		224,375 00
Balance Contingent Mortuary Assets	\$ 143,575 00	

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	32,719	\$ 84,707,875 00
Certificates issued during the year	7,241	14,412,875 00
Totals	39,960	\$ 99,120,750 00
Deduct amount ceased to be in force	4,918	11,914,125 00
Certificates in force December 31, 1891	35,042	\$ 87,206,625 00
Losses unpaid previous year	77	\$ 216,750 00
Losses incurred during the year	357	940,625 00
Totals	434	\$ 1,157,375 00
Losses paid during the year	340	933,000 00
Certificates terminated:		
By death	357	\$ 940,625 00
By surrender	55	103,875 00
By reduction		358,000 00
By lapse	4,506	10,511,625 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	944	\$ 2,810,750 00
Certificates issued during the year	112	291,125 00
Additions by removals	46	134,250 00
Totals	1,102	\$ 3,236,125 00
Deduct amount ceased to be in force	205	590,375 00
Certificates in force December 31, 1891	897	\$ 2,645,750 00
Losses unpaid previous year	3	\$ 7,500 00
Losses incurred during the year	13	31,250 00
Totals	16	\$ 38,750 00
Losses paid during the year	13	32,500 00
Certificates terminated:		
By death	13	\$ 31,250 00
By surrender	2	5,000 00
By reduction		20,000 00
By lapse	142	409,875 00
Deductions by removals	48	124,250 00

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 1891.

Membership fees	\$ 6,064 75	
Annual dues	14,419 44	
Assessments	99,177 17	
Medical examiners' fees paid by applicant	1,299 25	
Interest and rent	3,839 29	
Assignments	22 00	
	<hr/>	
Total Income		\$ 124,822 50
Net or invested assets, December 31, of previous year		36,492 10
		<hr/>
Total net resources		\$ 161,314 60

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 73,750 00	
Advance payments returned	3 75	
Commissions allowed agents	5,821 00	
Commissions for collecting dues	464 17	
Salaries of managers and agents	708 70	
Salaries of officers	5,793 75	
Salaries and other compensation of office employes	3,144 51	
Medical examiners' fees	667 32	
Taxes, advertising and printing	1,781 46	
All other items	4,214 32	
	<hr/>	
Total Disbursements		\$ 96,348 98
Balance		\$ 64,965 62
		<hr/> <hr/>

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 8,192 56	
Loans on mortgages (first liens) on real estate	45,850 00	
Agents' ledger balances and premium notes	6,157 27	
Cash in office	777 00	
Cash deposited in banks	3,988 91	
	<hr/>	
Total Net or Invested Assets	\$ 64,965 74	
Deduct depreciation	2,500 00	
	<hr/>	
Total Net or Invested Assets (less depreciation)		\$ 62,465 74

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 793 23	
Market value of real estate over cost	3,500 00	
	<hr/>	
Total Non-Invested Assets		\$ 4,293 25
Gross Assets		\$ 66,758 99

V. LIABILITIES.

Salaries, rent and office expenses due and accrued	\$	70 39	
Advance assessments		106 79	
Examiners and printing		483 28	
Total actual Liabilities	\$		660 46
Balance net assets	\$		66,098 53

VI. CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted	\$	30,750 00
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VII. CONTINGENT MORTUARY LIABILITIES.

Losses reported	\$	22,500 00
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VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	3,507	\$ 7,523,125 00
Certificates issued during the year	811	1,375,625 00
Totals	4,318	\$ 8,898,750 00
Deduct Certificates ceased to be in force	800	1,642,500 00
In force December 31, 1891	3,518	\$ 7,256,250 00
Losses unpaid December 31, 1890	11	\$ 26,250 00
Losses incurred during the year	32	70,000 00
Totals	43	\$ 96,250 00
Losses paid during the year	32	\$ 73,750 00
Certificates terminated (by death)	32	70,000 00
Certificates terminated (by lapse)	768	1,485,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	37	\$ 111,250 00
Certificates issued during the year	2	5,000 00
Total	39	\$ 116,250 00
Deduct Certificates ceased to be in force	13	45,000 00
In force December 31, 1891	26	\$ 71,250 00
Certificates terminated (by lapse)	13	\$ 45,000 00
Received for fees, dues and assessments		526 46

Fidelity Mutual Life Association,

OF

PHILADELPHIA . . . PENNSYLVANIA.

Incorporated December 2, 1878.

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 36,757 00
Annual dues	191,074 05
Assessments	397,307 82
Medical examiners' fees	2,065 67
Interest and rent	20,452 44
Received from all other sources	89 00
Total Income	\$ 647,745 98
Invested assets, December 31, of previous year	355,450 19
Total Net Resources	\$ 1,003,196 17

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 280,050 00
Advance payments	10,695 07
Commissions and fees	83,853 62
Commissions paid for collecting assessments	8,802 64
Salaries of managers and agents	12,913 34
Salaries of officers	16,642 01
Salaries and other compensation of office employes	32,810 46
Medical examiners' fees	21,911 55
Rent, taxes, advertising and printing	28,286 56
All other items	24,599 21
Total Disbursements	\$ 520,564 46
Balance	\$ 482,631 71

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 57,553 11
Loans on mortgages (first liens) on real estate	211,150 00
Notes secured by liens on policies	28,537 42
Cost value of bonds and stocks owned absolutely	16,870 01
Agents' ledger balances	23,003 58
Cash in office	1,980 49
Cash deposited in bank	11,626 01
Loans on renewals, interest account	131,902 09
Total Net or Invested Assets	\$ 482,631 71

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 3,867 20
Market value of real estate over cost	22,446 89
Total	\$ 26,314 09
Gross Assets	\$ 508,945 80

V. LIABILITIES.

Salaries, rents and office expenses	\$	245 75	
Advance assessments		11,681 22	
Total Liabilities	\$	11,926 97.	
Balance, Net Assets	\$	497,018 83	

VI. CONTINGENT MORTUARY ASSETS.

Indemnity reserve	\$	879,323 00	
Net amount due from members			\$ 879,323 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	37,000 00	
Losses in process of adjustment		3,000 00	
Losses reported		54,500 00	
Losses resisted		19,000 00	
Total Contingent Mortuary Liabilities	\$	113,500 00	

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	12,176	\$26,955,650 00
Certificates issued during the year	5,331	12,124,800 00
Totals	397	\$ 1,261,409 00
Certificates ceased to be in force	2,502	5,500,700 00
Certificates in force December 31, 1891	15,005	\$33,579,750 00
Losses unpaid December 31, 1890	5	\$ 12,650 00
Losses incurred during the year	149	326,400 00
Totals	154	\$ 339,050 00
Losses paid	132	280,050 00
Certificates terminated :		
By death	149	326,400 00
By lapse	2,353	5,174,300 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	61	\$ 184,500 00
Certificates issued during the year	42	154,000 00
Totals	103	\$ 338,500 00
Deduct certificates ceased to be in force	51	38,500 00
Certificates in force December 31, 1891	88	\$ 300,000 00
Certificates terminated (by lapse)	14	36,000 00
Received for fees, dues and assessments		5,786 85

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 1891.

Membership fees	\$ 71,155 00	
Annual dues	221,747 12	
Assessments	1,024,833 92	
Interest	17,187 72	
Advances to agents repaid	51 26	
Received from all other sources	95,934 77	
Total Income		\$ 1,430,999 79
Invested assets December 31, of previous year		1,000,428 23
Total net resources		\$ 2,431,338 02

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 959,622 00	
Advance payments	17,517 38	
Dividends from safety fund	24,840 35	
Commissions allowed agents	154,081 45	
Salaries of officers	11,500 00	
Salaries and other compensation of office employes	42,194 18	
Medical examiners' fees	26,602 77	
Rent, taxes, advertising and printing	25,158 79	
All other items	38,410 55	
Stockholders' dividends	20,000 00	
Total Disbursements		\$ 1,319,927 47
Balance		\$ 1,111,410 55

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 5,100 00	
Cost value of bonds and stocks owned absolutely	89,657 75	
Cash in office	3,765 71	
Cash deposited in bank (safety fund)	947,190 19	
All other deposits	65,696 90	
Total Assets		\$ 1,111,410 55
Deduct depreciation	8,543 75	
Total Assets, less depreciation		\$ 1,102,866 80

V. NON-INVESTED ASSETS.

Interest	\$ 73 66	
Total Non-invested Assets		\$ 73 66
Gross Assets		\$ 1,102,940 46

VI. LIABILITIES.

Taxes due and accrued	\$ 12,091 92	
Advance assessments	13,994 13	
All other Liabilities	17,655 62	
Total Liabilities		\$ 43,741 67
Balance, Net Assets		\$ 1,059,198 79

VII. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 3,000 00	
Assessments due and unpaid	191,500 00	
Assessments not yet called, losses unadjusted, resisted and reported	153,500 00	
Net amount due from members		\$ 348,000 00

VIII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 191,500 00	
Losses in process of adjustment	19,000 00	
Losses reported	89,500 00	
Losses resisted	48,000 00	
All other contingent Liabilities	947,260 96	
Total Contingent Mortuary Liabilities		\$ 1,295,260 96

IX. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	33,687	\$78,036,000 00
Certificates issued during the year	7,571	15,215,000 00
Total	41,258	\$92,251,000 00
Certificates ceased to be in force	4,934	10,145,500 00
Certificates in force December 31, 1891	36,324	\$83,105,500 00
Losses unpaid December 31, 1890	105	\$ 335,000 00
Losses incurred during the year	363	995,000 00
Total	468	\$ 1,330,000 00
Losses paid during the year	357	\$ 982,000 00
Certificates terminated by death	405	995,000 00
Certificates terminated by lapse	4,529	9,150,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, 1890	81 5	287,000 00
Certificates issued during the year	4	22,000 00
Total	85	\$ 309,000 00
Deduct amount ceased to be in force	17	44,000 00
Amount in force December 31, 1891	68	\$ 265,000 00
Losses incurred during the year	1	\$ 2,000 00
Losses paid during the year	1	2,000 00
Certificates terminated by death	1	2,000 00
Certificates terminated by lapse	16	42,000 00
Received for fees, dues and assessments . . . . .	. . . . .	7,029 91

Iowa Mutual Benefit Association,

OF

TOLEDO IOWA.

Incorporated January 17, 1882.

G. R. STRUBLE, President,

L. E. BAKER, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 3,714 00	
Annual dues	7,009 75	
Assessments	31,661 51	
Re-instatements	2,751 53	
Interest and rents	854 50	
All other sources	123 34	
Total Income	\$ 45,114 63	
Invested assets December 31, of previous year	29,805 76	
Total net resources	\$ 75,920 39	

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 27,281 84	
Commissions allowed agents	4,485 14	
Paid for collecting assessments	1,043 42	
Salaries of managers and agents	2,250 58	
Salaries of officers	5,149 65	
Salaries and other compensation of office employes	1,068 00	
Taxes, advertising and printing	381 37	
All other items	3,599 43	
Total Disbursements	\$ 45,259 43	
Balance	\$ 30,660 96	

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 12,217 61	
Loans on mortgages (first liens) on real estate	14,800 00	
Cash in office	3,643 25	
Total Invested Assets	\$ 30,660 96	

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 411 85	
Rents due	120 00	
Total Non-Invested Assets	531 85	
Gross Assets	\$ 31,192 81	

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 1,000 00	
Salaries, rents and office expenses due and accrued	4,598 48	
Total actual Liabilities	5,598 48	
Balance net assets	\$ 25,594 33	

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	1,000 00	
Assessments not yet called for losses unadjusted		18,000 00	
			<hr/>
Total due from members	\$	19,000 00	
Deduct estimated cost of collection		1,900 00	
			<hr/>
Net amount due from members	\$	17,100 00	

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	1,000 00
Losses reported		15,000 00
		<hr/>
Total Contingent Mortuary Liabilities	\$	16,000 00

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	1,907	\$ 3,776,000 00
Certificates issued during the year	596	1,185,000 00
		<hr/>
Totals	2,503	\$ 4,961,000 00
Deduct certificates ceased to be in force during the year	539	1,140,000 00
		<hr/>
Certificates in force December 31, 1891	1,964	\$ 3,819,000 00
		<hr/>
Losses and claims unpaid December 31, 1890	9	\$ 10,294 45
Losses and claims incurred during the year	20	32,596 14
		<hr/>
Totals	29	\$ 42,890 59
Losses and claims paid during the year	19	26,890 59
Certificates terminated by death	20	33,000 00
Certificates terminated by lapse	518	1,107,000 00
		<hr/>

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	291	\$ 853,000 00
Certificates issued during the year	150	384,000 00
		<hr/>
Totals	441	\$ 1,237,000 00
Deduct certificates ceased to be in force during the year	156	487,000 00
		<hr/>
Certificates in force December 31, 1891	285	\$ 750,000 00
		<hr/>
Losses or claims unpaid December 31, 1890	1	\$ 1,000 00
Losses incurred during the year	4	7,500 00
		<hr/>
Totals	5	\$ 8,500 00
Losses and claims paid during the year	4	7,500 00
Certificates terminated (by death)	5	8,500 00
Certificates terminated (by lapse)	151	476,500 00
Received for dues, assessments and fees		11,539 19
		<hr/>

Kansas Mutual Life Association,

OF

HIAWATHA KANSAS.

Incorporated January, 1882.

J. P. DAVIS, President.

JOHN E. MOON, Secretary.

I. INCOME DURING THE YEAR 1891.

Assessments	\$ 141,363 47	
Interest	6,690 39	
Received from all other sources	191 90	
Deposits	29,907 81	
Total Income		\$ 178,153 57
Invested Assets December 31, of previous year		112,275 54
Total Net Resources		\$ 290,429 11

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 60,750 00	
Advance payments returned and dividends	12,254 29	
Commissions allowed agents	5,555 21	
Commissions for collecting assessments	1,803 41	
Salaries of managers and agents	14,839 99	
Salaries and other compensation of officers and office employees	16,755 40	
Medical examiners' fees	2,938 17	
Rent, advertising and printing	3,740 39	
Paid for surrendered policy	205 05	
Deposits	30,548 48	
All other items	3,415 15	
Total Disbursements	\$ 152,805 54	
Balance		\$ 137,623 57

III. NET OR INVESTED ASSETS.

Loans on mortgage (first liens) on real estate	\$ 91,959 36	
Par value of bonds and stocks owned absolutely	11,000 00	
Cash in office	321 96	
Furniture	1,631 19	
Notes, lien on policies	3,526 34	
Deposited in bank	29,154 72	
Total Net or Invested Assets	\$ 137,623 57	

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 2,336 66	
Stamped envelopes, books, blanks, etc.	2,000 00	
Cost value of bonds and stocks over par	150 00	
Total Non-Invested Assets	\$ 4,486 66	
Gross Assets	\$ 142,110 23	

V. LIABILITIES.

Taxes due and accrued	\$	150 00	
Liability on policies in force		39,095 48	
All other items		126 89	
Total Actual Liabilities	\$	39,372 37	
Balance Net Surplus	\$	102,737 86	

VI. CONTINGENT MORTUARY ASSETS.

Gross premiums deferred on policies in force	\$	18,546 15	
Deduct estimated cost of collection		370 90	
Net amount due from members	\$	18,175 25	

VII. CONTINGENT MORTUARY LIABILITIES.

Losses resisted	\$	2,000 00	
Total Contingent Mortuary Liabilities	\$	2,000 00	
Net Contingent Assets	\$	16,175 25	

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	4,095	\$ 8,055,000 00
Certificates written during the year	1,226	2,207,500 00
Totals	5,321	\$10,262,500 00
Deduct certificates ceased to be in force	1,075	2,005,500 00
Certificates in force December 31, 1891	4,246	\$ 8,257,000 00
Losses incurred during the year	31	\$ 61,500 00
Losses paid during the year	31	61,500 00
Certificates terminated (by death)	31	61,500 00
Certificates terminated (by lapse)	1,044	1,944,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	43	\$ 108,500 00
Certificates written during the year	106	242,000 00
Totals	149	\$ 350,500 00
Deduct certificates ceased to be in force	48	117,000 00
Certificates in force December 31, 1891	101	\$ 233,500 00
Certificates terminated by lapse, etc.	48	\$ 117,000 00
Received for fees, dues and assessments		2,498 13

Manufacturers' Accident Indemnity Company

OF

GENEVA NEW YORK.

Incorporated December 10, 1886.

THOMAS SMITH, President.

WM. D. CHASE, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 38,692 00	
Annual dues	8,421 09	
Assessments	96,368 66	
Deposits	51,704 00	
Interest	1,590 30	
Advances to agents repaid	100 00	
From all other sources	79 30	
Total Income		\$ 196,955 35
Invested assets December 31, of previous year		96,479 90
Total net resources		\$ 293,435 31

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 61,630 96	
Advance payments returned	689 29	
Commissions allowed agents	38,209 00	
Commissions for collecting assessments	10,523 08	
Salaries of managers and agents	4,826 93	
Salaries of officers	13,403 92	
Salaries and other compensation of office employes	15,045 08	
Medical examiners' fees	707 90	
Postage, advertising and printing	22,663 20	
Advanced to officers and agents	1,676 00	
All other items	27,678 05	
Total Disbursements		\$ 197,053 41
Balance		\$ 96,381 90

III. NET OR INVESTED ASSETS.

Cost value of real estate (unencumbered)	\$ 8,245 44	
Loans on mortgages (first liens) on real estate	66,350 00	
Cost value of bonds and stocks owned absolutely	11,060 00	
Agents' ledger balances	282 42	
Cash in office	1,035 33	
Cash deposited in bank	5,865 58	
All other items	3,543 13	
Total Net or Invested Assets		\$ 96,381 90

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 507 45	
Furniture, safes and printed matter	3,500 00	
Market value of real estate over cost	754 56	
Total Non-Invested Assets		\$ 4,762 01
Gross Assets		\$ 101,143 91

V. LIABILITIES.

Advance assessments	\$ 19,782 87	
Total actual Liabilities	\$	19,782 87
Balance net assets	\$	81,361 04

VI. CONTINGENT MORTUARY ASSETS.

Assessments not yet due	\$ 15,000 00
Assessments not yet called for losses unadjusted	13,000 00
Reported	2,000 00
Total due from members	\$ 30,000 00
Deduct estimated cost of collection	2,500 00
Net amount due from members	\$ 27,500 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 889 97
Losses reported	1,600 00
Losses reserved	12,000 00
Total Contingent Mortuary Liabilities	\$ 14,489 97

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of the previous year	15,080	\$ 56,331,500 00
Certificates written during the year	19,346	66,391,900 00
Total	34,426	\$122,723,400 00
Deduct Certificates ceased to be in force	16,793	50,226,550 00
Certificates in force December 31, 1891	17,633	\$ 72,496,850 00
Losses incurred during the year	1,756	\$ 61,630 96
Losses paid during the year	1,756	61,630 96
Certificates terminated (by death)	8	4,000 00
Certificates terminated (by lapse)	16,785	50,222,550 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount
Certificates written during the year	62	\$ 243,000 00
Deduct Certificates ceased to be in force	34	124,500 00
Certificates in force December 31, 1891	28	\$ 118,500 00
Losses incurred during the year	5	\$ 78 21
Losses paid during the year	5	78 21
Certificates terminated (by lapse)	34	124,500 00

Masonic Aid Association of Dakota,

OF

YANKTON SOUTH DAKOTA.

Incorporated, March, 1886.

LEVI B. FRENCH, President.

GILBERT F. STEVENSON, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$	5,075 20	
Assessments		37,113 34	
Total Income	\$		42,188 54
Assets December 31, of previous year			544 56
Total Net Resources	\$		42,733 10

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	30,000 00	
Commissions allowed agents		5,075 20	
Salaries and other compensation of officers		2,001 00	
Medical examiners' fees		277 75	
Rents, taxes, advertising and printing		1,167 73	
All other items		868 24	
Total Disbursements	\$		39,389 92
Balance	\$		3,343 18

III. NET OR INVESTED ASSETS.

Cash deposited in bank	\$	3,343 18
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IV. LIABILITIES.

Advance assessments		501 20
Balance, Net Assets	\$	2,841 98

V. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	2,952	\$ 4,978,000 00
Certificates written during the year	1,053	1,777,000 00

MASONIC AID ASSOCIATION OF DAKOTA.

647

Totals	4,005	\$ 6,755,000 00
Deduct amount cease to be in force	655	1,077,000 00
Certificates in force December 31, 1891	3,350	\$ 5,678,000 00
Losses unpaid December 31, of previous year	1	\$ 1,000 00
Losses incurred during the year	17	29,000 00
Totals	18	\$ 30,000 00
Losses paid during the year	18	30,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, 1891	125	\$ 208,000 00
Received for dues, fees and assessments		1,265 05

(Faint, mirrored text from the reverse side of the page, including financial statements and headings like 'DISBURSEMENTS DURING THE YEAR 1891', 'NET OF INVESTED ASSETS', 'LIABILITIES', and 'CONTINGENT MORTUARY ASSETS'.)

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 1891.

Membership fees	\$ 24,520 00	
Annual dues	31,051 80	
Assessments	68,018 00	
Advances to agents repaid	3,450 20	
From all other sources	1,181 90	
Total Income	\$ 128,221 90	
Net or Invested Assets December 31, of previous year	20,961 19	
Total net resources	\$ 149,183 09	

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 73,521 91	
Commissions allowed agents	29,207 69	
Commissions paid for collecting assessments	3,450 20	
Salaries of managers and agents	4,208 99	
Compensation of officers	10,731 22	
Salaries and other compensation of office employes	3,575 86	
Medical examiners' fees	582 65	
Rents, taxes, advertising and printing	2,444 75	
All other items	6,490 86	
Total Disbursements	\$ 134,214 13	
Balance	\$ 14,968 96	
	\$ 14,968 96	

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 2,280 00	
Cash in office	1,312 83	
Cash deposited in bank	10,000 00	
All other deposits	1,376 11	
Total Net or Invested Assets	\$ 14,968 96	

IV. LIABILITIES.

Advance assessments	\$ 6,324 00	
Agents' commission	964 15	
Total actual Liabilities	\$ 7,288 15	
Balance, Net Assets	\$ 7,680 81	
	\$ 7,680 81	

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 18,030 00	
	\$ 18,030 00	

VI. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	10,088	\$42,951,500 00
Certificates written during the year	4,904	21,430,480 00
Totals	14,992	\$64,381,980 00
Deduct amount ceased to be in force	4,484	19,595,080 00
Certificates in force December 31, 1891	10,508	\$44,786,900 00
Losses incurred during the year	808	\$ 73,521 91
Losses paid during the year	808	73,521 91
Certificates terminated (by death)	4	15,132 10
Certificates terminated (by lapse)	4,480	19,577,600 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	221	\$ 786,250 00
Certificates written during the year	87	380,190 00
Totals	308	\$ 1,166,440 00
Deduct amount ceased to be in force	117	511,290 00
Certificates in force December 31, 1891	191	\$ 655,150 00
Losses incurred during the year	20	\$ 1,468 53
Losses paid during the year	20	1,468 53
Certificates terminated (by lapse)	117	511,290 00

Massachusetts Benefit Association,

OF

BOSTON MASSACHUSETTS.

Incorporated February 8, 1878.

GEO. A. LITCHFIELD, President.

E. S. LITCHFIELD, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 81,220 68	
Annual dues	194,425 35	
Assessments	1,418,152 53	
Interest	25,854 25	
From all other sources	1,108 49	
Total Income		\$ 1,720,761 30
Net or invested assets December 31, of previous year		620,330 31
Total net resources		\$ 2,341,091 61

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 1,170,308 86	
Commissions allowed agents	209,680 82	
Commissions paid for collecting assessments	5,636 32	
Salaries of officers	21,299 96	
Salaries and other compensation of office employes	11,256 59	
Medical examiners' fees	14,358 77	
Rent, taxes, advertising and printing	17,224 33	
All other items	47,662 43	
Total Disbursements		\$ 1,497,428 08
Balance		\$ 843,663 53

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 289,570 00	
Loans on collateral	41,330 00	
Cost value of bonds and stocks owned absolutely	245,508 08	
Agents' ledger balances	16,986 59	
Cash in office	18,205 79	
Cash deposited in banks	221,902 95	
All other deposits	9,560 52	
Total Invested Assets	\$ 843,663 53	
Deduct depreciations	1,008 96	
Total Invested Assets (less depreciation)		\$ 842,654 57

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 7,362 00	
Total Non-Invested Assets		7,362 00
Gross Assets		\$ 850,017 11

V. CONTINGENT MORTUARY ASSETS.

Assessments reported	\$ 458,500 00
Net amount due from members	\$ 458,500 00

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 125,250 00
Losses in process of adjustment	175,750 00
Losses reported	66,000 00
Losses resisted	32,500 00
Total Contingent Liabilities	\$ 399,500 00

VII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	23,759	\$72,509,600 00
Certificates written during the year	7,312	31,677,750 00
Total	31,071	\$104,186,750 00
Deduct amount ceased to be in force	2,990	10,119,000 00
Certificates in force December 31, 1891	28,081	\$94,067,750 00
Losses unpaid December 31, of previous year	100	\$ 319,900 00
Losses incurred during the year	423	1,369,750 00
Total	523	\$ 1,689,650 00
Losses paid during the year	398	\$ 1,290,150 00
Certificates terminated:		
By death	423	1,369,750 00
By lapse	2,567	8,749,250 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of the previous year	18	\$ 75,250 00
Certificates written during the year	17	76,000 00
Total	35	\$ 151,250 00
Deduct amount ceased to be in force	10	40,000 00
Certificates in force December 31, 1891	35	\$ 111,230 00
Losses incurred during the year	1	\$ 5,000 00
Losses paid during the year	1	5,000 00
Certificates terminated:		
By death	1	\$ 5,000 00
By lapse	9	35,000 00
Received for fees, dues and assessments		1,305 05

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 1891.

Membership fees, without deduction	\$ 1,988 00	
Assessments: Indemnity and expense	116,213 00	
Interest	607 72	
From all other sources	1,630 00	
Total Income	\$ 120,438 73	
Net or Invested Assets, December 31, of previous year	26,857 92	
Total	\$ 147,296 64	

II. DISBURSMENTS DURING THE YEAR 1891.

Losses and claims	\$ 62,567 00	
Advance payments returned	318 50	
Commissions and fees of agents	455 00	
Commissions for collecting assessments	2,885 00	
Salaries of managers and agents	6,000 00	
Salaries of officers	8,499 97	
Salaries of office employés	11,049 00	
Medical examiners' fees	2,313 20	
Rents, taxes, advertising and printing	12,730 95	
All other items	6,706 02	
Total Disbursements	\$ 113,524 64	
Balance	\$ 33,772 00	

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 12,000 00	
Cash in office	38 76	
Cash deposited in bank	21,733 24	
Total Net or Invested Assets	\$ 33,772 00	

IV. LIABILITIES.

Losses adjusted and unpaid	\$ 3,317 79	
Advance assessments	858 03	
Total actual Liabilities	\$ 4,175 82	

V. CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted	\$ 30,000 00
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VI. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 30,000 00
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VII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	11,058	\$ 55,290,000 00
Certificates written during the year	3,727	18,307,500 00
Total	14,785	\$ 73,925,000 00
Deduct amount ceased to be in force	3,145	15,725,000 00
Certificates in force December 31, 1891	11,640	\$ 58,200,000 00
Losses incurred during the year	767	\$ 62,567 00
Losses paid during the year	767	62,567 00
Certificates terminated (by death)	1	5,000 00
Certificates terminated (by lapse)	3,144	15,720,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	221	\$ 1,105,000 00
Certificates written during the year	48	240,000 00
Total	269	\$ 1,345,000 00
Deduct amount ceased to be in force	46	230,000 00
Certificates in force December 31, 1891	223	\$ 1,115,000 00
Losses and claims incurred during the year	12	\$ 1,123 32
Losses and claims paid during the year	12	1,123 32
Certificates terminated (by lapse)	46	230,000 00
Received for fees, dues and assessments		2,772 00

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 1891.

Membership fees	\$ 269,991 00
Annual dues	453,693 87
Assessments	2,787,789 38
Medical examiners' fees	42,807 00
Interest	123,336 64
Received from all other sources	2,781 12
Special deposits	23,727 40
Total Income	\$ 3,704,126 41
Invested Assets December 31, of previous year	2,930,178 90
Total Net Resources	\$ 6,634,305 31

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 2,290,108 80
Commissions allowed agents	313,127 92
Exchange and collecting assessments	157,153 64
Salaries of managers and agents	52,323 32
Salaries of officers	58,120 00
Salaries and other compensation of office employes	56,637 46
Medical examiners' fees	59,073 72
Rent, taxes, advertising and printing	135,648 91
All other items	72,161 53
Expense in settling death claims	55,512 90
Total Disbursements	\$ 3,249,868 26
Balance	\$ 3,384,437 05

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 2,287,900 00
Par value of bonds and stocks	250,989 22
Agents' ledger balances	126,707 75
Furniture and fixtures	16,073 90
Cash in office	2,504 26
Cash deposited on reserve fund account	616,331 72
All other deposits	83,930 20
Total Net or Invested Assets	\$ 3,384,437 05

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 24,786 61
Market value of bonds and stocks over par value	10,410 78
Total Non-invested Assets	\$ 35,197 39
Gross Assets	\$ 3,419,634 44

V. LIABILITIES.

Advance assessments	\$ 40,068 91	
Outstanding bond obligations	287,505 89	
Total actual Liabilities		\$ 327,574 80
Balance Net Assets		\$ 3,092,059 64

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 925,848 00	
Annual dues in process of collection	68,342 00	
Total due from members	\$ 994,190 00	
Deduct estimated cost of collection	64,622 35	
Total amount due from members		\$ 929,567 65

VII. CONTINGENT MORTUARY LIABILITIES.

Losses approved and not yet due	\$ 165,100 00	
Losses reported	279,863 00	
Losses resisted	81,100 00	
All other Liabilities	570,072 00	
Total Contingent Mortuary Liabilities		\$ 1,096,135 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	58,515	\$197,003,435 00
Certificates written during the year	14,068	44,307,965 00
Certificates restored during the year	6	11,000 00
Total	72,589	\$241,322,400 00
Deduct amount ceased to be in force	7,910	26,114,490 00
Certificates in force December 31, 1891	64,679	\$215,207,910 00
Losses unpaid December 31, of previous year	131	\$ 434,100 00
Losses incurred during the year	704	2,398,600 00
Total	835	\$ 2,832,700 00
Loss paid during the year	700	\$ 2,290,108 80
Certificates terminated (by death)	704	2,398,600 00
Certificates not taken	1,495	4,807,040 00
Certificates terminated (by expiry)	5,711	18,908,850 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	315	\$ 1,403,750 00
Certificates written during the year	109	404,000 00
Total	424	\$ 1,807,750 00
Deduct amount ceased to be in force	61	255,000 00
Certificates in force December 31, 1891	363	\$ 1,552,750 00
Losses incurred during the year	2	\$ 13,000 00
Losses paid during the year	2	13,000 00
Certificates terminated (by death)	2	13,000 00
Certificates not taken during the year	10	38,000 00
Certificates terminated (by expiry)	49	204,000 00
Received for fees, dues and assessments		19,316 38

National Benevolent Association,

OF

MINNEAPOLIS MINNESOTA.

Incorporated March 31, 1887.

P. B. CRANE, President.

C. H. MERO, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 26,540 01	
Assessments	149,432 39	
Medical examiners' fees	1,667 60	
Interest	5,452 90	
Guarantee fund and all other sources	21,037 33	
Total Income		\$ 204,129 63
Assets December 31, of previous year		144,948 12
Total net resources		\$ 349,077 75

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 125,000 00	
Advance payments returned	1,621 50	
Commissions paid to agents	25,974 86	
Salaries of managers and agents	3,568 59	
Salaries of officers	7,362 90	
Salaries and other compensation of office employes	2,292 00	
Medical examiners' fees	1,910 75	
Rents, advertising and printing	1,654 18	
All other items	6,520 97	
Total Disbursements		\$ 175,995 75
Balance		\$ 173,172 00

III. NET OR INVESTED ASSETS.

Agents' ledger balances	\$ 3,629 15	
Cash in office	311 69	
Cash deposited in bank	10,782 25	
All other deposits	158,448 91	
Total	\$ 173,172 00	
Deduct depreciation	15,844 91	
Total Invested Assets (less depreciation)		\$ 157,327 09

IV. NON-INVESTED ASSETS.

Interest due	\$ 3,497 50
Gross Assets	\$ 160,824 59

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 7,500 00	
Advance assessments	439 09	
Total actual Liabilities		\$ 7,939 09
Balance Net Assets		\$ 152,885 50

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 25,350 00	
Assessments not yet called, losses adjusted	17,500 00	
Net amount due from members		\$ 42,850 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 20,000 00	
Losses reported	17,500 00	
Total Contingent Liabilities		\$ 37,500 00

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	7,645	\$18,865,000 00
Certificates issued during the year	1,889	3,858,750 00
Total	9,534	\$22,723,750 00
Deduct Certificates ceased to be in force	2,519	6,103,750 00
Certificates in force December 31, 1891	7,015	\$16,620,000 00
Losses unpaid December 31, of previous year	11	\$ 27,500 00
Losses incurred during the year	50	125,000 00
Total	61	\$ 152,500 00
Losses paid during the year	52	125,000 00
Certificates terminated:		
By death	50	125,000 00
By lapse	2,469	5,978,750 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	598	\$ 1,495,000 00
Certificates written during the year	89	218,750 00
Total	687	\$ 1,713,750 00
Deduct Certificates ceased to be in force	164	420,000 00
Certificates in force December 31, 1891	523	\$ 1,293,750 00
Losses unpaid December 31, of previous year	2	\$ 5,000 00
Losses incurred during the year	4	10,000 00
Total	6	\$ 15,000 00
Losses paid during the year	5	\$ 12,500 00
Certificates terminated:		
By death	4	10,000 00
By lapse	160	410,000 00
Received for fees, dues and assessments		11,991 64

National Masonic Accident Association,
OF
DES MOINES IOWA.

Incorporated July 12, 1889.

CLARK VARNUM, President. ALF. WINGATE, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$	8,935 00	
Assessments		17,998 86	
Total Income	\$	26,933 86	
Invested Assets, December 31, of previous year		815 71	
Total Net Resources	\$	27,749 57	

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	9,571 79	
Advance payments returned		3 00	
Commissions allowed agents		8,935 00	
Commissions paid for collecting assessments		413 07	
Salaries of managers and agents		1,439 15	
Salaries of officers		1,895 00	
Salaries and other compensation of office employes		718 50	
Medical examiners' fees		7 00	
Advertising and printing		385 18	
Advanced to officers and agents		21 60	
All other items		1,123 93	
Total Disbursements	\$	24,513 22	
Balance	\$	3,236 35	

III. NET OR INVESTED ASSETS.

Cash deposited in bank	\$	3,236 35
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IV. LIABILITIES.

Advance assessments	\$	246 50
Balance, Net Assets		2,989 85

V. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	1,576	\$ 7,194,000 00
Certificates written during the year	1,787	7,523,250 00

NATIONAL MASONIC ACCIDENT ASSOCIATION.

659

Total	3,363	\$14,717,250 00
Deduct amount ceased to be in force	1,067	4,492,000 00
Certificates in force December 31, 1891	2,296	\$10,325,250 00
Losses incurred during the year	172	\$ 9,571 79
Losses paid during the year	172	9,571 79
Certificates terminated (by lapse)	1,067	4,492,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	39	\$ 167,750 00
Certificates written during the year	63	231,750 00
Total	102	\$ 399,500 00
Deduct amount ceased to be in force	20	86,000 00
Certificates in force December 31, 1891	82	\$ 313,500 00
Losses incurred during the year	5	\$ 178 20
Losses paid during the year	5	178 20
Certificates terminated (by lapse)	20	86,000 00
Received for fees, dues and assessments . . . . .	..	396 50

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
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II. INCOME DURING THE YEAR 1891.

Membership fees	\$ 30,324 10	
Annual dues	860 75	
Assessments	116,755 36	
Interest	1,075 78	
Total Income		\$ 149,015 99
Net or invested assets December 31, of previous year		49,521 41
Total Net Resources		\$ 198,537 40

III. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 67,278 41	
Advance payments returned	819 00	
Commissions allowed agents	30,505 35	
Commissions and expense for collecting assessments	11,202 09	
Salaries and other compensation of officers	8,434 54	
Salaries and other compensation of office employes	11,717 20	
Medical examiner's fees and adjustment expenses	11,751 84	
Rent, fees, taxes, advertising and printing	7,772 95	
All other items	3,599 92	
Total Disbursements		\$ 153,081 30
Balance		\$ 45,456 10

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 23,908 10	
Agents' ledger balances	1,556 55	
Cash in office	293 49	
Cash deposited in bank	19,697 96	
Total net or Invested Assets	\$ 45,456 10	
Deduct depreciation	2,059 65	
Total net or Invested Assets, less depreciation		\$ 43,396 45

V. NON-INVESTED ASSETS.

Furniture and movables	\$ 2,633 49	
Interest due and accrued	363 09	
Total Non-Invested Assets		\$ 2,996 58
Gross Assets		\$ 46,393 03

VI. LIABILITIES.

Taxes due and accrued	\$	100 00
Salaries, rents and office expenses		729 62
Advance assessments		3,217 54
All other items		500 00
Total actual Liabilities	\$	4,547 16
Balance, Net Assets	\$	41,845 87

VII. CONTINGENT MORTUARY OR INDEMNITY ASSETS.

Assessments called and not yet due	\$	4,689 00
Assessments for losses unadjusted, resisted and reported		9,422 62
Net amount due from members	\$	14,111 62

VIII. CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due	\$	3,400 00
Losses in process of adjustment		2,676 56
Losses reported		1,456 06
Losses resisted		5,290 00
Total Mortuary Liabilities	\$	12,822 62

IX. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	9,373	\$37,283,750 00
Certificates written during the year	6,939	23,991,625 00
Totals	16,312	\$61,275,375 00
Deduct amount ceased to be in force	7,057	21,588,875 00
Certificates in force December 31, 1891	9,255	\$39,686,500 00
Losses unpaid December 31, of previous year	8	\$ 6,861 08
Losses incurred during the year	964	69,107 33
Totals	972	\$ 75,968 41
Losses paid during the year	965	67,278 41
Certificates terminated:		
By death	6	20,500 00
By lapse	7,051	21,568,375 00

COLORADO BUSINESS.

Business in the State in the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	56	\$ 211,500 00
Certificates written during the year	102	282,625 00
Totals	158	\$ 494,125 00
Deduct the amount ceased to be in force	125	383,375 00
Certificates in force December 31, 1891	33	\$ 110,750 00
Losses incurred during the year	10	\$ 476 42
Losses paid during the year	10	476 42
Certificates terminated (by lapse)	125	383,375 00
Received for fees, dues and assessments		966 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 1891.

Membership fees	\$ 13,576 00	
Assessments	80,475 21	
Interest	230 13	
Total Income		\$ 94,281 34
Net or invested assets December 31, of previous year		16,666 04
Total net resources		\$ 110,947 38

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 36,576 10	
Commissions allowed agents	13,576 00	
Commissions paid for collecting assessments	14,553 50	
Salaries of managers and agents	2,185 66	
Salaries and other compensation of office employes	5,461 23	
Medical examiners' fees	793 00	
Rent, taxes, advertising and printing	10,620 85	
All other items	7,887 56	
Total Disbursements		\$ 91,658 90
Balance		\$ 19,288 48

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 1,065 00	
Agents' ledger balances	6,946 11	
Cash in office	119 21	
Cash deposited in bank	10,031 61	
All other deposits	1,126 55	
Total	\$ 19,288 48	
Deduct depreciation	626 25	
Total Net or Invested Assets (less depreciation)		\$ 18,662 23.

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 25 00	
Market value of bonds and stocks over cost	2,072 56	
Total Non-Invested Assets		\$ 2,097 56
Gross Assets		\$ 20,759 79

V. LIABILITIES.

Salaries, rents and office expenses	\$ 1,124 55	
Advance assessments	2,605 21	
Total actual Liabilities		\$ 3,729 76.
Balance net assets		\$ 17,030 03.

VI. CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments called and not yet due	\$	8,857 00
Assessments due and unpaid		5,492 00
Assessments for losses unadjusted, resisted and reported		20,775 05
Total due from members	\$	35,124 05
Deduct cost of collection		6,322 32
Net amount due from members	\$	28,801 73

VII. CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment	\$	7,400 05
Losses reported		850 00
Losses resisted		12,525 00
Total Mortuary and Indemnity Liabilities	\$	20,775 05

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year	5,850	\$ 27,768,000 00
Certificates written during the year	6,788	32,784,000 00
Total	12,638	60,552,000 00
Deduct amount ceased to be in force	6,002	28,500,000 00
Certificates in force December 31, 1891	6,636	\$ 32,052,000 00
Losses unpaid December 31, of previous year	38	\$ 2,110 70
Losses incurred during the year	524	55,240 45
Total	562	\$ 57,351 15
Losses paid during the year	503	\$ 36,576 10
Certificates terminated:		
By death	5	23,000 00
By lapse	5,997	28,477,000 00

COLORADO BUSINESS.

Business in the State during the year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year	212	\$ 1,056,000 00
Certificates written during the year	220	1,086,000 00
Total	432	\$ 2,142,000 00
Deduct amount ceased to be in force	94	464,000 00
Certificates in force December 31, 1891	338	\$ 1,678,000 00
Losses unpaid December 31, of previous year	1	\$ 25 00
Losses incurred during the year	29	5,409 21
Total	30	\$ 5,434 21
Losses paid during the year	27	4,934 21
Certificates terminated by lapse	94	464,000 00
Received for fees, dues and assessments		3,610 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 1891.

Membership fees	\$ 83,257 00	
Assessments	1,838,293 71	
Interest	11,484 21	
From all other sources	10,100 32	
Total Income		\$ 1,943,135 24
Net or Invested Assets, December 31, of previous year		427,008 48
Total Net Resources		\$ 2,370,143 72

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 1,482,416 66	
Advance payments returned	9,050 50	
Commissions allowed agents	96,967 33	
Commissions paid for collecting assessments	10,675 06	
Salaries of managers and agents	30,062 82	
Salaries of officers	45,635 10	
Salaries and other compensation of office employes	40,003 11	
Medical examiners' fees	15,678 20	
Rent, stationery and printing	19,911 89	
All other items	33,994 44	
Total Disbursements		\$ 1,784,395 11
Balance		\$ 585,748 61

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 363,526 50	
Agents' ledger balances	1,835 34	
Cash in office	149 93	
Cash in hands of treasurer	220,236 84	
Total Net or Invested Assets	\$ 585,748 61	
Deduct depreciation	14,535 25	
Net Assets (less depreciation)		\$ 571,213 36

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 1,758 31	
Gross Assets		\$ 572,971 67

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 24,750 00	
Advance assessments	34,584 27	
Sundry accounts	1,686 92	
Total actual Liabilities		61,021 19
Balance Net Assets		\$ 511,950 48

VI. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$	25,000 00
Assessments not yet called for losses unadjusted.		178,500 00
Losses reported.		172,000 00
		<hr/>
Net amount due from members	\$	375,500 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	178,500 00
Losses reported.		172,000 00
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Total	\$	350,500 00

VIII. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Certificates in force December 31, of previous year.	54,977	\$149,092,500 00
Certificates written during the year	7,269	17,125,500 00
Certificates restored during the year	2,996	7,813,500 00
		<hr/>
Totals	65,242	\$174,031,500 00
Deduct amount ceased to be in force	6,952	18,653,000 00
		<hr/>
Certificates in force December 31, 1891	58,290	\$155,378,500 00
		<hr/>
Losses unpaid December 31, of previous year	70	\$ 205,666 66
Losses incurred during the year	583	1,660,000 00
		<hr/>
Totals	653	\$ 1,865,666 66
Surrendered certificates		8,000 00
Losses paid during the year	519	1,482,416 66
Certificates terminated:		
By death	583	\$ 1,660,000 00
By lapse	6,369	16,993,000 00
		<hr/>

COLORADO BUSINESS.

Business in the State during the Year 1891.

	Number.	Amount.
Certificates in force December 31, of previous year.	760	\$ 2,356,000 00
Certificates written during the year	65	169,000 00
Certificates restored during the year	46	139,000 00
		<hr/>
Totals	871	\$ 2,664,000 00
Deduct amount ceased to be in force.	133	406,500 00
		<hr/>
Certificates in force December 31, 1891	738	\$ 2,257,500 00
		<hr/>
Losses paid December 31, of previous year.	1	\$ 2,500 00
Losses incurred during the year	9	33,500 00
		<hr/>
Totals	10	\$ 36,000 00
Losses paid during the year	6	25,000 00
Certificates terminated:		
By death	9	33,500 00
By lapse	124	373,000 00
Received for fees, dues and assessments		30,231 24
		<hr/>

ODD FELLOWS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,
OF
WESTFIELD MASSACHUSETTS.

Incorporated April 12, 1887.

JAMES NOBLE, JR., President.

HERBERT N. KINGSBURY, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 22,605 00	
Annual dues	20,045 79	
Assessments	40,091 58	
Total Income	\$ 82,742 37	
Net or invested Assets, December 31, of previous year	10,237 57	
Total net resources	\$ 92,979 94	

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 45,834 72	
Commissions allowed agents	29,043 28	
Salaries of officers	5,353 32	
Salaries and other compensation of office employes	1,853 00	
Rent, advertising and printing	1,905 49	
All other items	2,017 51	
Total Disbursements	\$ 86,007 32	
Balance	\$ 6,972 62	

III. NET OR INVESTED ASSETS.

Cash in office	\$ 3,778 39	
Cash deposited in bank	3,194 23	
Total Net Assets	\$ 6,972 62	

IV. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 4,350 37	
Assessments not yet called for, losses unadjusted	16,042 00	
Net amount due from members	\$ 20,392 37	

V. CONTINGENT MORTUARY LIABILITIES.

Losses resisted	\$ 5,000 00	
Total	5,000 00	

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	6,480	\$20,022,650 00
Certificates re-instated during the year	388	1,047,600 00
Certificates written during the year	4,521	12,251,450 00
Total	11,389	\$33,321,700 00
Deduct amount ceased to be in force	3,368	9,834,560 00
Certificates in force December 31, 1891	8,021	\$23,487,140 00
Losses unpaid December 31, of previous year	1	\$ 5,000 00
Losses incurred during the year	601	45,834 72
Total	602	\$ 50,834 72
Losses paid during the year	601	45,834 72
Certificates terminated (by lapse)	3,368	9,734,560 00

COLORADO BUSINESS.

Business in the State during the year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	30	\$ 95,750 00
Certificates written during the year	45	112,000 00
Total	75	\$ 207,750 00
Deduct amount ceased to be in force	16	51,250 00
Certificates in force December 31, 1891	59	\$ 156,500 00
Losses incurred during the year	3	\$ 116 42
Losses paid during the year	3	116 42
Certificates terminated (by lapse)	16	51,250 00
Received for fees, dues and assessments		933 00

Odd Fellows Mutual Aid & Accident Association,

OF

PIQUA OHIO.

Incorporated January 10, 1882.

J. K. GEORGE, President.

J. L. MCKINNEY, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 11,768 70	
Annual dues	14,365 00	
Assessments	141,170 04	
Total Income		\$ 167,303 74
Net or Invested Assets, December 31, of previous year		13,839 00
Total net resources		\$ 181,142 74

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 120,230 00	
Commissions allowed agents	1,109 82	
Commissions paid for collecting assessments	2,838 51	
Salaries of managers and agents	12,908 82	
Salaries and other compensation of officers	5,419 93	
Salaries and other compensation of office employes	1,900 00	
Rent, postage, advertising and printing	993 06	
All other items	9,201 11	
Total Disbursements		\$ 154,607 15
Balance		\$ 26,535 59

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$ 6,526 50	
Agents' ledger balances	8,160 00	
Cash deposited in bank	20,009 09	
Total Net or Invested Assets		\$ 34,695 59

IV. NON-INVESTED ASSETS.

Interest due	\$ 292 70	
Total Non-Invested Assets		\$ 292 70
Gross Assets		\$ 34,988 29

V. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$ 6,710 00	
Assessments not yet called for losses unadjusted	52,000 00	
Total due from members		\$ 58,710 00
Deduct estimated cost of collection	4,500 00	
Net amount due from members		\$ 54,210 00

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	32,000 00
Losses in process of adjustment		15,000 00
Losses reported		10,000 00
Total	\$	<u>57,000 00</u>

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	10,117	\$19,346,000 00
Certificates written during the during the year	3,241	4,779,000 00
Totals	13,358	\$21,125,000 00
Deduct amount ceased to be in force	1,054	1,570,000 00
Certificates in force December 31, 1891	<u>12,304</u>	<u>\$19,555,000 00</u>
Losses unpaid December 31, of previous year	14	\$ 20,000 00
Losses incurred during the year	80	134,000 00
Totals	<u>94</u>	<u>\$ 154,000 00</u>
Losses paid during the year	65	\$ 97,000 00
Losses terminated (by death)	80	134,000 00
Losses terminated (by lapse)	974	1,436,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	74	\$ 141,000 00
Certificates written during the year	12	25,000 00
Total	86	\$ 166,000 00
Deduct amount ceased to be in force	34	54,000 00
Certificates in force December 31, 1891	<u>52</u>	<u>\$ 112,000 00</u>
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
Certificates terminated (by lapse)	32	47,000 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 1891.

Membership fees	\$	5,922	35
Annual dues		26,246	98
Assessments		924,131	89
Medical examiners' fees		981	00
Interest		86	33
From all other sources		3,278	93
Total Income	\$	960,647	48
Net or invested assets, December 31, of previous year		29,978	71
Total net resources	\$	990,626	19

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	921,210	00
Salaries and other compensation of officers		7,544	00
Salaries and other compensation of office employes		8,968	35
Medical examiners' fees		981	00
Rent, advertising and printing		6,956	09
All other items		19,782	13
Total Disbursements	\$	965,441	57
Balance	\$	25,184	62

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$	5,163	78
Ledger balances		4,707	27
Cash in office		351	67
Cash deposited in banks		4,962	90
All other deposits		10,000	00
Total Net or Invested Assets	\$	25,185	62

IV. NON-INVESTED ASSETS.

Interest due	\$	38	00
Per capita tax due, etc.		13,764	32
Total Non-Invested Assets	\$	13,805	32
Gross Assets	\$	38,990	94

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	70,748	54
Assessments due and unpaid		547	40
Assessments not called for losses unadjusted and reported		170,500	00
Net amount due from members	\$	241,795	94

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$ 26,500 00
Losses in process of adjustment	34,500 00
Losses reported	136,000 00
Total Contingent Liabilities	\$ 197,000 00

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	39,074	\$63,123,000 00
Certificates written during the year	3,270	4,396,500 00
Total	42,344	\$67,519,500 00
Deduct amount ceased to be in force	4,386	6,338,500 00
Certificates in force December 31, 1891	37,958	\$61,181,000 00
Losses unpaid December 31, of previous year	95	\$ 165,000 00
Losses incurred during the year	483	953,210 00
Total	578	\$ 1,118,210 00
Losses paid during the year	464	\$ 921,210 00
Certificates terminated:		
By death	483	953,210 00
By lapse	3,903	5,385,290 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	254	\$ 206,500 00
Certificates issued during the year	79	103,000 00
Total	333	\$ 309,500 00
Deduct amount ceased to be in force	13	19,000 00
Certificates in force December 31, 1891	320	\$ 290,500 00
Losses incurred during the year	2	\$ 5,000 00
Losses paid during the year	2	5,000 00
Certificates terminated:		
By death	2	5,000 00
By lapse	11	14,000 00
Received for fees, dues and assessments . . . . .	...	3,608 72

Provident Fund Society,

OF

NEW YORK NEW YORK.

Incorporated May 1, 1886.

A. N. LOCKWOOD, President.

H. C. BROWNELL, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$	6,855 50	
Annual dues		23,304 29	
Assessments		28,911 03	
From all other sources		13 70	
Total Income	\$		59,084 52
Net or invested assets, December 31, of previous year			11,930 30
Total net resources	\$		71,014 82

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	20,512 62	
Payments returned		234 81	
Commissions allowed agents		6,356 30	
Commissions paid for collecting assessments		23,889 59	
All other items		4,190 81	
Total Disbursements	\$		55,184 13
Balance	\$		15,830 69

III. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$	5,150 00	
Agents' ledger balances		1,054 30	
Cash in office		9,626 39	
Total Net or Invested Assets	\$		15,830 69

IV. LIABILITIES.

Advance assessments	\$	1,725 59	
Total actual Liabilities	\$		1,725 59
Balance net assets	\$		14,105 10

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	23,614 50	
Net amount due from members	\$		23,614 50

VI. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	11,742 32	
Losses resisted		3,896 00	
Total Contingent Liabilities	\$		15,638 32

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	5,206	\$17,909,500 00
Certificates written during the year	10,180	36,133,150 00
Total	15,386	\$54,042,650 00
Deduct amount ceased to be in force	7,660	23,193,000 00
Certificates in force December 31, 1891	7,726	\$30,849,650 00
Losses incurred during the year	170	\$ 11,742 32
Losses paid during the year	450	20,512 62
Certificates terminated (by lapse)	7,660	20,193,000 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	100	\$ 350,000 00
Certificates written during the year	439	1,690,500 00
Total	539	\$ 2,040,500 00
Deduct amount ceased to be in force	312	1,048,500 00
Certificates in force December 31, 1891	227	\$ 992,000 00
Losses incurred during the year	4	\$ 225 00
Losses paid during the year	17	864 41
Certificates terminated (by lapse)	312	1,048,500 00
Received for fees, dues and assessments		2,019 00

Pythian Life Association,

OF

OMAHA NEBRASKA.

Incorporated October, 1888.

W. F. BECHTEL, President.

GEO. ESMOND, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$	4,972	00
Annual dues		4,966	25
Assessments		18,510	37
From all other sources		912	00
Total Income	\$	29,360	62

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	16,231	63
Commissions allowed agents		3,818	00
Commissions paid for collecting assessments		759	85
Salaries and other compensation of officers		2,674	42
Medical examiners' fees		1,154	00
Rents, advertising, printing and office expense		3,149	13
Advanced to officers and agents		706	20
Total Disbursements		28,493	23
Balance	\$	857	39

III. NET OR INVESTED ASSETS.

Loans on collateral	\$	1,528	41
Agents' ledger balances		6,820	43
Deposited in bank		1,167	08
Total net or Invested Assets	\$	9,515	92

IV. CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted	\$	5,000	00
Net amount due from members	\$	5,000	00

V. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	1,000	00
Losses reported		2,000	00
Losses resisted		2,000	00
Total contingent Liabilities	\$	5,000	00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	2,827	\$ 2,827,000 00
Certificates written during the year	1,243½	1,243,500 00
Total	4,070½	\$ 4,070,500 00
Deduct amount ceased to be in force	2,459	2,459,000 00
Certificates in force December 31, 1891	1,611½	\$ 1,611,500 00
Losses paid during the year	17	\$ 17,000 00

COLORADO BUSINESS.

No business in the State during the Year 1891.

RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION
OF
INDIANAPOLIS INDIANA.

Incorporated June 14, 1889.

LAFAYETTE D. HIBBARD, President.

WILLIAM K. BELLIS, Secretary.

I. INCOME DURING THE YEAR 1891.

Assessments	\$ 431,259 16	
Interest	33 66	
Total Income		\$ 431,294 82
Net or invested Assets, December 31, of previous year		22,364 30
Total net resources		\$ 453,659 12

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 249,073 75	
Commissions allowed agents	106,441 12	
Commissions paid for collecting assessments	18,114 85	
Salaries of managers and agents	4,485 00	
Salaries of officers	3,662 55	
Salaries and other compensation of office employes	14,438 59	
Medical examiners' fees	2,195 90	
Rent, taxes, advertising and printing	13,024 11	
All other items	17,835 99	
Total Disbursements		\$ 429,271 86
Balance		\$ 24,387 26

III. NET OR INVESTED ASSETS.

Agents' ledger balances	\$ 2,361 91	
Cash in office	223 50	
Cash deposited in bank	10,000 00	
All other deposits	10,801 85	
Deposited with Insurance Department of Missouri	1,000 00	
Total Net or Invested Assets		\$ 24,387 26

IV. NON-INVESTED ASSETS.

Cash in hands of railway paymasters and others	\$ 222,554 63	
Fixtures, furniture and supplies	3,500 00	
Total Non-Invested Assets		226,054 63
Net Assets		\$ 250,441 89

V. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	15,821	\$32,341,355 00
Certificates written during the year	20,936	38,572,665 00
Total	36,817	\$70,914,020 00
Certificates ceased to be in force	14,436	27,129,425 00
Certificates in force December 31, 1891	22,381	\$43,784,595 00
Losses incurred during the year	4,790	\$ 249,973 75
Losses paid during the year	4,790	249,973 75
Certificates terminated:		
By death	89	96,800 00
By lapse	14,347	27,032,625 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	1,029	\$ 2,490,250 00
Certificates written during the year	1,192	2,592,425 00
Total	2,221	\$ 5,082,675 00
Deduct amount ceased to be in force	1,291	2,874,000 00
Certificates in force December 31, 1891	930	\$ 2,208,675 00
Losses incurred during the year	257	\$ 23,123 55
Losses paid during the year	257	23,123 55
Certificates terminated:		
By death	9	11,400 00
By lapse	1,282	2,862,600 00
Received for fees, dues and assessments		36,189 09

Security Mutual Life Association,

OF

BINGHAMPTON NEW YORK.

Incorporated November 6, 1886.

H. J. GAYLORD, President.

CHAS. M. TURNER, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$	178	00
Expense portion		31,945	28
Assessments		60,028	92
Interest and rent		3,207	44
Advances to agents repaid		4,160	42
From all other sources		3,031	62
Total Income	\$	102,551	68
Net or Invested Assets, December 31, of previous year		96,915	19
Total net resources	\$	199,466	87

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$	34,068	75
Commissions allowed agents		10,611	00
Commissions paid for collecting assessments		1,170	83
Salaries of managers and agents		4,152	41
Salaries of officers		2,415	00
Salaries and other compensation of office employes		4,398	00
Medical examiners' fees		3,498	50
Rent, taxes, advertising and printing		2,774	53
Advanced to officers and agents		4,398	48
All other items		2,130	68
Total Disbursements	\$	69,618	18
Balance	\$	129,848	69

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$	50,150	00
Cost value of bonds and stocks owned absolutely		10,000	00
Agents' ledger balances		3,860	42
Cash in office		3,081	33
Cash deposited in bank on reserve fund account		94	93
All other deposits		71,662	01
Total Net or Invested Assets	\$	129,848	69
Deduct depreciation		295	00
Total Net or Invested Assets (less depreciation)	\$	129,553	69

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$	586	37
Furniture and fixtures		2,700	00
Market value of bonds and stocks over cost		25	85
Total Non-Invested Assets		3,312	22
Gross Assets	\$	132,865	91

V. LIABILITIES.

Salaries, rents and office expenses	\$	712 50	
Borrowed money		3,000 00	
All other items		1,606 89	
Total actual Liabilities			5,319 39
Balance net assets	\$	127,546 52	

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	15,847 77	
Assessments due and unpaid		1,672 21	
Total due from members	\$	17,519 98	
Deduct cost of collection		320 00	
Net amount due from members	\$	17,199 98	

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	3,000 00	
Losses resisted		5,000 00	
All other items		950 00	
Total Mortuary Liabilities	\$	8,950 00	

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	2,625	\$ 4,814,500 00
Certificates written during the year	1,128	1,854,500 00
Certificates revived during the year	5	9,500 00
Total	3,758	\$ 6,678,500 00
Deduct amount ceased to be in force	620	977,000 00
Certificates in force December 31, 1891	3,138	\$ 5,701,500 00
Losses unpaid December 31, of previous year	3	\$ 1,500 00
Losses incurred during the year	16	28,000 00
Total	19	\$ 43,000 00
Losses paid during the year	17	34,050 00
Certificates terminated:		
By death	16	28,000 00
By lapse	474	744,000 00

COLORADO BUSINESS.

No Business in the State during the Year 1891.

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 1891.

Membership fees	\$ 20,692 00	
Assessments	184,067 65	
Interest	7,197 80	
Guarantee fund	21,454 00	
Exchange	38 44	
Certificate expense	24 40	
Advance assessment	374 27	
Total Income	\$ 233,848 56	
Net or invested assets, December 31, of previous year	122,012 46	
Total net resources	\$ 355,861 02	

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 132,500 00	
Commissions allowed agents	20,692 00	
Commissions paid for collecting assessments	3,875 35	
Salaries of managers and agents	11,484 79	
Salaries of officers and clerks	16,685 22	
Medical examiners' fees	3,046 50	
Rent, taxes, advertising and printing	1,743 15	
All other items	10,045 72	
Total Disbursements	\$ 200,072 73	
Balance	\$ 155,788 29	

III. NET OR INVESTED ASSETS.

Guarantee notes	\$ 118,079 00	
Loans on mortgages (first liens) on real estate	6,200 00	
Agents' ledger balances	3,083 13	
Cash in bank	8,044 16	
Guarantee cash, deposited, State of Iowa	10,000 00	
Guarantee cash, deposited, State of Missouri	1,000 00	
Guarantee cash, Citizens State Bank, Council Bluffs, Ia	9,382 00	
Total Net or Invested Assets	\$ 155,788 29	

IV. NON-INVESTED ASSETS.

Interest due and accrued	\$ 5,336 71	
Total Non-Invested Assets	\$ 5,336 71	
Gross Assets	\$ 161,125 00	

V. LIABILITIES.

Advance assessments	\$ 374 27	
Total actual Liabilities	\$ 374 27	
Balance net assets	\$ 160,750 73	

VI. CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses adjusted	\$	20,000	00
Net amount due from members	\$	20,000	00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	\$	20,000	00
Total Contingent Mortuary Liabilities	\$	20,000	00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	7,924	\$19,810,000 00
Certificates written during the year	2,034	4,920,000 00
Total	9,958	\$24,730,000 00
Deduct amount ceased to be in force	1,872	4,662,500 00
Certificates in force December 31, 1891	8,086	\$20,067,500 00
Losses unpaid December 31, of previous year	11	\$ 27,500 00
Losses incurred during the year	50	125,000 00
Total	61	\$ 152,500 00
Losses paid during the year	53	\$ 132,500 00
Certificates terminated:		
By death	50	125,000 00
By lapse	1,822	4,537,500 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	982	\$ 2,455,000 00
Certificates written during the year	51	121,250 00
Total	1,033	\$ 2,576,250 00
Deduct amount ceased to be in force	159	397,500 00
Certificates in force December 31, 1891	874	\$ 2,178,750 00
Losses incurred during the year	3	\$ 7,500 00
Losses paid during the year	3	7,500 00
Certificates terminated:		
By death	3	7,500 00
By lapse	156	390,000 00
Fees and assessments		23,136 00

United States Mutual Accident Association,

OF

NEW YORK NEW YORK.

Re-incorporated March, 1884.

CHAS. B. PEET, President.

JAS. R. PITCHER, Secretary.

I. INCOME DURING THE YEAR 1891.

Membership fees	\$ 53,980 00	
Assessments	911,560 55	
Interest	3,789 50	
Total Income		\$ 969,330 05
Net or invested assets, December 31, of previous year		201,647 73
Total Net Resources		\$ 1,170,977 78

II. DISBURSEMENTS DURING THE YEAR 1891.

Losses and claims	\$ 410,107 28	
Commissions allowed agents	134,179 54	
Commissions paid for collecting assessments	20,910 00	
Salaries of managers and agents	97,191 23	
Salaries of officers	20,664 08	
Salaries and other compensation of office employes	91,543 58	
Medical examiners' fees	17,484 87	
Rent, taxes, advertising and printing	59,158 26	
All other items	151,793 13	
Total Disbursements		\$ 1,003,241 95
Balance		\$ 167,735 83

III. NET OR 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	13,762 75	
Cash in office	5,022 50	
Cash deposited in bank	43,153 48	
All other deposits	6,959 63	
Total Net or Invested Assets		\$ 167,735 83

IV. NON-INVESTED ASSETS.

Interest accrued	\$ 1,543 67	
Total Non-Invested Assets		\$ 1,543 67
Gross Assets		\$ 169,279 50

V. LIABILITIES.

Advance assessments	\$ 11,014 87	
All other items	7,000 00	
Total actual Liabilities		\$ 18,014 87
Balance, Net Assets		\$ 151,264 63

VI. CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments called and not yet due	\$ 26,562 00
Assessments not yet called for losses unadjusted, resisted and reported	82,526 08
Total due from members	\$ 109,088 08
Deduct cost of collection	4,100 00
Net amount due from members	\$ 104,988 08

VII. CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment	\$ 39,026 08
Losses reported	18,000 00
Losses resisted	25,500 00
Total Contingent Mortuary and Indemnity Liabilities	\$ 82,526 08

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, of previous year	55,382	\$ 270,207,500 00
Re-instatements on certificates issued previous to Dec. 31, 1890	167	798,000 00
Certificates written during the year	30,882	147,054,450 00
Total	86,431	\$ 418,149,950 00
Deduct amount ceased to be in force	27,913	132,787,800 00
Certificates in force December 31, 1891	58,518	\$ 285,362,150 00
Losses unpaid December 31, of previous year	192	\$ 72,721 42
Losses incurred during the year	3,629	419,911 94
Total	3,821	\$ 492,633 36
Losses paid during the year	3,610	410,107 28
Certificates ceased to be in force:		
By accident	26	\$ 117,500 00
By lapse	27,887	132,670,300 00

COLORADO BUSINESS.

Business in the State during the Year 1891.

	No.	Amount.
Certificates in force December 31, of previous year	628	\$ 3,060,500 00
Re-instatements on certificates issued previous to Dec. 31, 1890	1	5,000 00
Certificates written during the year	233	1,124,500 00
Total	862	\$ 4,190,000 00
Deduct amount ceased to be in force	346	1,678,000 00
Certificates in force December 31, 1891	516	\$ 2,512,000 00
Losses unpaid December 31, of previous year	6	\$ 10,220 00
Losses incurred during the year	44	7,563 31
Total	50	\$ 17,783 31
Losses paid during the year	46	13,588 31
Certificates ceased to be in force:		
By accident	2	7,500 00
By lapse	344	1,670,500 00
Received for fees, dues and assessments		9,610 00

TABLE I.
SHOWING INCOME, EXPENDITURES, ASSETS AND LIABILITIES OF CO-OPERATIVE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE STATE,
FOR THE YEAR ENDING DECEMBER 31, 1891.

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.	
Atlas Accident Insurance Co., Massachusetts . . .	\$ 31,579 20	\$ 5,732 87	\$ 37,312 07	\$ 1,046 29	\$ 27,330 98	\$ 28,377 27	\$ 9,878 80	\$ 291 50	\$ 10,170 30	\$ 3,427 16
Bankers Life Association, Iowa	376,338 20	37,780 77	414,118 97	181,184 50	92,444 45	273,628 95	866,733 63	11,803 72	878,537 35	22,472 67
Bankers Life Association, Minnesota	166,058 24	35,080 77	201,139 01	60,637 00	90,320 28	150,957 28	261,442 46	95,379 51	356,821 97	6,000 00
Connecticut Indemnity Association, Connecticut	93,239 63	27,675 05	120,914 68	33,693 25	77,001 87	110,695 12	79,620 42	107,302 89	186,923 31	25,143 53
Covenant Mutual Benefit Association, Illinois . .	1,226,622 96	16,142 03	1,242,764 99	954,723 95	191,932 09	1,146,656 04	613,866 88	18,557 99	632,424 87	238,668 50
Equitable Mutual Life and End'ment Ass'n, Iowa	120,961 21	3,861 29	124,822 50	73,753 75	22,595 23	96,348 98	62,465 74	4,293 25	66,758 99	23,160 46
Fidelity Mutual Life Association, Pennsylvania .	627,204 54	20,541 44	647,745 98	290,745 07	229,819 39	520,564 46	482,631 71	26,314 09	508,945 80	125,426 97
Hartford Life and Annuity Insurance Co., Conn. .	1,317,736 04	113,173 75	1,430,909 79	1,001,979 73	317,947 74	1,319,927 47	1,102,866 80	73 66	1,102,940 46	1,339,002 63
Iowa Mutual Benefit Association, Iowa	45,136 79	977 84	46,114 63	27,281 84	17,977 59	45,259 43	30,660 96	531 85	31,192 81	21,598 48
Kansas Mutual Life Association, Kansas	141,363 47	36,790 10	178,153 57	73,004 29	79,801 25	152,805 54	137,623 57	4,486 66	142,110 23	41,372 37
Manufacturers Accident Indemnity Co., New York	195,185 75	1,769 60	196,955 35	62,320 25	134,733 16	197,053 41	96,381 90	4,762 01	101,143 91	34,272 84
Masonic Aid Ass'n of Dakota, South Dakota . . .	42,188 54	42,188 54	84,377 08	30,000 00	9,389 92	39,389 92	3,343 18	3,343 18	3,343 18	2,841 98
Masons Fraternal Acci'nt Ass'n of America, Mass.	123,589 80	4,632 10	128,221 90	73,521 91	60,692 22	134,214 13	14,968 96	14,968 96	14,968 96	7,288 15
Massachusetts Benefit Association, Mass.	1,693,798 56	26,962 74	1,720,761 30	1,170,308 86	327,119 22	1,497,428 08	842,654 57	7,362 54	850,017 11	399,500 00
Mutual Accident Association of the Northwest, Ill.	118,201 00	2,237 72	120,438 72	62,885 50	50,639 14	113,524 64	33,772 00	33,772 00	33,772 00	34,175 82
Mutual Reserve Fund Life Association, New York.	3,554,281 25	149,845 16	3,704,126 41	2,290,108 80	959,759 46	3,249,868 26	3,384,437 05	35,197 39	3,419,634 44	1,423,709 80
National Benevolent Association, Minnesota . . .	177,639 40	26,490 23	204,129 63	126,621 50	49,284 25	175,905 75	157,327 09	3,497 50	160,824 59	45,439 09
National Masonic Accident Association, Iowa . .	26,933 86	26,933 86	53,867 72	9,574 79	14,938 43	24,513 22	3,236 35	3,236 35	3,236 35	246 50
New England Mutual Accident Ass'n, Mass. . . .	147,940 21	1,075 78	149,015 99	68,097 41	84,983 89	153,081 30	43,396 45	2,996 58	46,393 03	17,369 78
New York Accident Insurance Co., New York . .	94,051 21	230 13	94,281 34	36,576 10	55,082 80	91,658 90	18,662 23	2,097 56	20,759 79	24,504 81
Northwestern Masonic Aid Association, Illinois .	1,921,559 71	21,584 53	1,943,135 24	1,491,467 16	292,927 95	1,784,395 11	571,213 36	1,758 31	572,971 67	411,521 19
Odd Fellows Frater'l Acc. Ass'n of America, Mass.	82,742 37	82,742 37	165,484 74	43,834 72	40,172 60	86,007 32	6,972 62	6,972 62	6,972 62	5,000 00
Odd Fellows Mutual Aid and Acc. Ass'n, Ohio . .	167,303 74	167,303 74	334,607 48	120,230 00	34,377 15	154,607 15	34,695 59	292 70	34,988 29	57,000 00
Order of Chosen Friends, Indiana	957,282 22	3,365 26	960,647 48	921,210 00	44,231 57	965,441 57	20,185 62	13,805 32	38,990 94	197,000 00
Provident Fund Society, New York	59,070 82	13 70	59,084 52	20,747 43	34,436 70	55,184 13	15,830 69	15,830 69	15,830 69	17,363 91
Pythian Life Association, Nebraska	28,448 62	912 00	29,360 62	16,231 63	12,261 60	28,493 23	9,515 92	9,515 92	9,515 92	5,000 00
Railway Officials & Employés Acc. Ass'n, Ind. . .	431,259 16	35 66	431,294 82	249,073 75	180,198 11	429,271 86	24,387 26	226,054 63	250,441 89	14,269 39
Security Mutual Life Association, New York . .	92,152 20	10,399 48	102,551 68	34,068 75	35,549 43	69,618 18	129,553 69	3,312 22	132,865 91	20,374 27
United States Masonic Benevolent Ass'n, Iowa . .	204,759 65	29,088 91	233,848 56	132,500 00	67,572 73	200,072 73	155,788 29	5,336 71	161,125 00	100,540 95
United States Mutual Accident Ass'n, New York .	965,540 55	3,789 50	969,330 05	410,107 28	593,134 67	1,003,241 95	167,735 83	1,543 67	169,279 50	100,540 95
Totals	\$ 15,230,159 90	\$ 580,188 41	\$ 15,810,348 31	\$ 10,069,535 51	\$ 4,228,655 87	\$ 14,298,191 38	\$ 9,386,849 62	\$ 577,052 26	\$ 9,963,901 88	\$ 4,663,691 25

TABLE II.

GIVING NAME OF COMPANY, LOCATION AND NAMES OF PRESIDENT AND SECRETARY.

NAMES OF COMPANIES.	LOCATION.	PRESIDENT.	SECRETARY.
Atlas Accident Insurance Company	Boston, Mass.	Henry E. Turner	Hugh Brown
Bankers' Life Association	Des Moines, Iowa	Edward A. Temple	A. C. Stilson
Bankers' Life Association	St. Paul, Minn.	Cortland M. Taylor	Douglas Putnam
Connecticut Indemnity Association	Waterbury, Conn	V. L. Sawyer	E. A. Wright
Covenant Mutual Benefit Association	Galesburg, Ill	A. W. Berggren	W. H. Smolinger
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.	H. A. Whitman	Stephen Ball
Iowa Mutual Benefit Association	Toledo, Iowa	G. R. Struble	L. E. Baker
Kansas Mutual Life Association	Hiawatha, Kans.	J. B. Davis	Jno. E. Moore
Manufacturers' Accident Indemnity Company	Geneva, New York	Thomas Smith	Wm. D. Chase
Masonic Aid Association of Dakota	Yankton, S. D.	Levi B. French	Gilbert F. Stevenson
Masons Fraternal Accident Association of America	Westfield, Mass.	William Provin	James 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 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 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	Charles T. Hopper
Northwestern Masonic Aid Association	Chicago, Ill.	Daniel J. Avery	James A. Stoddard
Odd Fellows Fraternal Accident Association of America	Westfield, Mass.	James Noble, Jr.	H. N. Kingsbury
Odd Fellows Mutual Aid and Accident Association	Piqua, Ohio	J. K. George	J. S. McKinney
Supreme Council of the Order of Chosen Friends	Indianapolis, Ind	H. H. Morse	T. B. Linn
Provident Fund Society	New York, N. Y.	A. N. Lockwood	H. C. Brownell
Pythian Life Association	Omaha, Neb.	W. F. Bichtl	Geo. Esmond
Railway Officials and Employes Accident Association	Indianapolis, Ind.	Lafayette D. Hibbard	Wm. K. Bellis
Security Mutual Life Association	Binghamton, N. Y.	H. J. Gaylord	Chas. M. Turner
United States Masonic Benevolent Association	Council Bluffs, Iowa	Joseph R. Reed	Wm. J. Jameson
United States Mutual Accident Association	New York, N. Y.	Charles B. Peet	James R. Pitcher

NAME, LOCATION AND OFFICERS.

LIST OF AGENTS FOR LIFE COMPANIES FOR 1902.

COMPANY	AGENTS	RESIDENCE
First National Life Insurance Co.	W. H. ...	...
Continental Life Insurance Co.	...	...
Commercial Union Assurance Co.	...	...
Metropolitan Life Insurance Co.	...	...

LIST OF AGENTS

FOR

LIFE AND CO-OPERATIVE COMPANIES.

LIST OF AGENTS
FOR
LIFE AND CO-OPERATIVE COMPANIES

LIST OF AGENTS FOR LIFE COMPANIES FOR 1892.

COMPANIES.	AGENTS.	LOCATION.
Ætna Life Insurance Co., Hartford, Conn.	Andrew W. Edwards	Denver
	Freeling H. Townsend	Denver
	Thos. L. Walmsley	Denver
	Geo. M. McConaughy	Denver
	J. L. Streit & Son	Pueblo
Connecticut Mutual Life Insurance Co., Hartford, Conn	Lorenzo D. Lamkin	Greeley
	Elisha R. Rich	Denver
Commercial Alliance Life Insurance Co., New York, N. Y	D. P. Barnes	Denver
	Chas. H. Taft	Denver
Equitable Life Assurance Society, New York, N. Y	A. C. McQuarrie	Denver
	J. C. Harley	Denver
	J. L. Toppin	Denver
	E. M. Brewster	Denver
	C. E. Dow	Denver
	W. W. Booth	Denver
	C. L. Booth	Denver
	J. W. Sykes	Denver
	Collis Olmsby	Denver
	Geo. H. Root	Denver
	J. Bernheimer	Denver
	W. F. Pitchner	Denver
	S. A. Shepperd	Denver
	E. I. Devlin	Denver
	L. H. Skinner	Colorado Springs
	D. K. Drake	Pueblo
	A. T. Morgan	Creede
	A. K. Lovell	Creede
	Inter-State Investment Co.	Durango
	F. A. Metcalf	Steamboat Springs
	Ben. H. Pelton	Montrose
	S. J. McMillen	Grand Junction
	W. O. Brinker	Denver
	J. S. Eagleton	Golden
	F. A. Platt	Cañon City
	W. H. Maston	Denver
	J. P. Eagan	Colorado Springs
	L. R. Gotteib	Trinidad
	W. T. Bridwell	Cañon City
	W. L. Thompson	Leadville
	A. E. Minium	Denver
	Louis Seckel	Denver
Alex. Munro	Denver	
A. P. Prosser	Denver	
Frank Robertson	Denver	
Geo. E. Gillard	Denver	
Chas. Tarbell	Saguache	
Alfred A. Winters	Denver	
Frederic S. de Mattos	Denver	
James W. Kyle	Denver	
Albert A. Riley	Denver	
Germania Life Ins. Co., New York, N. Y.	Wm. E. Nordsieck	Denver
	John Tomay	Georgetown
	W. H. Edye	Pueblo
	Wm. W. Roller	Salida
Home Life Insurance Co., Brooklyn, N. Y.	Ephriam C. Gilman	Denver
	Wm. E. Ten Brook	Denver
	Samuel C. Cunningham	Denver
	Frank J. Doyle	Pueblo
	James W. Abbott	Ouray
	Harry W. Davis	Denver
Frank G. Flower	Colorado Springs	

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Manhattan Life Ins. Co., New York, N. Y.	John J. Wyatt	Denver
	J. H. McKee	Denver
	A. G. Holland	Pueblo
Massachusetts Mutual Life Insurance Co., Springfield, Mass.,	F. A. Brady	Denver
	Isaac B. Snow	Topeka, Kans
Michigan Mutual Life Insurance Co., Detroit, Mich.	J. F. McFarland	Denver
	J. C. Overmeyer	Pueblo
	Wm. J. Smith	Denver
	J. R. Curtis	Longmont
	T. Hood	Pueblo
	J. W. Bayne	Trinidad
	G. Fleckles	Denver
	Harrington & Looker	Denver
	T. M. Finley	Trinidad
	Wm. V. Kent	Denver
Mutual Life Ins. Co., New York, N. Y.	J. A. Johnson	Denver
	Aaron Sonneborn	Pueblo
	H. R. Warren	Pueblo
	Mrs. Norman Hagerman	Denver
	James R. Richmond	Denver
	S. F. McCreery	Greeley
	H. H. Lake	Central City
	F. C. Nichols	Denver
	G. Frank Otis	Colorado Springs
	Joseph L. Mitchell	Colorado Springs
	Louis P. Monash	Trinidad
	Prewitt & Arnold	Durango
	H. L. Thompson	Denver
	S. B. Wadsworth	Creede
	J. H. Adams	Cripple Creek
	DeLong Bros. & Marsh	Grand Junction
	Chas. F. Painter	Telluride
	F. C. Creighton	Denver
	J. N. Scouller	Denver
	O. E. Guenther	Denver
	Chas. R. Buckley	La Junta
	C. G. Turner	Cañon City
	Chas. T. Sills	Gunnison
	A. T. Daniel	Denver
	Chas. J. Seaman	Denver
	S. J. Bellamy	Denver
	A. G. C. McNeil	Colorado Springs
	Lucia H. Rockwell	Denver
	J. A. Ervin	Denver
	F. Lee Forman	Denver
A. E. Minium	Denver	
H. P. Gabrielson	Denver	
Laurence Wolf	Denver	
John E. Lacy	Denver	
Herman Brukk	Denver	
Catherine W. Beach	Golden	
Mary L. Tyler	Denver	
E. H. Blanchard	Salida	
W. G. Hamilton	Alamosa	
George Lucas	Denver	
J. C. Yeager	Breckenridge	
C. W. Sherman	Denver	
Edwin B. McCuen	Denver	
A. F. Hennings	Denver	
Mutual Benefit Life Ins. Co., Newark, N. J.	Gilbert A. Newkirk	Denver
	Frank A. Timby	Denver
	George W. Hewitt	Denver
	John D. Bransford	Aspen
	George E. Smith	Longmont
	Benson, Kirtland & Rice	Pueblo
	Stickley & Shaw	Leadville
	Owen Pierrepont	Denver
	Fred W. Ballard	Denver
	John Wakefield	Denver
John F. Gooding	Aspen	
Benjamin F. Rockafellow	Cañon City	

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Mutual Benefit Life Ins. Co., Newark, N.J.	Frederick M. Shepard Arthur E. Southard Thomas M. Goodrich	Denver Denver Denver
National Life Ins. Co., Montpelier, Vt . . .	A. I. Roeder A. B. Roeder L. A. Kent Augustus Warren J. C. Overmyer	Denver Denver Denver Buena Vista Pueblo
New England Mutual Life Insurance Co., Boston, Mass.	Liverman & Smutzer Geo. W. Gephart Rudolph Lossius Raney Bros Charles Ortland	Denver Pueblo Pueblo Grand Junction Denver
New York Life Ins Co., New York, N. Y.	John A. Ferguson N. M. Tabor Edward R. Perkins E. T. Jones L. M. Aldrich W. B. Whitney Thomas W. Coughlan H. G. Moore H. L. Peet Geo. H. Rowley George Guion Leavitt N. Coburn Isaac Fleming John D. Barnes Geo. C. Simmons Thomas F. Daly C. R. Curtiss D. A. Noble G. B. Beardsley John R. Wallingford Craig & Israel Joseph L. Mitchell J. O. Osmundson Prewitt & Arnold J. F. Smith Mrs. Isabel Recker Geo. H. Root Geo. D. Curtice James O'Connor T. P. Spiers C. Lashbrook	Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver Ouray Denver Denver Denver Leadville Denver Trinidad Westcliffe Glenwood Springs Salida Colorado Springs Colorado Springs Durango Denver Denver Denver Breckenridge Denver Denver Denver
Northwestern Mutual Life Insurance Co., Milwaukee, Wis	Ned Steel G. W. Kephart Scott & Lyons Otis Remick Chas. H. Kelsey D. E. Cole F. H. Boardman J. H. Lewis J. B. Lawrence John Connors Paul E. Page W. H. Steele Floyd McChesney C. A. Dana E. S. McPherson H. W. Skinner M. R. Williams John Drury Oliver Williams H. P. Camp A. M. McClenahan C. C. Hendrie Sam'l D. Goza Oscar Loof Frank W. Hurd D. W. Parker W. H. Williston	Denver Durango Greeley Colorado Springs Denver Pueblo Denver Denver Denver Denver Denver Montrose Trinidad Brighton Denver Denver Denver Denver Denver Denver Denver Greeley Glenwood Springs Aspen Denver Leadville Denver Denver

COMPANIES.	AGENTS.	LOCATION.
Pacific Mutual Life Insurance Company, San Francisco, California	Jackson & Hunn	Denver
	Sylvester S. West	Denver
	W. M. Crehan	Denver
	Arthur Cornforth	Denver
	R. B. Cameron	Salida
	F. L. Woodruff	Salida
	R. H. McFadden	Durango
	W. H. McIntyre	Colorado Springs
	Langdon & Miles	Pueblo
	Frank J. Doyle	Denver
	Hodges & Wallingford	Glenwood Springs
	James S. Eagleton	Golden
	Eli G. Bettis	Salida
	Chs. O. Harding	Aspen
	Chs. R. Williams	Grand Junction
	W. T. Bridwell	Cañon City
	John P. Kearns	Walsenburg
	Fred. White	Boulder
	Scott & Lyons	Greeley
	W. A. Mastin	Denver
	C. C. Bishoff	Denver
	John Gordon	Gunnison
	J. A. J. Valdes	Walsenburg
	Edgar J. Lake	Denver
William T. Clark	Denver	
E. P. Cornell	Denver	
W. J. Mosing	Denver	
Christopher Doyle	Crested Butte	
Penn Mutual Life Insurance Company, Philadelphia, Penn.	Joseph Harrison	Denver
	Myer Harrison	Denver
	H. J. Meyer	Denver
	W. J. Smith	Denver
	Louise M. Tyler	Denver
	L. B. Davidson	Denver
	Graham Smith	Pueblo
	Lee Morris	Pueblo
	R. B. Cameron	Salida
	F. A. Shepard	Aspen
	Miller & Wallace	Grand Junction
Leo R. Gottlieb	Trinidad	
Provident Saving Life Assurance Society, New York, N. Y.	Henry A. Staples	Denver
	Ephraim H. Carter	Pueblo
Prudential Insurance Co., Newark, N. J.	J. C. Knight	Denver
	E. T. Reilly	Denver
	John S. Fabling	Denver
	I. E. Frederick	Denver
	G. W. Ingersoll	Denver
	B. Wulfse	Denver
	T. Duckworth	Denver
	E. P. Mueller	Denver
	N. E. Rousseau	Denver
	Geo. M. Knight	Denver
	W. W. Rothwell	Denver
	H. C. Moore	Denver
	D. C. Mitter	Denver
	C. E. Van Pelt	Denver
	J. B. Stansell	Denver
	W. D. Robinson	Denver
	E. L. Stark	Pueblo
	J. C. McNamee	Pueblo
	J. M. Watson	Pueblo
	E. E. Biddlecome	Pueblo
	C. Cambrow	Pueblo
	W. A. Gray	Pueblo
	T. M. Gittings	Pueblo
C. C. Rambo	Pueblo	
H. R. Engle	Denver	
D. Williams	Denver	
J. N. White	Denver	
E. T. Elmer	Denver	
C. Curry	Denver	

LIST OF AGENTS.

693

COMPANIES.	AGENTS.	LOCATION.
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
	Andrew L. Lawton	Colorado Springs
	Samuel Lesem	Denver
	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. Van Kearen	Pueblo
	E. T. Wolverton	Glenwood Springs
	Arthur Williams	Denver
	C. H. Wright	Denver
	H. F. Savage	Denver
	H. S. Nones	Denver
	B. W. Wisebart	Denver
	J. J. Lapping	Denver
	W. S. Hinman	Denver
	Curtis J. Smith	Denver
	Alpha B. Ruby	Alamosa
	F. B. Hatfield	Antonito
	J. H. Waters	Aspen
	A. J. Kibby	Aspen Junction
	F. Wm. Juneman	Breckenridge
	Wm. H. Fenn	Boulder
	C. G. Hitchcock	Burlington
	Clarence L. Barnes	Buena Vista
	Clyde G. Nikirk	Cañon City
	Allen E. Ford	Cañon City
	F. Cooper	Castle Rock
	F. F. Schrieber	Colorado City
	H. Wildman	Colorado Springs
	Chas. C. Hoyt	Colorado Springs
	George Riblet	Colorado Springs
	J. M. Ellison	Colorado Springs
	Joseph Milner	Denver
	J. P. Hall	Denver
	Austin McFarland	Denver
	George Ady	Denver
	Edward F. Lackner	Denver
	Wm. N. Johnson	Denver
	C. M. Van Law	Denver
	W. H. Smith	Del Norte
	Don A. Heywood	Durango
	Fred. M. Chase	Fairplay
	Thos. K. Makepeace	Fort Morgan
	Clinton I. Lawrence	Grand Junction
	J. R. De Remer	Glenwood Springs
	Ino. P. Huntley	Gunnison City
	John F. Gauss	Julesburg
	W. C. Fritler	La Junta
	W. M. Fuller	Lake City
	J. M. Jones	La Veta
	S. M. Brown	Leadville
	John W. Salter	Leadville
	John J. Murphy	Littleton
	S. D. Jaynes	Longmont
	C. A. Pollen	Manitou
	R. T. Dunaway	Manitou
	Geo. P. Overhiser	Montrose
	L. O. Tosh	Monte Vista
	John E. Thornhill	Newcastle
	Patrick B. McAtee	Ouray
	Alexander Jackson	Pueblo
	James E. Watson	Pueblo
	John E. Leimbert	Pueblo
	J. G. Keller	Pueblo

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Travelers Insurance Co., Hartford, Conn.	Wm. Hogg	Pueblo
	A. T. Nye	Poncha Springs
	Chas. H. Leiby	Red Cliff
	Geo. S. Nelson	Salida
	Thos. F. Howe, Jr.	St. Elmo
	John O. Logan	Sargent
	Geo. W. Atkinson	Sterling
	J. A. Atkinson	Silverton
	J. F. Linthurst	Trinidad
	Edward B. Learned	Trinidad
	E. E. Moore	Walsenburg
	Mrs. M. Jeannette McCain	Pueblo
	Arthur F. Weisser	Denver
	Lee Hiser	Idaho Springs
	Harry T. Sweet	Ridgeway
	Alex. S. Cuthbertson	Pueblo
	Edgar W. Gillett	Crested Butte
	Geo. E. Crater	Denver
	Chas. L. Tingle	Pueblo
	W. B. Lawrence	Rico
	W. G. Hanson	Telluride
	C. A. Woodward	Denver
	Geo. C. Berlin	Del Norte
	Wm. W. Wood	Colorado Springs
	F. B. Stevenson	Creede
	S. O. Heywood	Jimtown
	J. T. Nedwideck	South Creede
	J. C. Nash	Coal Creek
	J. F. Collins	Florence
	Oscar E. Guenther	Denver
	Chas. H. Curtis	Colorado Springs
	F. B. Seawright	Pueblo
Union Central Life Insurance Company,	J. P. Cullom	Denver
Cincinnati, Ohio	W. P. Simons	Littleton
	E. T. Alling	Denver
	B. T. Hitchcock	Denver
Union Mutual Life Insurance Company,	William F. Mason	Denver
Portland, Maine	Alfred J. Bromfield	Denver
	Oliver W. Mallaby	Pueblo
	Fred. G. Flower	Colorado Springs
	J. F. Smith	Denver
United States Life Insurance Company,	Oliver W. Mallaby	Pueblo
New York, N. Y.		
Washington Life Ins. Co., New York, N. Y.	F. E. Busby	Denver
	D. A. Zeagler	Denver
	F. L. Ballard	Denver
	G. G. Estabrook	Denver

CO-OPERATIVE INSURANCE COMPANIES' AGENTS FOR 1892.

COMPANIES.	AGENTS.	LOCATION.
Bankers' Life Association, Des Moines, Ia	W. P. Hellings	Denver
	M. P. Givens	Denver
	R. A. Givens	Denver
	T. J. Montgomery	Fort Collins
Bankers' Life Association, St. Paul, Minn	Edward H. Bancroft	Denver
	Henry B. Lewis	Denver
Covenant Mutual Benefit Association, Galesburg, Ill	Wm. Stevenson	Denver
	James H. Cates	Denver
	Thos. O. Gunnell	Colorado Springs
Equitable Mutual Life and Endowment Association, Waterloo, Iowa	A. S. Boice	Denver
	Jesse Richards	Denver
	J. Baxter	Denver
	William Morgan	Denver
	Richard L. Whitney	Villa Park
Fidelity Mutual Life Association, Phila- delphia, Penn	Jackson Cochrane	Denver
	Max Toffler	Denver
	Legrand M. Anway	Denver
	James D. Dolan	Denver
	Alfred Gath	Denver
Iowa Mutual Benefit Association, Toledo, Iowa	James Stuart	Gunnison
	J. E. Yeager	Breckenridge
	George W. Jones	Aspen
	J. H. Courtright	Windsor
	J. H. Smith	Denver
	J. A. Brash	Pueblo
Kansas Mutual Life Association, Hia- watha, Kans	A. H. Baker	Denver
	H. D. Macon	Denver
Manufacturers Accident Indemnity Co., Geneva, N. Y.	W. B. Montgomery	Denver
	Claudian S. Northrop	Denver
	Theo. Leland	Ouray
Massachusetts Benefit Association, Boston, Mass	Geo. L. Stapleton	Denver
	Richard D. Clason	Denver
	S. G. Boardman	Denver
	S. L. Cunningham	Denver
	E. J. Wallace	Pueblo
	Carl A. Willhartity	Pueblo
	T. Hood	Pueblo
Harry C. Harris	Colorado Springs	
Mutual Reserve Fund Life Association, New York, N. Y.	Fred. Groening	Saguache
	Louis B. Schwanbeck	Denver
	Weydemeyer & Jaenigen	Denver
	Nathan O. Walker	Colorado Springs
	W. S. Littlehale	Denver
	James O'Connor	Colorado Springs
	T. J. Montgomery	Ft. Collins
W. E. A. Innes	Pueblo	

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
New England Mutual Accident Association, Boston, Mass	E. P. Hill H. J. Streit & Son	Denver Pueblo
New York Accident Insurance Co., New York, N. Y.	Harry Walker Briggs & Calvert	Denver Denver
Northwestern Masonic Aid Association, Chicago, Ill.	John P. Downs J. C. Johnson Jesse Richards Theodore Leland Wm. H. LaFrenz John W. Killem Peter Anderson	Denver Denver Denver Ouray Denver Denver Ft. Collins
Provident Fund Society, New York, N. Y.	A. H. Johnson W. N. Johnson Henry L. Keig Samuel L. Cunningham Horrace J. Frizelle	Denver Denver Denver Denver Denver
Railway Officials and Employés Accident Association, Indianapolis, Ind.	Reuben L. Willard Nathaniel O. Walker Elmer E. Gordon Wm. O. Jones Clarence J. Coughlin	Denver Denver Denver Denver Salt Lake City, Utah
Security Mutual Life Association, Birmingham, N. Y.	Wm. N. Johnson Sam'l L. Cunningham	Denver Denver
United States Mutual Accident Association, New York, N. Y.	J. L. Streit & Son F. A. Nims	Pueblo Denver

RECEIPTS FROM FIRE COMPANIES.

FROM MARCH 1, 1891, TO MARCH 1, 1892.

Etna, Connecticut	\$ 387 79
Agricultural, New York	133 45
Alamo Fire, Texas	56 00
Albany, New York	84 00
Allemannia Fire, Pennsylvania	92 02
Alliance, New York	82 00
Alta Fire, California	126 90
Amazon, Ohio	189 18
American, Massachusetts	124 88
American, New Jersey	179 03
American Fire, New York	82 94
American Fire, Pennsylvania	109 00
American Central, Missouri	194 38
Armenia, Pennsylvania	159 09
Armstrong Fire, New York	2 00
Atlas Assurance, England	144 06
Baloise Fire, Switzerland	107 00
Boylston, Massachusetts	252 18
British America, Canada	168 11
Broadway, New York	84 84
Buffalo German, New York	212 67
Burlington, Iowa	68 31
Caledonian, Scotland	106 19
California, California	129 00
Citizens, Missouri	82 95
Citizens, New York	36 43
Citizens, Pennsylvania	94 59
City of London Fire, England	106 57
Commercial, California	95 00
Commercial Union, England	654 74
Concordia Fire, Wisconsin	189 15
Connecticut Fire, Connecticut	330 66
Continental, New York	397 91
Delaware, Pennsylvania	220 87
Denver, Colorado	493 81
Detroit Fire and Marine, Michigan	59 00
Eagle Fire, New York	95 25
Equitable Fire and Marine, Rhode Island	110 42
Fire Association, Pennsylvania	260 33
Fireman's Fund, California	233 20
Firemen's, New Jersey	90 88
Fire Insurance Company of the County of Philadelphia, Pennsylvania	86 42
Franklin Fire, Pennsylvania	83 92
General Life and Fire, England	88 00
German, Freeport, Illinois	82 00
German, Quincy, Illinois	149 09
German Fire, Peoria, Illinois	100 69
German Fire, Pennsylvania	94 10
German American, New York	239 43
Germania Fire, New York	258 77
Girard Fire and Marine, Pennsylvania	129 40
Glens Falls, New York	278 30
Grand Rapids Fire, Michigan	14 00
Granite State Fire, New Hampshire	100 60
Greenwich, New York	159 10
Guardian Fire and Life, England	344 85
Hamburg-Bremen Fire, Germany	160 65
Hanover Fire, New York	70 86
Hartford Fire, Connecticut	399 01
Hekla Fire, Minnesota	91 05
Helvetia Swiss Fire, Switzerland	164 66
Home, New York	403 92
Home Mutual, California	183 23

Insurance Company of North America, Pennsylvania	586 11
Insurance Company of the State of Pennsylvania	140 15
Jersey City, New Jersey	83 96
Knoxville Fire, Tennessee	69 00
Lancashire, England	214 01
Liberty, New York	4 00
Lion, Fire, England	6 00
Liverpool and London and Globe, England	1,219 33
London Assurance, England	167 76
London and Lancashire Fire, England	408 08
Lumbermen's, Pennsylvania	76 26
Manchester Fire, England	200 75
Manufacturers and Builders Fire, New York	101 19
Mechanics, Pennsylvania	79 87
Mercantile Fire and Marine, Massachusetts	165 68
Merchants, New Jersey	214 57
Merchants, Rhode Island	130 55
Meriden Fire, Connecticut	82 00
Michigan Fire and Marine, Michigan	240 10
Milwaukee Mechanics, Wisconsin	113 16
National Fire, Connecticut	398 30
National Assurance, Ireland	264 25
Newark Fire, New Jersey	90 24
New Hampshire Fire, New Hampshire	73 46
New York Bowery Fire, New York	18 00
New Zealand, New Zealand	505 01
Niagara Fire, New York	470 46
Northwestern National, Wisconsin	216 34
Northern Assurance, England	253 32
North British and Mercantile, England	183 15
North American, Massachusetts	2 00
Norwich Union Fire, England	280 42
Oakland Home, California	157 00
Ohio Farmers, Ohio	125 00
Orient, Connecticut	309 70
Pacific Fire, New York	59 11
Packers and Provision Dealers', Illinois	91 21
Palatine, England	159 03
Pennsylvania Fire, Pennsylvania	346 87
Peoples Fire, New Hampshire	4 00
Phenix, New York	532 30
Phoenix, Connecticut	410 84
Phoenix Assurance, England	271 02
Providence Washington, Rhode Island	476 81
Prussian National, Prussia	309 52
Queen, England	193 62
Queen, New York	261 26
Reading Fire, Pennsylvania	57 00
Reliance, Pennsylvania	170 94
Rochester German, New York	145 32
Rockford, Illinois	144 93
Royal, England	304 11
Scania Fire and Life, Sweden	99 47
Scottish Union and National, Scotland	208 55
Security, Connecticut	387 83
Southern, Louisiana	40 00
Southern California, California	154 76
Springfield Fire and Marine, Massachusetts	341 80
Spring Garden, Pennsylvania	93 19
State Investment, California	104 03
State, Iowa	194 06
Standard Fire, Missouri	68 00
St. Paul Fire and Marine, Minnesota	327 23
St. Paul German, Minnesota	154 87
Sun, California	67 15
Sun Insurance Office, England	492 28
Svea Fire and Life, Sweden	106 38
Syndicate, Minnesota	81 47

FROM FIDELITY, CASUALTY, ACCIDENT AND LIFE. 701

Teutonia Fire, Pennsylvania	2 00
Traders, Illinois	244 31
Transatlantic Fire, Germany	94 21
Union, California	71 55
Union, Pennsylvania	121 30
Union Assurance, England	187 42
United Firemen's, Pennsylvania	104 29
United States Fire, New York	125 44
Western Assurance, Canada	400 26
Westchester Fire, New York	88 56
Western, Pennsylvania	65 00
Western Home, Iowa	18 00
Williamsburgh City Fire, New York	132 59
Total	\$ 26,671 90

RECEIPTS FROM FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Casualty Insurance and Security, Maryland	\$ 48 00
American Employers Liability, New Jersey	10 00
American Surety, New York	141 72
Employers' Liability Assurance, England	272 70
Equitable Accident, Colorado	540 78
Fidelity and Casualty, New York	128 66
Guarantee Company of North America, Canada	59 00
Hartford Steam Boiler, Connecticut	99 09
Lloyd's Plate Glass, New York	192 78
Metropolitan Plate Glass, New York	113 53
Missouri, Kansas and Texas Trust, Missouri	69 75
New York Plate Glass, New York	91 90
Standard Life and Accident, Michigan	106 00
St. Paul German Accident, Minnesota	117 40
United States Guarantee, New York	84 00
Total	\$ 2,075 31

RECEIPTS FROM LIFE COMPANIES.

Aetna Life, Connecticut	\$ 261 92
Connecticut Mutual, Connecticut	65 00
Commercial Alliance, New York	91 74
Equitable Life Assurance, New York	2,420 27
Germania, New York	85 15
Home, New York	83 00
Manhattan, New York	198 62
Massachusetts Mutual, Massachusetts	71 00
Michigan Mutual, Michigan	251 04
Mutual Life, New York	693 29
Mutual Benefit, New Jersey	580 27
National, Vermont	621 63
New England Mutual, Massachusetts	241 22
New York Life, New York	1,210 31
Northwestern Mutual, Wisconsin	2,431 87
Pacific Mutual, California	129 00
Penn Mutual, Pennsylvania	516 26
Provident Savings, New York	90 09
Prudential, New Jersey	141 00
Travelers, Connecticut	495 83
Union Central, Ohio	186 38
Union Mutual, Maine	262 60
United States, New York	55 00
Washington, New York	10 00
Total	\$ 11,192 49

RECEIPTS FROM CO-OPERATIVE COMPANIES.

Bankers' Life, Iowa	\$ 76 68
Bankers' Life, Minnesota	80 47
Bankers' Mutual Life, Colorado	10 00
Connecticut Indemnity, Connecticut	55 00
Covenant Mutual Benefit, Illinois	114 00
Equitable Mutual Life and Endowment, Iowa	71 78
Fidelity Mutual Life, Pennsylvania	238 08
Hartford Life and Annuity, Connecticut	216 60
Iowa Mutual Benefit, Iowa	147 07
Kansas Mutual Life, Kansas	69 00
Masons Fraternal Accident, Massachusetts	50 00
Manufacturers' Accident Indemnity, New York	139 00
Massachusetts Benefit, Massachusetts	61 00
Mutual Accident of the Northwest, Illinois	55 00
Mutual Endowment, California	63 00
Mutual Reserve Fund Life, New York	131 10
Masonic Aid of Dakota	50 00
National Benevolent, Minnesota	100 00
National Masonic Accident, Iowa	60 00
New England Mutual Accident, Massachusetts	57 00
New York Accident, New York	89 00
Northwestern Masonic Aid, Illinois	158 74
Odd Fellows Mutual Aid and Accident, Ohio	50 00
Order of Chosen Friends	50 00
Preferred Masonic Mutual Accident, Michigan	50 00
Provident Fund, New York	99 00
Railway Officials and Employes Accident, Indiana	93 02
Security Mutual Life, New York	105 00
Travelers Preferred Accident, Illinois	84 00
U. S. Masonic Benevolent, Iowa	100 00
United States Mutual Accident, New York	71 00
Total	\$ 2,786 53

RECEIPTS FROM LIFE COMPANIES.

Bankers' Life, Iowa	\$ 76 68
Bankers' Life, Minnesota	80 47
Bankers' Mutual Life, Colorado	10 00
Connecticut Indemnity, Connecticut	55 00
Covenant Mutual Benefit, Illinois	114 00
Equitable Mutual Life and Endowment, Iowa	71 78
Fidelity Mutual Life, Pennsylvania	238 08
Hartford Life and Annuity, Connecticut	216 60
Iowa Mutual Benefit, Iowa	147 07
Kansas Mutual Life, Kansas	69 00
Masons Fraternal Accident, Massachusetts	50 00
Manufacturers' Accident Indemnity, New York	139 00
Massachusetts Benefit, Massachusetts	61 00
Mutual Accident of the Northwest, Illinois	55 00
Mutual Endowment, California	63 00
Mutual Reserve Fund Life, New York	131 10
Masonic Aid of Dakota	50 00
National Benevolent, Minnesota	100 00
National Masonic Accident, Iowa	60 00
New England Mutual Accident, Massachusetts	57 00
New York Accident, New York	89 00
Northwestern Masonic Aid, Illinois	158 74
Odd Fellows Mutual Aid and Accident, Ohio	50 00
Order of Chosen Friends	50 00
Preferred Masonic Mutual Accident, Michigan	50 00
Provident Fund, New York	99 00
Railway Officials and Employes Accident, Indiana	93 02
Security Mutual Life, New York	105 00
Travelers Preferred Accident, Illinois	84 00
U. S. Masonic Benevolent, Iowa	100 00
United States Mutual Accident, New York	71 00
Total	\$ 2,786 53

EXPENSE ACCOUNT

Salary of deputy superintendent
 Salary of chief clerk
 Extra clerk hire
 Printing and binding
 Rent of office
 General expense stationery postage express etc
 Total

Cash on hand March 1 1901
 Cash from fire companies
 Cash from National Companies
 Cash from life companies
 Cash from all other sources

RECAPITULATION

RECEIPTS

EXPENSE ACCOUNT.

EXPENSE ACCOUNT.

Salary of deputy superintendent	\$ 3,000 00
Salary of chief clerk	2,433 33
Extra clerk hire	2,000 00
Printing and binding	3,424 80
Rent of office	480 00
General expense, stationery, postage, express, traveling expenses, etc.	555 74
Total	\$ 11,893 87

RECAPITULATION.

RECEIPTS.

Cash on hand March 1, 1891	\$ 21,803 17
Cash from fire companies	26,671 90
Cash from Accident Companies	2,075 31
Cash from life companies	11,192 49
Cash from co-operative companies	2,786 53
Cash from all other sources	65 00
Total	\$ 64,594 40

EXPENDITURES.

Expense account	\$ 11,893 87
Taxes refunded (overpaid)	70 25
Transferred to general fund, November 30, 1891	30,037 08
Cash on hand March 1, 1892	22,593 20
Total	\$ 64,594 40

INDEX.

FIRE COMPANIES.

	PAGE
Ætna, Connecticut	3
Agricultural, New York	10
Alamo Fire, Texas	13
Allemania Fire, Pennsylvania	16
Alliance Assurance, England	19
Alliance, New York	21
American, Massachusetts	23
American, New Jersey	26
American Fire, New York	29
American Fire, Pennsylvania	32
American Central, Missouri	37
Armenia, Pennsylvania	40
Atlas Assurance, England	42
Assets, classified	431
Agents, list of	499
Baloise Fire, Switzerland	45
Boylston, Massachusetts	48
British America, Canada	51
Broadway, New York	54
Buffalo German, New York	56
Burlington, Iowa	60
Caledonian, Scotland	63
California, California	66
Citizens, Missouri	69
Citizens, New York	71
Citizens, Pennsylvania	75
City of London Fire, England	78
Commercial Union, England	80
Concordia Fire, Wisconsin	83
Connecticut Fire, Connecticut	86
Continental, New York	89
Colorado Business	412
Delaware, Pennsylvania	92
Denver, Colorado	96
Detroit Fire and Marine, Michigan	98
Eagle Fire, New York	101
Equitable Fire and Marine, Rhode Island	104
Expenditures, classified	426
Farragut Fire, New York	107
Fire Association, Pennsylvania	110
Fireman's Fund, California	113
Firemen's, New Jersey	117
Fire Insurance Company of the County of Philadelphia, Pennsylvania	120
Franklin Fire, Pennsylvania	124
General Life and Fire, England	129
German, Freeport, Illinois	132
German, Quincy, Illinois	135
German Fire, Peoria, Illinois	138
German Fire, Pennsylvania	140
German American, New York	143
Germania Fire, New York	146
Girard Fire and Marine, Pennsylvania	149
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	165

	PAGE
Hamburg-Bremen Fire, Germany	167
Hanover Fire, New York	170
Hartford Fire, Connecticut	174
Helvetia Swiss Fire, Switzerland	178
Home, New York	180
Home Mutual, California	186
Imperial Fire, England	189
Insurance Company of North America, Pennsylvania	191
Insurance Company of the State of Pennsylvania	196
Income, classified	422
Jersey City, New Jersey	199
Lancashire, England	202
Lion Fire, England	205
Liverpool and London and Globe, England	208
London Assurance, England	211
London and Lancashire Fire, England	214
Lumbermen's, Pennsylvania	217
Liabilities, classified	436
Manchester Fire, England	220
Manufacturers and Builders Fire, New York	223
Mechanics, Pennsylvania	226
Mercantile Fire and Marine, Massachusetts	229
Merchants, New Jersey	232
Merchants, Rhode Island	235
Michigan Fire and Marine, Michigan	238
Milwaukee Mechanics, Wisconsin	241
National Fire, Connecticut	243
National Assurance, Ireland	247
Newark Fire, New Jersey	249
New Hampshire Fire, New Hampshire	252
New York Bowery Fire, New York	255
New Zealand, New Zealand	258
Niagara Fire, New York	261
Northwestern National, Wisconsin	264
Northern Assurance, England	267
North British and Mercantile, England	270
Norwich Union Fire, England	273
Name and location of company	442
Oakland Home, California	276
Ohio Farmers, Ohio	279
Orient, Connecticut	282
Officers of	442
Pacific Fire, New York	286
Palatine, England	289
Pennsylvania Fire, Pennsylvania	292
Peoples Fire, New Hampshire	297
Phenix, New York	300
Phenix, Connecticut	303
Phoenix Assurance, England	307
Providence Washington, Rhode Island	310
Prussian National, Prussia	313
Queen, New York	316
Reading Fire, Pennsylvania	319
Reliance, Pennsylvania	322
Rochester German, New York	325
Rockford, Illinois	328
Royal, England	331
Risks written and premiums thereon	412
Risks in force	438
Receipts from	699
Scania Fire and Life, Sweden	334
Scottish Union and National, Scotland	336
Security, Connecticut	339
Southern, Louisiana	342
Springfield Fire and Marine, Massachusetts	345
Spring Garden, Pennsylvania	349
State Investment, California	353
State, Iowa	356
St. Paul Fire and Marine, Minnesota	359

	PAGE
St. Paul German, Minnesota	363
Sun, California	366
Sun Insurance Office, England	369
Svea Fire and Life, Sweden	372
Syndicate, Minnesota	375
Statistical tables	411
Teutonia Fire, Pennsylvania	378
Traders, Illinois	381
Transatlantic Fire, Germany	384
Union, Pennsylvania	387
Union Assurance, England	390
United Firemen's, Pennsylvania	393
United States Fire, New York	396
Western Assurance, Canada	399
Westchester Fire, New York	402
Western, Pennsylvania	405
Williamsburgh City Fire, New York	408

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

	PAGE
Ætna Life, Connecticut	448
American Casualty Insurance and Security, Maryland	449
American Employers' Liability, New Jersey	452
American Surety, New York	454
Assets	493
Agents, list of	533
Colorado Business	492
Employers' Liability Assurance, England	457
Equitable Accident, Colorado	459
Expenditures	492
Fidelity and Casualty, New York	461
Guarantee Company of North America, Canada	465
Hartford Steam Boiler, Connecticut	468
Income	493
Lloyd's Plate Glass, New York	471
Liabilities	493
Metropolitan Plate Glass, New York	474
Missouri, Kansas and Texas Trust, Missouri	476
New York Plate Glass, New York	479
Name and location of company	495
Officers of	495
Pacific Mutual Life, California	481
Risks in force	493
Receipts from	701
Standard Life and Accident, Michigan	482
St. Paul German Accident, Minnesota	484
Statistical tables	491
Travelers, Connecticut	486
United States Guarantee, New York	489

LIFE COMPANIES.

	PAGE
Etna, Connecticut	543
Assets, classified	617
Agents, list of	689
Commercial Alliance, New York	546
Connecticut Mutual, Connecticut	549
Colorado Business	616
Equitable Life, New York	552
Expenditures, classified	620
Germania Life, New York	555
Home Life, New York	558
Income, classified	619
Liabilities, classified	618
Life Tables	615
Manhattan Life, New York	561
Massachusetts Mutual, Massachusetts	564
Michigan Mutual, Michigan	567
Mutual Life, New York	570
Mutual Benefit, New Jersey	573
National Life, Vermont	576
New England Mutual, Massachusetts	579
New York Life, New York	582
Northwestern Mutual, Wisconsin	585
Name and location of company	621
Officers of	621
Pacific Mutual, California	588
Penn Mutual, Pennsylvania	591
Provident Savings Life, New York	594
Prudential, New Jersey	597
Receipts from	701
Travelers, Connecticut	600
Union Central, Ohio	603
Union Mutual, Maine	606
United States Life, New York	609
Washington Life, New York	612

CO-OPERATIVE COMPANIES.

Atlas Accident, Massachusetts	624
Assets	683
Agents, list of	695
Bankers' Life, Iowa	626
Bankers' Life, Minnesota	628
Connecticut Indemnity, Connecticut	630
Covenant Mutual Benefit, Illinois	632
Equitable Mutual Life and Endowment, Iowa	634
Expenditures	683
Fidelity Mutual Life, Pennsylvania	636
Hartford Life and Annuity, Connecticut	638
Iowa Mutual Benefit, Iowa	640
Income	683
Kansas Mutual Life, Kansas	642

INDEX.

709

Liabilities	PAGE
Manufacturers' Accident Indemnity, New York	683
Masonic Aid Association, South Dakota	644
Masons' Fraternal Accident, Massachusetts	646
Massachusetts Benefit, Massachusetts	648
Mutual Accident Association of the Northwest, Illinois	650
Mutual Reserve Fund, New York	652
National Benevolent, Minnesota	654
National Masonic Accident, Iowa	656
New England Mutual Accident, Massachusetts	658
New York Accident, New York	660
Northwestern Masonic Aid, Illinois	662
Name and location of company	664
	685
Odd Fellows' Fraternal Accident, Massachusetts	666
Odd Fellows' Mutual Aid and Accident, Ohio	668
Order of Chosen Friends, Indiana	670
Officers of	685
Provident Fund, New York	672
Pythian Life, Nebraska	674
Railway Officials' and Employés' Accident, Indiana	675
Receipts from	702
Security Mutual Life, New York	677
United States Masonic Benevolent, Iowa	679
United States Mutual Accident	681
Expense Account	704

CONDITIONS OF ADMISSION
IN THE STATE OF
COLORADO

INSURANCE LAWS

OF THE

STATE OF COLORADO.

INSURANCE LAWS

OF THE

STATE OF COLORADO.

CONDITIONS OF ADMISSION

TO

COLORADO,

AS SET FORTH IN THE FOLLOWING STATUTES,

FOR ALL COMPANIES OTHER THAN

CO-OPERATIVE OR ASSESSMENT, LIFE AND CASUALTY.

- First*—File power of attorney and statement preliminary to admission Fee \$50 00
- Second*—File certified copy of charter or certificate of incorporation or deed of settlement Fee *25 00
- Third*—Take out certificate of authority Fee 5 00
- Fourth*—Take out copy of certificate of authority for each agent, per copy Fee 2 00

* NOTE—Under the amended law of 1883, the fee for filing charters, etc., can, in no case, be less than \$25, and where the capital stock of the company is above \$250,000, ten cents additional is added for each thousand of such capitalization. This is the law governing fees in the Secretary of State's office, as directed in section 4, of chapter II., of the amended law of 1883. The former rule of this office, under the old law requiring a copy of charters, etc., to be filed with the Secretary of State, is by this done away with, and hereafter, filing with the Superintendent of Insurance fills all requirements of the law.

CO-OPERATIVE OR ASSESSMENT, LIFE AND CASUALTY COMPANIES.

For co-operative or assessment companies doing a life or casualty business, the requirements are as above, with the additional requirements that all policies must conform to the conditions of section 5 of "An act relating to life and casualty insurance on the assessment plan;" sworn statements of President and Secretary, setting forth different facts, as recited in section 8, of the same act, must be filed with the Superintendent of Insurance.

ACT OF 1883 AS AMENDED.

AN ACT

TO AMEND AN ACT ENTITLED "AN ACT TO ESTABLISH AN INSURANCE DEPARTMENT IN AND FOR THE STATE OF COLORADO, AND REGULATE THE INSURANCE COMPANIES DOING BUSINESS THEREIN," APPROVED FEBRUARY 13, A. D. 1883, TOGETHER WITH THE AMENDMENTS THERETO; TO DEFINE THE POWERS OF THE SUPERINTENDENT OF INSURANCE, TO PROVIDE FOR THE REGULATION OF INSURANCE COMPANIES AND FOR OTHER PURPOSES.

Be it enacted by the General Assembly of the State of Colorado:

SECTION 1. That there is hereby established a separate and distinct department, to be known as the Insurance Department of the State of Colorado, which Department shall be charged with the execution of all laws now in force, or which shall hereafter be enacted in relation to insurance companies doing business in the State of Colorado.

A separate and distinct department, known as insurance department.

SEC. 2. The Auditor of State shall be the chief officer of said Department, and shall be designated the *ex officio* Superintendent of Insurance. He shall appoint a deputy within ten days after the approval of this act, who shall hold his office for the term of two years. He shall be an elector of this State, well versed and experienced in the business of insurance, and of matters relating thereto, but in no case shall such deputy hold any position as an officer, agent or employé of any insurance company, nor 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 Colo-

Deputy must file approved bond.

rado in the sum of twenty thousand dollars (\$20,000), to be approved by the Governor and Attorney General, conditioned for the faithful and impartial discharge of his duties, which oath and bond shall be filed in the office of the Secretary of State.

Duties of deputy
 SEC. 4. The appointment of said deputy shall be evidenced by a certificate under the seal of the Superintendent of Insurance. Said deputy shall possess all the powers and perform all the duties attached by law to the office of the Superintendent during a vacancy, and during the absence or inability of his principal, but said Superintendent shall be responsible for the acts of his deputy.

Salary.
 SEC. 5. Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars.

Seal and its official uses; also evidence in court.
 SEC. 6. The seal of the Superintendent of Insurance shall be of such device as the Governor and Superintendent may prescribe, to be surrounded by the words, "Superintendent of Insurance for Colorado." A copy of which shall be filed in the office of the Secretary of State. Every certificate or other paper executed by said Superintendent in pursuance of any authority conferred on him by law, and sealed with his seal of office, and all copies of papers certified by said Superintendent and authenticated by said seal, shall in all cases be evidence, equally and in like manner as the original thereof, and shall have the same force and effect as the originals would in any suit or proceeding in any court of this State.

Office of superintendent of insurance, where.
 SEC. 7. The said Superintendent shall have an office at the State Capitol, and shall procure necessary furniture, safe, fuel, stationery, printing, and such other appliances as may be necessary for the transaction of the business of his office, and may employ persons to make personal examination of the condition and affairs of insurance companies when necessary, as required by law; and, whenever he may think necessary, he shall

call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act.

SEC. 8. The office of the Superintendent of Insurance shall be deemed a public office, and the records, books and papers thereof on file therein, shall be deemed public records of the State. All books and documents and all other papers whatever, in the office of any of the officers of the State relating to insurance, shall, on demand, be delivered and transferred to the Superintendent of Insurance, who shall give a receipt for the same, which shall be a full release from all responsibility in connection with such documents, books and papers.

Public office.

Books, documents in state offices, how disposed of.

SEC. 9. It shall be the duty of the Superintendent of Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings, including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall, annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the Insurance Department, which report shall contain a tabular statement and synopsis of the several statements as accepted by the Superintendent, and such other matters as, in his opinion, may be of benefit to the public, and he shall make such recommendations as he may deem proper in

Duties of superintendent.

Reports, when and to whom made.

regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State, the various sums received and disbursed by him, from and to whom, and for what purpose. Not exceeding 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the Department. The Superintendent of Insurance shall within ninety (90) days after entering upon the discharge of the duties of his office, furnish to all insurance companies doing business in this State, a copy of this act, and necessary blanks to comply therewith, and shall annually, in November, furnish such blanks, for the filing of statements as required by law. The Superintendent, on retiring from office, shall deliver to his qualified successor all furniture, papers and property pertaining to his office.

Copies
published.

Shall furnish
necessary
blanks.

Power of super-
intendent of
insurance.

SEC. 10. The Superintendent of Insurance shall have power to examine and inquire into all violations of insurance law; and may at any time examine the financial condition, affairs and management of any insurance company incorporated by or doing business in the State, and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employes or attorneys, or other person, to produce, and may examine, all its assets, contracts, books and papers; may compel the attendance before him, and may examine under oath, its directors, officers, agents, employes, solicitors, attorneys, or any other person, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmation, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts, or other documents, by attachment if necessary; and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey such summons or order of said Superin-

May administer
oaths; punish
for contempt.

tendent. The said Superintendent may make and conduct such examination in person, or he may appoint one or more persons to conduct the same for him. If made by another than the Superintendent in person, the person thereunto duly appointed shall have the powers as above granted to the Superintendent, and a certificate of appointment, under the official seal of the Insurance Department, shall be sufficient authority and evidence for the person or persons to act. For the purpose of making such examinations, or having the same made, the Superintendent may employ the necessary clerical, actuary or other assistance. Any person testifying falsely in reference to any matter material to said investigation, examination or inquiry, shall be deemed guilty of perjury, and in addition to the punishment for contempt in refusing to attend or answer, or produce books and papers, any person who shall refuse to give such Superintendent full and truthful information, and answer in writing to any inquiry or question made in writing by said Superintendent in regard to the business of insurance carried on by such person, or to appear and testify under oath before the Superintendent in regard to the same, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be punished by a fine not exceeding five hundred (500) dollars, or imprisonment not exceeding three months. Any director, officer, manager, agent or employé of any insurance company, or any other person, who shall make any false certificate, entry or memorandum upon any of the books or papers of any insurance company, or upon any statement or exhibit filed or offered to be filed in the Insurance Department of this State, or used in the course of any examination, inquiry or investigation, with intent to deceive the Superintendent of Insurance, or any other person employed or appointed by him to make any inquiry, examination or investigation, shall, upon conviction, be punished by fine not exceeding one thousand dollars, and by imprisonment for not less than two

Examinations
of companies,
and by whom.

False testimony,
and punishment
therefor.

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. II. When the Superintendent deems it to the interest of the public, he may publish the result of any examination or investigation in a newspaper published in Denver and of general circulation in the State. When it appears to the Superintendent of Insurance, from the report of the person appointed by him, or other satisfactory evidence, that the affairs of any company

doing business in this State are in an unsound condition, he shall revoke the authority granted to such company to do business in this State, and cause a notice thereof to be published in at least one newspaper published in the City of Denver, and in the county where the principal office is located within this State; and after the publication of such notice it shall be unlawful for such company or any agent thereof to procure any applications for insurance, or to issue or renew any policies.

Superintendent
power to revoke
authority.

SEC. 12. There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz: For filing the certified copy of article of incorporation required by this act on the organization of each company, \$50.00; for filing power of attorney and statement preliminary to admission, \$50.00; for filing copy of its charter or deed of settlement and examination thereof, \$25.00; for filing annual statement, \$50.00; for certificate of authority to transact business in this State, \$5.00; for each copy of certificate of authority for use of agent, \$2.00; for each copy of any paper filed in his office, per folio, twenty cents; for affixing the seal of his office and certifying any paper, \$1.00. All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually on or before the first day of March, in each year, pay to the Superintendent of Insurance, two per cent. on the excess of premiums received over losses and ordinary expenses incurred within this State during the year ending the previous thirty-first day of December. In case the expenses of the department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State in proportion to the receipts in this State, a sum equal to such excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance

Fees for filings,
on admission to
do business in
state.

company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

Money received by superintendent, and how disposed of.

SEC. 13. All moneys received by the Superintendent of Insurance shall be paid into the State treasury for an Insurance Fund, within thirty (30) days after receipt of the same, and shall be used for the purpose of defraying the expenses of the Insurance Department. The State Treasurer shall give duplicate receipts for all moneys thus paid into the State treasury, one of which shall be delivered to the Auditor of State, and the other to be filed in the office of the Deputy Superintendent of Insurance.

Expenses and salaries, how and by whom paid.

All expenses of the Insurance Department, including salaries, shall be paid by the State Treasurer out of the moneys in his hands, to be known as the Insurance Fund on warrants drawn upon such fund by the Deputy Superintendent of Insurance, and approved by the State Auditor; but no money shall be paid out of the State treasury in excess of the amount collected from insurance companies, as provided by this act. For all payments made by him, the Deputy Superintendent of Insurance shall take proper vouchers.

Accounts of deputy superintendent, by whom audited.

The accounts of said Deputy Superintendent of Insurance for all receipts and disbursements by him made, shall be audited, adjusted, and settled at the close of each year by the Auditor of State.

Surplus money transferred to general fund.

SEC. 14. The surplus of money remaining in the hands of the State Treasurer to the credit of the Insurance Fund, being in excess of receipts over expenditures of the Insurance Department, shall be transferred by him, on the warrant of the Superintendent of Insurance, from said Insurance Fund to the credit of the General Fund of this State, annually, at the close of the fiscal year of the State.

CHAPTER II.

SECTION 1. No insurance company organized under the laws of this State, shall adopt the name of any existing company or association transacting a similar business, or any name so similar as to be calculated to mislead the public.

No company shall adopt same name as others, etc.

SEC. 2. It shall be unlawful for any person, company or corporation in this State, either to procure, receive or forward applications for insurance in, or to issue or to deliver policies for any company or companies, not having complied with the provisions of this act, or to adjust any loss, or in any manner, either directly or indirectly, to aid in the transaction of the business of insurance with any such company, unless duly authorized by such company, and licensed by the Superintendent of Insurance, in conformity to the provisions of this act; and persons violating the provisions of this section shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall, for each and every offense, be punished by a fine of five hundred dollars or imprisonment for six months in the county jail, or both, in the discretion of the court.

Violation of law and penalty of same:

SEC. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business. Said certificate shall expire on the last day of February in each year, and must be renewed annually. Every such company shall be required to procure annually, for the use of its agents and solicitors, copies of such certificate of authority; and any person soliciting business for any company authorized to transact business in this State, without first procuring a certificate from the Superintendent of Insurance, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of one hundred dollars for each and every offense.

Companies must have certificates of authority to transact business.

Copies of authority to agents.

Superintendent of insurance as attorney for all foreign companies.

No insurance company or association, organized by any other authority than the State of Colorado, shall, directly or indirectly, issue policies, take risks or transact business in the State, until it shall have first appointed, in writing, the Superintendent of Insurance of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful processes, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree, upon the part of the company, that any lawful process against the company, which is served on said attorney, shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the Company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Superintendent of Insurance, and copies certified by him shall be deemed sufficient evidence; service upon such attorney shall be deemed sufficient service upon the principal.

Lawful process shall be served upon superintendent of insurance, etc.

Whenever lawful process against any insurance company shall be served upon the Superintendent of Insurance, he shall forthwith forward a copy of the process served on him, by mail, post paid and directed to the secretary of the company; or in case of companies of foreign countries, to the resident manager in this country; and shall also forward a copy thereof to the general agent of said company in this State. For each copy of process the Superintendent of Insurance shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him, as part of the taxable costs, if he prevails in the suit.

Companies must file articles of incorporation and statement.

SEC. 4. No insurance company, not incorporated or organized under the law of this State, shall transact any insurance business in this State unless it shall first file

in the office of the Superintendent of Insurance a duly certified copy of its charter, or articles of incorporation, or deed of settlement, together with a statement, under oath of the president and secretary, or other chief officers of such company, showing the condition of affairs of such company on the thirty-first day of December next preceding the date of such oath. The statement shall be in the same form and shall set forth the same particulars as the annual statement required by this chapter; *Provided*, That insurance companies complying with the provisions of this section shall not be required to comply with section 25, of chapter XIX., of the General Statutes of Colorado; *Provided, further*, That all insurance companies organized by authority other than that of the State of Colorado, hereafter applying for authority to do business in this State shall, for filing the articles required by this section, pay to the Superintendent of Insurance the same fee as that required by the statutes for filing the same document or documents with the Secretary of State, but in no case shall the fee paid to the Superintendent of Insurance be less than twenty-five (25) dollars.

Fees same as that required for filing with secretary of state, but in no case less than \$25.

SEC. 5. Every insurance company doing business in this State shall, on or before the first day of March in each year, render to the Superintendent of Insurance a report, signed and sworn to by its chief officer, of its condition on the preceding thirty-first day of December, which shall include a detailed statement of assets and liabilities, the amount and character of its business transacted, and moneys received and expended during the year, and such other information as the Superintendent of Insurance may deem necessary. A synopsis of such statement, together with the Superintendent of Insurance's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation, published at the capital, for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued,

Annual statement, when and to whom rendered.

and a copy of the paper containing such publication shall be filed in the office of the Superintendent of Insurance.

Cash capital required by these companies.

SEC. 6. No joint-stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars. No joint-stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars.

Investment of funds under the laws of the state.

SEC. 7. It shall be lawful for any insurance company incorporated under the laws of this State to invest its capital and funds accumulated in the course of its business, or any part thereof, in bonds and mortgages on real estate worth fifty per cent. more than the sum loaned thereon over and above all incumbrances, exclusive of buildings, unless such buildings are insured and the policy transferred to said company; and also in the stocks of this State, or stocks or treasury notes of the United States; and also in the stocks and bonds of any school district or incorporated city in this State, authorized to be issued by the Legislature; and to lend the same, or any part thereof, on the security of such stocks or bonds, or treasury notes, or upon bonds and mortgages as aforesaid, and to change and re-invest the same as occasion may from time to time require; but any surplus money over and above the capital stock of any such insurance company may be invested in or loaned upon the pledge of the public stocks or bonds of the United States, or any one of the States, on the stocks or bonds or other evidence of indebtedness of any solvent dividend-paying institutions, other than mining corporations, incorporated under the laws of this State, or of the United States; *Provided, always,* That the current market value of such stocks, bonds or other evi-

dences of indebtedness shall be at all times, during the continuance of such loan, at least twenty per cent. more than the sum loaned thereon.

SEC. 8. It shall not be lawful for the directors, trustees, managers or officers of any insurance company, organized under any of the laws of this State, directly or indirectly, to make or pay any dividend, or pay any interest, *bonus* or other allowance in lieu of dividends, except from surplus profits arising from their business.

Unlawful for directors to pay *bonus* or interest in lieu of dividends.

SEC. 9. For the purpose of making valuations of life insurance policies under the provisions of this act, the rate of interest assumed shall be four per cent. per annum, and the rate of mortality shall be established by the table known as the "Actuaries' Experience Tables," such valuations to be on the losses of net premiums. For the purpose of estimating the liability of insurance companies, other than life, the amount required to safely re-insure all outstanding risks shall be estimated by taking fifty per cent. of gross premiums on all risks and policies in force and that have less than one year to run, and *pro rata* of all gross premiums on risks that have more than one year to run. All life insurance companies, authorized to transact business in this State, shall provide in their policies, that, after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of mortality, four per cent. interest; *Provided*, That the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.

How life policies are valued, etc.

For estimating liabilities of insurance companies.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

SEC. 1. It shall be lawful for any insurance company organized under the laws of this State:

First—To make insurance on dwelling houses, stores, and all kinds of buildings, and upon household furniture and other property against loss or damage by fire, lightning, tornadoes and hail, and the risks of inland navigation and transportation.

Second—To make insurance upon the lives of persons, and every insurance appertaining thereto or connected therewith, and to grant, purchase or dispose of annuities.

Third—To make any of the following kinds of insurance: First, upon the health of persons. Second, against injury, disablement or death of persons, resulting from traveling or general accidents by land or water; Third, guaranteeing the fidelity of persons holding places of trust, public or private; Fourth, upon the lives of horses, cattle and other live stock; Fifth, upon plate-glass, against breakage; Sixth, upon steam boilers, against explosion and against loss or damage to life or property resulting therefrom. Seventh, against loss by burglary or theft, or both; *Provided*, That no company shall be organized to issue policies of insurance for more than one of the above three mentioned purposes, and no company that shall have been organized for one of said purposes, shall issue policies of insurance for any other, and no insurance company shall expose itself to loss on any one risk or hazard to the amount exceeding five per cent. of its paid-up capital unless the same shall be re-insured in some other good and responsible companies.

To form an insurance company; how, etc.

SEC. 2. Whenever any number of persons shall associate to form an insurance company, for any of the purposes named in the preceding sections, and become

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.

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 that 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 in 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.

SEC. 8. No life insurance company doing business in the State of Colorado shall make or permit any distinction or discrimination in favor of individuals, between insurants [insured] of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or any agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premiums payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereof, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

Life companies shall not make discriminations or give rebates.

The penalty for violating this section shall be a fine of \$250; and the Superintendent of Insurance shall revoke the certificate of authority of any agent convicted of a violation of this act, and shall not grant the agent so convicted a license as agent for the term of three years thereafter.

SEC. 9. All acts and parts of acts inconsistent with the provisions of this act, heretofore existing, are hereby repealed; *Provided*, That nothing in this act shall be construed to affect the corporate existence, or the rights as such, of any corporation now existing and heretofore organized under the laws of the State of Colorado, for the period of ninety days, as set forth herein before.

Repeal of acts heretofore existing.

SEC. 10. Whereas, an emergency exists; this act shall take effect and be in full force from and after its passage.

Approved April 19, 1889.

AN ACT

TO REQUIRE FIRE INSURANCE COMPANIES TO CANCEL POLICIES IN CERTAIN CASES, AND TO PRESCRIBE THE MANNER THEREOF.

Be it enacted by the General Assembly of the State of Colorado:

Duty of superintendent of insurance.

SECTION 1. That the Superintendent of Insurance shall have power, and it shall be his duty, to examine the form of all policy contracts hereafter issued or proposed to be issued by any fire insurance company, association or corporation now organized by law, or that may hereafter apply to be authorized to transact business of fire insurance in this State. The Superintendent of Insurance shall refuse to authorize any such company, association or corporation to do business in this State whenever the form of policy contract issued or proposed to be issued by any such company, association or corporation does not provide for the cancellation of the same, at the request of the insured, upon equitable terms; nor whenever the form of policy does not provide that in case the policy shall be cancelled at the request of the insured, the premium having been actually paid, that the unearned portion shall be returned on surrender of the policy or last renewal, the company in no event retaining an amount in excess of the amount shown to be the earned portion of said premium, as per the customary short rate table.

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 pro-

Definition.

Except fraternal societies.

Twenty-five persons form company.

How charter invalidated.

visions 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 constructed as requiring or making it obligatory upon any such corporation to re-incorporate, and any such corporation may continue to exercise all rights, powers and privileges conferred by this act, or its articles of incorporation, not inconsistent herewith, the same as if re-incorporated hereunder.

Penalty for failure to comply with act.

SEC. 4. When the Superintendent of Insurance, on investigation, is satisfied that any corporation, doing business in this State, under this act, has exceeded its powers, failed to comply with any provisions of law, or is conducting business fraudulently, he shall report the facts to the Attorney General, who shall thereupon apply to the District court for an injunction restraining such corporation from the further prosecution of business; and the said court, upon hearing the matter, may issue such injunction, or decree the removal of any officer, and substitute a suitable person to serve in his stead until a successor is duly chosen, and may make such other order and decrees as the interests of the corporations and public may require.

Policy shall specify a minimum amount which must be paid, and the time within which.

SEC. 5. Every policy or certificate hereafter issued by any corporation doing business under this act, and promising a payment to be made upon a contingency of death, sickness or accident, shall specify the minimum sum of money which it promises to pay upon each contingency insured against, and the number of days after satisfactory proof of the happening of such contingency at which such payment shall be made; and upon the occurrence of such contingency, unless the contract

shall have been voided by fraud, or by breach of its conditions, the corporation shall be obligated to the beneficiary for such payment at the time and to the amount specified in the policy or certificate; and this indebtedness shall be a lien upon all the property, effects and bills receivable of the corporation, with priority over all indebtedness thereafter incurred, except as hereinafter provided in case of the distribution of assets of an insolvent corporation; *Provided*, That the statement of such minimum, shall not invalidate the rights of the party insured from receiving any further amount, above such minimum, that shall be based upon membership, and to which he shall be entitled by the provisions of the policy. If the Superintendent of Insurance shall be satisfied, on investigation, that any such corporation has refused or failed to make such payments for thirty days after it became due, and after proper demand, he shall notify the corporation to issue no new policies or certificates until such indebtedness is fully paid; and no officer or agent of the corporation shall make, sign, or issue any policy or certificate of insurance while such notice is in force.

Rights of insured to collections in excess of minimum named.

After failure to pay for 30 days, superintendent of insurance may notify to stop business.

SEC. 6. Whenever the Superintendent of Insurance shall have given the notice required by the last preceding section, he shall proceed, without delay, to investigate the conditions of the corporation, and shall have full power, in person or by deputy, to examine its books, papers and accounts, and to examine under oath its officers, agents, clerks and certificate-holders, or other persons having knowledge of its business; and if it shall appear to him that its liabilities exceed its resources, and that it can not, 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

Power to examine.

Report to attorney general.

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.

SEC. 7. No life or casualty insurance corporation, organized under the laws of this State, shall transfer its risks to, or re-insure them in, any other corporation, unless the said contract of transfer, or re-insurance, is first submitted to and approved by two-thirds vote of a meeting of the insured called to consider the same, of which meeting a written or printed notice shall be mailed to each policy or certificate-holder at least ten days before the date fixed for said meeting; and in case said transfer, or re-insurance, shall be approved, every policy or certificate-holder of the said corporation who shall file with the secretary thereof, within five days after said meeting, written notice of his preference to be transferred to some other corporation than that named in the contract, shall be accorded all the rights and privileges, if any, in aid of such transfer as would have been accorded under the terms of the said contract had he been transferred to the corporation named therein. The members of any insurance corporation other than those which are purely mutual, whose management shall refuse or neglect, for the space of thirty days after the filing of satisfactory proof of death of any certificate or policy-holder, where the claim so arising is not disputed on account of fraud or want of validity, and where the death fund is not sufficient to pay said claim, to levy an assessment to provide for the same, shall thereby become liable to the beneficiary under the said certificate or policy, in a sum not exceeding the face of said claim.

Shall not re-insure risks, except, etc.

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 cer-

tificates of life or casualty insurance on the assessment plan, as a condition precedent to transacting business in this State, shall deposit with the Superintendent of Insurance, and also with the Secretary of State, a certified copy of its charter or certificate of incorporation; it shall also file with the Superintendent of Insurance a statement under oath of its President and Secretary, in the form by the Superintendent of Insurance required, of its business for the preceding year; a certificate under oath of its President and Secretary that it is paying, and for the twelve months then next preceding has paid the amount named in its policies or certificates in full; in accordance with the requirements of section 5, a certificate from the proper authority in its home State that said corporation engaged, according to the provisions of this act, in life or casualty insurance on the assessment plan in this State, is legally entitled to do business in such home State, a copy of its policy or certificate and application, which must show that benefits are provided for by assessment upon policy or certificate-holders. The Superintendent of Insurance shall thereupon issue or renew the authority of such corporation to do business in this State, and such authority shall be revoked whenever the Superintendent of Insurance, on investigation, is satisfied that such corporation is not paying, in accordance with the requirements of section 5 of this act, the amount named in its policies or certificates in full. Upon such revocation the Superintendent shall cause notice to be published in a daily newspaper in Denver, Colorado, and no new business shall be thereafter done by it or its agents in this State. When any other State or country shall impose any obligation upon any such corporation of this State, the like obligation shall be imposed on similar corporations and their agents of such State or country doing business in this State.

May revoke
certificate of
authority.

SEC. 9. No corporation doing business under this act shall issue a certificate or policy upon the life of any

No risk on person over sixty years of age.

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.

Money not liable to attachment.

SEC. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act, shall not be liable to attachment or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate-holder, or any beneficiary named therein.

Liability of solicitor, etc.

SEC. 11. Any solicitor, agent or examining physician who shall knowingly or wilfully make any false or fraudulent statement or representation in, or with reference to, any application for insurance, or for the purpose of obtaining any money or benefit in any corporation transacting business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine of not less than one hundred, nor more than five hundred dollars, or imprisonment in the county jail for not less than thirty days, nor more than one year, or both, at the discretion of the court.

File annual statement.

SEC. 12. Every corporation doing business under this act shall, annually, on or before the first day of March, return to the Superintendent of Insurance, in such manner and form as he shall prescribe, a statement of its affairs for the year ending on the preceding thirty-first of December, and the said Superintendent, in person or by deputy, shall have the power of visitation of and examination into the affairs of any such corporation which are conferred upon him in the case of life insurance companies, as provided by law in case of other

companies; *Provided, always,* That nothing contained herein shall subject any corporation doing business under this act to any other provisions or requirements of said law, except as distinctly set forth herein.

SEC. 13. The fees for filing statements, certificates ^{Fees.} 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.

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