

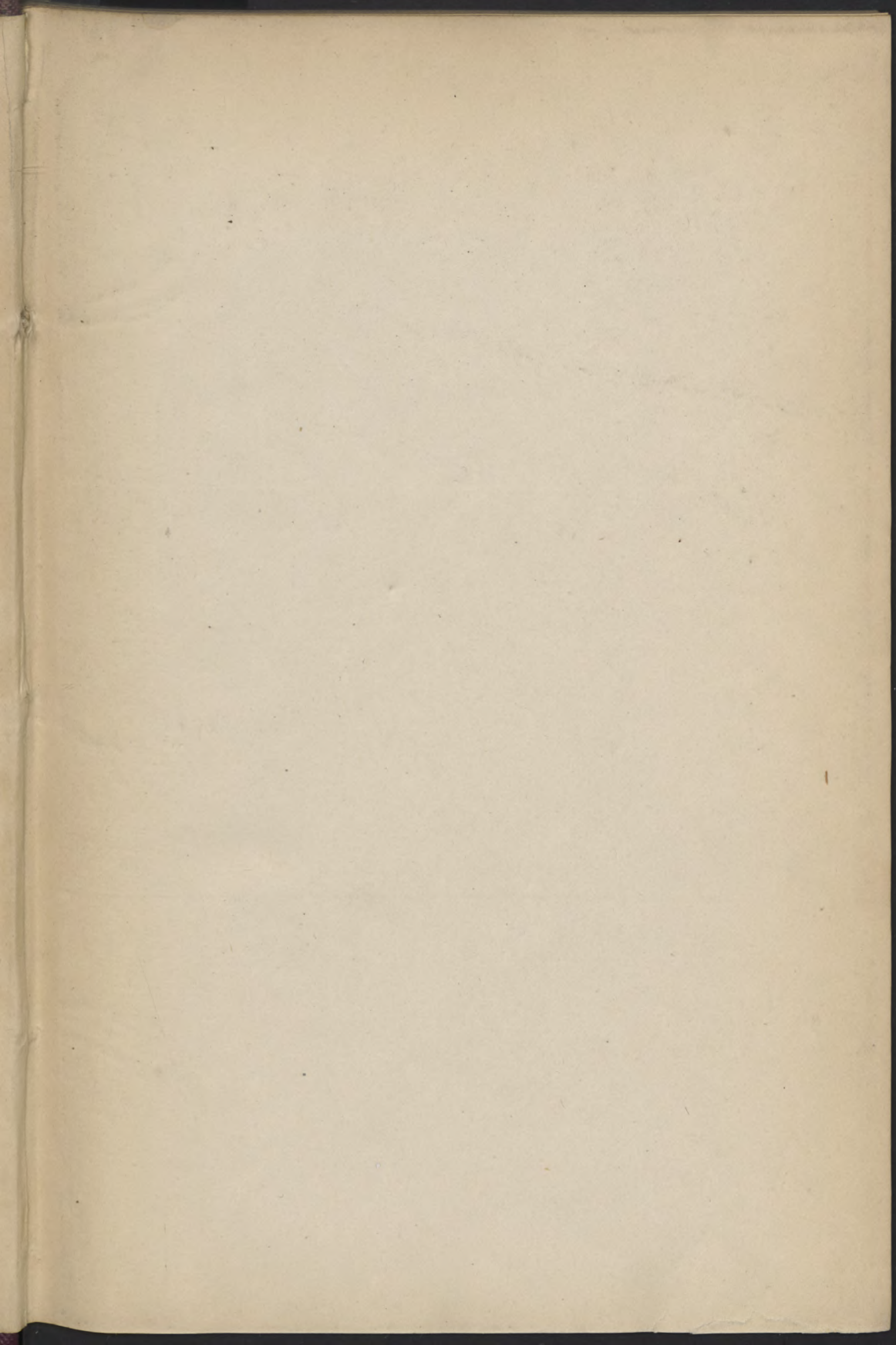
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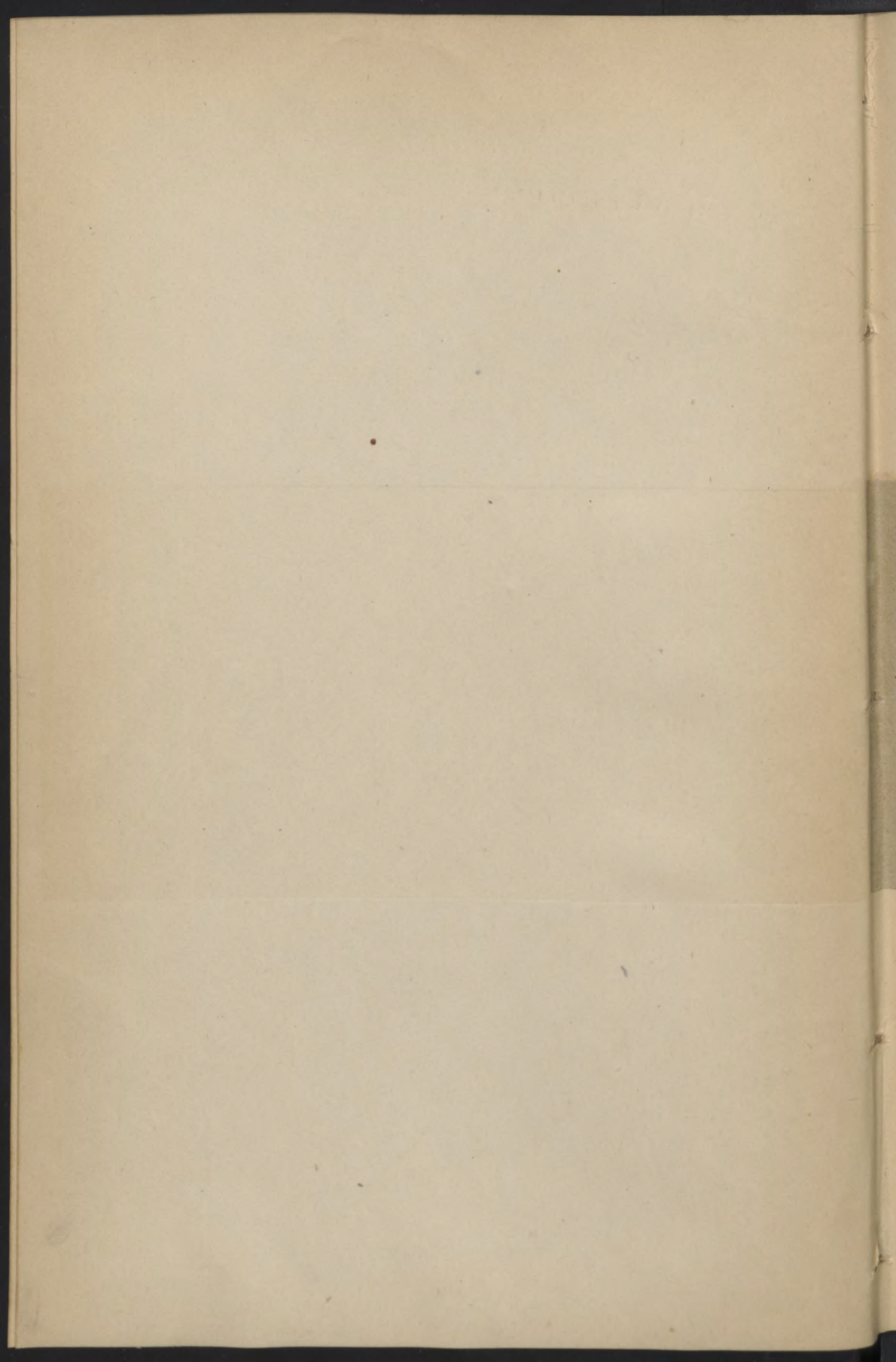
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TWELFTH ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

Compliments of

J. M. Goodykoontz,

Superintendent of Insurance.

ANNUAL STATEMENTS FOR THE YEAR ENDING

DECEMBER 31, 1893.

DENVER, COLO.:
NEWS PRINTING COMPANY.
1894.

DENVER PUBLIC LIBRARY
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TWELFTH ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

INSURANCE

OF THE

STATE OF COLORADO,

MADE FROM

ANNUAL STATEMENTS FOR THE YEAR ENDING

DECEMBER 31, 1893.

DENVER, COLO.:
NEWS PRINTING COMPANY.
1894.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, MAY 31, 1894.

To His Excellency,

DAVIS H. WAITE,
Governor of Colorado:

SIR—In compliance with the provisions of the Insurance Laws of Colorado, I herewith hand you the **Twelfth Annual Report** of the Insurance Department, showing the business transacted by all companies during the year 1893, and synopsis of statements showing the condition December 31, 1893, of all companies licensed to transact business in this State for the year ending February 28, 1895.

Respectfully submitted,

F. M. GOODYKOONTZ,
Superintendent of Insurance.

INTRODUCTORY.

Fire, Fidelity, Casualty and Accident Insurance.

FIRE INSURANCE.

During the year 1893 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 were licensed for the first time:

Name.	Location.	Date of admission.	Capital stock.
American Mutual Fire Insurance Association	Denver, Colo.	March 31, 1894.	Mutual.
Columbian Fire Insurance Company of America	Louisville, Ky.	February 2, 1894.	\$200,000 00
Firemen's Insurance Company of Baltimore	Baltimore, Md.	March 19, 1894.	378,000 00
Teutonia Insurance Company	New Orleans, La.	February 10, 1894.	250,000 00
Total addition to capital stock .....	.....	.....	\$828,000 00

The following companies have retired from business or withdrawn from the State during the same time:

Name.	Location.	Capital stock.
Alamo Fire Insurance Company	Texas	\$ 200,000 00
Allemania Fire Insurance Company	Philadelphia, Pa.	200,000 00
Armenia Fire Insurance Company	Pittsburg, Pa.	250,000 00
Burlington Insurance Company	Burlington, Iowa	200,000 00
Buffalo German Insurance Company	Buffalo, N. Y.	200,000 00
Citizens' Insurance Company	New York, N. Y.	300,000 00
Denver Insurance Company	Denver, Colo.	200,000 00
Granite State Fire Insurance Company	Portsmouth, N. H.	200,000 00
Merchants' Insurance Company in Providence	Providence, R. I.	200,000 00
Manufacturers' and Builders' Fire Insurance Company	New York, N. Y.	200,000 00
Oakland Home Insurance Company	Oakland, Cala.	200,000 00
People's Fire Insurance Company	Manchester, N. H.	500,000 00
Rockford Insurance Company	Rockford, Ill.	200,000 00
State Insurance Company	Des Moines, Iowa	200,000 00
Teutonia Fire Insurance Company	Philadelphia, Pa.	200,000 00
United Fireman's Insurance Company	Philadelphia, Pa.	300,000 00
Total capital withdrawn from State .....	.....	\$3,750,000 00

This table shows \$3,750,000 of capital in insurance circles withdrawn from the State in 1893 as against \$2,870,000 withdrawn in 1892, making in all an insurance capital of \$6,620,000 taken from the province of fire protection in this State in two

years. In view of the constant complaints going up against the insurance rates prevailing in this State, no comment on this tremendous withdrawal of the above insurance capital from the State is necessary. The amount of risks written in the State during the year 1893 was \$89,146,710.16 as compared with \$103,168,403.69 written the previous year, showing a decrease. The premium receipts were \$1,495,885.22. The losses paid increased from \$806,481.04 in 1892 to \$871,562.49 in 1893, and the ratio of losses paid to premiums received increased from 46.85 per cent. in 1892 to 58.26 per cent. in 1893. 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 received.	Losses incurred.
1882-----	\$2,817,015 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	380,876 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
1892-----	103,168,403 69	1,721,483 74	1.67	806,481 04	46.85	799,970 35
1893-----	89,146,710 16	1,495,885 22	1.70	871,562 49	58.26	915,711 50

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

The following fidelity, casualty and accident companies have been admitted to this State since the date of the last annual report: Union Casualty and Surety Company, St. Louis, Missouri; capital, \$250,000.

National Benefit and Casualty Company, Milwaukee, Wisconsin; capital, \$200,000.

Guarantors' Liability Indemnity Company of Pennsylvania, Philadelphia, Pennsylvania; capital, \$250,000.

National Accident Society of New York, New York.

The business of the life insurance companies decreased from \$50,732,538.88 written during 1892 to \$48,237,802.97 written during 1893, and the premium receipts decreased from \$1,578,335.40 in 1892 to \$1,534,281.85 in 1893.

CO-OPERATIVE INSURANCE.

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

The Southwestern Mutual Life Insurance Association of Marshalltown, Iowa.

The Knights Templars' and Masons' Indemnity Company of Chicago, Illinois.

The Merchants' Life Association of the United States, St. Louis, Missouri.

THE GREAT WESTERN MUTUAL AID ASSOCIATION AND THE GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION.

These two wild-cat affairs still trip merrily along the highways of the insurance world, catching now and then some unwary and unsuspecting seeker after protection of life insurance. They still take their own time in paying claims, after cutting the same down to what their own sweet will and pitiful financial ability dictates. Complaints, manifold and outrageous, though true, still pile up in the records of this Department against these so-called companies. The Legislatures of this State have been appealed to for years past to enact a law which would give the Insurance Department the power to attack and destroy, root and branch, these two plague spots on our State's fair fame. But for some occult and mysterious reasons, these eminently just and proper appeals have been disregarded, and the plucking of innocent and trusting people by these birds of prey has been connived at or at least ignored.

Under an order of the District Court of Arapahoe County, an eminent jurist of Denver was enabled lately to examine the books of these two shady concerns, and his comment on the financial condition and ability of the companies aforesaid is scathing and merciless. He says: "The result of the examination of these two companies confirms in every particular my suspicion of their rottenness and inability to fulfill any of the least of their promises, and convinces me that they should be wiped out of existence as ruthlessly as one would root out a noxious weed." We hope the next Assembly will no longer pass by these two companies, but trust it will bestow on the Insurance Department a liberal power which will enable it to stamp out of existence the least vestiges of these two vampire companies.

ENDOWMENT AND BOND ASSOCIATIONS.

In our last report it was recommended that the general Government take up the case of these associations and prosecute them for illegal use of the United States mails. We note with much pleasure that this course has been adopted with gratifying results and much benefit conferred upon the people of this State. A number of these associations still exist, however, in our State, and in different guises or habiliments, are tricking and defrauding the people out of large sums of money. We can only repeat the

inability of this Department to chase such birds of prey to cover. Our desire to go gunning for them is overpowering and genuine, but our hands are bound by imperfect, defective and faulty laws.

THE LLOYDS.

This Department has adopted since January 11, 1893, the motto, "Death to the Lloyds." We have used every means to hunt these irresponsible concerns out of the State, and have used to the utmost the feeble means at our command to prevent their obtaining business in the State. We have refused to license them, have discontinued them in every way, and have made public, at every opportunity, the position of this Department towards the Lloyds, viz: To arrest and prosecute vigorously every person or corporation found soliciting business for these piratical combinations. They have no financial standing, their claims are all on paper, their official directory and their business operations are high sounding, extravagant, but hidden from public scrutiny. They acknowledge no limitations or check by State supervision, and are altogether audacious creations, who ask a gullible public to accept a mass of baseless and presumptuous statements as a guarantee of sound business reliability.

The Insurance Department will continue to fight these Lloyds and protect legitimate insurance companies who comply with our State laws, and in so doing we know we conserve the best interests of the people of this State.

FIRE INSURANCE RATES.

We recommended in our last report the adoption of the Universal Mercantile Schedule, and we still believe this contains the true solution of the question of fire rates. In view of the tremendous losses of fire insurance companies sustained throughout the year 1893, we have no word of censure or protest against the recent raising of fire rates in the City of Denver this spring. A fire loss in 1893 of over \$165,000,000 and the consequent enforced retirement of so many insurance companies from business, show plainly that either fire bugs are more numerous, or else that fire rates are too low. In our own little State, the withdrawal in two years of over \$6,000,000 of insurance capital from the protection of property, evidences clearly that fire insurance is not receiving due and sufficient compensation for the investment of its capital.

INDUSTRIAL INSURANCE.

We repeat our views on this subject as stated in our last report, with added emphasis. This kind of insurance is making vast strides and has almost reached the billion dollar mark in amount of risks written. It is particularly the poor man's field

of patronage and vindicates the superior intelligence and discernment of the working class. The companies handling industrial insurance rank high, and a breath of suspicion or distrust has never touched their financial fabric. As to the claim that industrial insurance encourages child murder and prompts the murderer's hand to despoil tender youth of life, we insist proof has never been brought forward sufficient to show that crime committed to secure insurance on a child's life has been nearly so frequent as crime committed to secure insurance placed on adult lives in old line companies.

DEPOSITS.

The large number of failures of insurance companies throughout the country the last year has confirmed the prevalent belief and conviction that deposits for the benefit of policy holders in this State should be made by every insurance company authorized to do business in this State. We are fixed in our belief that a deposit should be required, at least, of every foreign insurance company whose home office is outside of the United States. This amount should not be less than \$25,000 for every stock fire and life insurance company. This would, in a large measure, secure the policy holders in Colorado. We most respectfully urge our next Assembly to pass such a law requiring such a deposit.

INSTALLMENT POLICIES.

Life insurance companies can only truthfully give a statement of their condition when they place the *commuted* value of installment policies therein, instead of the full amount as given in the policies. Already several of the leading life insurance companies are adopting this plan, and it is to be hoped that more of the giant companies will see it to their advantage to follow suit. We would most respectfully recommend that the next National Convention of State Insurance Commissioners should take up this matter and try to formulate some plan whereby a proper statement of life risks written in installment policies could be generally obtained throughout the country from all the life companies.

THE BILLION DOLLAR LIMIT IN LIFE COMPANIES.

We regard as reprehensible the mad and reckless race which is being made by the large life insurance companies to reach the billion dollar mark in risks written. It is reprehensible not only when we look at the interests of the policy holder, but reprehensible also when we study dispassionately and calmly the effect it has on the company. Five hundred million of risks written is an immense sum when we stop to reflect, and no set of directors or

company officers can properly look after and protect a larger sum. It is a herculean task to shape and guide all the different forces which enter into and make up a vast trust represented by \$500,000,000.00 of risks written, and when the company strips itself for the race for \$1,000,000,000.00 of risks written, it is liable to neglect and will neglect interests which enter into the deepest and most vital parts of its corporate make-up. Again, the grouping of so large an insurance in the control of a quartet of giant companies has a tendency towards creating a trust in life insurance, the like of which the commercial world has never seen. The large life companies will swallow up and absorb the smaller ones, and a monopoly will then exist of which the common average mind can scarcely form a conception. That such a monopoly would be a great catastrophe goes without saying.

NEEDED LEGISLATION.

That our present insurance laws in this State are weak and imperfect is a fact well known to every one who has looked into the same. Such has been the result of our experience and observation. There are so many defects to remedy, so many loopholes to close up, that one is strongly tempted to recommend the enactment of an entirely new system of insurance laws. In fact, we believe that only by the appointment of a regular commission to draw up and recommend a full and comprehensive system of insurance laws can the complete measure of relief and protection desired be secured. We would therefore recommend to the next Assembly that it appoint, early in the session, a commission of three persons expert in insurance matters and acquainted with our insurance system, who shall draw up a code of laws which will give the State Insurance Department the needed powers to conduct its affairs on a business-like basis, fulfill its aims and protect the policy holders in every way.

Such a commission would find abundant opportunity to revise, amend, destroy and strengthen the different parts of our present insurance laws.

First—It should recommend bestowing the power on the Insurance Department to go *outside* the State and examine insurance companies chartered in other States, paying the expenses of such examination out of the funds of our Insurance Department. Now we have no such power and are tied hand and foot if a company's credit becomes tainted with suspicion.

Second—It should recommend the imposition of a tax of one (1) per cent. on the *gross* premiums received by companies instead of a tax of two (2) per cent. on the *net* premiums as now prevails under our present laws.

Third—It should incorporate among its recommendations a proviso that fire insurance agents should be allowed to place insurance in companies not authorized to do business in this State in cases where the risk is so large that it cannot be placed among the companies legally authorized in this State. This case often occurs, as in the placing of a risk on one of Denver's immense dry goods stores. The withdrawal of so many fire insurance companies from the State renders it impossible for the remaining companies to handle all the re-insurance of said risk.

Fourth—Give the Insurance Department the power and authority to investigate and conduct under its supervision the examination into the causes of fires.

Fifth—Incorporate a provision defining clearly and plainly the government and control of elevators, with a view to preventing the numerous accidents occurring therein. At present there is absolutely no provision in our insurance laws concerning elevators or their methods of working.

Sixth—A prohibition should be made forbidding one person from occupying in an insurance company organized under the laws of our State more than one office.

Seventh—A provision should be made which would distinctly and clearly prohibit any domestic insurance company or any foreign insurance company from transacting business in this State which holds as part of its assets the stock of another insurance company. This is important to policy holders, and, moreover, it is wise and statesmanlike policy.

Eighth—A provision should be entered which would check and control as far as would be right and just the tendency to insert in life insurance policies, conditions on which payment of benefits can be contested by the insurance companies. Too much contesting of payment of benefits and indemnity is indulged in by certain companies and it should call forth a rebuke by the law-making power.

The above provisions, among others, we would especially recommend to an Insurance Commission. In August of last year the Crescent Flouring Mills of Denver, having burned down, a Mr. W. B. French, of Chicago, Illinois, representing the Millers' National Insurance Company, a company not authorized to do business in this State, was arrested on complaint sworn to by Mr. George M. McConaughy, Deputy Superintendent of Insurance of Colorado, on August 25, 1893. The charge was for violation of our insurance laws in transacting business in this State for an insurance company not authorized to do business in this State. The case was tried before Justice of the Peace George Stidger, and the prosecution was ably conducted by Mr. H. G. Benson, Deputy

District Attorney for Arapahoe County. Mr. Stidger bound the accused over to the next term of the Arapahoe County District Court. The next trial took place in the Criminal Division of the District Court of Arapahoe County, Hon. D. V. Burns presiding. Judge Burns after listening to the evidence and the arguments for the State, as presented by Messrs. B. M. Malone, Assistant District Attorney, and Deputy District Attorney, H. G. Benson, found the prisoner, French, guilty as charged, and fined him \$500 and costs. The prisoner appealed the case to the Supreme Court of this State. The case now rests in the hands of Hon. Eugene Engley, Attorney General of Colorado, who will, no doubt, prosecute the case with the same energy and ability with which he has always pushed all matters entrusted to his hands from the Insurance Department. Much complaint has come to us from violations of this particular part of our insurance laws, and the officials of this Department have welcomed this opportunity to prove their determination to protect legitimate insurance companies. The Department takes great pleasure in acknowledging the brilliant services rendered so willingly at all times by the Hon. H. G. Benson, Deputy District Attorney, in prosecuting this case, and also acknowledges, with pleasure, the great aid furnished by Hon. B. M. Malone, Assistant District Attorney, in briefing said case and citing authorities bearing on same.

In conclusion, we refer to last pages of report for a statement of receipts and expenditures of this Department for last year, together with a statement of receipts thus far in 1894.

Respectfully submitted,

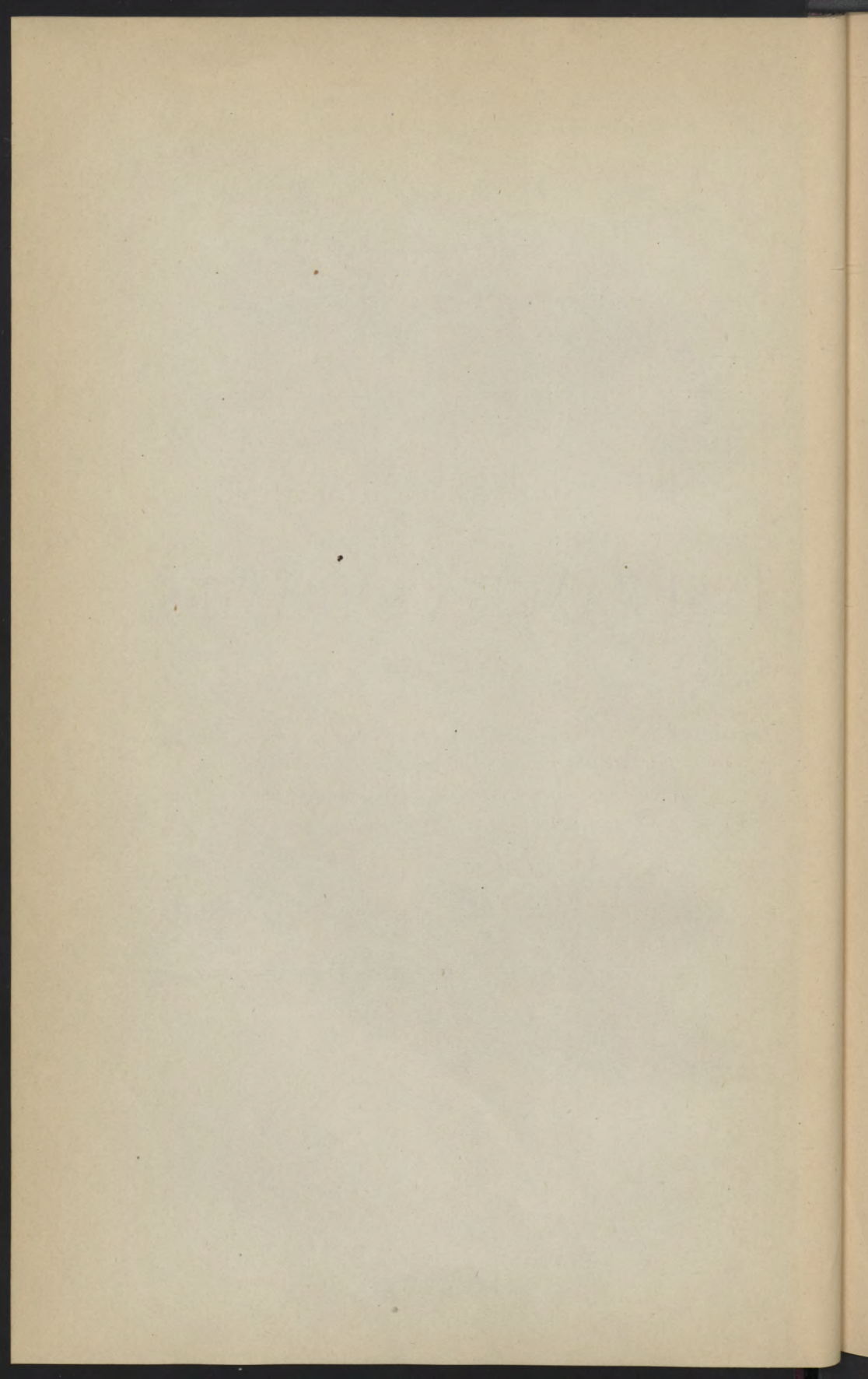
F. M. GOODYKOONTZ,

Superintendent of Insurance, State of Colorado.

FIRE AND FIRE AND MARINE
INSURANCE COMPANIES.

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

1893.



AETNA INSURANCE COMPANY.

Principal office.....Hartford, Conn.

(Organized in 1819.)

WILLIAM B. CLARK, President.

WILLIAM H. KING, Secretary.

CASH CAPITAL, \$4,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 225,000 00
Loans secured by mortgages on real estate.....	36,000 00
Interest due on said mortgage loans.....	300 45
Market value of bonds and stocks.....	9,098,124 00
Loans secured by bonds and stocks as collateral.....	5,600 00
Cash on hand and in bank.....	726,960 93
Premiums in course of collection.....	715,076 26
All other assets.....	605 00
Total admitted assets.....	\$10,807,666 64

II. LIABILITIES.

Capital stock paid up.....	\$4,000,000 00
Unpaid losses.....	519,780 87
Unearned premiums.....	3,094,157 85
Amount reclaimable on perpetual policies.....	48,159 71
Other liabilities.....	134,634 76
Total liabilities, including capital.....	\$7,796,733 19
Net surplus.....	\$3,010,933 45

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$4,161 941 96
Received from interest and dividends.....	478,962 91
Received from rents and all other sources.....	3,882 11
Total income.....	\$4,644,786 98
Excess of income over expenditures.....	\$160,977 14

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$2,522,811 53
Paid dividends.....	720,000 00
Commissions and brokerage.....	692,056 38
Salaries of officers and employes.....	231,364 52
Taxes.....	67,510 67
All other expenditures.....	250,066 74
Total expenditures.....	\$4,483,809 84

V. MISCELLANEOUS.

Perpetual risks written in 1893.....	\$ 172,650 00
Premiums received thereon.....	5,104 02
Fire risks written in 1893.....	366,736,718 00
Premiums received thereon.....	4,627,312 45
Marine and inland risks written in 1893.....	73,273,924 00
Premiums received thereon.....	286,651 79
Total risks in force December 31, 1893, including perpetual.....	\$474,671,777 00
Total premiums received from commencement to date.....	\$126,779,402 53
Total losses paid from commencement to date.....	72,756,706 00
Excess of premiums over losses.....	\$54,022,696 53

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,456,187 00
Premiums received.....	24,774 64
Losses paid.....	12,353 39
Losses incurred.....	10,525 45
Expense.....	9,057 86
Taxes.....	93 08

AGRICULTURAL INSURANCE COMPANY.

Principal office.....Watertown, N. Y.

(Organized in 1863.)

JEAN R. STEBBINS, President.

H. M. STEVENS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 294,801 32
Loans secured by mortgages on real estate.....	1,132,291 63
Interest due on said mortgage loans.....	51,350 86
Market value of bonds and stocks.....	399,227 87
Loans secured by bonds and stocks as collateral.....	70,870 64
Cash on hand and in bank.....	199,731 51
Premiums in course of collection.....	147,474 60
All other assets.....	16,927 76
Total admitted assets.....	\$2,312,676 19

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	117,731 52
Unearned premiums.....	1,399,657 24
Other liabilities.....	34,087 60
Total liabilities, including capital.....	\$2,051,476 36
Net surplus.....	\$261,199 83

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$ 965,011 09
Received from interest and dividends.....	107,231 85
Received from rents and all other sources.....	2,464 31
Total income.....	\$1,074,707 25
Excess of income over expenditures.....	\$17,655 95

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 592,621 87
Paid dividends.....	49,950 00
Commissions and brokerage.....	190,369 54
Salaries of officers and employes.....	127,463 26
Taxes.....	23,998 24
All other expenditures.....	72,648 39
Total expenditures.....	\$1,057,051 30

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$129,241,352 00
Premiums received thereon.....	1,181,126 14
Total risks in force December 31, 1893.....	\$280,401,700 00
Total premiums received from commencement to date.....	\$17,474,795 00
Total losses paid from commencement to date.....	8,441,632 00
Excess of premiums over losses.....	\$9,033,163 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$564,600 00
Premiums received.....	7,180 23
Losses paid.....	4,524 45
Losses incurred.....	3,906 41
Expense.....	2,049 30
Taxes.....	12 13

UNITED STATES BRANCH
OF THE
ALLIANCE ASSURANCE COMPANY
OF
LONDON, ENGLAND.

(Organized in 1824. Commenced business in the United States in 1892.)

NATHANIEL T. JAMES, United States Manager, 416 California St., San Francisco, Cal.

I. ASSETS.

Value of real estate owned	\$169,000 00
Loans secured by mortgages on real estate	52,000 00
Interest due on said mortgage loans	987 00
Market value of bonds and stocks	400,760 00
Cash on hand and in bank	253,487 55
Premiums in course of collection	47,583 74
All other assets	6,163 79
Total admitted assets	\$920,982 08

II. LIABILITIES.

Unpaid losses	\$ 34,665 00
Unearned premiums	145,461 58
Other liabilities	6,892 17
Total liabilities	\$187,018 75
Net surplus	\$733,963 33

III. INCOME IN 1893.

Net cash actually received for premiums	\$246,514 44
Received from rents	5,442 50
Received from interest and dividends	10,670 00
Total income	\$262,626 94

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$199,135 69
Commissions and brokerage	38,721 63
Salaries of officers and employes	32,846 11
Taxes	2,386 64
All other expenditures	27,478 61
Total expenditures	\$300,568 68
Excess of expenditures over income	\$37,941 74

V. MISCELLANEOUS.

Fire risks written in 1893	\$27,821,007 00
Premiums received thereon	353,192 62
Total risks in force December 31, 1893	\$17,882,976 00
Total premiums received from commencement to date	\$501,221 41
Total losses paid from commencement to date	294,508 31
Excess of premiums over losses	\$206,413 10

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,767,118 00
Premiums received	27,071 18
Losses paid	18,638 68
Losses incurred	23,650 68
Expense	6,716 71
Taxes	35 88

AMERICAN INSURANCE COMPANY.

Principal office Newark, N. J.

(Organized in 1846.)

F. H. HARRIS, President.

JAMES H. WORDEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned	\$ 257,057 13
Loans secured by mortgages on real estate	1,389,303 75
Interest due on said mortgage loans	22,517 54
Market value of bonds and stocks	569,175 00
Cash on hand and in bank	51,091 28
Premiums in course of collection	45,756 36
All other assets	78,934 42
Gross amount of assets of the company	\$2,413,835 48
Assets not admitted	70,896 41
Aggregate amount of assets at their actual value	\$2,342,939 07

II. LIABILITIES.

Capital stock paid up	\$ 600,000 00
Unpaid losses	53,885 13
Unearned premiums	501,846 18
Other liabilities	16,246 35
Total liabilities, including capital	\$1,171,977 66
Net surplus	\$1,170,961 41

III. INCOME IN 1893.

Net cash actually received for premiums	\$573,176 13
Received from interest and dividends	100,330 87
Received from rents and all other sources	2,776 69
Total income	\$676,283 69
Excess of income over expenditures	\$59,726 73

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$333,785 96
Paid dividends	62,493 50
Commissions and brokerage	109,706 14
Salaries of officers and employes	49,171 12
Taxes	23,515 58
All other expenditures	37,884 66
Total expenditures	\$616,556 96

V. MISCELLANEOUS.

Fire risks written in 1893	\$ 74,484,080 00
Premiums received thereon	698,206 57
Total risks in force December 31, 1893	\$109,435,006 00
Total premiums received from commencement to date	\$8,275,678 04
Total losses paid from commencement to date	3,317,019 04
Excess of premiums over losses	\$4,958,659 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$492,268 00
Premiums received	6,042 88
Losses paid	4,073 68
Losses incurred	4,392 32
Expense	1,842 76
Taxes	2 53

AMERICAN INSURANCE COMPANY.

Principal office..... 47 Kilby St., Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, President.

J. W. FIELD, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Market value of bonds and stocks.....	\$474,942 80
Loans secured by bonds and stocks as collateral.....	30,000 00
Cash on hand and in bank.....	21,251 20
Premiums in course of collection.....	36,455 17
All other assets.....	5,871 13
Total admitted assets.....	\$568,520 30

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	43,574 23
Unearned premiums.....	231,166 65
Other liabilities.....	18,124 58
Total liabilities, including capital.....	\$592,865 46
Impairment of capital.....	\$24,345 16

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$337,432 60
Received from interest and dividends.....	23,935 93
Total income.....	\$361,368 53

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$246,453 06
Paid dividends.....	8,907 00
Commissions and brokerage.....	78,291 23
Salaries of officers and employes.....	28,970 11
Taxes.....	8,618 35
All other expenditures.....	21,166 74
Total expenditures.....	\$392,406 49
Excess of expenditures over income.....	\$31,037 96

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$35,989,268 00
Premiums received thereon.....	411,769 55
Marine and inland risks written in 1893.....	\$86,700 00
Premiums received thereon.....	3,315 50
Total risks in force December 31, 1893.....	\$38,417,234 00
Total premiums received from commencement to date.....	\$11,114,912 00
Total losses paid from commencement to date.....	7,736,600 00
Excess of premiums over losses.....	\$3,378,312 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$346,869 00
Premiums received.....	3,853 55
Losses paid.....	7,393 35
Losses incurred.....	7,393 35
Expense.....	1,094 07

AMERICAN FIRE INSURANCE COMPANY.

Principal office 146 Broadway, New York, N. Y.

(Organized in 1857.)

DAVID ADEE, President.

WILLIAM H. CROLINS, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 20,500 00
Interest due on said mortgage loans	210 83
Market value of bonds and stocks	1,075,769 00
Loans secured by bonds and stocks as collateral	34,000 00
Cash on hand and in bank	55,897 93
Premiums in course of collection	309,218 57
All other assets	16,973 95
Total admitted assets	\$1,512,570 28

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	163,455 86
Unearned premiums	733,804 09
Other liabilities	76,492 11
Total liabilities, including capital	\$1,373,752 06
Net surplus	\$138,818 22

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,461,076 29
Received from interest and dividends	56,169 58
Total income	\$1,517,245 87

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,100,239 85
Paid dividends	40,000 00
Commissions and brokerage	294,599 30
Salaries of officers and employes	100,711 99
Taxes	25,793 15
All other expenditures	112,724 88
Total expenditures	\$1,674,069 17
Excess of expenditures over income	\$156,823 30

V. MISCELLANEOUS.

Fire risks written in 1893	\$159,298,036 00
Premiums received thereon	1,828,264 20
Total risks in force December 31, 1893	\$123,842,537 00
Total premiums received from commencement to date	\$11,372,441 81
Total losses paid from commencement to date	5,624,118 14
Excess of premiums over losses	\$5,748,323 67

BUSINESS IN COLORADO IN 1893.

Risks written	\$456,286 65
Premiums received	5,642 32
Losses paid	5,652 61
Losses incurred	5,900 58
Expense	1,330 05

AMERICAN CENTRAL INSURANCE COMPANY.

Principal office..... St. Louis, Mo.

(Organized in 1853.)

GEO. T. CRAM, President

CHARLES CHRISTENSEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$ 500,000 00
Loans secured by mortgages on real estate.....	125,000 00
Market value of bonds and stocks.....	640,500 00
Loans secured by bonds and stocks as collateral.....	107,000 00
Cash on hand and in bank.....	102,065 10
Premiums in course of collection.....	97,738 07
Total admitted assets.....	\$1,572,303 17

II. LIABILITIES.

Capital stock paid up.....	\$ 600,000 00
Unpaid losses.....	141,250 00
Unearned premiums.....	653,469 12
Other liabilities.....	14,660 71
Total liabilities, including capital.....	\$1,409,379 83
Net surplus.....	\$162,923 34

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$824,053 31
Received for interest and dividends.....	47,230 86
Received from rents and all other sources.....	25,583 18
Total income.....	\$896,867 35
Excess of income over expenditures.....	\$902 61

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$535,176 76
Paid dividends.....	60,000 00
Commissions and brokerage.....	132,103 44
Salaries of officers and employes.....	61,423 39
Taxes.....	17,169 53
All other expenditures.....	90,091 62
Total expenditures.....	\$895,964 74

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$ 79,355,126 00
Premiums received thereon.....	1,001,731 35
Total risks in force December 31, 1893.....	\$101,206,693 00
Total premiums received from commencement to date.....	\$14,739,654 00
Total losses paid from commencement to date.....	7,604,004 25
Excess of premiums over losses.....	\$7,135,649 75

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$362,507 00
Premiums received.....	6,181 40
Losses paid.....	4,398 63
Losses incurred.....	4,393 90
Expense.....	992 09
Taxes.....	15 81

AMERICAN MUTUAL FIRE INSURANCE ASSOCIATION.

Principal office Denver, Colo.

(Organized in 1893.)

ARTHUR S. MILLER, Acting President. FLODO D. MORSE, Secretary.

I. ASSETS.

Cash in the Company's principal office	\$ 388 43
Premiums in course of collection	313 53
Bills receivable	2,265 48
All other assets	31 65
Total admitted assets	\$2,999 09

II. LIABILITIES.

Unearned premiums	\$2,982 05
Total liabilities	\$2,982 05
Net surplus	\$17 04

III. INCOME IN 1893.

Net cash actually received for premiums	\$2,158 10
Total income	\$2,158 10
Excess of income over expenditures	\$388 43

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 73 96
Commissions and brokerage	724 10
Salaries of officers and employes	826 31
All other expenditures	145 30
Total expenditures	\$1,769 67

V. MISCELLANEOUS.

Fire risks written in 1893	\$255,560 00
Premiums received thereon	5,338 25
Total risks in force December 31, 1893	\$216,010 00
Total premiums received from commencement to date	\$4,679 84
Total losses paid from commencement to date	73 96
Excess of premiums over losses	\$4,605 88

BUSINESS IN COLORADO IN 1893.

Risks written	\$216,010 00
Premiums received	4,679 84
Losses paid	73 96
Losses incurred	73 96
Expense	1,695 71
Taxes	13 78

UNITED STATES BRANCH
OF THE
ATLAS ASSURANCE COMPANY
OF
LONDON, ENGLAND.
(Organized in 1808.)

J. M. NEUBURGER, United States Manager, Chicago, Ill.

I. ASSETS.

Market value of bonds and stocks.....	\$603,600 00
Cash on hand and in bank.....	26,701 76
Premiums in course of collection.....	96,804 72
All other assets.....	31,043 34
Total admitted assets.....	\$758,149 82

II. LIABILITIES.

Unpaid losses.....	\$ 68,194 74
Unearned premiums.....	309,098 58
Deposited U. S. bonds with the Insurance Department, Massachusetts.....	200,000 00
Other liabilities.....	52,726 77
Total liabilities.....	\$630,020 09
Net surplus.....	\$128,129 73

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$477,682 37
Received for interest.....	22,312 88
Total income.....	\$499,995 25
Excess of income over expenditures.....	\$72,004 86

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$274,141 64
Commissions and brokerage.....	106,091 51
Salaries of officers and employes.....	20,964 08
Taxes.....	7,156 31
All other expenditures.....	19,636 85
Total expenditures.....	\$427,990 39

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$49,794,501 00
Premiums received thereon.....	678,246 40
Total risks in force December 31, 1893.....	\$40,233,274 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$888,396 08
Premiums received.....	16,700 36
Losses paid.....	11,076 14
Losses incurred.....	11,076 14
Expense.....	4,466 46
Taxes.....	23 15

BALOISE FIRE INSURANCE COMPANY

OF

BASLE, SWITZERLAND.

(Organized in 1863.)

R. FSELIN, President.

A. TROSELER, Manager.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 265,409 99
Loans secured by mortgages on real estate.....	338,800 00
Market value of bonds and stocks.....	162,163 89
Cash on hand and in bank.....	71,101 10
Premiums in course of collection.....	155,046 07
All other assets.....	7,864 78
Total admitted assets.....	\$1,000,385 83

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	67,705 60
Unearned premiums.....	272,344 77
All other liabilities.....	180 00
Total liabilities, including capital.....	\$740,230 37
Net surplus.....	\$260,155 46

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$526,399 52
Received from interest and dividends.....	30,412 76
Received from rents and all other sources.....	6,365 50
Total income.....	\$563,177 78
Total expenditures.....	536,135 54
Excess of income over expenditures.....	\$27,042 24

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$351,078 56
Paid dividends.....	16,000 00
Commissions and brokerage.....	81,490 41
Paid salaries of officers and employes.....	51,124 65
Taxes.....	9,194 79
All other expenditures.....	27,247 13
Total expenditures.....	\$536,135 54

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$197,185,715 00
Premiums received thereon.....	517,523 28
Total amount in force December 31, 1893.....	\$278,526,070 00
Total premiums received from commencement to date.....	\$20,863,655 00
Total losses paid from commencement to date.....	13,380,934 00
Excess of premiums over losses.....	\$7,482,721 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$167,897 00
Premiums received.....	3,272 48
Losses paid.....	5,325 39
Losses incurred.....	5,325 39
Expense.....	1,268 18

BOYLSTON INSURANCE COMPANY.

Principal office..... Boston, Mass.

(Organized in 1872.)

GEO. H. BALCH, President.

WASHINGTON GLOVER, Secretary.

CASH CAPITAL, \$557,200.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$192,500 00
Interest due on said mortgage loans.....	2,343 00
Market value of bonds and stocks.....	551,472 50
Cash on hand and in bank.....	76,220 58
Premiums in course of collection.....	45,000 33
All other assets.....	15,554 00
Total admitted assets.....	\$883,090 41

II. LIABILITIES.

Capital stock paid up.....	\$557,200 00
Unpaid losses.....	43,930 00
Unearned premiums.....	255,255 95
Other liabilities.....	11,344 80
Total liabilities, including capital.....	\$867,730 75
Net surplus.....	\$15,359 66

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$336,142 34
Received from interest and dividends.....	36,981 21
Total income.....	\$373,123 55

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$255,106 57
Paid dividends.....	16,716 00
Commissions and brokerage.....	64,805 33
Salaries of officers and employes.....	22,108 00
Taxes.....	5,044 07
All other expenditures.....	29,900 71
Total expenditures.....	\$393,680 68
Excess of expenditures over income.....	\$20,557 13

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$32,220,889 00
Premiums received thereon.....	359,638 29
Marine and inland risks written in 1893.....	5,243,767 00
Premiums received thereon.....	43,613 80
Total risks in force December 31, 1893.....	\$40,998,441 00
Total premiums received from commencement to date.....	\$7,297,567 50
Total losses paid from commencement to date.....	4,386,245 15
Excess of premiums over losses.....	\$2,911,322 35

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$327,296 00
Premiums received.....	4,588 12
Losses paid.....	2,432 64
Losses incurred.....	2,447 64
Expense.....	953 42
Taxes.....	23 64

UNITED STATES BRANCH
OF THE
BRITISH AMERICA ASSURANCE COMPANY

OF
TORONTO, CANADA.

(Organized in 1833.)

GEO. A. COX, President.

P. H. SIMS, Secretary.

DEPOSIT CAPITAL IN UNITED STATES, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 60,000 00
Market value of bonds and stocks	803,615 00
Cash on hand and in bank	15,910 04
Premiums in course of collection	219,415 81
All other assets	9,996 02
Total admitted assets	\$1,108,936 87

II. LIABILITIES.

Unpaid losses	\$132,673 64
Unearned premiums	519,462 52
Other liabilities	58,426 24
Total liabilities	\$710,562 40
Surplus	\$398,374 47

III. INCOME IN 1893.

Net cash actually received for premiums	\$940,357 44
Received from interest and dividends	26,359 70
Total income	\$966,717 14
Excess of income over expenditures	\$66,448 77

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$600,689 45
Commissions and brokerage	197,763 85
Salaries of officers and employes	18,042 41
Taxes	19,734 30
All other expenditures	64,038 36
Total expenditures	\$900,268 37

V. MISCELLANEOUS.

Fire risks written in 1893	\$81,814,603 00
Premiums received thereon	1,115,306 23
Marine and inland risks written in 1893	14,080,957 00
Premiums received thereon	137,925 35
Total risks in force December 31, 1893	\$79,752,556 00
Total premiums received from commencement to date	\$10,813,034 93
Total losses paid from commencement to date	6,940,073 47
Excess of premiums over losses	\$3,872,961 46

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,514,875 00
Premiums received	21,979 97
Losses paid	8,666 10
Losses incurred	11,999 56
Expense	7,956 03
Taxes	107 15

BROADWAY INSURANCE COMPANY.

Principal office..... 158 Broadway, New York, N. Y.

(Organized in 1849.)

E. B. MAGNUS, President.

GEORGE W. JONES, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Market value of bonds and stocks.....	\$371,840 00
Cash on hand and in bank.....	17,148 15
Premiums in course of collection.....	47,155 62
All other assets.....	6,108 00
Total admitted assets.....	\$442,251 77

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	30,222 79
Unearned premiums.....	151,686 85
Other liabilities.....	7,100 00
Total liabilities, including capital.....	\$389,009 74
Net surplus.....	\$53,242 03

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$264,723 95
Received from interest and dividends.....	15,397 01
Total income.....	\$280,120 96

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$176,043 64
Paid dividends.....	20,000 00
Commissions and brokerage.....	59,303 91
Salaries of officers and employes.....	14,879 64
Taxes.....	4,437 55
All other expenditures.....	21,577 31
Total expenditures.....	\$296,242 05
Excess of expenditures over income.....	\$16,121 09

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$43,059,865 00
Premiums received thereon.....	306,051 12
Total risks in force December 31, 1893.....	\$38,663,865 00
Total premiums received from commencement to date.....	\$2,713,068 22
Total losses paid from commencement to date.....	989,087 48
Excess of premiums over losses.....	\$1,723,980 74

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$799,185 00
Premiums received.....	8,013 57
Losses paid.....	4,122 36
Losses incurred.....	5,268 73
Expense.....	2,263 69
Taxes.....	32 55

UNITED STATES BRANCH
OF THE
CALEDONIAN INSURANCE COMPANY

OF
EDINBURGH, SCOTLAND.

(Organized in 1805.)

THOMAS F. GOODRICH, GEO. C. HOWE, } Managers in the United States.
CHAS. H. POST,

135, 137 Broadway, New York, N. Y.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 50,000 00
Market value of bonds and stocks	1,386,670 00
Cash on hand and in bank	94,457 40
Premiums in course of collection	337,242 85
All other assets	11,129 08
Total admitted assets	\$1,879,499 33

II. LIABILITIES.

Unpaid losses	\$ 265,591 13
Unearned premiums	1,183,119 82
Other liabilities	61,729 51
Total liabilities	\$1,510,440 46
Net surplus	\$369,058 87

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,610,725 20
Received from interest and dividends	59,252 05
Total income	\$1,669,977 25

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,200,921 59
Commissions and brokerage	323,197 67
Salaries of officers and employes	114,089 17
Taxes	50,449 14
All other expenditures	112,700 01
Total expenditures	\$1,801,357 58
Excess of expenditures over income	\$131,380 33

V. MISCELLANEOUS.

Fire risks written in 1893	\$194,780,538 00
Premiums received thereon	2,168,076 18
Total risks in force December 31st, 1893	\$234,568,855 00
Total premiums received from commencement to date	\$4,500,737 18
Total losses paid from commencement to date	2,433,780 49
Excess of premiums over losses	\$2,066,956 69

BUSINESS IN COLORADO IN 1893.

Risks written	\$730,382 00
Premiums received	13,826 48
Losses paid	7,334 97
Losses incurred	7,594 82
Expense	3,220 11
Taxes	70 20

CAPITAL FIRE INSURANCE COMPANY.

Principal office.....Concord, N. H.

(Organized in 1886.)

LYMAN JACKMAN, President.

CHARLES L. JACKMAN, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 65,000 00
Loans secured by mortgages on real estate.....	75,798 00
Interest due on said mortgage loans.....	1,212 84
Market value of bonds and stocks.....	194,177 50
Loans secured by bonds and stocks as collateral.....	3,500 00
Cash on hand and in bank.....	28,769 24
Premiums in course of collection.....	42,859 51
All other assets.....	44,897 09
Total admitted assets.....	\$456,214 18

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	32,341 22
Unearned premiums.....	148,920 34
Other liabilities.....	65,758 14
Total liabilities, including capital.....	\$447,019 70
Net surplus.....	\$9,194 48

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$270,965 67
Received from interest and dividends.....	13,776 44
Received from rents and all other sources.....	22,100 83
Total income.....	\$306,842 94

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$185,022 83
Paid dividends.....	12,000 00
Commissions and brokerage.....	69,221 60
Salaries of officers and employes.....	4,641 22
Taxes.....	6,009 35
All other expenditures.....	30,671 37
Total expenditures.....	\$307,566 37
Excess of expenditures over income.....	\$723 43

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$27,058,344 00
Premiums received thereon.....	367,442 60
Total risks in force December 31, 1893.....	\$20,758,198 00
Total premiums received from commencement to date.....	\$869,027 00
Total losses paid from commencement to date.....	278,838 00
Excess of premiums over losses.....	\$590,189 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$382,900 13
Premiums received.....	5,861 81
Losses paid.....	810 38
Losses incurred.....	3,453 66
Expense.....	2,547 72
Taxes.....	50 12

CITIZENS INSURANCE COMPANY.

Principal office Pittsburgh, Pa.

(Organized in 1849.)

J. R. SNIVELY, President.

HOWARD WELCH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned	\$122,000 00
Loans secured by mortgages on real estate	295,655 00
Interest due on said mortgage loans	3,586 13
Market value of bonds and stocks	215,903 00
Loans secured by bonds and stocks as collateral	53,693 40
Cash on hand and in bank	42,376 24
Premiums in course of collection	33,508 15
All other assets	1,095 59
Total admitted assets	\$767,817 51

II. LIABILITIES.

Capital stock paid up	\$500,000 00
Unpaid losses	52,868 51
Unearned premiums	204,874 16
Other liabilities	7,084 69
Total liabilities, including capital	\$764,827 36
Net surplus	\$2,990 15

III. INCOME IN 1893.

Net cash actually received for premiums	\$309,964 55
Received from interest and dividends	30,083 05
Received from rents and all other sources	6,691 23
Total income	\$346,738 83

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$244,049 63
Paid dividends	20,000 00
Commissions and brokerage	52,651 61
Salaries of officers and employes	14,532 12
Taxes	8,009 54
All other expenditures	21,260 86
Total expenditures	\$360,503 76
Excess of expenditures over income	\$13,764 93

V. MISCELLANEOUS.

Marine and inland risks written in 1893	\$ 765,646 00
Premiums received thereon	1,519 24
Fire risks written in 1893	\$29,457,172 00
Premiums received thereon	367,510 26
Total risks in force December 31, 1893	\$32,486,072 00
Total premiums received from commencement to date	\$4,302,136 00
Total losses paid from commencement to date	2,405,008 00
Excess of premiums over losses	\$1,897,128 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$522,360 00
Premiums received	5,362 45
Losses paid	5,240 08
Losses incurred	5,329 08
Expense	1,561 33

UNITED STATES BRANCH
OF THE
COMMERCIAL UNION ASSURANCE COMPANY

(Limited),

OF

LONDON, ENGLAND.

(Organized in 1861.)

CHARLES SEWALL, Manager.

ALEX. H. WRAY, Assistant Manager.

Corner Pine and Williams Streets, New York, N. Y.

I. ASSETS.

Value of real estate owned.....	\$ 864,314 96
Market value of bonds and stocks.....	1,745,010 00
Cash on hand and in bank.....	377,191 43
Premiums in course of collection.....	452,895 66
All other assets.....	115,787 51
Total admitted assets.....	\$3,555,199 56

II. LIABILITIES.

Unpaid losses.....	\$ 425,529 32
Unearned premiums.....	2,078,279 61
Amount reclaimable on perpetual policies.....	41,340 12
All other liabilities.....	71,167 40
Total liabilities.....	\$2,616,316 45
Net surplus.....	\$938,883 11

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,837,428 82
Received from interest and dividends.....	77,396 75
Received from rents and all other sources.....	37,750 78
Total income.....	\$2,952,576 35
Excess of income over expenditures.....	\$26,390 48

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$2,078,000 33
Commissions and brokerage.....	498,957 38
Salaries of officers and employes.....	126,481 70
Taxes.....	65,712 19
Other expenditures.....	157,034 27
Total expenditures.....	\$2,926,185 87

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$296,724,111 00
Premiums received thereon.....	3,357,908 36
Marine and inland risks written in 1893.....	\$33,679,715 00
Premiums received thereon.....	222,843 52
Perpetual risks written in 1893.....	\$2,151,729 00
Premiums received thereon.....	45,933 47
Total risks in force December 31, 1893. (Perpetual not included).....	\$384,615,590 00
Total premiums received from commencement to date.....	\$36,184,944 12
Total losses paid from commencement to date.....	22,335,725 34
Excess of premiums over losses.....	\$13,849,218 78

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$2,335,761 22
Premiums received.....	37,808 54
Losses paid.....	16,674 70
Losses incurred.....	18,977 77
Expense.....	9,705 63
Taxes.....	228 56

CONCORDIA FIRE INSURANCE COMPANY.

Principal office Milwaukee, Wis.

(Organized in 1870.)

J. H. INBUSCH, President.

GUSTAV WOLLAEGER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$487,165 00
Interest due on said mortgage loans.....	4,838 33
Market value of bonds and stocks.....	93,350 00
Cash on hand and in bank.....	43,630 15
Premiums in course of collection.....	63,557 86
All other assets.....	2,519 29
Total admitted assets.....	\$695,060 63

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	50,282 60
Unearned premiums.....	403,286 47
Other liabilities.....	14,192 30
Total liabilities.....	\$667,761 37
Net surplus.....	\$27,299 26

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$465,758 46
Received from interest and dividends.....	34,402 57
Total income.....	\$500,161 03

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$300,713 49
Paid dividends.....	15,992 00
Commission and brokerage.....	105,408 73
Salaries of officers and employes.....	27,698 33
Taxes.....	12,188 02
All other expenditures.....	42,554 93
Total expenditures.....	\$504,555 50
Excess of expenditures over income.....	\$4,394 47

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$46,562,195 00
Premiums received thereon.....	575,084 28
Total risks in force December 31, 1893.....	\$62,598,684 00
Total premiums received from commencement to date.....	\$3,995,896 13
Total losses paid from commencement to date.....	2,212,348 14
Excess of premiums over losses.....	\$1,783,547 99

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$546,650 00
Premiums received.....	7,291 82
Losses paid.....	9,123 96
Losses incurred.....	7,320 38
Expense.....	2,187 54

CONNECTICUT FIRE INSURANCE COMPANY.

Principal office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, President.

C. R. BURT, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 121,625 00
Loans secured by mortgages on real estate.....	782,660 00
Market value of bonds and stocks.....	1,551,752 50
Loans secured by bonds and stocks as collateral.....	7,500 00
Cash on hand and in bank.....	125,440 49
Premiums in course of collection.....	232,143 77
Other assets.....	9,967 20
Total admitted assets.....	\$2,831,088 96

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	248,613 15
Unearned premiums.....	1,191,783 05
Other liabilities.....	51,000 00
Total liabilities, including capital.....	\$2,491,396 20
Net surplus.....	\$339,692 76

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,640,039 60
Received from interest and dividends.....	125,350 10
Total income.....	\$1,765,389 70
Excess of income over expenditures.....	\$19,799 78

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,091,143 03
Paid dividends.....	80,000 00
Commissions and brokerage.....	299,413 47
Salaries of officers and employes.....	122,102 27
Taxes.....	36,983 65
All other expenditures.....	115,947 50
Total expenditures.....	\$1,745,589 92

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$150,882,390 00
Premiums received thereon.....	1,935,841 73
Total risks in force December 31, 1893.....	\$171,143,074 00
Total premiums received from commencement to date.....	\$16,737,459 43
Total losses paid from commencement to date.....	9,587,376 78
Excess of premiums over losses.....	\$7,150,082 65

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,319,264 00
Premiums received.....	19,873 49
Losses paid.....	9,013 41
Losses incurred.....	12,576 73
Expense.....	14,626 64
Taxes.....	104 93

CONTINENTAL INSURANCE COMPANY.

Principal office..... 100, 102 Broadway, New York, N. Y.

(Organized in 1852.)

F. C. MOORE, President.

EDWARD LANNING, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 757,690 75
Loans secured by mortgages on real estate.....	125,935 00
Interest due on said mortgage loans.....	2,741 54
Market value of bonds and stocks.....	4,544,810 50
Loans secured by bonds and stocks as collateral.....	4,000 00
Cash on hand and in bank.....	248,583 78
Premiums in course of collection.....	330,580 07
All other assets.....	418,829 69
Total admitted assets.....	\$6,433,171 33

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	451,383 00
Unearned premiums.....	3,204,755 03
Other liabilities.....	200,437 92
Total liabilities, including capital.....	\$4,856,575 95
Net surplus.....	\$1,576,595 38

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,954,422 87
Received from interest and dividends.....	265,123 49
Received from rents and all other sources.....	8,457 67
Total income.....	\$3,228,004 03
Excess of income over expenditures.....	\$175,260 05

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,780,555 72
Paid dividends.....	154,821 80
Commissions and brokerage.....	590,179 38
Salaries of officers and employes.....	263,167 12
Taxes.....	58,283 75
All other expenditures.....	205,736 21
Total expenditures.....	\$3,052,743 98

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$395,792,419 00
Premiums received thereon.....	3,352,663 75
Total risks in force December 31, 1893.....	\$600,320,794 00
Total premiums received from commencement to date.....	\$55,214,391 34
Total losses paid from commencement to date.....	30,938,725 06
Excess of premiums over losses.....	\$24,275,666 28

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,428,034 00
Premiums received.....	26,754 47
Losses paid.....	7,524 43
Losses incurred.....	7,517 77
Expense.....	7,888 48
Taxes.....	226 83

THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

Principal office.....Philadelphia, Pa.

(Organized in 1835.)

TATTNALL PAULDING, President. HENRY LYLBURN, Secretary.

CASH CAPITAL, \$702,875.

I. ASSETS.

Value of real estate owned.....	\$ 160,000 00
Loans secured by mortgages on real estate.....	153,200 00
Interest due on said mortgage loans.....	1,691 44
Market value of bonds and stocks.....	973,814 50
Cash on hand and in bank.....	31,396 68
Premiums in course of collection.....	153,115 11
All other assets.....	22,509 25
Total admitted assets.....	\$1,495,726 98

II. LIABILITIES.

Capital stock paid up.....	\$ 702,875 00
Unpaid losses.....	194,003 23
Unearned premiums.....	392,896 80
All other liabilities.....	95,590 20
Total liabilities, including capital.....	\$1,385,365 23
Net surplus.....	\$110,361 75

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$838,396 32
Received for interest and dividends.....	59,475 34
Received from other sources.....	6,069 88
Total income.....	\$903,941 54

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 616,480 84
Paid dividends.....	56,306 25
Commission and brokerage.....	151,078 59
Salaries of officers and employes.....	76,226 37
Taxes.....	25,358 62
All other expenditures.....	87,054 45
Total expenditures.....	\$1,013,105 12
Excess of expenditures over income.....	\$109,163 58

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$68,771,635 00
Premiums received thereon.....	832,521 94
Marine and inland risks written in 1893.....	\$51,510,568 00
Premiums received thereon.....	296,685 44
Perpetual risks written in 1893.....	\$3,131,441 30
Premiums received thereon.....	79,681 43
Total risks in force December 31, 1893. (Perpetual not included).....	\$58,940,863 00
Total premiums received from commencement to date.....	\$28,850,512 00
Total losses paid from commencement to date.....	17,156,626 00
Excess of premiums over losses.....	\$11,693,886 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$341,047 00
Premiums received.....	5,688 68
Losses paid.....	3,946 12
Losses incurred.....	3,231 59
Expense.....	2,336 15

DETROIT FIRE AND MARINE INSURANCE COMPANY.

Principal office Detroit, Mich.

(Organized in 1866.)

WM. H. MOORE, President.

COREY L. ANDREWS, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned	\$ 71,471 65
Loans secured by mortgages on real estate	909,186 70
Interest due on said mortgage loans	31,887 18
Market value of bonds and stocks	32,500 00
Loans secured by bonds and stocks as collateral	300 00
Cash on hand and in bank	56,617 06
Premiums in course of collection	41,852 43
All other assets	9,433 30
Total admitted assets	\$1,153,248 32

II. LIABILITIES.

Capital stock paid up	\$400,000 00
Unpaid losses	32,808 80
Unearned premiums	173,861 14
Other liabilities	10,049 33
Total liabilities, including capital	\$616,719 27
Net surplus	\$536,529 05

III. INCOME IN 1893.

Net cash actually received for premiums	\$274,032 47
Received from interest and dividends	59,391 12
Received from rents and all other assets	814 38
Total income	\$334,237 97

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$207,565 65
Paid dividends	40,000 00
Commissions and brokerage	38,132 19
Salaries of officers and employes	22,082 60
Taxes	17,095 72
All other expenditures	19,492 80
Total expenditures	\$344,368 96
Excess of expenditures over income	\$10,130 99

V. MISCELLANEOUS.

Fire risks written in 1893	\$26,356,775 00
Premiums received thereon	296,243 80
Marine and inland risks written in 1893	\$3,815,729 00
Premiums received thereon	62,900 62
Total risks in force December 31, 1893	\$28,070,312 00
Total premiums received from commencement to date	\$5,738,263 88
Total losses paid from commencement to date	2,955,325 69
Excess of premiums over losses	\$2,782,938 19

BUSINESS IN COLORADO IN 1893.

Risks written	\$377,775 00
Premiums received	3,872 90
Losses paid	2,185 38
Losses incurred	2,988 48
Expense	1,171 04
Taxes	15 49

EAGLE FIRE COMPANY.

Principal office 71, 73 and 75 Wall St., New York, N. Y.

(Organized in 1806.)

ALEXANDER J. CLINTON, President.

THOS. J. GAINES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned	\$ 435,000 00
Loans secured by mortgages on real estate	26,000 00
Interest due on said mortgage loans	820 00
Market value of bonds and stocks	567,225 50
Cash on hand and in bank	37,470 69
Premiums in course of collection	35,398 48
All other assets	11,747 07
Total admitted assets	\$1,113,661 74

II. LIABILITIES.

Capital stock paid up	\$300,000 00
Unpaid losses	18,578 92
Unearned premiums	172,328 50
All other liabilities	12,766 56
Total liabilities, including capital	\$503,673 98
Net surplus	\$609,987 76

III. INCOME IN 1893.

Net cash actually received for premiums	\$188,487 69
Received for interest and dividends	26,016 85
Received from other sources	8,465 15
Total income	\$222,969 69
Excess of income over expenditures	\$6,791 64

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 99,128 85
Paid dividends	30,321 00
Commissions and brokerage	45,464 41
Salaries of officers and employes	29,783 41
Taxes	2,513 89
All other expenditures	8,966 49
Total expenditures	\$216,178 05

V. MISCELLANEOUS.

Fire risks written in 1893	\$34,792,380 00
Premiums received thereon	242,749 11
Total risks in force December 31, 1893	\$49,523,584 00
Total premiums received from commencement to date	\$7,296,389 00
Total losses paid from commencement to date	3,502,739 00
Excess of premiums over losses	\$3,793,650 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$473,975 00
Premiums received	5,431 74
Losses paid	1,116 28
Losses incurred	1,400 72
Expense	1,565 90
Taxes	54 99

FARRAGUT FIRE INSURANCE COMPANY.

Principal office.....346 Broadway, New York, N. Y.

(Organized in 1872.)

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

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 6,000 00
Loans secured by mortgages on real estate.....	20,500 00
Interest due on said mortgage loans.....	300 00
Market value of bonds and stocks.....	241,585 00
Loans secured by bonds and stocks as collateral.....	13,400 00
Cash on hand and in bank.....	20,401 57
Premiums in course of collection.....	31,187 76
All other assets.....	3,701 00
Total assets.....	\$337,075 33

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	23,140 81
Unearned premiums.....	82,447 27
All other liabilities.....	5,227 50
Total liabilities, including capital.....	\$310,815 58
Net surplus.....	\$26,259 75

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$151,424 23
Received from interest and dividends.....	10,458 10
Received from rents and all other sources.....	519 13
Total income.....	\$162,401 46

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 78,170 37
Paid dividends.....	20,000 00
Commissions and brokerage.....	27,786 61
Salaries of officers and employes.....	21,398 00
Taxes.....	3,818 14
All other expenditures.....	12,022 53
Total expenditures.....	\$163,195 65
Excess of expenditures over income.....	\$794 19

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$17,640,031 00
Premiums received thereon.....	196,422 55
Total amount in force December 31, 1893.....	\$14,223,808 00
Total premiums received from commencement to date.....	\$3,285,057 48
Total losses paid from commencement to date.....	1,591,997 50
Excess of premiums over losses.....	\$1,693,059 98

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$124,070 00
Premiums received.....	1,984 84
Losses paid.....	4,407 03
Losses incurred.....	4,407 03
Expense.....	613 18

FIRE ASSOCIATION OF PHILADELPHIA.

Principal office..... 409 Walnut St., Philadelphia, Pa.

(Organized in 1820.)

E. C. IRVIN, President.

BENJAMIN T. HERKNESS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned	\$ 165,600 00
Loans secured by mortgages on real estate	1,727,518 85
Interest due on said mortgage loans	36,181 62
Market value of bonds and stocks	2,287,709 75
Loans secured by bonds and stocks as collateral	82,450 00
Cash on hand and in bank	258,425 49
Premiums in course of collection	457,951 57
All other assets	40,883 33
Total admitted assets	\$5,056,720 61

II. LIABILITIES.

Capital stock paid up	\$ 500,000 00
Unpaid losses	359,667 44
Unearned premiums	1,617,174 94
Amount reclaimable on perpetual policies	1,896,292 14
All other liabilities	178,663 86
Total liabilities, including capital	\$4,551,798 38
Net surplus	\$504,922 23

III. INCOME IN 1893.

Net cash actually received for premiums	\$2,118,176 74
Received from interest and dividends	234,341 35
Received from rents and all other sources	4,345 39
Total income	\$2,356,863 48

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,624,019 52
Paid dividends	200,000 00
Commissions and brokerage	423,341 28
Salaries of officers and employes	222,256 44
Taxes	63,185 21
All other expenditures	21,087 40
Total expenditures	\$2,553,889 85
Excess of expenditures over income	\$197,026 37

V. MISCELLANEOUS.

Fire risks written in 1893	\$210,405,432 00
Premiums received thereon	2,658,297 74
Total risks in force December 31, 1893	\$248,598,793 00
Total premiums received from commencement to date	\$32,809,963 00
Total losses paid from commencement to date	19,345,850 00
Excess of premiums over losses	\$13,464,113 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$524,015 00
Premiums received	9,384 35
Losses paid	7,228 69
Losses incurred	7,209 32
Expense	2,703 44

FIREMAN'S FUND INSURANCE COMPANY.

Principal office San Francisco, Cala.

(Organized in 1863.)

DAVID J. STAPLES, President. BERNARD FAYMONVILLE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned	\$ 326,200 00
Loans secured by mortgages on real estate	397,375 00
Interest due on said mortgage loans	5,066 51
Market value of bonds and stocks	1,532,420 00
Loans secured by bonds and stocks as collateral	166,621 65
Cash on hand and in bank	253,787 32
Premiums in course of collection	337,432 10
All other assets	92,587 09
Total admitted assets	\$3,111,489 67

II. LIABILITIES.

Capital stock paid up	\$1,000,000 00
Unpaid losses	185,507 47
Unearned premiums	1,143,458 13
All other liabilities	49,456 49
Total liabilities, including capital	\$2,378,422 09
Net surplus	\$733,067 58

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,682,853 07
Received from interest and dividends	127,606 12
Received from rents and all other sources	19,721 07
Total income	\$1,830,180 26
Excess of income over expenditures	\$123,108 85

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,031,124 28
Paid dividends	120,000 00
Commissions and brokerage	218,157 67
Salaries of officers and employes	158,819 47
Taxes	31,597 59
All other expenditures	147,372 40
Total expenditures	\$1,707,071 41

V. MISCELLANEOUS.

Fire risks written in 1893	\$156,152,811 00
Premiums received thereon	2,097,768 61
Marine and inland risks written in 1893	\$40,636,710 00
Premiums received thereon	404,270 49
Total risks in force December 31, 1893	\$165,277,415 00
Total premiums received from commencement to date	\$25,063,092 00
Total losses paid from commencement to date	12,522,351 00
Excess of premiums over losses	\$12,540,741 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,681,332 00
Premiums received	43,329 55
Losses paid	17,490 30
Losses incurred	15,982 30
Expense	13,241 13
Taxes	251 98

FRANKLIN FIRE INSURANCE COMPANY.

Principal office.....421 Walnut St., Philadelphia, Pa.

(Organized in 1829.)

JAMES W. McALLISTER, President.

EZRA T. CRESSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 291,100 00
Loans secured by mortgages on real estate.....	283,358 00
Interest due on said mortgage loans.....	5,053 86
Market value of bonds and stocks.....	2,087,769 25
Loans secured by bonds and stocks as collateral.....	277,500 00
Cash on hand and in bank.....	109,928 04
Premiums in course of collection.....	73,025 81
All other assets.....	2,854 53
Total admitted assets.....	\$3,130,589 49

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	40,038 59
Unearned premiums.....	480,021 01
Amount reclaimable on perpetual policies.....	1,245,484 48
All other liabilities.....	11,313 87
Total liabilities, including capital.....	\$2,176,857 95
Net surplus.....	\$953,731 54

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$507,318 43
Received from interest and dividends.....	139,036 64
Received from rents and all other sources.....	10,894 53
Total income.....	\$657,249 60
Excess of income over expenditures.....	\$6,977 83

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$322,903 28
Paid dividends.....	80,187 50
Commissions and brokerage.....	93,581 90
Salaries of officers and employes.....	37,577 50
Taxes.....	22,004 59
All other expenditures.....	94,017 00
Total expenditures.....	\$650,271 77

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$53,890,611 00
Premiums received thereon.....	617,535 72
Total risks in force December 31, 1893.....	\$81,223,700 00
Perpetual risks (not included above).....	\$59,485,608 00
Premiums thereon.....	1,350,459 65
Total premiums received from commencement to date.....	\$28,994,022 43
Total losses paid from commencement to date.....	15,569,464 70
Excess of premiums over losses.....	\$13,424,557 73

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$407,800 00
Premiums received.....	5,747 02
Losses paid.....	2,011 57
Losses incurred.....	2,022 32
Expense.....	1,543 44
Taxes.....	43 84

GERMAN INSURANCE COMPANY.

Principal office Freeport, Ill.

(Organized in 1863.)

C. O. COLLMANN, President.

WILLIAM TREMBOR, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 35,138 25
Loans secured by mortgages on real estate.....	1,787,840 77
Interest due on said mortgage loans.....	75,195 15
Market value of bonds and stocks.....	282,929 20
Loans secured by bonds and stocks as collateral.....	60,806 99
Cash on hand and in bank.....	187,754 65
Premiums in course of collection.....	220,318 31
All other assets.....	268,495 52
Total admitted assets.....	\$2,918,478 84

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	162,955 42
Unearned premiums.....	1,854,106 05
All other liabilities.....	29,252 55
Total liabilities, including capital.....	\$2,246,314 02
Net surplus.....	\$672,164 82

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,519,795 14
Received from interest and dividends.....	160,294 20
Received from rents and all other sources.....	6,458 85
Total income.....	\$1,686,548 19
Excess of income over expenditures.....	\$57,820 28

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 942,232 07
Paid dividends.....	40,000 00
Commissions and brokerage.....	385,658 39
Paid salaries of officers and employes.....	69,739 80
Taxes.....	32,777 25
All other expenditures.....	158,320 40
Total expenditures.....	\$1,628,727 91

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$114,414,626 00
Premiums received thereon.....	1,803,748 13
Total amount in force December 31, 1893.....	\$191,125,529 00
Total premiums received from commencement to date.....	\$15,467,584 10
Total losses paid from commencement to date.....	8,223,486 88
Excess of premiums over losses.....	\$7,244,097 22

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$796,882 00
Premiums received.....	13,109 59
Losses paid.....	5,868 29
Losses incurred.....	6,644 61
Expense.....	4,538 54
Taxes.....	54 04

GERMAN FIRE INSURANCE COMPANY.

Principal office Peoria, Ill.

(Organized in 1876.)

BERNARD CREMER, President.

CHARLES CREMER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$259,470 83
Interest due on said mortgage loans.....	14,583 64
Market value of bonds and stocks.....	7,450 00
Loans secured by bonds and stocks as collateral.....	33,838 00
Cash on hand and in bank.....	18,870 47
Premiums in course of collection.....	17,006 48
All other assets.....	1,438 47
Total admitted assets.....	\$352,657 89

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	16,993 97
Unearned premiums.....	90,832 20
Total liabilities, including capital.....	\$307,826 17
Net surplus.....	\$44,831 72

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$ 84,407 22
Received from interest and dividends.....	19,402 25
Total income.....	\$103,809 47

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 91,184 90
Paid dividends.....	18,000 00
Commissions and brokerage.....	22,766 87
Salaries of officers and employes.....	6,105 00
Taxes.....	4,319 22
All other expenditures.....	11,596 02
Total expenditures.....	\$153,972 01
Excess of expenditures over income.....	\$50,162 54

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$ 6,708,046 00
Premiums received thereon.....	98,780 71
Total risks in force December 31, 1893.....	\$13,378,173 00
Total premiums received from commencement to date.....	\$2,695,251 49
Total losses paid from commencement to date.....	1,291,537 62
Excess of premiums over losses.....	\$1,403,713 87

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$525,405 00
Premiums received.....	6,634 11
Losses paid.....	10,376 24
Losses incurred.....	10,376 24
Expense.....	2,117 14

GERMAN AMERICAN INSURANCE COMPANY.

Principal office115 Broadway, New York, N. Y.

(Organized in 1872.)

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 40,000 00
Market value of bonds and stocks.....	5,064,564 00
Cash on hand and in bank.....	474,030 24
Premiums in course of collection.....	418,808 86
Total admitted assets.....	\$5,997,403 10

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	555,669 38
Unearned premiums.....	2,700,619 30
All other liabilities.....	83,761 72
Total liabilities, including capital.....	\$4,340,050 40
Net surplus.....	\$1,657,352 70

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$3,020,626 45
Received from interest and dividends.....	245,328 83
Total income.....	\$3,265,955 28
Excess of income over expenditures.....	\$46,695 15

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,921,276 91
Paid dividends.....	200,000 00
Commissions and brokerage.....	461,285 31
Salaries of officers and employes.....	226,138 94
Taxes.....	75,692 23
All other expenditures.....	334,866 74
Total expenditures.....	\$3,219,260 13

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$410,567,744 00
Premiums received thereon.....	4,249,087 44
Total risks in force December 31, 1893.....	\$539,038,637 00
Total premiums received from commencement to date.....	\$37,903,440 99
Total losses paid from commencement to date.....	19,695,050 75
Excess of premiums over losses.....	\$18,208,390 23

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,854,796 00
Premiums received.....	28,810 27
Losses paid.....	9,038 54
Losses incurred.....	10,710 05
Expense.....	9,662 34
Taxes.....	202 19

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal office Denver, Colo.

(Organized in 1892.)

CONRAD WALBRACH, President.

CHARLES KNOCH, Secretary.

I. ASSETS.

Cash on hand and in bank	\$ 1,333 09
All other assets	13,045 55
Total admitted assets	\$14,378 64

II. LIABILITIES.

Unearned premiums	\$12,359 57
All other liabilities	2 20
Total liabilities	\$12,361 77
Net surplus	\$2,016 87

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,155 37
Received from rents	6 40
Total income	\$1,161 77
Excess of income over expenditures	\$110 09

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 270 10
Commissions and brokerage	2 20
Salaries of officers and employes	696 75
Taxes	79 13
All other expenditures	3 50
Total expenditures	\$1,051 68

V. MISCELLANEOUS.

Fire risks written in 1893	\$131,300 00
Premiums received thereon $\left\{ \begin{array}{l} \text{Cash, } \$1,090 68 \\ \text{Notes, } 4,203 02 \end{array} \right\}$	5,293 70
Total risks in force December 31, 1893	\$352,600 00
Total premiums received from commencement to date	\$17,284 95
Total losses paid from commencement to date	350 71
Excess of premiums over losses	\$16,934 24

BUSINESS IN COLORADO IN 1893.

Risks written	\$131,300 00
Premiums received	5,293 70
Losses paid	270 10
Losses incurred	270 10
Expense	781 58
Taxes	2 20

GLENS FALLS INSURANCE COMPANY.

Principal office..... Glens Falls, N. Y.

(Organized in 1849.)

J. L. CUNNINGHAM, President.

R. A. LITTLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 30,934 50
Loans secured by mortgages on real estate.....	532,780 39
Interest due on said mortgage loans.....	3,995 14
Market value of bonds and stocks.....	1,371,275 00
Loans secured by bonds and stocks as collateral.....	4,000 00
Cash on hand and in bank.....	224,534 20
Premiums in course of collection.....	74,030 47
All other assets.....	11,825 17
Gross amount of assets of the company.....	\$2,253,374 87
Assets not admitted.....	3,821 97
Aggregate amount of assets at their actual value.....	\$2,249,552 90

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	49,696 53
Unearned premiums.....	712,744 29
All other liabilities.....	15,104 57
Total liabilities, including capital.....	\$977,545 39
Net surplus.....	\$1,272,007 51

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$657,355 37
Received from interest and dividends.....	115,714 59
Received from rents and all other sources.....	1,045 09
Total income.....	\$774,115 05
Excess of income over expenditures.....	\$102,174 26

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$374,282 46
Paid dividends.....	40,000 00
Commissions and brokerage.....	123,272 50
Salaries of officers and employes.....	52,264 61
Taxes.....	30,774 46
All other expenditures.....	51,346 76
Total expenditures.....	\$671,940 79

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$ 78,144,103 00
Premiums received thereon.....	820,580 24
Total risks in force December 31, 1893.....	\$131,587,467 00
Total premiums received from commencement to date.....	\$12,297,074 31
Total losses paid from commencement to date.....	6,205,398 03
Excess of premiums over losses.....	\$6,091,676 28

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$378,155 00
Premiums received.....	4,625 93
Losses paid.....	3,231 82
Losses incurred.....	3,231 82
Expense.....	907 47
Taxes.....	11 11

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Principal office..... Philadelphia, Pa.

(Organized in 1853.)

ALFRED S. GILLETT, President.

EDWIN F. MERRILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 280,700 00
Loans secured by mortgages on real estate.....	745,861 77
Interest due on said mortgage loans.....	13,030 08
Market value of bonds and stocks.....	464,304 84
Loans secured by bonds and stocks as collateral.....	26,500 00
Cash on hand and in bank.....	61,010 68
Premiums in course of collection.....	72,261 85
All other assets.....	36,502 75
Total admitted assets.....	\$1,700,171 97

II. LIABILITIES.

Capital stock paid up.....	\$ 300,000 00
Unpaid losses.....	36,544 59
Unearned premiums.....	385,620 71
Amount reclaimable on perpetual policies.....	422,202 82
All other liabilities.....	44,427 58
Total liabilities, including capital.....	\$1,188,795 70
Net surplus.....	\$511,376 27

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$476,452 45
Received from interest and dividends.....	68,325 67
Received from rents and all other sources.....	7,071 03
Total income.....	\$551,849 15
Excess of income over expenditures.....	\$27,595 75

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$262,886 94
Paid dividends.....	60,000 00
Commissions and brokerage.....	97,706 28
Salaries of officers and employes.....	57,659 93
Taxes.....	17,847 29
All other expenditures.....	28,152 96
Total expenditures.....	\$524,253 40

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$50,137,457 00
Premiums received thereon.....	579,167 01
Total risks in force December 31, 1893.....	\$90,500,676 00
Total premiums received from commencement to date.....	\$10,707,994 00
Total losses paid from commencement to date.....	4,487,748 00
Excess of premiums over losses.....	\$6,220,246 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$528,270 00
Premiums received.....	7,006 99
Losses paid.....	3,003 27
Losses incurred.....	3,003 27
Expense.....	105 11
Taxes.....	77 97

GRAND RAPIDS FIRE INSURANCE COMPANY.

Principal office Grand Rapids, Mich.

(Organized in 1882.)

J. W. CHAMPLIN, President.

W. FRED MCBAIN, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned	\$ 3,000 00
Loans secured by mortgages on real estate	181,421 17
Interest due on said mortgage loans	3,270 89
Market value of bonds and stocks	8,000 00
Loans secured by bonds and stocks as collateral	99,100 00
Cash on hand and in bank	23,994 20
Premiums in course of collection	26,023 89
All other assets	1,567 02
Total admitted assets	\$346,377 17

II. LIABILITIES.

Capital stock paid up	\$200,000 00
Unpaid losses	7,726 18
Unearned premiums	113,501 82
All other liabilities	4,337 23
Total liabilities, including capital	\$325,565 23
Net surplus	\$20,811 94

III. INCOME IN 1893.

Net cash actually received for premiums	\$168,301 19
Received from interest and dividends	18,518 57
Received from rents and all other sources	3 219 94
Total income	\$190,039 70

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$129,975 80
Paid dividends	12,000 00
Commissions and brokerage	43,377 44
Salaries of officers and employes	8,646 12
Taxes	4,416 61
All other expenditures	12,233 02
Total expenditures	\$210,648 99
Excess of expenditures over income	\$20,609 29

V. MISCELLANEOUS.

Fire risks written in 1893	\$17,321,634 00
Premiums received thereon	230,002 59
Total risks in force December 31, 1893	\$17,486,125 00
Total premiums received from commencement to date	\$1,289,374 36
Total losses paid from commencement to date	623,044 04
Excess of premiums over losses	\$666,330 32

BUSINESS IN COLORADO IN 1893.

Risks written	\$277,835 00
Premiums received	3,899 55
Losses paid	3,219 04
Losses incurred	3,424 04
Expense	781 06

UNITED STATES BRANCH
OF THE
GUARDIAN FIRE AND LIFE ASSURANCE COMPANY
OF
LONDON, ENGLAND.

(Organized in 1821.)

HENRY E. BOWERS, Manager, 50 Pine St., New York, N. Y.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 342,500 00
Interest due on said mortgage loans	2,879 54
Market value of bonds and stocks	1,266,787 50
Cash on hand and in bank	61,275 68
Premiums in course of collection	130,712 75
All other assets	416 67
Total admitted assets	\$1,804,572 14

II. LIABILITIES.

Unpaid losses	\$ 185,087 00
Unearned premiums	965,619 35
All other liabilities	15,740 49
Total liabilities	\$1,166,446 84
Net surplus	\$638,125 30

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,126,521 54
Received from interest and dividends	37,909 72
Total income	\$1,164,431 26

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 836,529 17
Commissions and brokerage	213,311 65
Salaries of officers and employes	105,608 89
Taxes	31,312 98
All other expenditures	95,362 94
Total expenditures	\$1,282,125 63
Excess of expenditures over income	\$117,694 37

V. MISCELLANEOUS

Fire risks written in 1893	\$141,043,244 50
Premiums received thereon	1,423,284 71
Total risks in force December 31, 1893	\$213,374,342 99
Total premiums received from commencement to date	\$12,166,213 08
Total losses paid from commencement to date	6,527,151 80
Excess of premiums over losses	\$5,639,061 28

BUSINESS IN COLORADO IN 1893.

Risks written	\$666,593 70
Premiums received	9,697 37
Losses paid	7,081 35
Losses incurred	7,580 10
Expense	1,721 40
Taxes	17 89

UNITED STATES BRANCH
OF THE
HAMBURG-BREMEN FIRE INSURANCE COMPANY

OF
HAMBURG, GERMANY.

(Organized in 1854.)

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

I. ASSETS.

Market value of bonds and stocks.....	\$1,078,512 50
Cash on hand and in bank.....	77,714 81
Premiums in course of collection.....	73,733 10
All other assets.....	1,155 71
Total admitted assets.....	\$1,231,116 12

II. LIABILITIES.

Unpaid losses.....	\$115,675 00
Unearned premiums.....	823,276 42
All other liabilities.....	11,501 49
Total liabilities.....	\$950,452 91
Net surplus.....	\$280,663 21

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,146,886 98
Received from interest and dividends.....	49,734 34
Total income.....	\$1,196,621 32

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 909,239 07
Commissions and brokerage.....	185,527 21
Salaries of officers and employes.....	95,682 46
Taxes.....	28,485 21
All other expenditures.....	69,961 60
Total expenditures.....	\$1,288,895 55
Excess of expenditures over income.....	\$92,274 23

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$112,753,481 00
Premiums received thereon.....	1,493,446 01
Total risks in force December 31, 1893.....	\$123,568,266 00
Total premiums received from commencement to date.....	\$14,547,644 19
Total losses paid from commencement to date.....	8,832,095 13
Excess of premiums over losses.....	\$5,715,549 06

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$652,311 00
Premiums received thereon.....	11,347 14
Losses paid.....	7,273 13
Losses incurred.....	7,198 13
Expense.....	3,544 66
Taxes.....	10 59

HANOVER FIRE INSURANCE COMPANY.

Principal office 40 Nassau St., New York, N. Y.

(Organized in 1852.)

I. REMSDEN LANE, President.

CHARLES L. ROE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned	\$ 350,000 00
Loans secured by mortgages on real estate	23,000 00
Interest due on said mortgage loans	96 66
Market value of bonds and stocks	1,453,379 50
Cash on hand and in bank	61,376 60
Premiums in course of collection	171,975 44
All other assets	10,505 93
Total admitted assets	\$2,070,334 13

II. LIABILITIES.

Capital stock paid up	\$1,000,000 00
Unpaid losses	238,547 43
Unearned premiums	484,330 27
All other liabilities	128,136 78
Total liabilities, including capital	\$1,851,014 48
Net surplus	\$219,319 65

III. INCOME IN 1893.

Net cash actually received for premiums	\$879,389 63
Received from interest and dividends	93,440 25
Received from rents and all other sources	518 62
Total income	\$973,348 50

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 945,128 35
Paid dividends	100,000 00
Commissions and brokerage	150,367 04
Salaries of officers and employes	123,480 90
Taxes	33,529 43
All other expenditures	99,100 71
Total expenditures	\$1,451,606 43
Excess of expenditures over income	\$478,257 93

V. MISCELLANEOUS.

Fire risks written in 1893	\$145,066,362 25
Premiums received thereon	1,585,777 64
Total risks in force December 31, 1893	\$112,180,878 18
Total premiums received from commencement to date	\$26,024,830 84
Total losses paid from commencement to date	14,888,309 00
Excess of premiums over losses	\$11,136,521 84

BUSINESS IN COLORADO IN 1893.

Risks written	\$583,442 00
Premiums received	8,523 18
Losses paid	5,946 83
Losses incurred	10,139 06
Expense	2,124 43
Taxes	9 03

THE HARTFORD FIRE INSURANCE COMPANY.

Principal office 53 Trumbull St., Hartford, Conn.

(Organized in 1810.)

GEORGE L. CHASE, President.

P. C. ROYCE, Secretary.

CASH CAPITAL, \$1,250,000.

I. ASSETS.

Value of real estate owned	\$ 366,575 60
Loans secured by mortgages on real estate	1,167,500 00
Interest due on said mortgage loans	19,460 39
Market value of bonds and stocks	4,408,645 00
Loans secured by bonds and stocks as collateral	62,228 35
Cash on hand and in bank	608,252 39
Premiums in course of collection	724,768 67
All other assets	20,661 63
Total admitted assets	\$7,378,092 03

II. LIABILITIES.

Capital stock paid up	\$1,250,000 00
Unpaid losses	610,697 31
Unearned premiums	3,169,624 75
Other liabilities	51,000 00
Total liabilities, including capital	\$5,081,322 06
Net surplus	\$2,296,769 97

III. INCOME IN 1893.

Net cash actually received for premiums	\$3,987,395 16
Received from interest and dividends	296,953 81
Received from rents and other sources	8,704 59
Total income	\$4,293,053 56
Excess of income over expenditures	\$410,879 49

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$2,273,198 85
Paid dividends	300,000 00
Commissions and brokerage	666,069 54
Salaries of officers and employes	256,878 94
Taxes	72,206 81
All other expenditures	313,819 93
Total expenditures	\$3,882,174 07

V. MISCELLANEOUS.

Fire risks written in 1893	\$393,876,928 00
Premiums received thereon	4,883,174 35
Total risks in force December 31, 1893	\$520,743,851 00
Total premiums received from commencement to date	\$72,215,548 96
Total losses paid from commencement to date	43,695,846 33
Excess of premiums over losses	\$28,519,702 63

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,017,380 00
Premiums received	35,206 41
Losses paid	20,692 13
Losses incurred	20,692 13
Expense	8,989 32
Taxes	110 50

HELVETIA SWISS FIRE INSURANCE COMPANY.

Principal office Saint Gall, Switzerland.

(Organized in 1861.)

F. HALTMEYER, President.

M. F. GROSSMANN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned	\$ 43,000 00
Loans secured by mortgages on real estate	667,736 42
Interest due on said mortgage loans	20,875 22
Market value of bonds and stocks	632,974 27
Cash on hand and in bank	270,193 37
Premiums in course of collection	191,878 70
All other assets	725 95
Total admitted assets	\$1,827,383 93

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	92,399 96
Unearned premiums	424,600 18
All other liabilities	200,598 03
Total liabilities, including capital	\$1,117,598 17
Net surplus	\$709,785 76

III. INCOME IN 1893.

Net cash actually received for premiums	\$669,698 41
Received from interest and dividends	40,190 68
Total income	\$709,889 09
Excess of income over expenditures	\$75,227 32

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$346,692 40
Paid dividends	72,000 00
Commissions and brokerage	106,452 94
Salaries of officers and employes	44,936 47
Taxes	17,651 52
All other expenditures	46,928 44
Total expenditures	\$634,661 77

V. MISCELLANEOUS.

Fire risks written in 1893	\$734,722,254 00
Premiums received thereon	1,419,235 89
Total risks in force December 31, 1893	\$396,762,218 00
Total premiums received from commencement to date	\$20,074,552 00
Total losses paid from commencement to date	10,466,201 00
Excess of premiums over losses	\$9,608,351 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$764,507 49
Premiums received	13,727 57
Losses paid	10,958 85
Losses incurred	10,958 85
Expense	4,008 27

HOME MUTUAL INSURANCE COMPANY OF CALIFORNIA.

Principal office.....San Francisco, Cala.

(Organized in 1864.)

CHARLES R. STORY, President.

STEPHEN D. IVES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$277,500 00
Loans secured by mortgages on real estate.....	345,455 00
Interest due on said mortgage loans.....	4,849 96
Market value of bonds and stocks.....	74,455 00
Loans secured by bonds and stocks as collateral.....	78,800 00
Cash on hand and in bank.....	75,825 77
Premiums in course of collection.....	98,408 98
All other assets.....	9,390 00
Total admitted assets.....	\$964,684 71

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	58,766 17
Unearned premiums.....	285,928 23
All other liabilities.....	17,237 26
Total liabilities, including capital.....	\$661,931 66
Net surplus.....	\$302,753 05

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$411,006 63
Received from interest and dividends.....	34,309 31
Received from rents and all other sources.....	11,354 96
Total income.....	\$456,670 90
Excess of income over expenditures.....	\$35,636 01

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$198,904 93
Paid dividends.....	36,054 00
Commissions and brokerage.....	68,830 21
Salaries of officers and employes.....	67,560 20
Taxes.....	6,779 19
All other expenditures.....	42,906 36
Total expenditures.....	\$421,034 89

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$28,708,719 00
Premiums received thereon.....	499,291 75
Marine and inland risks written in 1893.....	\$2,333,299 00
Premiums received thereon.....	58,972 87
Total risks in force December 31, 1893.....	\$31,712,615 00
Total premiums received from commencement to date.....	\$8,271,988 93
Total losses paid from commencement to date.....	3,701,918 30
Excess of premiums over losses.....	\$4,570,020 63

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$724,214 00
Premiums received.....	13,743 25
Losses paid.....	10,588 97
Losses incurred.....	6,443 62
Expense.....	6,235 48

UNITED STATES BRANCH
OF THE
IMPERIAL INSURANCE COMPANY (LIMITED)
OF
LONDON, ENGLAND.
(Organized in 1803.)

WILLIAM SEXTON, Resident Manager, 214 Sansome St., San Francisco, Cal.

I. ASSETS.

Value of real estate owned	\$ 476,634 70
Market value of bonds and stocks	1,099,237 00
Cash on hand and in bank	68,812 77
Premiums in course of collection	195,900 51
All other assets	6,686 96
Total admitted assets	\$1,847,271 94

II. LIABILITIES.

Unpaid losses	\$ 141,931 88
Unearned premiums	905,078 01
All other liabilities	37,457 68
Total liabilities	\$1,084,467 57
Net surplus	\$762,804 37

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,160,733 65
Received from interest and dividends	39,929 08
Received from rents and all other sources	16,611 41
Total income	\$1,217,274 14

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 913,979 30
Commissions and brokerage	206,091 09
Salaries of officers and employes	101,897 39
Taxes	48,953 58
All other expenditures	50,150 79
Total expenditures	\$1,321,072 15
Excess of expenditures over income	\$103,798 01

V. MISCELLANEOUS.

Fire risks written in 1893	\$134,765,884 43
Premiums received thereon	1,581,816 60
Total risks in force December 31, 1893	\$188,908,046 29
Total premiums received from commencement to date	\$21,044,986 95
Total losses paid from commencement to date	13,986,122 49
Excess of premiums over losses	\$7,058,864 46

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,040,985 11
Premiums received	21,852 19
Losses paid	15,608 51
Losses incurred	22,911 46
Expense	3,977 26
Taxes	45 33

INSURANCE COMPANY OF NORTH AMERICA.

Principal office.....233 Walnut St., Philadelphia, Pa.

(Organized in 1794.)

CHARLES PLATT, President.

GREVILLE E. FRYER, Secretary.

CASH CAPITAL, \$3,000,000.

I. ASSETS.

Value of real estate owned	\$ 314,244 74
Loans secured by mortgages on real estate	2,763,737 76
Interest due on said mortgage loans	35,106 97
Market value of bonds and stocks	4,532,257 44
Loans secured by bonds and stocks as collateral	26,050 00
Cash on hand and in bank	712,105 44
Premiums in course of collection	854,262 88
All other assets	194,484 57
Total admitted assets	\$9,432,249 80

II. LIABILITIES.

Capital stock paid up	\$3,000,000 00
Unpaid losses	594,878 55
Unearned premiums	3,073,284 91
Amount reclaimable on perpetual policies	771,621 58
All other liabilities	126,956 69
Total liabilities, including capital	\$7,566,741 73
Net surplus	\$1,865,508 07

III. INCOME IN 1893.

Net cash actually received for premiums	\$5,672,565 62
Received from interest and dividends	402,156 97
Received from all other sources	6,864 63
Total income	\$6,081,587 22

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$4,327,656 73
Paid dividends	360,000 00
Commissions and brokerage	944,040 13
Salaries of officers and employes	281,620 25
Taxes	125,454 20
All other expenditures	330,136 86
Total expenditures	\$6,368,908 17
Excess of expenditures over income	\$287,320 95

V. MISCELLANEOUS.

Fire risks written in 1893	\$559,141,319 00
Premiums received thereon	4,607,615 37
Marine and inland risks written in 1893	\$454,837,550 00
Premiums received thereon	2,997,000 08
Perpetual risks written in 1893	\$1,043,125 78
Premiums received thereon	25,284 08
Total risks in force December 31, 1893	\$651,253,436 00
Total premiums received from commencement to date	\$110,033,773 37
Total losses paid from commencement to date	77,700,247 52
Excess of premiums over losses	\$32,333,530 85

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,291,342 00
Premiums received	43,791 45
Losses paid	27,472 99
Losses incurred	33,706 95
Expense	12,864 82
Taxes	69 08

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal office 136, 138 S. 4th St., Philadelphia, Pa.

(Organized in 1794.)

GEORGE G. CROWELL, President.

A. B. EARLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned	\$325,121 00
Loans secured by mortgages on real estate	74,750 00
Interest due on said mortgage loans	1,849 91
Market value of bonds and stocks	200,670 00
Cash on hand and in bank	61,656 83
Premiums in course of collection	48,001 52
All other assets	43,039 86
Total admitted assets	\$755,089 12

II. LIABILITIES.

Capital stock paid up	\$200,000 00
Unpaid losses	44,533 00
Unearned premiums	176,557 02
Amount reclaimable on perpetual policies	197,713 74
All other liabilities	85,199 70
Total liabilities, including capital	\$704,003 46
Net surplus	\$51,085 66

III. INCOME IN 1893.

Net cash actually received for premiums	\$310,743 38
Received from interest and dividends	13,344 49
Received from rents and all other sources	14,659 38
Total income	\$338,747 25

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$269,908 58
Paid dividends	15,000 00
Commission and brokerage	68,860 35
Salaries of officers and employes	27,184 16
Taxes	7,821 74
All other expenditures	19,118 17
Total expenditures	\$407,893 00
Excess of expenditures over income	\$69,145 75

V. MISCELLANEOUS.

Fire risks written in 1893	\$36,676 097 00
Premiums received thereon	444,611 51
Total risks in force December 31, 1893	\$28,651,851 00
Perpetual risks (not included above)	\$6,749,306 00
Premiums received thereon	217,267 85
Total amount of premiums received from commencement to date	\$20,380,564 80
Total losses paid from commencement to date	16,216,521 65
Excess of premiums over losses	\$4,164,043 15

BUSINESS IN COLORADO IN 1893.

Risks written	\$695,226 00
Premiums received	9,046 95
Losses paid	4,267 82
Losses incurred	7,146 95
Expense	2,933 66
Taxes	22 25

UNITED STATES BRANCH
OF THE
LANCASHIRE INSURANCE COMPANY

OF
MANCHESTER, ENGLAND.

(Organized in 1852.)

E. LITCHFIELD, United States Manager, 25 Pine St., New York, N. Y.

I. ASSETS.

Value of real estate owned.....	\$ 383,388 85
Market value of bonds and stocks.....	1,639,805 00
Cash on hand and in bank.....	44,689 39
Premiums in course of collection.....	219,892 79
Total admitted assets.....	\$2,287,776 03

II. LIABILITIES.

Unpaid losses.....	\$ 363,161 65
Unearned premiums.....	1,258,733 66
All other liabilities.....	40,000 00
Total liabilities.....	\$1,661,895 31
Net surplus.....	\$625,880 72

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,085,217 10
Received from interest and dividends.....	79,965 29
Received from rents and all other sources.....	10,673 82
Total income.....	\$2,175,856 21

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,828,715 04
Commissions and brokerage.....	386,175 73
Salaries of officers and employes.....	175,190 27
Taxes.....	51,259 69
All other expenditures.....	173,399 36
Total expenditures.....	\$2,614,740 09
Excess of expenditures over income.....	\$438,883 88

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$255,236,643 00
Premiums received thereon.....	2,949,803 21
Total risks in force December 31, 1893.....	\$222,548,087 00
Total premiums received from commencement to date.....	\$25,227,008 00
Total losses paid from commencement to date.....	16,647,320 00
Excess of premiums over losses.....	\$8,579,688 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,026,805 00
Premiums received.....	16,830 19
Losses paid.....	10,327 33
Losses incurred.....	10,037 41
Expense.....	6,186 10
Taxes.....	6 34

UNITED STATES BRANCH
OF THE
LION FIRE INSURANCE COMPANY

OF
LONDON, ENGLAND.

(Organized in 1879.)

M. BENNETT, Manager.

JAMES H. BREWSTER, Assistant Manager.

197 Asylum St., Hartford, Conn.

I. ASSETS.

Loans secured by mortgage on real estate	\$214,750 00
Interest due on said mortgage loans	4,363 66
Market value of bonds and stocks	417,875 00
Loans secured by bonds and stocks as collateral	19,300 00
Cash on hand and in bank	95,165 26
Premiums in course of collection	111,590 72
All other assets	5,871 10
Total admitted assets	\$868,915 74

II. LIABILITIES.

Unpaid losses	\$ 86,131 44
Unearned premiums	386,301 50
All other liabilities	16,682 52
Total liabilities	\$489,115 46
Net surplus	\$379,800 28

III. INCOME IN 1893.

Net cash actually received for premiums	\$578,571 98
Received from interest and dividends	28,024 11
Total income	\$606,596 09

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$446,030 91
Commissions and brokerage	104,092 27
Paid salaries of officers and employes	35,999 85
Taxes	18,325 75
All other expenditures	42,057 43
Total expenditures	\$646,506 21
Excess of expenditures over income	\$39,910 12

V. MISCELLANEOUS.

Fire risks written in 1893	\$73,415,304 00
Premiums received thereon	983,791 47
Total risks in force December 31, 1893	\$63,015,906 00
Total premiums received from commencement to date	\$5,717,746 33
Total losses paid from commencement to date	3,537,322 24
Excess of premiums over losses	\$2,180,424 09

BUSINESS IN COLORADO IN 1893.

Risks written	\$925,210 65
Premiums received	20,583 38
Losses paid	17,579 64
Losses incurred	16,669 92
Expense	3,715 30

UNITED STATES BRANCH
OF THE
LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY
OF
LIVERPOOL, ENGLAND.
(Organized in 1836.)

HENRY W. EATON, Resident Manager, New York. } Principal office,
WILLIAM S. WARREN, Resident Secretary, Chicago. } 45 William St., New York City.

I. ASSETS.

Value of real estate owned.....	\$1,603,270 00
Loans secured by mortgages on real estate.....	3,079,328 64
Interest due on said mortgage loans.....	44,407 21
Loans secured by bonds and stocks as collateral.....	2,045,300 00
Cash on hand and in bank.....	831,139 89
Premiums in course of collection.....	963,864 76
All other assets.....	30,960 78
Total admitted assets.....	\$8,598,271 28

II. LIABILITIES.

Unpaid losses.....	\$ 740,517 05
Unearned premiums.....	4,153,628 69
Amount reclaimable on perpetual policies.....	329,622 03
All other liabilities.....	347,978 72
Total liabilities.....	\$5,571,746 49
Net surplus.....	\$3,026,524 79

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$5,690,876 99
Received from interest and dividends.....	204,220 49
Received from rents and all other sources.....	74,132 93
Total income.....	\$5,969,230 41
Excess of income over expenditures.....	\$694,462 95

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$3,651,971 41
Commissions and brokerage.....	962,860 05
Salaries of officers and employes.....	279,199 96
Taxes.....	99,983 48
All other expenditures.....	280,752 56
Total expenditures.....	\$5,274,767 46

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$730,093,729 00
Premiums received thereon.....	7,490,665 61
Total risks in force December 31, 1893.....	\$856,240,889 00
Total premiums received from commencement to date.....	\$98,909,704 23
Total losses paid from commencement to date.....	59,893,504 76
Excess of premiums over losses.....	\$39,016,199 47

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$3,284,486 00
Premiums received.....	56,484 55
Losses paid.....	21,680 00
Losses incurred.....	25,035 00
Expense.....	15,949 53
Taxes.....	377 10

UNITED STATES BRANCH
OF THE
LONDON ASSURANCE CORPORATION

OF
LONDON, ENGLAND.

(Organized in 1720.)

CHARLES L. CASE, United States Manager, 44 Pine St., New York, N. Y.

I. ASSETS.

Market value of bonds and stocks.....	\$1,774,000 00
Cash on hand and in bank.....	201,258 44
Premiums in course of collection.....	188,678 78
All other assets.....	11,721 14
Total admitted assets.....	\$2,175,658 36

II. LIABILITIES.

Unpaid losses.....	\$ 192,617 79
Unearned premiums.....	924,059 04
All other liabilities.....	35,644 07
Total liabilities.....	\$1,152,320 90
Net surplus.....	\$1,023,337 46

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,408,278 00
Received from interest and dividends.....	76,894 97
Total income.....	\$1,485,172 97

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,049,079 27
Commissions and brokerage.....	242,870 55
Paid salaries of officers and employes.....	94,263 39
Taxes.....	39,685 91
All other expenditures.....	89,276 26
Total expenditures.....	\$1,515,175 38
Excess of expenditures over income.....	\$30,002 41

V. MISCELLANEOUS.

Marine and inland risks written in 1893.....	\$73,095,271 00
Premiums received thereon.....	550,677 30
Fire risks written in 1893.....	\$130,350,651 00
Premiums received thereon.....	1,283,515 42
Total risks in force December 31, 1893.....	\$184,992,085 00
Total premiums received from commencement to date.....	\$17,068,758 00
Total losses paid from commencement to date.....	10,189,203 00
Excess of premiums over losses.....	\$6,879,555 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$445,083 00
Premiums received.....	7,916 21
Losses paid.....	3,466 45
Losses incurred.....	3,915 64
Expense.....	2,054 35
Taxes.....	47 90

UNITED STATES BRANCH
OF THE
LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY

OF
LIVERPOOL, ENGLAND.

(Organized in 1861.)

JEFFREY BEAVAN, New York, Manager of the Eastern, Middle and Southern Departments.

JOHN S. BELDEN, Chicago, Manager for the Western Department.

WILLIAM MACDONALD, San Francisco, Manager for the Pacific Department.

Principal office, 57 and 59 William St., New York.

I. ASSETS.

Value of real estate owned	\$ 299,125 00
Market value of bonds and stocks	1,886,605 00
Cash on hand and in bank	129,942 45
Premiums in course of collection	313,957 06
All other assets	11,399 41
Total admitted assets	\$2,641,028 92

II. LIABILITIES.

Unpaid losses	\$ 271,516 86
Unearned premiums	1,617,850 24
All other liabilities	72,829 89
Total liabilities	\$1,962,196 99
Net surplus	\$678,831 93

III. INCOME IN 1893.

Net cash actually received for premiums	\$2,084,618 21
Received from interest and dividends	82,930 10
Received from rents and all other sources	11,738 71
Total income	\$2,129,287 02
Excess of income over expenditures	\$105,151 87

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,328,094 18
Commissions and brokerage	380,234 81
Salaries of officers and employes	147,797 92
Taxes	39,596 10
All other expenditures	128,412 14
Total expenditures	\$2,024,135 15

V. MISCELLANEOUS.

Fire risks written in 1893	\$272,908,106 00
Premiums received thereon	2,748,838 60
Total risks in force December 31, 1893	\$354,227,609 00
Total premiums received from commencement to date	\$19,139,145 25
Total losses paid from commencement to date	11,702,758 89
Excess of premiums over losses	\$7,436,386 36

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,118,099 00
Premiums received	22,936 59
Losses paid	17,496 50
Losses incurred	21,968 36
Expense	5,172 77
Taxes	5 34

LUMBERMEN'S INSURANCE COMPANY.

Principal office Philadelphia, Pa.

(Organized in 1873.)

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 69,050 00
Loans secured by mortgages on real estate.....	376,344 02
Interest due on said mortgage loans.....	8,651 93
Market value of bonds and stocks.....	379,630 00
Loans secured by bonds and stocks as collateral.....	64,900 00
Cash on hand and in bank.....	28,068 09
Premiums in course of collection.....	18,386 63
All other assets.....	2,247 60
Total admitted assets.....	\$947,278 27

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	15,027 52
Unearned premiums.....	111,608 14
Amount reclaimable on perpetual policies.....	226,151 25
All other liabilities.....	2,975 15
Total liabilities.....	\$605,762 06
Net surplus.....	\$341,516 21

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$160,713 44
Received from interest and dividends.....	43,520 51
Received from rents and all other sources.....	3,626 28
Total income.....	\$207,860 23
Excess of income over expenditures.....	\$36,352 66

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 94,151 79
Paid dividends.....	20,000 00
Commissions and brokerage.....	31,830 54
Paid salaries of officers and employes.....	12,109 50
Taxes.....	5,375 70
All other expenditures.....	8,040 04
Total expenditures.....	\$171,507 57

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$19,315,676 00
Premiums received thereon.....	203,547 67
Total risks in force December 31, 1893.....	\$18,949,968 00
Perpetual risks (not included above).....	\$9,169,293' 00
Premiums received thereon.....	251,279 17
Total premiums received from commencement to date.....	\$1,502,374 00
Total losses paid from commencement to date.....	790,632 00
Excess of premiums over losses.....	\$711,742 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$239,285 00
Premiums received.....	2,205 36
Losses paid.....	1,722 94
Losses incurred.....	1,717 65
Expense.....	714 34

UNITED STATES BRANCH
OF THE
MANCHESTER FIRE ASSURANCE COMPANY
OF
MANCHESTER, ENGLAND.
(Organized in 1824.)

W. W. DUDLEY, United States Manager, Chicago, Ill.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 50,000 00
Market value of bonds and stocks	1,701,612 50
Cash on hand and in bank	46,851 36
Premiums in course of collection	285,726 59
All other assets	1,358 95
Total admitted assets	\$2,085,549 40

II. LIABILITIES.

Unpaid losses	\$ 327,720 92
Unearned premiums	1,210,665 98
All other liabilities	53,993 13
Total liabilities	\$1,592,380 03
Surplus	\$493,169 37

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,675,131 20
Received from interest and dividends	54,229 68
Total income	\$1,729,360 88
Excess of income over expenditures	\$43,031 59

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,126,946 39
Commissions and brokerage	320,222 89
Paid salaries of officers and employes	79,490 87
Taxes	35,470 29
All other expenditures	124,198 85
Total expenditures	\$1,686,329 29

V. MISCELLANEOUS.

Fire risks written in 1893	\$177,011,757 06
Premiums received thereon	2,289,899 26
Total risks in force December 31, 1893	\$174,618,419 50
Total premiums received from commencement to date	\$5,102,722 99
Total losses paid from commencement to date	2,663,602 56
Excess of premiums over losses	\$2,439,120 43

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,488,306 09
Premiums received	27,679 92
Losses paid	20,414 59
Losses incurred	20,297 09
Expense	5,757 64
Taxes	30 15

MANUFACTURERS' AND MERCHANTS' INSURANCE COMPANY.

Principal office Pittsburgh, Pa.

(Organized in 1865.)

CHARLES W. BATCHELOR, President. WILLIAM T. ADAIR, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned	\$ 45,000 00
Loans secured by mortgages on real estate	250,807 01
Interest due on said mortgage loans	3,772 58
Market value of bonds and stocks	70,125 00
Loans secured by bonds and stocks as collateral	27,260 00
Cash on hand and in bank	9,148 53
Premiums in course of collection	28,550 53
All other assets	3,045 59
Total admitted assets	\$437,739 24

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses	27,453 95
Unearned premiums	111,350 63
Other liabilities	2,314 08
Total liabilities, including capital	\$391,118 66
Net surplus	\$46,620 58

III. INCOME IN 1893.

Net cash actually received for premiums	\$171,019 02
Received from interest and dividends	19,107 31
Received from rents and all other sources	416 01
Total income	\$190,542 34
Excess of income over expenditures	\$16,660 02

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$98,843 07
Paid dividends	15,000 00
Commissions and brokerage	41,928 20
Salaries of officers and employes	8,031 36
Taxes	3,822 45
All other expenditures	6,257 24
Total expenditures	\$173,882 32

V. MISCELLANEOUS.

Fire risks written in 1893	\$20,213,848 00
Premiums received thereon	247,450 78
Marine and inland risks written in 1893	\$1,459,056 00
Premiums received thereon	3,022 44
Total risks in force December 31, 1893	\$17,169,284 00
Total premiums received from commencement to date	\$2,443,632 62
Total losses paid from commencement to date	1,049,854 11
Excess of premiums over losses	\$1,393,778 51

BUSINESS IN COLORADO IN 1893.

Risks written	\$90,050 00
Premiums received	1,351 23
Losses paid	239 69
Losses incurred	239 69
Expense	445 91
Taxes	13 31

MECHANICS' INSURANCE COMPANY.

Principal office..... Philadelphia, Pa.

(Organized in 1854.)

CHARLES J. GALLAGHER, President. SIMON J. MARTIN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 81,000 00
Loans secured by mortgages on real estate.....	288,860 00
Interest due on said mortgage loans.....	4,967 97
Market value of bonds and stocks.....	279,595 00
Loans secured by bonds and stocks as collateral.....	24,700 00
Cash on hand and in bank.....	37,294 17
Premiums in course of collection.....	43,515 34
All other assets.....	390 10
Total admitted assets.....	\$760,322 58

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	40,623 41
Unearned premiums.....	147,563 07
Amount reclaimable on perpetual policies.....	206,406 04
All other liabilities.....	15,699 43
Total liabilities, including capital.....	\$660,291 95
Net surplus.....	\$100,030 63

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$234,827 17
Received from interest and dividends.....	29,723 05
Received from rents and all other sources.....	4,119 82
Total income.....	\$268,670 04

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$163,032 64
Paid dividends.....	20,092 00
Commissions and brokerage.....	63,104 22
Salaries of officers and employes.....	11,382 75
Taxes.....	6,295 74
All other expenditures.....	12,137 03
Total expenditures.....	\$276,044 38
Excess of expenditures over income.....	\$7,374 34

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$29,691,524 00
Premiums received thereon.....	290,078 30
Total risks in force December 31, 1893.....	\$28,552,692 00
Perpetual risks (not included above).....	\$10,127,406 00
Premiums received thereon.....	226,529 65
Total premiums received from commencement to date.....	\$2,105,899 96
Total losses paid from commencement to date.....	1,137,615 51
Excess of premiums over losses.....	\$968,284 45

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$222,133 33
Premiums received.....	3,208 65
Losses paid.....	279 19
Losses incurred.....	942 19
Expense.....	966 72
Taxes.....	39 25

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Principal office..... Boston, Mass.

(Organized in 1823.)

GEORGE R. ROGERS, President.

JAMES SIMPSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$169,500 00
Interest due on said mortgage loans.....	771 23
Market value of bonds and stocks.....	434,477 00
Cash on hand and in bank.....	18,520 99
Premiums in course of collection.....	22,903 22
All other assets.....	2,590 06
	\$588,762 50

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	24,628 00
Unearned premiums.....	146,064 92
All other liabilities.....	8,675 19
	\$579,368 11
Net surplus.....	\$9,394 39

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$208,407 54
Received from interest and dividends.....	26,691 50
	\$235,099 04

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$158,386 44
Paid dividends.....	220 00
Commission and brokerage.....	49,232 24
Paid salaries of officers and employes.....	13,900 00
Taxes.....	4,511 38
All other expenditures.....	22,647 93
	\$248,897 99
Excess of expenditures over income.....	\$13,798 95

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$23,597,033 00
Premiums received thereon.....	259,769 35
	\$520,500 00
Marine and inland risks written in 1893.....	5,540 00
Premiums received thereon.....	5,540 00
	\$23,784,861 00
Total risks in force December 31, 1893.....	\$7,708,958 00
Total premiums received from commencement to date.....	5,480,547 00
Total losses paid from commencement to date.....	5,480,547 00
	\$2,228,411 00
Excess of premiums over losses.....	\$2,228,411 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$360,123 00
Premiums received.....	3,595 72
Losses paid.....	3,014 45
Losses incurred.....	3,014 45
Expense.....	539 35
Taxes.....	83

THE MERCHANTS' INSURANCE COMPANY.

Principal office Newark, N. J.

(Organized in 1858.)

G. LEE STOUT, President.

J. R. MULLIKIN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned	\$ 302,948 25
Loans secured by mortgages on real estate	354,398 00
Interest due on said mortgage loans	6,866 75
Market value of bonds and stocks	451,556 50
Cash on hand and in bank	47,105 29
Premiums in course of collection	130,549 63
All other assets	6,335 63
Total admitted assets	\$1,299,760 05

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	129,260 75
Unearned premiums	601,847 60
All other liabilities	65,161 05
Total liabilities, including capital	\$1,196,269 40
Net surplus	\$103,490 65

III. INCOME IN 1893.

Net cash actually received for premiums	\$854,185 61
Received from interest and dividends	46,392 65
Received from rents and all other sources	26,031 48
Total income	\$926,609 74

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 770,427 43
Paid dividends	40,000 00
Commissions and brokerage	155,247 79
Salaries of officers and employes	42,197 93
Taxes	32,671 73
All other expenditures	106,263 37
Total expenditures	\$1,146,808 25
Excess of expenditures over income	\$220,198 51

V. MISCELLANEOUS.

Fire risks written in 1893	\$ 88,760,099 00
Premiums received thereon	1,050,928 02
Total risks in force in 1893	\$107,722,310 00
Total premiums received from commencement to date	\$12,686,649 56
Total losses paid from commencement to date	7,263,739 50
Excess of premiums over losses	\$5,422,910 06

BUSINESS IN COLORADO IN 1893.

Risks written	\$532,399 33
Premiums received	7,290 72
Losses paid	9,161 43
Losses incurred	11,840 78
Expense	1,333 77

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Principal office.....Detroit, Mich.

(Organized in 1881.)

D. WHITNEY, JR., President.

F. H. WHITNEY, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 27,203 02
Loans secured by mortgages on real estate.....	561,725 00
Interest due on said mortgage loans.....	22,008 71
Market value of bonds and stocks.....	64,625 00
Cash on hand and in bank.....	17,583 26
Premiums in course of collection.....	71,936 04
All other assets.....	13,251 74
Total admitted assets.....	\$778,332 77

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	56,827 94
Unearned premiums.....	274,470 08
All other liabilities.....	20,706 91
Total liabilities, including capital.....	\$752,004 93
Net surplus.....	\$26,327 84

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$457,841 58
Received from interest and dividends.....	40,177 78
Received from rents and all other sources.....	842 95
Total income.....	\$498,862 31

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$391,102 17
Paid dividends.....	16,000 00
Commissions and brokerage.....	86,721 94
Paid salaries of officers and employes.....	14,927 90
Taxes.....	13,198 83
All other expenditures.....	46,590 19
Total expenditures.....	\$568,541 03
Excess of expenditures over income.....	\$69,678 72

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$40,885,718 00
Premiums received thereon.....	524,712 92
Marine and inland risks written in 1893.....	\$4,334,504 00
Premiums received thereon.....	61,216 93
Total risks in force December 31, 1893.....	\$42,573,440 00
Total premiums received from commencement to date.....	\$4,309,153 89
Total losses paid from commencement to date.....	2,366,493 98
Excess of premiums over losses.....	\$1,942,659 91

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$531,583 00
Premiums received.....	10,993 93
Losses paid.....	6,785 00
Losses incurred.....	6,362 65
Expense.....	3,314 53
Taxes.....	17 89

MILWAUKEE MECHANICS' INSURANCE COMPANY.

Principal office.....Milwaukee, Wis.

(Organized in 1852.)

CHRISTIAN PREUSSER, President. ADOLPH J. CRAMER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 45,000 00
Loans secured by mortgages on real estate.....	1,077,396 09
Interest due on said mortgage loans.....	21,030 00
Market value of bonds and stocks.....	647,637 00
Cash on hand and in bank.....	136,439 41
Premiums in course of collection.....	82,474 04
All other assets.....	6,528 00
Total admitted assets.....	\$2,016,504 54

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	83,643 00
Unearned premiums.....	674,360 55
All other liabilities.....	54,928 84
Total liabilities, including capital.....	\$1,012,932 39
Net surplus.....	\$1,003,572 15

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$881,561 75
Received from interest and dividends.....	89,422 94
Received from rents and all other sources.....	1,300 00
Total income.....	\$972,284 69
Excess of income over expenditures.....	\$19,538 24

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$559,918 10
Paid dividends.....	40,000 00
Commissions and brokerage.....	227,539 94
Salaries of officers and employes.....	46,608 30
Taxes.....	29,235 89
All other expenditures.....	49,444 22
Total expenditures.....	\$952,746 45

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$74,818,844 00
Premiums received thereon.....	1,064,867 94
Total risks in force December 31, 1892.....	\$103,583,951 00
Total premiums received from commencement to date.....	\$9,525,518 95
Total losses paid from commencement to date.....	4,725,924 51
Excess of premiums over losses.....	\$4,799,594 44

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$997,856 00
Premiums received.....	12,142 11
Losses paid.....	7,069 55
Losses incurred.....	7,269 55
Expense.....	3,642 63
Taxes.....	28 60

MINNESOTA FIRE INSURANCE COMPANY.

Principal office.....Minneapolis, Minn.

(Organized in 1886.)

JOHN DE LAITTRE, President.

JAMES C. MOODEY, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 2,000 00
Loans secured by mortgages on real estate.....	102,250 00
Interest due on said mortgage loans.....	1,787 05
Market value of bonds and stocks.....	18,000 00
Loans secured by bonds and stocks as collateral.....	64,817 00
Cash on hand and in bank.....	59,531 73
Premiums in course of collection.....	14,431 34
All other assets.....	17,694 65
Total admitted assets.....	\$280,511 77

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	18,722 93
Unearned premiums.....	54,226 69
Total liabilities, including capital.....	\$272,949 62
Net surplus.....	\$7,562 15

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$ 50,035 97
Received from interest and dividends.....	15,638 92
Received from rents and all other sources.....	106,443 76
Total income.....	\$172,118 65
Excess of income over expenditures.....	\$16,689 77

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$106,717 82
Commissions and brokerage.....	19,964 54
Paid salaries of officers and employes.....	10,958 47
Taxes.....	6,181 86
All other expenditures.....	11,606 19
Total expenditures.....	\$155,428 88

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$8,751,947 00
Premiums received thereon.....	137,410 68
Total risks in force December 31, 1893.....	\$5,800,411 00
Total premiums received from commencement to date.....	\$1,014,382 66
Total losses paid from commencement to date.....	711,779 28
Excess of premiums over losses.....	\$302,603 38

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$162,815 00
Premiums received.....	2,227 47
Losses paid.....	1,014 33
Losses incurred.....	1,654 48
Expense.....	885 11
Taxes.....	6 56

NATIONAL FIRE INSURANCE COMPANY.

Principal office95 Pearl St., Hartford, Conn.

(Organized in 1871.)

JAMES NICHOLS, President.

E. G. RICHARDS, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 233,120 36
Loans secured by mortgages on real estate	601,750 00
Interest due on said mortgage loans	15,154 26
Market value of bonds and stocks.....	1,798,940 00
Loans secured by bonds and stocks as collateral	450 00
Cash on hand and in bank.....	182,462 63
Premiums in course of collection.....	411,014 58
All other assets	1,564 15
Total admitted assets.....	\$3,244,455 98

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses	278,301 28
Unearned premiums	1,542,127 59
All other liabilities	117,413 04
Total liabilities, including capital	\$2,937,841 91
Net surplus	\$306,614 07

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,989,302 51
Received from interest and dividends.....	131,265 33
Received from rents and all other sources	400 20
Total income.....	\$2,120,968 04
Excess of income over expenditures.....	\$155,610 52

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,199,216 76
Paid dividends	100,000 00
Commissions and brokerage.....	334,336 16
Salaries of officers and employes.....	160,202 44
Taxes.....	46,815 63
All other expenditures	124,786 53
Total expenditures.....	\$1,965,357 52

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$205,903,323 00
Premiums received thereon.....	2,564,043 39
Total risks in force December 31, 1893	\$245,390,228 00
Total premiums received from commencement to date.....	\$15,091,395 40
Total losses paid from commencement to date	7,880,792 07
Excess of premiums over losses	\$7,210,603 33

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,668,674 00
Premiums received	34,207 82
Losses paid.....	21,181 84
Losses incurred.....	25,607 83
Expense	9,245 86
Taxes	75 60

NEWARK FIRE INSURANCE COMPANY.

Principal office Newark, N. J.

(Organized in 1810.)

JOHN J. HENRY, President.

FRANK T. McBRIDE, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 50,000 00
Loans secured by mortgages on real estate	292,125 00
Interest due on said mortgage loans	4,550 55
Market value of bonds and stocks.....	239,557 22
Cash on hand and in bank.....	14,486 62
Premiums in course of collection.....	22,419 76
All other assets.....	2,157 84
Total admitted assets.....	\$625,296 99

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses	25,478 62
Unearned premiums	141,266 47
All other liabilities.....	12,545 86
Total liabilities, including capital	\$429,290 95
Net surplus	\$196,006 04

III. INCOME IN 1893.

Net cash actually received for premiums	\$184,272 10
Received from interest and dividends.....	29,255 91
Received from rents and all other sources	1,445 32
Total income	\$214,973 33

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$143,302 46
Paid dividends	25,387 05
Commissions and brokerage	35,878 71
Salaries of officers and employes	19,394 14
Taxes	9,302 13
All other expenditures.....	13,437 35
Total expenditures.....	\$246,701 84
Excess of expenditures over income	\$31,728 51

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$24,004,037 00
Premiums received thereon.....	230,817 67
Total risks in force December 31, 1893	\$29,171,430 00
Total premiums received from commencement to date.....	\$4,504,821 99
Total losses paid from commencement to date.....	2,176,894 10
Excess of premiums over losses.....	\$2,327,927 89

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$130,058 77
Premiums received.....	2,286 25
Losses paid.....	2,149 21
Losses incurred	2,602 68
Expense	736 20

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Principal office Manchester, N. H.

(Organized in 1869.)

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

CASH CAPITAL, \$800,000.

I. ASSETS.

Value of real estate owned.....	\$ 66,100 00
Loans secured by mortgages on real estate	621,723 52
Interest due on said mortgage loans.....	13,678 86
Market value of bonds and stocks.....	1,120,348 47
Loans secured by bonds and stocks as collateral	44,200 00
Cash on hand and in bank.....	147,310 99
Premiums in course of collection.....	144,273 62
All other assets.....	4,929 00
Total admitted assets.....	\$2,162,564 46

II. LIABILITIES.

Capital stock paid up.....	\$ 800,000 00
Unpaid losses.....	123,549 61
Unearned premiums.....	775,510 47
All other liabilities.....	28,854 72
Total liabilities, including capital	\$1,727,914 80
Net surplus.....	\$434,649 66

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$ 992,923 26
Received from interest and dividends.....	95,942 01
Total income.....	\$1,088,865 27
Excess of income over expenditures	\$62,452 11

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 637,470 08
Paid dividends.....	56,000 00
Commissions and brokerage.....	203,887 98
Salaries of officers and employes.....	46,650 72
Taxes.....	27,363 12
All other expenditures.....	55,041 26
Total expenditures.....	\$1,026,413 16

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$104,244,300 00
Premiums received thereon.....	1,227,808 96
Total risks in force December 31, 1893.....	\$111,458,463 00
Total premiums received from commencement to date.....	\$10,330,901 37
Total losses paid from commencement to date.....	5,474,282 39
Excess of premiums over losses.....	\$4,856,618 98

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$840,662 00
Premiums received.....	12,242 21
Losses paid.....	3,682 30
Losses incurred.....	3,128 22
Expense.....	2,598 33
Taxes.....	119 23

NEW ZEALAND INSURANCE COMPANY.

Principal office Auckland, New Zealand.

(Organized in 1859.)

JOHN LOGAN CAMPBELL, Chairman. WARWICK WESTON, General Manager.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned	\$1,531,172 00
Loans secured by mortgages on real estate	217,133 00
Market value of bonds and stocks	268,890 00
Loans at call and short periods	240,288 00
Cash on hand and in bank	106,936 00
Cash due by branches and agencies	253,031 00
Bills receivable, not matured, taken for fire, marine and inland risks	36,765 00
All other assets	10,951 00
Total admitted assets	\$2,665,166 00

II. LIABILITIES.

Capital stock paid up	\$1,000,000 00
Unpaid losses	217,960 00
Unearned premiums	605,408 00
All other liabilities	77,092 00
Total liabilities, including capital	\$1,900,460 00
Net surplus	\$764,706 00

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,393,105 00
Received from interest and dividends	31,890 00
Received from rents and all other sources	53,290 00
Total income	\$1,478,285 00
Excess of income over expenditures	\$119,022 00

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 786,642 00
Paid dividends	150,000 00
Commissions and brokerage	56,813 00
Salaries of officers and employes	218,291 00
Taxes	13,508 00
All other expenditures	134,009 00
Total expenditures	\$1,359,263 00

V. MISCELLANEOUS.

Fire risks written in 1893	\$166,001,015 00
Premiums received thereon	1,143,349 00
Marine and inland risks written in 1893	\$97,358,725 00
Premiums received thereon	735,161 00
Total risks in force December 31, 1893	\$157,238,880 00
Total premiums received from commencement to date	\$24,498,715 00
Total losses paid from commencement to date	15,055,403 00
Excess of premiums over losses	\$9,443,312 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,231,341 00
Premiums received	36,487 83
Losses paid	18,926 73
Losses incurred	22,728 73
Expense	17,876 78

NIAGARA FIRE INSURANCE COMPANY.

Principal office 135, 137 Broadway, New York, N. Y.

(Organized in 1850.)

THOMAS F. GOODRICH, President. GEORGE C. HOWE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 883,000 00
Loans secured by mortgages on real estate	27,400 00
Interest due on said mortgage loans	711 25
Market value of bonds and stocks.....	840,310 00
Loans secured by bonds and stocks as collateral.....	3,250 00
Cash on hand and in bank.....	179,964 44
Premiums in course of collection.....	262,756 12
All other assets.....	16,801 36
Total admitted assets.....	\$2,214,193 17

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses	258,724 31
Unearned premiums.....	1,106,657 74
All other liabilities.....	45,392 57
Total liabilities, including capital.....	\$1,910,774 62
Net surplus.....	\$303,418 55

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,658,556 94
Received from interest and dividends.....	37,596 02
Received from rents and all other sources	26,471 10
Total income.....	\$1,722,624 06

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,124,777 48
Paid dividends	49,960 00
Commissions and brokerage.....	314,502 83
Salaries of officers and employes	121,419 17
Taxes	54,814 43
All other expenditures	116,942 88
Total expenditures.....	\$1,782,416 79
Excess of expenditures over income.....	\$59,792 73

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$188,781,728 00
Premiums received thereon.....	2,062,548 00
Marine and inland risks written in 1893	\$2,517,443 00
Premiums received thereon.....	72,381 45
Total risks in force December 31, 1893	\$210,318,265 00
Total premiums received from commencement to date	\$33,747,352 96
Total losses paid from commencement to date	18,480,863 26
Excess of premiums over losses	\$15,266,489 70

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,127,709 00
Premiums received.....	20,123 87
Losses paid.....	14,199 20
Losses incurred	13,636 23
Expense.....	5,203 68
Taxes	70 44

UNITED STATES BRANCH
OF THE
NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY

OF
LONDON AND EDINBURGH.

(Organized in 1809.)

SAMUEL P. BLAGDEN, Manager United States Branch.

E. T. CAMPBELL, General Agent United States Branch.

H. M. JACKSON, Secretary United States Branch.

54 Williams St., New York City.

I. ASSETS.

Value of real estate owned.....	\$ 465,360 84
Market value of bonds and stocks.....	2,366,685 00
Cash on hand and in bank.....	129,251 58
Premiums in course of collection.....	382,700 69
All other assets.....	75,143 07
Total admitted assets.....	\$3,419,141 18

II. LIABILITIES.

Unpaid losses.....	\$ 422,536 32
Unearned premiums.....	1,888,425 41
All other liabilities.....	76,762 14
Total liabilities.....	\$2,387,723 87
Net surplus.....	\$1,031,417 31

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,402,077 92
Received from interest and dividends.....	115,841 41
Received from rents and all other sources.....	17,749 84
Total income.....	\$2,535,669 17

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,785,480 59
Commissions and brokerage.....	374,279 89
Salaries of officers and employes.....	236,734 15
Taxes.....	58,158 39
All other expenditures.....	113,966 43
Total expenditures.....	\$2,568,619 45
Excess of expenditures over income.....	\$32,950 28

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$268,587,898 00
Premiums received thereon.....	2,977,366 08
Total risks in force December 31, 1893.....	\$330,295,992 00
Total premiums received from commencement to date.....	\$45,052,770 79
Total losses paid from commencement to date.....	26,934,151 02
Excess of premiums over losses.....	\$18,118,619 77

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,679,741 00
Premiums received.....	28,413 30
Losses paid.....	17,091 44
Losses incurred.....	18,834 82
Expense.....	7,861 75
Taxes.....	69 20

UNITED STATES BRANCH
OF THE
NORTHERN ASSURANCE COMPANY

OF
LONDON, ENGLAND.

(Organized in 1836.)

Principal offices in the United States	{	38 Pine St., New York, GEO. W. BABB, JR., Manager. 642 Monadock Block, Chicago, WM. D. CROOKE and WARREN F. GOODWIN, Managers. 27 Kilby St., Boston, HOWARD S. WHEELOCK, Manager. 501 Montgomery St., San Francisco, GEO. F. GRANT, Manager.
		JAMES VALENTINE, General Manager.

I. ASSETS.

Value of real estate owned.....	\$ 114,544 44
Market value of bonds and stocks.....	1,235,860 00
Cash on hand and in bank.....	63,499 14
Premiums in course of collection.....	227,469 04
All other assets.....	15,718 27
Total admitted assets.....	\$1,657,090 89

II. LIABILITIES.

Unpaid losses.....	\$ 159,624 68
Unearned premiums.....	1,014,487 60
All other liabilities.....	42,506 33
Total liabilities.....	\$1,216,618 61
Net surplus.....	\$440,472 28

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,252,373 43
Received from interest and dividends.....	46,304 26
Total income.....	\$1,298,677 69

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 952,168 27
Commissions and brokerage.....	199,288 78
Salaries of officers and employes.....	81,531 08
Taxes.....	33,870 85
All other expenditures.....	130,181 49
Total expenditures.....	\$1,397,040 47
Excess of expenditures over income.....	\$98,362 78

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$138,187,700 00
Premiums received thereon.....	1,629,210 49
Total risks in force December 31, 1893.....	\$164,690,217 00
Total premiums received from commencement to date.....	\$13,726,723 15
Total losses paid from commencement to date.....	8,727,659 88
Excess of premiums over losses.....	\$4,999,063 27

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$944,441 35
Premiums received.....	16,815 63
Losses paid.....	5,015 95
Losses incurred.....	6,295 10
Expense.....	4,071 18
Taxes.....	154 57

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal officeMilwaukee, Wis.

(Organized in 1869.)

ALFRED JAMES, President.

JOHN P. MCGREGOR, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 634,644 02
Interest due on said mortgage loans	5,836 26
Market value of bonds and stocks	846,000 00
Cash on hand and in bank	81,046 63
Premiums in course of collection	63,685 87
All other assets	2,766 67
Total admitted assets	\$1,633,979 45

II. LIABILITIES.

Capital stock paid up	\$ 600,000 00
Unpaid losses	71,288 50
Unearned premiums	632,609 61
All other liabilities	19,897 09
Total liabilities, including capital	\$1,323,795 20
Net surplus	\$310,184 25

III. INCOME IN 1893.

Net cash actually received for premiums	\$631,971 76
Received from interest and dividends	73,445 91
Total income	\$705,417 67
Excess of income over expenditures	\$50,901 71

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$359,040 89
Paid dividends	30,000 00
Commissions and brokerage	124,394 70
Salaries of officers and employes	67,932 69
Taxes	17,440 76
All other expenditures	55,706 92
Total expenditures	\$654,515 96

V. MISCELLANEOUS.

Fire risks written in 1893	\$ 61,356 25 00
Premiums received thereon	737,296 37
Total risks in force December 31, 1893	\$107,307,133 00
Total premiums received from commencement to date	\$10,756,258 08
Total losses paid from commencement to date	5,710,854 60
Excess of premiums over losses	\$5,045,403 48

BUSINESS IN COLORADO IN 1893.

Risks written	\$896,180 00
Premiums received	10,708 15
Losses paid	2,614 83
Losses incurred	2,595 23
Expense	2,688 07
Taxes	108 10

UNITED STATES BRANCH
OF THE
NORWICH UNION FIRE INSURANCE SOCIETY
OF
NORWICH, ENGLAND.

(Organized in 1797.)

J. MONTGOMERY HARE, Resident Manager, 59, 61 Wall St., New York City.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 40,000 00
Interest due on said mortgage loans.....	150 00
Market value of bonds and stocks.....	1,493,497 50
Cash on hand and in bank.....	191,170 52
Premiums in course of collection.....	98,560 04
All other assets.....	83 05
Total admitted assets.....	\$1,823,461 11

II. LIABILITIES.

Unpaid losses.....	\$ 237,850 44
Unearned premiums.....	1,154,673 96
All other liabilities.....	20,522 07
Total liabilities.....	\$1,413,046 47
Net surplus.....	\$410,414 64

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,535,785 73
Received from interest and dividends.....	70,869 60
Total income.....	\$1,606,655 33

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,110,367 41
Commissions and brokerage.....	267,606 35
Salaries of officers and employes.....	125,058 32
Taxes.....	19,278 80
All other expenditures.....	107,580 11
Total expenditures.....	\$1,629,890 99
Excess of expenditures over income.....	\$23,235 66

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$180,112,042 00
Premiums received thereon.....	1,945,697 35
Total risks in force December 31, 1893.....	\$213,499,912 00
Total premiums received from commencement to date.....	\$13,277,288 46
Total losses paid from commencement to date.....	7,816,289 44
Excess of premiums over losses.....	\$5,460,999 02

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,401,719 00
Premiums received.....	25,497 25
Losses paid.....	20,139 36
Losses incurred.....	19,766 04
Expense.....	5,714 36

ORIENT INSURANCE COMPANY.

Principal office 5 Haynes St., Hartford, Conn.

(Organized in 1867.)

CHARLES B. WHITING, President.

JAMES U. TAINTOR, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned	\$ 36,553 13
Loans secured by mortgages on real estate	213,639 30
Interest due on said mortgage loans	9,545 64
Market value of bonds and stocks	1,462,513 82
Loans secured by bonds and stocks as collateral	7,530 00
Cash on hand and in bank	89,312 47
Premiums in course of collection	254,047 86
All other assets	18,551 86
Total admitted assets	\$2,091,694 08

II. LIABILITIES.

Capital stock paid up	\$ 500,000 00
Unpaid losses	273,922 08
Unearned premiums	907,828 81
All other liabilities	87,247 36
Total liabilities, including capital	\$1,768,998 25
Net surplus	\$322,695 83

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,417,956 23
Received from interest and dividends	94,708 28
Received from rents and all other sources	643. 36
Total income	\$1,513,307 87

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,100,320 95
Commissions and brokerage	262,009 74
Salaries of officers and employes	117,509 46
Taxes	31,867 30
All other expenditures	68,826 50
Total expenditures	\$1,580,533 95
Excess of expenditures over income	\$67,226 08

V. MISCELLANEOUS.

Fire risks written in 1893	\$143,466,209 00
Premiums received thereon	1,730,620 87
Marine and inland risks written in 1893	\$8,939,709 00
Premiums received thereon	112,252 67
Total risks in force December 31, 1893	\$140,554,869 00
Total premiums received from commencement to date	\$12,798,147 34
Total losses paid from commencement to date	7,967,351 18
Excess of premiums over losses	\$4,830,796 16

BUSINESS IN COLORADO IN 1893.

Risks written	\$624,131 00
Premiums received	7,207 48
Losses paid	6,834 65
Losses incurred	8,595 76
Expense	1,796 12

PACIFIC FIRE INSURANCE COMPANY.

Principal office 151 Broadway, New York, N. Y.

(Organized in 1851.)

FRANK T. STINSON, President.

GEO. JEREMIAH, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$198,900 00
Interest due on said mortgage loans.....	1,701 75
Market value of bonds and stocks.....	449,062 50
Loans secured by bonds and stocks as collateral.....	1,500 00
Cash on hand and in bank.....	24,961 05
Premiums in course of collection.....	55,564 23
All other assets.....	4,544 46
Total admitted assets.....	\$736,233 99

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unearned premiums.....	55,372 19
Unpaid losses.....	260,627 00
All other liabilities.....	22,222 43
Total liabilities, including capital.....	\$538,221 62
Net surplus.....	\$198,012 37

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$379,069 20
Received from interest and dividends.....	25,617 30
Total income.....	\$404,686 50

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$251,567 44
Paid dividends.....	20,000 00
Commissions and brokerage.....	81,064 08
Paid salaries of officers and employes.....	26,368 04
Taxes.....	7,572 09
All other expenditures.....	24,403 73
Total expenditures.....	\$410,975 38
Excess of expenditures over income.....	\$6,288 88

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$49,833,385 00
Premiums received thereon.....	478,005 87
Total risks in force December 31, 1893.....	\$56,218,231 00
Total premiums received from commencement to date.....	\$6,771,916 20
Total losses paid from commencement to date.....	3,531,698 87
Excess of premiums over losses.....	\$3,240,217 33

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$284,285 00
Premiums received.....	4,323 21
Losses paid.....	8,159 97
Losses incurred.....	8,548 54
Expense.....	1,192 44

UNITED STATES BRANCH
OF THE
PALATINE INSURANCE COMPANY
OF
MANCHESTER, ENGLAND.

WILLIAM WOOD, Manager, 152 Broadway, New York City.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 50,000 00
Interest due on said mortgage loans	200 00
Market value of bonds and stocks	1,534,490 00
Cash on hand and in bank	277,581 60
Premiums in course of collection	378,715 23
All other assets	14,987 75
Total admitted assets	\$2,255,974 58

II. LIABILITIES.

Unpaid losses	\$ 372,280 41
Unearned premiums	1,274,717 66
All other liabilities	101,626 71
Total liabilities	\$1,748,624 78
Net surplus	\$507,349 80

III. INCOME IN 1893.

Net cash actually received for premiums	\$2,314,554 04
Received from interest and dividends	49,980 25
Total income	\$2,364,534 29
Excess of income over expenditures	\$361,557 72

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,293,176 14
Commissions and brokerage	487,089 82
Salaries of officers and employes	111,287 89
Taxes	18,637 09
All other expenditures	92,785 63
Total expenditures	\$2,002,976 57

V. MISCELLANEOUS.

Fire risks written in 1893	\$247,097,427 00
Premiums received thereon	2,793,124 92
Total risks in force December 31, 1893	\$197,074,239 00
Total premiums received from commencement to date	\$3,482,375 00
Total losses paid from commencement to date	1,735,821 00
Excess of premiums over losses	\$1,746,554 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,215,324 45
Premiums received thereon	22,632 11
Losses paid	9,738 13
Losses incurred	12,594 13
Expense	8,351 58
Taxes	90 85

THE PENNSYLVANIA FIRE INSURANCE COMPANY

Principal office 510 Walnut St., Philadelphia, Pa.

(Organized in 1825.)

R. DALE BENSON, President.

W. GARDNER CROWELL, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned	\$ 134,500 00
Loans secured by mortgages on real estate	610,070 00
Interest due on said mortgage loans	11,260 63
Market value of bonds and stocks	2,338,262 00
Loans secured by bonds and stocks as collateral	444,300 00
Cash on hand and in bank	122,402 06
Premiums in course of collection	168,095 05
All other assets	30,168 62
Total admitted assets	\$3,859,058 36

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	211,269 59
Unearned premiums	1,228,234 33
Amount reclaimable on perpetual policies	725,379 71
All other liabilities	4,000 00
Total liabilities, including capital	\$2,568,883 63
Net surplus	\$1,290,174 73

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,592,125 79
Received from interest and dividends	172,543 11
Received from rents and all other sources	2,092 17
Total income	\$1,766,761 07
Excess of income over expenditures	\$94,598 56

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,060,439 73
Paid dividends	60,000 00
Commissions and brokerage	425,292 32
Salaries of officers and employes	51,300 00
Taxes	31,573 97
All other expenditures	43,556 49
Total expenditures	\$1,672,162 51

V. MISCELLANEOUS.

Fire risks written in 1893	\$179,930,933 00
Premiums received thereon	1,983,475 71
Total fire risks in force December 31, 1893	\$214,289,130 00
Perpetual risks written in 1893	\$2,135,858 00
Premiums received thereon	54,024 71
Total perpetual risks in force December 31, 1893	\$31,771,823 00
Total premiums received from commencement to date	\$24,412,023 00
Total losses paid from commencement to date	14,229,728 00
Excess of premiums over losses	\$10,182,295 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$999,491 00
Premiums received	22,187 13
Losses paid	19,559 55
Losses incurred	18,257 25
Expense	6,558 93

PHENIX INSURANCE COMPANY.

Principal office 16 Court St., Brooklyn, N. Y.

(Organized in 1853.)

GEORGE P. SHELDON, President.

CHARLES C. LITTLE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 399,000 00
Loans secured by mortgages on real estate.....	130,700 00
Interest due on said mortgage loans.....	2,152 81
Market value of bonds and stocks.....	3,873,937 00
Cash on hand and in bank.....	496,756 22
Premiums in course of collection.....	987,784 71
All other assets.....	13,632 53
Total admitted assets.....	\$5,903,963 27

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	300,842 90
Unearned premiums.....	4,233,534 64
All other liabilities.....	208,148 99
Total liabilities, including capital.....	\$5,742,526 53
Net surplus.....	\$161,436 74

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$4,728,070 71
Received from interest and dividends.....	164,863 03
Received from rents and all other sources.....	14,537 28
Total income.....	\$4,907,471 02
Excess of income over expenditures.....	\$98,715 86

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$2,990,812 58
Paid dividends.....	100,000 00
Commissions and brokerage.....	913,905 21
Salaries of officers and employees.....	304,837 14
Taxes.....	87,778 53
All other expenditures.....	411,421 70
Total expenditures.....	\$4,808,755 16

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$529,643,640 00
Premiums received thereon.....	5,739,702 66
Total risks in force December 31, 1893.....	\$671,577,660 00
Total premiums received from commencement to date.....	\$91,016,755 99
Total losses paid from commencement to date.....	47,411,406 59
Excess of premiums over losses.....	\$43,605,349 40

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,444,400 00
Premiums received.....	48,809 77
Losses paid.....	31,356 60
Losses incurred.....	31,426 06
Expense.....	13,967 02
Taxes.....	69 72

UNITED STATES BRANCH
OF THE
PHENIX ASSURANCE COMPANY
OF
LONDON, ENGLAND.
(Organized in 1782.)

A. D. IRVING, Manager, 67 Wall St., New York City.

I. ASSETS.

Market value of bonds and stocks.....	\$1,760,455 00
Cash on hand and in bank.....	345,686 58
Premiums in course of collection.....	297,152 61
All other assets.....	16,817 50
Total admitted assets.....	\$2,420,111 69

II. LIABILITIES.

Unpaid losses.....	\$ 299,156 00
Unearned premiums.....	1,489,119 29
All other liabilities.....	46,205 27
Total liabilities.....	\$1,834,480 56
Net surplus.....	\$585,631 13

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,882,272 80
Received from interest and dividends.....	78,096 86
Total income.....	\$1,960,369 66

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,316,943 59
Commissions and brokerage.....	370,657 44
Salaries of officers and employes.....	85,669 64
Taxes.....	71,539 42
All other expenditures.....	118,211 82
Total expenditures.....	\$1,963,021 91
Excess of expenditures over income.....	\$2,652 25

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$396,632,320 00
Premiums received thereon.....	3,352,642 27
Total risks in force December 31, 1893.....	\$300,664,207 00
Total premiums received from commencement to date.....	\$19,368,659 08
Total losses paid from commencement to date.....	12,263,938 99
Excess of premiums over losses.....	\$7,104,720 09

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$729,896 68
Premiums received.....	12,256 50
Losses paid.....	8,912 33
Losses incurred.....	8,984 00
Expense.....	1,939 27
Taxes.....	28 10

PHENIX INSURANCE COMPANY.

Principal office.....Hartford, Conn.

(Organized in 1854.)

D. W. C. SKILTON, President.

GEORGE H. BURDICK, Secretary.

CASH CAPITAL, \$2,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 373,157 48
Loans secured by mortgages on real estate.....	368,150 92
Interest due on said mortgage loans.....	48,777 94
Market value of bonds and stocks.....	3,768,318 50
Loans secured by bonds and stocks as collateral.....	58,382 50
Cash on hand and in bank.....	269,500 44
Premiums in course of collection.....	533,247 55
All other assets.....	10,258 18
Total admitted assets.....	\$5,429,793 51

II. LIABILITIES.

Capital stock paid up.....	\$2,000,000 00
Unpaid losses.....	533,503 73
Unearned premiums.....	2,183,093 85
Total liabilities, including capital.....	\$4,716,597 58
Net surplus.....	\$713,195 93

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$3,306,240 05
Received from interest and dividends.....	289,305 48
Received from rents and all other sources.....	7,919 51
Total income.....	\$3,603,465 04

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$2,275,907 31
Paid dividends.....	280,000 00
Commissions and brokerage.....	560,570 20
Salaries of officers and employes.....	158,455 15
Taxes.....	70,578 11
All other expenditures.....	373,606 35
Total expenditures.....	\$3,719,117 12
Excess of expenditures over income.....	\$115,652 08

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$339,388,301 00
Premiums received thereon.....	3,828,154 33
Total risks in force December 31, 1893.....	\$349,019,498 00
Total premiums received from commencement to date.....	\$55,325,150 03
Total losses paid from commencement to date.....	33,422,651 83
Excess of premiums over losses.....	\$21,902,498 20

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,362,752 00
Premiums received.....	20,389 48
Losses paid.....	13,887 07
Losses incurred.....	15,705 63
Expense.....	3,058 41
Taxes.....	77 88

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Principal office Providence, R. I.

(Organized in 1799.)

J. H. DE WOLF, President.

E. L. WATSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Market value of bonds and stocks	\$ 903,774 00
Cash on hand and in bank	60,032 99
Premiums in course of collection	180,239 23
All other assets	73,255 97
Total admitted assets	\$1,217,302 19

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	133,565 20
Unearned premiums	642,732 50
All other liabilities	34,467 81
Total liabilities, including capital	\$1,210,815 51
Net surplus	\$6,486 68

III. INCOME IN 1893.

Net cash actually received for premiums	\$929,882 59
Received from interest and dividends	41,284 37
Total income	\$971,166 96

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 848,161 48
Commissions and brokerage	158,653 11
Salaries of officers and employes	80,886 34
Taxes	24,314 34
All other expenditures	51,010 93
Total expenditures	\$1,163,026 20
Excess of expenditures over income	\$191,859 24

V. MISCELLANEOUS.

Fire risks written in 1893	\$124,866 190 00
Premiums received thereon	1,246,615 11
Marine and inland risks written in 1893	\$96,367,467 00
Premiums received thereon	514,162 30
Total risks in force December 31, 1893	\$94,977,308 00
Total premiums received from commencement to date	\$22,654,578 00
Total losses paid from commencement to date	13,367,281 00
Excess of premiums over losses	\$9,287,297 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,188,910 00
Premiums received	22,134 55
Losses paid	12,346 32
Losses incurred	12,791 78
Expense	6,038 83
Taxes	74 98

UNITED STATES BRANCH
OF THE
PRUSSIAN NATIONAL INSURANCE COMPANY

OF
STETTIN, PRUSSIA, EMPIRE GERMANY.

(Organized in 1845.)

THEO. W. LETTON, Manager in the United States, 240 La Salle St., Chicago, Ill.

I. ASSETS.

Market value of bonds and stocks	\$605,790 00
Cash on hand and in bank	34,832 91
Premiums in course of collection	114,257 98
All other assets	8,628 33
Total admitted assets	\$763,509 22

II. LIABILITIES.

Unpaid losses	\$ 56,497 72
Unearned premiums	267,333 00
All other liabilities	44,859 98
Total liabilities	\$368,690 70
Net surplus	\$394,818 52

III. INCOME IN 1893.

Net cash actually received for premiums	\$418,407 93
Received from interest and dividends	24,170 85
Total income	\$442,578 78
Excess of income over expenditures	\$12,786 51

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$259,403 91
Commissions and brokerage	94,339 79
Salaries of officers and employes	40,615 90
Taxes	8,046 89
All other expenditures	27,385 78
Total expenditures	\$429,792 27

V. MISCELLANEOUS.

Fire risks written in 1893	\$43,893,680 00
Premiums received thereon	596,855 64
Total risks in force December 31, 1893	\$35,568,257 00
Total premiums received from commencement to date	\$1,454,612 06
Total losses paid from commencement to date	779,500 32
Excess of premiums over losses	\$675,111 74

BUSINESS IN COLORADO IN 1893.

Risks written	\$785,126 00
Premiums received	16,610 12
Losses paid	7,790 62
Losses incurred	7,311 55
Expense	5,068 57
Taxes	74 01

QUEEN INSURANCE COMPANY OF AMERICA.

Principal office 49 Cedar St., New York, N. Y.

(Organized in 1891.)

JAS. A. MACDONALD, President. GEO. W. BURCHELL, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Market value of bonds and stocks	\$2,933,831 97
Cash on hand and in bank	333,721 34
Premiums in course of collection	334,047 85
All other assets	44,336 45
Total admitted assets	\$3,645,937 61

II. LIABILITIES.

Capital stock paid up	\$ 500,000 00
Unpaid losses	303,000 48
Unearned premiums	1,692,904 79
All other liabilities	120,253 32
Total liabilities, including capital	\$2,616,158 59
Net surplus	\$1,029,779 02

III. INCOME IN 1893.

Net cash actually received for premiums	\$2,173,329 27
Received from interest and dividends	115,948 03
Total income	\$2,289,277 30
Excess of income over expenditures	\$126,219 14

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,449,625 07
Commissions and brokerage	345,917 88
Salaries of officers and employes	172,671 89
Taxes	36,615 64
All other expenditures	158,227 63
Total expenditures	\$2,163,058 16

V. MISCELLANEOUS.

Fire risks written in 1893	\$235,408,881 00
Premiums received thereon	2,786,768 62
Total risks in force December 31, 1893	\$282,740,392 00
Total premiums received from commencement to date	\$5,797,555 74
Total losses paid from commencement to date	2,883,085 65
Excess of premiums over losses	\$2,914,470 09

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,007,434 00
Premiums received	17,634 97
Losses paid	12,847 37
Losses incurred	15,930 88
Expense	5,941 64

RELIANCE INSURANCE COMPANY.

Principal office..... 429 Walnut St., Philadelphia, Pa.

(Organized in 1841.)

THOMAS C. HILL, President. CHARLES J. WISTER, JR., Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$112,000 00
Loans secured by mortgages on real estate.....	102,900 00
Interest due on said mortgage loans.....	1,334 00
Market value of bonds and stocks.....	537,543 00
Cash on hand and in bank.....	27,288 91
Premiums in course of collection.....	33,254 51
All other assets.....	1,944 00
Total admitted assets.....	\$516,264 42

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	30,651 29
Unearned premiums.....	169,539 12
Amount reclaimable on perpetual policies.....	129,146 55
All other liabilities.....	858 10
Total liabilities, including capital.....	\$630,195 06
Net surplus.....	\$186,069 36

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$244,809 22
Received from interest and dividends.....	32,813 86
Received from rents and all other sources.....	713 84
Total income.....	\$278,336 92

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$181,591 47
Paid dividends.....	18,000 00
Commission and brokerage.....	49,651 28
Salaries of officers and employes.....	19,119 55
Taxes.....	8,195 56
All other expenditures.....	20,404 39
Total expenditures.....	\$296,962 25
Excess of expenditures over income.....	\$18,625 33

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$32,201,570 00
Premiums received thereon.....	327,213 53
Total risks in force December 31, 1893.....	\$28,926,272 00
Perpetual risks (not included above).....	\$5,110,368 00
Premiums received thereon.....	139,617 88
Total premiums received from commencement to date.....	\$3,408,206 00
Total losses paid from commencement to date.....	2,209,634 00
Excess of premiums over losses.....	\$1,198,572 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$458,402 00
Premiums received.....	4,678 50
Losses paid.....	1,300 39
Losses incurred.....	2,203 24
Expense.....	1,149 02
Taxes.....	44 58

UNITED STATES BRANCH
OF THE
ROYAL EXCHANGE ASSURANCE

OF
LONDON, ENGLAND.

(Organized in 1720.)

ROBERT DIXON, United States Manager, San Francisco, Cal.

CASH CAPITAL, \$200,000.

I. ASSETS.

Market value of bonds and stocks	\$329,088 75
Cash on hand and in bank	6,078 68
Premiums in course of collection	44,352 50
All other assets	2,676 00
Total admitted assets	\$382,195 93

II. LIABILITIES.

Capital stock paid up	\$200,000 00
Unpaid losses	4,085 00
Unearned premiums	116,682 41
All other liabilities	10,895 02
Total liabilities	\$331,662 43
Net surplus	\$50,533 50

III. INCOME IN 1893.

Net cash actually received for premiums	\$159,878 84
Received from interest and dividends	10,482 00
Total income	\$170,360 84
Excess of income over expenditures	\$46,851 76

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$46,113 35
Commissions and brokerage	47,300 37
Salaries of officers and employes	13,559 62
Taxes	960 89
All other expenditures	15,574 85
Total expenditures	\$123,509 08

V. MISCELLANEOUS.

Fire risks written in 1893	\$12,972,419 00
Premiums received thereon	207,322 93
Total risks in force December 31, 1893	\$12,701,098 00
Total premiums received from commencement to date	\$362,227 00
Total losses paid from commencement to date	106,492 77
Excess of premiums over losses	\$255,734 23

BUSINESS IN COLORADO IN 1893.

Risks written	\$839,306 00
Premiums received	13,478 79
Losses paid	7,915 46
Losses incurred	7,915 46
Expense	2,916 13
Taxes	52 94

UNITED STATES BRANCH
OF THE
ROYAL INSURANCE COMPANY
OF
LIVERPOOL, ENGLAND.
(Organized in 1845.)

E. L. ALLEN, Manager for Northwestern States, Chicago, Ill.

I. ASSETS.

Value of real estate owned.....	\$1,818,200 10
Loans secured by mortgages on real estate.....	109,000 00
Interest due on said mortgage loans.....	356 92
Market value of bonds and stocks.....	4,096,045 00
Cash on hand and in bank.....	687,005 35
Premiums in course of collection.....	731,156 96
All other assets.....	27,917 11
Total admitted assets.....	\$7,469,681 44

II. LIABILITIES.

Unpaid losses.....	\$ 557,819 78
Unearned premiums.....	4,057,616 36
Amount reclaimable on perpetual policies.....	166,657 45
All other liabilities.....	476,787 37
Total liabilities.....	\$5,258,880 96
Net surplus.....	\$2,210,800 48

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$4,925,130 77
Received from interest and dividends.....	184,499 61
Received from rents and all other sources.....	67,293 57
Total income.....	\$5,176,923 95
Excess of income over expenditures.....	\$324,376 88

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$3,269,086 74
Commissions and brokerage.....	856,739 33
Salaries of officers and employes.....	349,337 36
Taxes.....	107,646 26
All other expenditures.....	269,737 38
Total expenditures.....	\$4,852,547 07

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$717,934,355 43
Premiums received thereon.....	6,645,110 35
Total risks in force December 31, 1893.....	\$790,544,170 95
Perpetual risks (not included above).....	\$7,284,979 09
Premiums received thereon.....	7,102 72
Losses incurred during the year.....	\$3,203,592 48

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,946,473 09
Premiums received.....	31,832 52
Losses paid.....	11,944 05
Losses incurred.....	13,333 36
Expense.....	7,811 68
Taxes.....	242 53

UNITED STATES BRANCH
OF THE
SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY

OF
EDINBURGH, SCOTLAND.

(Organized in 1824.)

MARTIN BENNETT, Manager, 179 Asylum St., Hartford, Conn.

I. ASSETS.

Loans secured by mortgages on real estate	\$1,238,170 00
Interest due on said mortgage loans	18,712 96
Market value of bonds and stocks	720,796 84
Cash on hand and in bank	292,477 52
Premiums in course of collection	266,877 24
All other assets	6,214 56
Total admitted assets	\$2,543,249 12

II. LIABILITIES.

Unpaid losses	\$ 184,175 53
Unearned premiums	860,864 91
All other liabilities	76,703 56
Total liabilities	\$1,121,744 00
Net surplus	\$1,421,505 12

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,269,453 09
Received from interest and dividends	90,941 50
Total income	\$1,360,394 59
Excess of income over expenditures	\$264,327 52

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 722,313 27
Commissions and brokerage	225,605 96
Salaries of officers and employes	60,561 97
Taxes	31,911 08
All other expenditures	55,674 79
Total expenditures	\$1,096,067 07

V. MISCELLANEOUS.

Fire risks written in 1893	\$239,062,047 00
Premiums received thereon	2,422,631 41
Total risks in force December 31, 1893	\$165,051,602 00
Total premiums received from commencement to date	\$7,255,710 88
Total losses paid from commencement to date	4,068,883 14
Excess of premiums over losses	\$3,186,827 74

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,400,869 79
Premiums received	23,809 20
Losses paid	8,914 49
Losses incurred	9,066 31
Expense	6,793 29
Taxes	162 03

SOUTHERN INSURANCE COMPANY.

Principal office.....54 Camp St., New Orleans, La.

(Organized in 1882.)

ERNEST MILTENBERGER, President.

SCOTT MCGEHEE, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Market value of bonds and stocks.....	\$327,874 80
Loans secured by bonds and stocks as collateral.....	10,220 00
Cash on hand and in bank.....	73,653 40
Premiums in course of collection.....	93,911 12
All other assets.....	3,689 00
Total admitted assets.....	\$509,348 32

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	44,833 30
Unearned premiums.....	138,016 96
All other liabilities.....	284 00
Total liabilities, including capital.....	\$483,134 26
Net surplus.....	\$26,214 06

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$430,690 06
Received from interest and dividends.....	11,949 16
Total income.....	\$442,639 22
Excess of income over expenditures.....	\$3,780 15

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$288,253 18
Paid dividends.....	760 00
Commissions and brokerage.....	80,399 61
Salaries of officers and employes.....	22,163 91
Taxes.....	12,155 39
All other expenditures.....	35,126 98
Total expenditures.....	\$438,859 07

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$29,813,102 00
Premiums received thereon.....	562,133 53
Marine and inland risks written in 1893.....	\$4,129,784 00
Premiums received thereon.....	17,961 18
Total risks in force December 31, 1893.....	\$15,280,667 47
Total premiums received from commencement to date.....	\$4,399,287 00
Total losses paid from commencement to date.....	1,985,116 79
Excess of premiums over losses.....	\$2,414,170 21

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$314,702 00
Premiums received.....	5,725 28
Losses paid.....	5,977 63
Losses incurred.....	7,269 62
Expense.....	1,573 02

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Principal office.....Springfield, Mass.

(Organized in 1849.)

ANDREW J. WRIGHT, President.

SANFORD J. HALL, Secretary.

CASH CAPITAL, \$1,500,000.

I. ASSETS.

Value of real estate owned.....	\$ 134,000 00
Loans secured by mortgages on real estate.....	327,550 00
Interest due on said mortgage loans.....	7,868 51
Market value of bonds and stocks.....	2,526,685 00
Loans secured by bonds and stocks as collateral.....	66,000 00
Cash on hand and in bank.....	175,811 92
Premiums in course of collection.....	240,905 88
All other assets.....	26,673 86
Total admitted assets.....	\$3,505,495 17

II. LIABILITIES.

Capital stock paid up.....	\$1,500,000 00
Unpaid losses.....	263,524 41
Unearned premiums.....	1,343,413 79
All other liabilities.....	36,135 88
Total liabilities, including capital.....	\$3,143,074 08
Net surplus.....	\$362,421 09

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,768,265 22
Received from interest and dividends.....	145,739 50
Received from rents and all other sources.....	4,699 32
Total income.....	\$1,918,704 04

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,250,202 88
Paid dividends.....	150,000 00
Commissions and brokerage.....	298,142 64
Salaries of officers and employes.....	72,299 76
Taxes.....	61,694 73
All other expenditures.....	183,408 62
Total expenditures.....	\$2,015,748 63
Excess of expenditures over income.....	\$97,044 59

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$123,165,402 00
Premiums received thereon.....	1,769,884 23
Total risks in force December 31, 1893.....	\$199,754,693 00
Total premiums received from commencement to date.....	\$32,563,417 90
Total losses paid from commencement to date.....	20,308,510 83
Excess of premiums over losses.....	\$12,254,907 07

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$1,051,283 00
Premiums received.....	21,025 22
Losses paid.....	11,786 45
Losses incurred.....	10,405 25
Expense.....	6,314 26
Taxes.....	58 49

SPRING GARDEN INSURANCE COMPANY.

Principal office 431 Walnut St., Philadelphia, Pa.

(Organized in 1835.)

WILLIAM G. WARDEN, President. CLARENCE E. PORTER, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned	\$ 300,800 00
Loans secured by mortgages on real estate	280,350 00
Interest due on said mortgage loans	6,008 30
Market value of bonds and stocks	527,507 50
Loans secured by bonds and stocks as collateral	48,500 00
Cash on hand and in bank	43,508 86
Premiums in course of collection	42,395 58
All other assets	3,085 59
Total assets	\$1,252,155 83
Assets not admitted	17,500 00
Aggregate amount of assets at their actual value	\$1,234,655 83

II. LIABILITIES.

Capital stock paid up	\$ 400,000 00
Unpaid losses	38,700 47
Unearned premiums	259,875 10
Amount reclaimable on perpetual policies	382,078 66
All other liabilities	6,622 63
Total liabilities, including capital	\$1,087,276 86
Net surplus	\$147,378 97

III. INCOME IN 1893.

Net cash actually received for premiums	\$374,990 77
Received from interest and dividends	45,685 15
Received from rents and all other sources	5,935 16
Total income	\$426,611 08

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$269,016 68
Paid dividends	32,000 00
Commissions and brokerage	75,167 87
Salaries of officers and employes	17,170 16
Taxes	16,770 53
All other expenditures	25,636 31
Total expenditures	\$435,761 55
Excess of expenditures over income	\$9,150 47

V. MISCELLANEOUS.

Fire risks written in 1893	\$48,757,535 78
Premiums received thereon	546,698 15
Total risks in force December 31, 1893	\$43,906,521 24
Perpetual risks written in 1893	\$312,760 00
Premiums received thereon	9,753 19
Total perpetual risks in force December 31, 1893	\$17,583,927 06
Total losses paid from commencement to date	\$3,329,785 21

BUSINESS IN COLORADO IN 1893.

Risks written	\$819,383 57
Premiums received	9,200 28
Losses paid	8,500 45
Losses incurred	9,248 28
Expense	3,220 09

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Principal office St. Paul, Minn.

(Organized in 1865.)

C. H. BIGELOW, President.

C. B. GILBERT, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 176,900 00
Loans secured by mortgages on real estate.....	755,745 93
Interest due on said mortgage loans.....	30,480 10
Market value of bonds and stocks.....	600,780 25
Loans secured by bonds and stocks as collateral.....	231,050 00
Cash on hand and in bank.....	105,772 85
Premiums in course of collection.....	131,163 58
All other assets.....	69,261 17
Total admitted assets.....	\$2,101,153 88

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	200,244 12
Unearned premiums.....	925,719 49
All other liabilities.....	19,674 53
Total liabilities, including capital.....	\$1,645,638 14
Net surplus.....	\$455,515 74

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,464,745 18
Received from interest and dividends.....	107,828 59
Received from rents and all other sources.....	5,237 82
Total income.....	\$1,577,811 59

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,184,139 47
Paid dividends.....	60,000 00
Commissions and brokerage.....	317,591 33
Salaries of officers and employes.....	66,102 72
Taxes.....	27,518 04
All other expenditures.....	76,170 25
Total expenditures.....	\$1,731,521 81
Excess of expenditures over income.....	\$153,710 22

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$100,855,143 00
Premiums received thereon.....	1,452,067 47
Marine and inland risks written in 1893.....	\$35,948,983 00
Premiums received thereon.....	360,962 10
Total risks in force December 31, 1893.....	\$128,744,108 00
Total premiums received from commencement to date.....	\$17,161,520 69
Total losses paid from commencement to date.....	10,884,648 71
Excess of premiums over losses.....	\$6,276,871 98

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$975,823 00
Premiums received.....	12,727 08
Losses paid.....	7,370 14
Losses incurred.....	7,487 54
Expense.....	3,818 12
Taxes.....	30 77

SUN INSURANCE COMPANY.

Principal office 428 California St., San Francisco, Cal.

(Organized in 1882.)

C. L. TAYLOR, President.

WILLIAM H. FRIEND, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned	\$126,445 58
Loans secured by mortgages on real estate	205,197 32
Interest due on said mortgage loans	8,886 81
Market value of bonds and stocks	93,606 66
Cash on hand and in bank	17,163 62
Premiums in course of collection	64,244 00
All other assets	28,993 87
Total admitted assets	\$544,537 86

II. LIABILITIES.

Capital stock paid up	\$300,000 00
Unpaid losses	35,470 37
Unearned premiums	151,827 79
All other liabilities	11,230 67
Total liabilities, including capital	\$498,528 83
Net surplus	\$46,009 03

III. INCOME IN 1893.

Net cash actually received for premiums	\$310,728 58
Received from interest and dividends	18,914 12
Received from rents and all other sources	6,300 00
Total income	\$335,942 70
Excess of income over expenditures	\$19,238 17

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$173,236 40
Paid dividends	30,000 00
Commissions and brokerage	52,802 34
Salaries of officers and employes	27,590 78
Taxes	2,772 01
All other expenditures	30,303 00
Total expenditures	\$316,704 53

V. MISCELLANEOUS.

Fire risks written in 1893	\$14,906,552 00
Premiums received thereon	266,771 37
Marine and inland risks written in 1893	\$13,254,548 00
Premiums received thereon	213,461 39
Total risks in force December 31, 1893	\$14,776,425 00
Total premiums received from commencement to date	\$2,888,133 10
Total losses paid from commencement to date	1,587,352 66
Excess of premiums over losses	\$1,300,780 44

BUSINESS IN COLORADO IN 1893.

Risks written	\$448,251 00
Premiums received	5,148 33
Losses paid	4,513 64
Losses incurred	4,513 64
Expense	475 00
Taxes	3 19

UNITED STATES BRANCH
OF THE
SUN INSURANCE OFFICE

OF
LONDON, ENGLAND.

(Organized in 1710.)

J. J. GUILLE, Manager, 54 Pine St., New York, N. Y.

I. ASSETS.

Value of real estate owned	\$ 240,000 00
Loans secured by mortgages on real estate	486,000 00
Interest due on said mortgage loans	7,675 00
Market value of bonds and stocks	1,281,510 00
Cash on hand and in bank	128,535 33
Premiums in course of collection	279,091 36
All other assets	26,731 47
Total admitted assets	\$2,449,543 16

II. LIABILITIES.

Unpaid losses	\$ 334,212 58
Unearned premiums	1,530,962 34
All other liabilities	35,837 08
Total liabilities	\$1,901,012 00
Net surplus	\$548,531 16

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,981,608 15
Received from interest and dividends	93,542 60
Received from rents and all other sources	8,685 65
Total income	\$2,083,836 40

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,589,307 93
Commissions and brokerage	362,520 72
Salaries of officers and employes	93,802 89
Taxes	49,734 97
All other expenditures	183,197 85
Total expenditures	\$2,278,564 36
Excess of expenditures over income	\$194,727 96

V. MISCELLANEOUS.

Fire risks written in 1893	\$228,476,565 00
Premiums received thereon	2,534,419 27
Total risks in force December 31, 1893	\$291,045,149 00
Total premiums received from commencement to date	\$15,757,100 27
Total losses paid from commencement to date	10,234,570 25
Excess of premiums over losses	\$5,522,530 02

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,840,906 12
Premiums received	53,461 28
Losses paid	13,002 17
Losses incurred	16,114 51
Expense	10,097 66
Taxes	207 22

SVEA FIRE AND LIFE INSURANCE COMPANY.

Principal office.....Gothenburg, Sweden.

(Organized in 1866.)

OLOF WIJK, President.

M. OLBERS, Secretary.

CASH CAPITAL, \$533,333.33.

I. ASSETS.

Value of real estate owned.....	\$ 814,000 00
Loans secured by mortgages on real estate.....	1,794,667 51
Market value of bonds and stocks.....	1,328,823 42
Loans secured by bonds and stocks as collateral.....	603,874 71
Cash on hand and in bank.....	96,005 27
Premiums in course of collection.....	29,133 88
All other assets.....	530,202 25
Total admitted assets.....	\$5,196,707 04

II. LIABILITIES.

Capital stock paid up.....	\$ 533,333 33
Unpaid losses.....	117,333 34
Unearned premiums.....	387,692 51
All other liabilities.....	3,614,407 83
Total liabilities, including capital.....	\$4,652,767 01
Net surplus.....	\$543,940 03

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$1,166,538 55
Received from interest and dividends.....	356,718 68
Received from rents and all other sources.....	700,892 67
Total income.....	\$2,224,149 90
Excess of income over expenditures.....	\$56,470 45

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 692,466 82
Paid dividends.....	32,000 00
Commissions and brokerage.....	304,591 89
Salaries of officers and employes.....	148,940 35
Taxes.....	12,253 55
All other expenditures.....	977,426 84
Total expenditures.....	\$2,167,679 45

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$ 382,529,284 00
Premiums received thereon.....	1,595,256 53
Total risks in force December 31, 1893.....	\$176,600,713 00
Total premiums received from commencement to date.....	\$24,716,120 00
Total losses paid from commencement to date.....	18,148,461 19
Excess of premiums over losses.....	\$6,567,658 81

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$507,425 00
Premiums received.....	7,748 12
Losses paid.....	5,291 48
Losses incurred.....	5,491 48
Expense.....	1,568 02
Taxes.....	17 77

UNITED STATES BRANCH
OF THE
TRANS-ATLANTIC FIRE INSURANCE COMPANY

OF
HAMBURG, GERMANY.

(Organized in 1877.)

E. HARBERS, Manager, 54 Pine St., New York City.

I. ASSETS.

Market value of bonds and stocks	\$522,260 00
Loans secured by bonds and stocks as collateral	32,162 50
Cash on hand and in bank	28,873 52
Premiums in course of collection	70,147 47
All other assets	989 82
Total admitted assets	\$654,433 31

II. LIABILITIES.

Unpaid losses	\$ 51,707 03
Unearned premiums	279,786 22
All other liabilities	16,147 16
Total liabilities	\$347,640 41
Net surplus	\$306,792 90

III. INCOME IN 1893.

Net cash actually received for premiums	\$418,990 03
Received from interest and dividends	21,926 22
Total income	\$440,916 25
Excess of income over expenditures	\$3,461 00

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$270,278 77
Commissions and brokerage	104,690 93
Salaries of officers and employes	33,317 35
Taxes	5,049 73
All other expenditures	24,118 47
Total expenditures	\$437,455 25

V. MISCELLANEOUS.

Fire risks written in 1893	\$41,107,653 00
Premiums received thereon	530,718 62
Total risks in force December 31, 1893	\$46,960,505 00
Total premiums received from commencement to date	\$4,146,223 73
Total losses paid from commencement to date	2,505,651 96
Excess of premiums over losses	\$1,640,571 77

BUSINESS IN COLORADO IN 1893.

Risks written	\$263,300 00
Premiums received	2,942 86
Losses paid	398 25
Losses incurred	334 75
Expense	784 20
Taxes	35 21

TEUTONIA INSURANCE COMPANY.

Principal office New Orleans, La.

(Organized in 1871.)

ALBERT P. NOLL, President.

GEO. MEYER, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned	\$ 40,562 50
Loans secured by mortgages on real estate	26,250 00
Market value of bonds and stocks	293,648 50
Loans secured by bonds and stocks as collateral	5,000 00
Cash on hand and in bank	68,460 06
Premiums in course of collection	59,514 64
All other assets	2,274 73
Total admitted assets	\$495,710 43

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses	34,460 00
Unearned premiums	119,717 34
All other liabilities	4,471 46
Total liabilities, including capital	\$408,648 80
Net surplus	\$87,061 63

III. INCOME IN 1893.

Net cash actually received for premiums	\$333,153 01
Received from interest and dividends	15,904 20
Total income	\$349,057 21
Excess of income over expenditures	\$26,714 76

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$203,767 20
Paid dividends	12,500 00
Commissions and brokerage	53,861 90
Salaries of officers and employes	19,949 15
Taxes	16,080 34
All other expenditures	16,203 86
Total expenditures	\$322,342 45

V. MISCELLANEOUS.

Fire risks written in 1893	\$30,538,768 00
Premiums received thereon	415,991 00
Marine and inland risks written in 1893	\$7,685,645 00
Premiums received thereon	41,892 91
Total risks in force December 31, 1893	\$18,054,384 00
Total premiums received from commencement to date	\$4,711,856 00
Total losses paid from commencement to date	2,175,945 00
Excess of premiums over losses	\$2,535,911 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$167,025 00
Premiums received	1,703 77
Losses paid	1 95
Losses incurred	1 95
Expense	834 64
Taxes	17 34

TRADERS' INSURANCE COMPANY.

Principal office.....160 La Salle St., Chicago, Ill.

(Organized in 1865.)

E. BUCKINGHAM, President.

E. J. SMITH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 215,900 00
Interest due on said mortgage loans	3,849 23
Market value of bonds and stocks	1,331,751 98
Cash on hand and in bank	56,241 59
Premiums in course of collection	71,386 03
All other assets	22,681 31
Total admitted assets	\$1,701,810 14

II. LIABILITIES.

Capital stock paid up	\$ 500,000 00
Unpaid losses	99,040 60
Unearned premiums	456,761 63
All other liabilities	23,429 16
Total liabilities, including capital	\$1,079,231 39
Net surplus	\$622,578 75

III. INCOME IN 1893.

Net cash actually received for premiums	\$656,074 26
Received from interest and dividends	89,653 63
Total income	\$745,727 89

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$489,676 30
Paid dividends	50,000 00
Commissions and brokerage	119,158 32
Paid salaries of officers and employes	53,190 89
Taxes	20,174 98
All other expenditures	38,853 73
Total expenditures	\$771,054 22
Excess of expenditures over income	\$25,326 33

V. MISCELLANEOUS.

Fire risks written in 1893	\$56,878,010 00
Premiums received thereon	845,105 01
Total risks in force December 31, 1893	\$59,451,916 00
Total premiums received from commencement to date	\$9,658,379 17
Total losses paid from commencement to date	6,035,344 32
Excess of premiums over losses	\$3,623,034 85

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,387,487 00
Premiums received	27,258 94
Losses paid	15,751 56
Losses incurred	17,129 16
Expense	8,177 68
Taxes	66 59

UNITED STATES BRANCH
OF THE
UNION ASSURANCE SOCIETY
OF
LONDON, ENGLAND.

HALL & HENSHAW, Managers, 54 Williams St., New York City.

I. ASSETS.

Market value of bonds and stocks	\$749,730 00
Cash on hand and in bank	25,031 90
Premiums in course of collection	67,205 23
Total admitted assets	\$841,967 13

II. LIABILITIES.

Unpaid losses	\$ 50,726 60
Unearned premiums	246,385 09
All other liabilities	18,134 70
Total liabilities	\$315,246 39
Net surplus	\$526,720 74

III. INCOME IN 1893.

Net cash actually received for premiums	\$444,849 36
Received from interest and dividends	23,442 47
Total income	\$468,291 83
Excess of income over expenditures	\$117,633 57

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$205,051 80
Commissions and brokerage	127,135 01
Salaries of officers and employes	3,457 41
Taxes	10,707 55
All other expenditures	4,306 49
Total expenditures	\$350,658 26

V. MISCELLANEOUS.

Fire risks written in 1893	\$39,138,935 00
Premiums received thereon	558,184 66
Total risks in force December 31, 1893	\$34,523,867 00
Total premiums received from commencement to date	\$907,381 38
Total losses paid from commencement to date	346,975 72
Excess of premiums over losses	\$560,405 66

BUSINESS IN COLORADO IN 1893.

Risks written	\$804,913 00
Premiums received	15,665 62
Losses paid	10,984 12
Losses incurred	10,984 12
Expense	4,386 47
Taxes	5 90

UNION INSURANCE COMPANY.

Principal office.....Philadelphia, Pa.

(Organized in 1804.)

CHAS. S. HOLLINSHEAD, President.

E. R. DANNELS, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned	\$160,000 00
Loans secured by mortgages on real estate	9,900 00
Market value of bonds and stocks	204,609 50
Loans secured by bonds and stocks as collateral	20,300 00
Cash on hand and in bank	30,069 98
Premiums in course of collection	70,352 27
All other assets	3,200 21
Total admitted assets	\$498,431 96

II. LIABILITIES.

Capital stock paid up	\$200,000 00
Unpaid losses	43,442 26
Unearned premiums	181,882 30
All other liabilities	51,478 70
Total liabilities, including capital	\$476,803 26
Net surplus	\$21,628 70

III. INCOME IN 1893.

Net cash actually received for premiums	\$305,259 09
Received from interest and dividends	13,429 38
Received from rents and all other sources	6,834 34
Total income	\$325,522 81

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$215,841 09
Commissions and brokerage	57,885 48
Salaries of officers and employes	26,673 41
Taxes	10,041 67
All other expenditures	25,305 53
Total expenditures	\$335,747 18
Excess of expenditures over income	\$10,224 37

V. MISCELLANEOUS.

Fire risks written in 1893	\$33,892,411 00
Premiums received thereon	379,012 50
Total risks in force December 31, 1893	\$34,430,782 00
Perpetual risks (not included above)	\$1,259,128 00
Premiums received thereon	37,170 29
Total premiums received from commencement to date	\$22,932,054 00
Total losses paid from commencement to date	16,600,107 00
Excess of premiums over losses	\$6,331,947 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$227,975 00
Premiums received	2,097 14
Losses paid	1,692 48
Losses incurred	1,363 57
Expense	517 81

UNITED STATES FIRE INSURANCE COMPANY.

Principal office.....46 Pine St., New York, N. Y.

(Organized in 1824.)

W. W. UNDERHILL, President.

W. H. GRIFFIN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$449,000 00
Interest due on said mortgage loans.....	3,221 24
Market value of bonds and stocks.....	101,210 00
Cash on hand and in bank.....	14,991 71
Premiums in course of collection.....	81,719 00
All other assets.....	882 00
Total admitted assets.....	\$651,023 95

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	58,656 73
Unearned premiums.....	194,300 77
All other liabilities.....	47,373 43
Total liabilities, including capital.....	\$550,330 93
Net surplus.....	\$100,693 02

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$350,159 89
Received from interest and dividends.....	28,219 08
Received from rents and all other sources.....	135 00
Total income.....	\$378,513 97

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$228,668 90
Paid dividends.....	25,000 00
Commissions and brokerage.....	81,047 91
Salaries of officers and employes.....	24,053 59
Taxes.....	8,490 70
All other expenditures.....	42,834 78
Total expenditures.....	\$410,095 88
Excess of expenditures over income.....	\$31,581 91

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$43,070,723 00
Premiums received thereon.....	455,939 71
Marine and inland risks written in 1893.....	\$802,765 00
Premiums received thereon.....	25,733 86
Total risks in force December 31, 1893.....	\$5,668,698 00
Total premiums received from commencement to date.....	\$5,095,584 00
Total losses paid from commencement to date.....	2,719,368 00
Excess of premiums over losses.....	\$2,376,216 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$222,297 00
Premiums received.....	2,107 03
Losses paid.....	2,194 71
Losses incurred.....	2,894 71
Expense.....	574 47

WESTCHESTER FIRE INSURANCE COMPANY.

Principal office 66 Wall St., New York City.

(Organized in 1837.)

GEORGE R. CRAWFORD, President. JOHN Q. UNDERHILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned	\$ 217,500 00
Loans secured by mortgages on real estate	289,150 00
Interest due on said mortgage loans	2,501 24
Market value of bonds and stocks	916,550 00
Cash on hand and in bank	199,009 91
Premiums in course of collection	196,838 37
Total admitted assets	\$1,821,549 52

II. LIABILITIES.

Capital stock paid up	\$ 300,000 00
Unpaid losses	145,831 23
Unearned premiums	1,012,507 39
All other liabilities	35,740 17
Total liabilities, including capital	\$1,494,078 79
Net surplus	\$327,470 73

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,339,131 14
Received from interest and dividends	58,527 88
Received from rents and all other sources	905 96
Total income	\$1,398,564 98
Excess of income over expenditures	\$82,375 68

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 787,748 76
Paid dividends	30,000 00
Commissions and brokerage	279,238 69
Salaries of officers and employes	43,946 68
Taxes	26,197 13
All other expenditures	149,058 04
Total expenditures	\$1,316,189 30

V. MISCELLANEOUS.

Fire risks written in 1893	\$134,092,017 00
Premiums received thereon	1,521,018 12
Total risks in force December 31, 1893	\$184,100,223 00
Total premiums received from commencement to date	\$18,307,594 79
Total losses paid from commencement to date	10,155,934 36
Excess of premiums over losses	\$8,151,660 43

BUSINESS IN COLORADO IN 1893.

Risks written	\$498,365 00
Premiums received	6,700 52
Losses paid	3,329 97
Losses incurred	3,500 32
Expense	1,665 35
Taxes	34 10

UNITED STATES BRANCH
OF THE
WESTERN ASSURANCE COMPANY.

Principal office 22 Wellington St., East Toronto, Canada.

(Organized in 1851.)

A. M. SMITH, President.

C. C. FOSTER, Secretary.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 50,000 00
Market value of bonds and stocks	1,064,049 55
Cash on hand and in bank	207,309 98
Premiums in course of collection	277,575 14
All other assets	53,642 74
Total admitted assets	\$1,652,577 41

II. LIABILITIES.

Unpaid losses	\$ 228,252 08
Unearned premiums	881,289 50
All other liabilities	38,292 40
Total liabilities	\$1,147,833 98
Net surplus	\$504,743 43

III. INCOME IN 1893.

Net cash actually received for premiums	\$1,817,253 58
Received from interest and dividends	39,120 28
Total income	\$1,856,373 86

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$1,325,146 21
Commissions and brokerage	326,575 52
Salaries of officers and employes	32,800 00
Taxes	39,691 92
All other expenditures	163,336 16
Total expenditures	\$1,887,549 81
Excess of expenditures over income	\$31,175 95

V. MISCELLANEOUS.

Fire risks written in 1893	\$152,508,757 00
Premiums received thereon	2,012,813 61
Marine and inland risks written in 1893	\$76,637,722 00
Premiums received thereon	510,926 26
Total risks in force December 31, 1893	\$123,184,614 00
Total premiums received from commencement to date	\$17,892,297 91
Total losses paid from commencement to date	12,013,040 51
Excess of premiums over losses	\$5,879,257 40

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,379,948 00
Premiums received	29,749 35
Losses paid	9,370 76
Losses incurred	11,895 09
Expense	8,924 80
Taxes	229 08

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Principal office 15 Broadway, Brooklyn, N. Y.

(Organized in 1853.)

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 629,000 00
Loans secured by mortgages on real estate.....	322,150 00
Interest due on said mortgage loans.....	1,344 16
Market value of bonds and stocks.....	420,275 00
Loans secured by bonds and stocks as collateral.....	5,600 00
Cash on hand and in bank.....	11,860 14
Premiums in course of collection.....	74,914 52
All other assets.....	12,113 70
Total admitted assets.....	\$1,477,257 52

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	59,327 12
Unearned premiums.....	482,733 08
All other liabilities.....	87,807 43
Total liabilities, including capital.....	\$879,867 63
Net surplus.....	\$597,389 89

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$562,291 99
Received from interest and dividends.....	28,672 35
Received from rents and all other sources.....	21,438 21
Total income.....	\$612,402 55

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$367,231 92
Paid dividends.....	49,920 00
Commissions and brokerage.....	134,754 46
Salaries of officers and employes.....	60,740 00
Taxes.....	6,075 83
All other expenditures.....	39,228 72
Total expenditures.....	\$657,950 93
Excess of expenditures over income.....	\$45,548 38

V. MISCELLANEOUS.

Fire risks written in 1893.....	\$77,337,249 00
Premiums received thereon.....	640,525 39
Total risks in force December 31, 1893.....	\$116,062,225 00
Total premiums received from commencement to date.....	\$13,728,411 41
Total losses paid from commencement to date.....	7,215,540 75
Excess of premiums over losses.....	\$6,512,870 66

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$341,150 00
Premiums received.....	4,027 66
Losses paid.....	2,052 52
Losses incurred.....	2,057 06
Expense.....	1,024 42
Taxes.....	19 01

STATISTICAL TABLES.

TABLE I.

Showing Risks written, Premiums received, average rate of Premiums, Losses paid, per cent. of Losses to Premiums received, Losses incurred, Expenses, in the State of Colorado, and taxes paid State of Colorado, for the year 1893, by Fire Insurance Companies authorized to do business in the State.

COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium	Losses paid.	Per cent. of losses paid to premiums received.	Losses incurred.	Expense.	Amount of tax paid the State.
Etna Insurance, Connecticut	\$1,456,187 00	\$24,774 64	1.70	\$12,353 39	49.95	\$10,525 45	\$ 9,057 86	\$ 93 08
Agricultural Insurance, New York	564,600 00	7,180 23	1.27	4,524 45	63.01	3,906 41	2,049 30	12 13
Alliance Assurance, England	1,767,118 00	27,071 18	1.53	18,638 68	68.85	23,650 68	6,716 71	35 88
American Insurance, New Jersey	492,268 00	6,042 88	1.22	4,073 68	67.41	4,392 32	1,842 76	2 53
American Insurance, Massachusetts	346,869 00	3,853 55	1.11	7,393 35	191.19	7,393 35	1,094 07	-----
American Fire Insurance, New York	456,286 65	5,642 32	1.24	5,652 61	100.18	5,900 58	1,330 05	-----
American Central Insurance, Missouri	362,507 00	6,181 40	1.71	4,398 63	71.15	4,393 90	992 09	15 81
American Mutual Fire Insurance Association, Colorado	216,010 00	4,679 84	2 16	73 96	1.59	73 96	1,695 71	13 78
Atlas Assurance, England	888,396 08	16,700 36	1.88	11,076 14	66.32	11,076 14	4,466 46	23 15
Baloise Fire Insurance, Switzerland	167,897 00	3,272 48	1.95	5,325 39	162.74	5,325 39	1,268 18	-----
Boylston Insurance, Massachusetts	327,296 00	4,588 12	1.40	2,432 64	53.01	2,447 64	953 42	23 64
British American Assurance, Canada	1,514,875 00	21,979 97	1.45	8,666 10	39.43	11,999 56	7,956 03	107 15
Broadway Insurance, New York	799,185 00	8,013 57	1.00	4,122 36	51.44	5,268 73	2,263 69	32 55
Caledonian Insurance, Scotland	730,382 00	13,826 48	1.89	7,334 97	53.05	7,594 82	3,220 11	70 20
Capital Fire Insurance, New Hampshire	382,900 13	5,861 81	1.53	810 38	13.82	3,453 66	2,547 72	50 12
Citizens' Insurance, New York	Withdrawn	4,261 58	-----	2,973 42	69.77	-----	1,062 22	4 51
Citizens' Insurance, Pennsylvania	522,360 00	5,362 45	1.03	5,240 08	97.72	5,329 08	1,561 33	-----
Columbian Fire Insurance, Kentucky	298,654 56	5,157 67	1.73	447 16	8.67	447 16	Lic'se rev'kd	-----
Commercial Union Assurance, England	2,335,761 22	37,808 54	1.62	16,674 70	44.10	18,977 77	9,705 63	228 56
Concordia Fire Insurance, Wisconsin	546,650 00	7,291 82	1.33	9,123 96	125.13	7,320 38	2,187 54	-----
Connecticut Fire Insurance, Connecticut	1,319,264 00	19,873 49	1.51	9,013 41	45.35	12,576 73	14,626 64	104 93
Continental Insurance, New York	1,428,034 00	26,754 47	1.87	7,524 43	28.12	7,517 77	7,888 48	226 83
Delaware Insurance Company of Philadelphia, Pennsylvania	341,047 00	5,688 68	1.67	3,946 12	69.39	3,231 59	2,336 15	-----
Detroit Fire and Marine Insurance, Michigan	377,775 00	3,872 90	1.02	2,185 38	56.43	2,988 48	1,171 04	15 49
Denver Insurance, Colorado	Retired from business	23,057 82	-----	16,663 85	72.27	-----	5,764 45	12 59

Eagle Fire, New York	473,975 00	5,431 74	1.15	1,116 28	20.55	1,400 72	1,565 90	54 99
Farragut Fire Insurance, New York	124,070 00	1,984 84	1.60	4,407 03	222.13	4,407 03	613 18	
Fire Association of Philadelphia, Pennsylvania	524,015 00	9,384 35	1.79	7,228 69	73.83	7,209 32	2,703 44	
Fireman's Fund Insurance, California	2,681,332 55	43,329 55	1.62	17,490 30	40.37	15,982 30	13,241 13	251 98
Franklin Fire Insurance, Pennsylvania	407,800 00	5,747 02	1.41	2,011 57	34.99	2,022 32	1,543 44	43 84
German Fire Insurance, Freeport, Illinois	796,882 00	13,109 59	1.65	5,868 29	44.76	6,644 61	4,538 54	54 04
German Fire Insurance, Peoria, Illinois	525,405 00	6,634 11	1.26	10,376 24	156.41	10,376 24	2,117 14	
German American Insurance, New York	1,854,796 00	28,810 27	1.55	9,038 54	31.37	10,710 05	9,662 34	202 19
German Mutual Fire Insurance, Colorado	131,300 00	5,293 70	4.03	270 10	51.01	270 10	781 58	2 20
Glens Falls Insurance, New York	378,155 00	4,625 93	1.22	3,231 82	69.86	3,231 82	907 47	11 11
Girard Fire and Marine Insurance, Pennsylvania	528,270 00	7,006 99	1.33	3,003 27	50.00	3,003 27	105 11	77 97
Grand Rapids Fire Insurance, Michigan	277,895 00	3,899 55	1.40	3,219 04	82.55	3,424 04	781 06	
Greenwich Insurance, New York	182,965 00	2,160 49	1.73	1,628 46	75.37	1,628 46	308 02	4 48
*Guardian Fire and Life Assurance, England	666,593 70	9,697 37	1.45	7,081 35	73.02	7,580 10	1,721 40	17 89
Hamburg-Bremen Fire Insurance, Germany	652,311 00	11,347 14	1.74	7,273 13	64.09	7,198 13	3,544 66	10 59
Hanover Fire Insurance, New York	583,442 00	8,523 18	1.46	5,946 83	69.76	10,139 06	2,124 43	9 03
Hartford Fire Insurance, Connecticut	2,017,380 00	35,206 41	1.74	20,692 13	58.77	20,692 13	8,989 32	110 50
Helvetia Swiss Fire Insurance, Switzerland	764,507 49	13,727 57	1.79	10,958 85	79.83	10,958 85	4,008 27	
Home Mutual Insurance, California	724,214 00	13,743 25	1.89	10,588 97	76.32	6,433 62	6,235 48	
Home Insurance, New York	4,299,791 00	49,937 88	1.16	20,225 02	40.50	23,285 23	9,987 58	394 51
Imperial Insurance (Limited), England	1,040,985 11	21,852 19	2.09	15,608 51	71.47	22,911 46	3,977 26	45 33
Insurance Company of North America, Pennsylvania	2,291,342 00	43,791 45	1.91	27,472 99	62.73	33,706 95	12,864 82	69 08
Insurance Company of the State of Pennsylvania, Pennsylvania	695,226 00	9,046 95	1.30	4,267 82	47.17	7,146 95	2,933 66	22 25
Lancashire Insurance, England	1,026,805 00	16,830 19	1.64	10,327 33	61.36	10,037 41	6,186 10	6 34
Lion Fire Insurance, England	925,210 65	20,583 38	2.22	17,579 64	85.41	16,669 92	3,715 30	
Liverpool and London and Globe Insurance, England	3,284,486 00	56,484 55	1.72	21,680 00	38.38	25,035 00	15,949 53	377 10
London Assurance Corporation, England	445,083 00	7,916 21	1.78	3,466 45	43.78	3,915 64	2,054 35	47 90
London and Lancashire Fire Insurance, England	1,118,099 00	22,936 59	2.05	17,496 50	76.28	21,968 36	5,172 77	5 34
Lumbermen's Insurance, Pennsylvania	239,285 00	2,205 36	0.92	1,722 94	78.10	1,717 65	714 34	
Manufacturers' and Builders' Fire Insurance, New York	Withdrawn	2,939 75		2,485 91	84.55		659 22	
Manchester Fire Assurance, England	1,488,306 09	27,679 92	1.86	20,414 59	73.75	20,297 09	5,757 64	30 15
Manufacturers' and Merchants' Insurance, Pennsylvania	90,050 00	1,351 23	1.05	239 69	17.68	239 69	445 91	13 31
Mechanics' Insurance, Pennsylvania	222,133 33	3,208 65	1.44	279 19	8.70	942 19	966 72	39 25
Mercantile Fire and Marine Insurance, Massachusetts	360,123 00	3,595 72	1.00	3,014 45	83.84	3,014 45	539 35	83
Merchants' Insurance, New Jersey	532,399 33	7,290 72	1.37	9,161 43	125.66	11,840 78	1,333 77	
Michigan Fire and Marine Insurance, Michigan	531,583 00	10,993 93	2.07	6,785 00	61.73	6,362 65	3,314 53	17 89
Milwaukee Mechanics' Insurance, Wisconsin	997,896 00	12,142 11	1.21	7,069 55	58.22	7,289 55	3,642 63	28 60
Minnesota Fire Insurance, Minnesota	162,815 00	2,227 47	1.37	1,014 33	45.55	1,654 48	885 11	6 56

TABLE I.—CONCLUDED.

COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium	Losses paid.	Per cent. of losses paid to premiums received.	Losses incurred.	Expense.	Amount of tax paid the State.
National Fire Insurance, Connecticut.....	\$1,668,674 00	\$34,207 82	2.05	\$21,181 84	61.92	\$25,607 83	\$ 2,245 86	\$ 75 60
Newark Fire Insurance, New Jersey.....	130,058 77	2,286 25	1.76	2,149 21	94.01	2,602 68	736 20	
New Hampshire Fire Insurance, New Hampshire.....	840,662 00	12,242 21	1.46	3,682 30	30.08	3,128 22	2,598 33	119 23
New Zealand Insurance, New Zealand.....	2,231,341 00	36,487 83	1.64	18,926 73	51 87	22,728 73	17,576 78	
Niagara Fire Insurance, New York.....	1,127,709 00	20,123 87	1.78	14,199 20	70.56	13,636 23	5,203 68	70 44
North British and Mercantile Insurance, London and Edinburgh.....	1,679,741 00	28,413 30	1.69	17,091 44	60.15	18,834 82	7,861 75	69 20
Northern Assurance, England.....	944,441 35	16,815 63	1.75	5,015 95	29.83	6,295 10	4,071 18	154 57
Northwestern National Insurance, Wisconsin.....	896,180 00	10,708 15	1.20	2,614 83	24.42	2,595 23	2,688 07	108 10
Norwich Union Fire Insurance Society, England.....	1,401,719 00	25,497 25	1.82	20,139 36	78.91	19,766 04	5,714 36	
Orient Insurance, Connecticut.....	624,131 00	7,207 48	1.15	6,834 65	94.83	8,595 76	1,796 12	
Pacific Fire Insurance, New York.....	284,285 00	4,323 21	1.52	8,159 97	188.75	8,548 54	1,192 44	
Palatine Insurance (Limited), England.....	1,215,324 45	22,632 11	1.86	9,738 13	43.07	12,594 13	8,351 58	90 85
Pennsylvania Fire Insurance, Pennsylvania.....	999,491 00	22,187 13	2.22	19,559 55	88.16	18,257 25	6,558 93	
Phenix Insurance, New York.....	1,444,400 00	48,809 77	3.38	31,356 60	64.26	31,426 06	13,967 02	69 72
Phoenix Assurance, England.....	729,896 68	12,256 50	1.68	8,912 33	72.72	8,984 00	1,939 27	28 10
Phoenix Insurance, Connecticut.....	1,362,752 00	20,389 48	1.50	13,887 07	68.11	15,705 63	3,058 41	77 88
Providence Washington Insurance, Rhode Island.....	1,188,910 00	22,134 55	1.86	12,346 32	55.77	12,791 78	6,088 83	74 98
Prussian National Fire Insurance, Germany.....	785,126 00	16,610 12	1.89	7,790 62	45.63	7,311 55	5,068 57	74 01
Queen Insurance, New York.....	1,007,434 00	17,634 97	1.75	12,847 37	38.41	15,930 88	5,941 64	
Reliance Insurance, Pennsylvania.....	458,402 00	4,678 50	1.03	1,300 39	27.78	2,203 24	1,149 02	44 58
Royal Exchange Assurance, England.....	839,306 00	13,478 79	1.66	7,915 46	58.73	7,915 46	2,916 13	52 94
Royal Insurance, England.....	1,946,473 09	31,882 52	1.64	11,944 05	37.46	13,383 36	7,811 68	242 53
Scottish Union and National Insurance, Scotland.....	1,400,869 79	23,809 20	1.70	8,914 49	37.44	9,066 31	6,793 29	162 03
Southern Insurance, Louisiana.....	314,702 00	5,725 28	1.82	5,977 63	104.40	7,269 62	1,573 02	
Springfield Fire and Marine Insurance, Massachusetts.....	1,051,283 00	21,025 22	2.00	11,786 45	56.05	10,405 25	6,314 26	58 49
Spring Garden Insurance, Pennsylvania.....	819,383 57	9,200 28	1.12	8,500 45	92.39	9,248 28	3,220 09	

St. Paul Fire and Marine Insurance, Minnesota	975,823 00	12,727 08	1.30	7,370 14	57.91	7,487 54	3,818 12	30 77
Sun Insurance, California	448,251 00	5,148 33	1.15	4,513 64	87.66	4,513 64	475 00	3 19
Sun Insurance Office, England	1,840,906 12	33,461 28	1.82	13,002 17	38.86	16,114 51	10,097 66	207 22
Svea Fire and Life Insurance, Sweden	507,425 00	7,748 12	1.53	5,291 48	68.21	5,491 48	1,568 02	17 77
Trans-Atlantic Fire Insurance, Germany	263,300 00	2,942 86	1.12	398 25	13.53	334 75	784 20	35 21
Teutonia Insurance, Louisiana	167,025 00	1,703 77	1.02	1 95	00.11	1 95	834 64	17 34
Teutonia Fire Insurance, Pennsylvania	Withdrawn	346 04		294 35	84.84		61 00	
Traders' Insurance, Illinois	1,387,487 00	27,258 94	1.96	15,751 56	57.78	17,129 16	8,177 68	66 59
Union Assurance Society, England	804,913 00	15,665 62	1.95	10,984 12	70.12	10,984 12	4,386 47	5 90
Union Insurance, Pennsylvania	227,975 00	2,097 14	0.92	1,692 48	80.68	1,363 57	517 81	
United Firemen's Insurance, Pennsylvania	Withdrawn	1,693 00		270 05	15.95		318 75	22 08
United States Fire Insurance, New York	222,297 00	2,107 03	0.95	2,194 71	10.41	2,894 71	574 47	
Westchester Fire Insurance, New York	498,365 00	6,700 52	1.34	3,329 97	49.69	3,500 32	1,665 35	34 10
Western Assurance, Canada	2,379,948 00	29,749 35	1.25	9,370 76	31.49	11,895 09	8,924 80	229 08
Williamsburg City Fire Insurance, New York	341,150 00	4,027 66	1.18	2,052 52	50.95	2,057 06	1,024 42	19 01
Totals	\$89,146,710 16	\$1,495,885 22	1.70	\$871,562 49	58.26	\$915,711 50	\$422,265 04	\$5,289 69
*Withdrawn from United States in May.								

TABLE II.

Showing the several items comprising the Income at the close of 1893 of Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES.	From premiums received.	From interest and dividends.	From rents and all other sources.	Total income.	Total expenditures.	Excess of income over expenditures	Excess of expenditures over income.
Etna Insurance, Connecticut	\$4,161,941 96	\$478,962 91	\$ 3,882 11	\$4,644,786 98	\$4,483,809 84	\$160,977 14	
Agricultural Insurance, New York	965,011 09	107,231 85	2,464 31	1,074,707 25	1,057,051 30	17,655 95	
Alliance Assurance, England	246,514 44	10,670 00	5,442 50	262,626 94	300,568 68		\$ 37,941 74
American Insurance, New Jersey	573,176 13	100,330 87	2,776 69	676,283 69	616,556 96	59,726 73	
American Insurance, Massachusetts	337,432 60	23,935 93		361,368 53	392,406 49		31,037 96
American Fire Insurance, New York	1,461,076 29	56,169 58		1,517,245 87	1,674,069 17		156,823 30
American Central Insurance, Missouri	824,053 31	47,230 86	25,583 18	896,867 35	895,964 74	902 61	
American Mutual Fire Insurance Association, Colorado	2,158 10			2,158 10	1,769 67	388 43	
Atlas Assurance, England	477,682 37	22,312 88		499,995 25	427,990 39	72,004 86	
Baloise Fire Insurance, Switzerland	526,399 52	30,412 76	6,365 50	563,177 78	536,135 54	27,042 24	
Boylston Insurance, Massachusetts	336,142 34	36,981 21		373,123 55	393,680 68		20,557 13
British American Assurance, Canada	940,357 44	26,359 70		966,717 14	900,268 37	66,448 77	
Broadway Insurance, New York	264,723 95	15,397 01		280,120 96	296,242 05		16,121 09
Caledonian Insurance, Scotland	1,610,725 20	59,252 05		1,669,977 25	1,801,357 58		131,380 33
Capital Fire Insurance, New Hampshire	270,965 67	13,776 44	22,100 83	306,842 94	307,566 37		723 43
Citizens' Insurance, Pennsylvania	309,964 55	30,083 05	6,691 23	346,738 83	390,503 76		13,764 93
Commercial Union Assurance, England	2,837,428 82	77,396 75	37,750 78	2,952,576 35	2,926,185 87	36,390 48	
Concordia Fire Insurance, Wisconsin	465,758 46	34,402 57		500,161 03	504,555 50		4,394 47
Connecticut Fire Insurance, Connecticut	1,640,039 60	125,350 10		1,765,389 70	1,745,589 92	19,799 78	
Continental Insurance, New York	2,954,422 87	265,123 49	8,457 67	3,228,004 03	3,052,743 98	175,260 05	
Delaware Insurance Company of Philadelphia, Pennsylvania	838,396 32	59,475 34	6,069 88	903,941 54	1,013,105 12		109,163 58
Detroit Fire and Marine Insurance, Michigan	274,032 47	59,391 12	814 38	334,237 97	344,368 96		10,130 99
Eagle Fire, New York	188,487 69	26,016 85	8,465 15	222,969 69	216,178 05	6,791 64	

Farragut Fire Insurance, New York	151,424 23	10,458 10	519 13	162,401 46	163,195 65		794 19
Fire Association of Philadelphia, Pennsylvania	2,118,176 74	234,341 35	4,345 39	2,356,863 48	2,553,889 85		197,026 37
Fireman's Fund Insurance, California	1,682,853 07	127,606 12	19,721 07	1,830,180 26	1,707,071 41	123,108 85	
Franklin Fire Insurance, Pennsylvania	507,318 43	139,036 64	10,894 53	657,249 60	650,271 77	6,977 83	
German Fire Insurance, Freeport, Illinois	1,519,795 14	160,294 20	6,458 85	1,686,548 19	1,628,727 91	57,820 28	
German Fire Insurance, Peoria, Illinois	84,407 22	19,402 25		103,809 47	153,972 01		50,162 54
German American Insurance, New York	3,020,626 45	245,328 83		3,265,955 28	3,219,260 13	46,695 15	
German Mutual Fire Insurance, Colorado	1,155 37		6 40	1,161 77	1,051 68	110 09	
Glens Falls Insurance, New York	657,355 37	115,714 59	1,045 09	774,115 05	671,940 79	102,174 26	
Girard Fire and Marine Insurance, Pennsylvania	476,452 45	68,325 67	7,071 03	551,849 15	524,253 40	27,595 75	
Grand Rapids Fire Insurance, Michigan	168,301 19	18,515 57	3,219 94	190,039 70	210,648 99		20,609 29
Greenwich Insurance, New York	1,216,689 83	42,363 49	16,335 46	1,275,388 78	1,347,182 03		71,793 25
Guardian Fire and Life Assurance, England	1,126,521 54	37,909 72		1,164,431 26	1,282,125 63		117,694 37
Hamburg-Bremen Fire Insurance, Germany	1,146,886 98	49,734 34		1,196,621 32	1,288,895 55		92,274 23
Hanover Fire Insurance, New York	879,389 63	93,440 25	518 62	973,348 50	1,451,606 43		478,257 93
Hartford Fire Insurance, Connecticut	3,987,395 16	296,953 81	8,704 59	4,293,053 56	3,882,174 07	410,879 49	
Helvetia Swiss Fire Insurance, Switzerland	669,698 41	40,190 68		709,889 09	634,661 77	75,227 32	
Home Mutual Insurance, California	411,006 63	34,309 31	11,354 96	456,670 90	421,034 89	35,636 01	
Home Insurance, New York	5,221,560 68	298,985 97	104,396 11	5,624,942 76	5,718,661 26		93,718 50
Imperial Insurance (Limited), England	1,160,733 65	39,929 08	16,611 41	1,217,274 14	1,321,072 15		103,798 01
Insurance Company of North America, Pennsylvania	5,672,565 62	402,156 97	6,864 63	6,081,587 22	6,368,908 17		287,320 95
Insurance Co. of the State of Pennsylvania, Pennsylvania	310,743 38	13,344 49	14,659 38	338,747 25	407,893 00		69,145 75
Lancashire Insurance, England	2,085,217 10	79,965 29	10,673 82	2,175,856 21	2,614,740 09		438,883 88
Lion Fire Insurance, England	578,571 98	28,024 11		606,596 09	646,506 21		39,910 12
Liverpool and London and Globe Insurance, England	5,690,876 99	204,220 49	74,132 93	5,969,230 41	5,274,767 46	694,462 95	
London Assurance Corporation, England	1,408,278 00	76,894 97		1,485,172 97	1,515,175 38		30,002 41
London and Lancashire Fire Insurance, England	2,034,618 21	82,930 10	11,738 71	2,129,287 02	2,024,135 15	105,151 87	
Lumbermen's Insurance, Pennsylvania	160,713 44	43,520 51	3,626 28	207,860 23	171,507 57	36,352 66	
Manchester Fire Assurance, England	1,675,131 20	54,229 68		1,729,360 88	1,686,329 29	43,031 59	
Manufacturers and Merchants Insurance, Pennsylvania	171,019 02	19,107 31	416 01	190,542 34	173,882 32	16,660 02	
Mechanics' Insurance, Pennsylvania	234,827 17	29,723 05	4,119 82	268,670 04	276,044 38		7,374 34
Mercantile Fire and Marine Insurance, Massachusetts	208,407 54	26,691 50		235,099 04	248,897 99		13,798 95
Merchants' Insurance, New Jersey	854,185 61	46,392 65	26,031 48	926,609 74	1,146,808 25		220,198 51
Michigan Fire and Marine Insurance, Michigan	457,841 58	40,177 78	842 95	498,862 31	568,541 03		69,678 72
Milwaukee Mechanics' Insurance, Wisconsin	881,561 75	89,422 94	1,300 00	972,284 69	952,746 45	19,538 24	
Minnesota Fire Insurance, Minnesota	50,035 97	15,638 92	106,443 76	172,118 65	155,428 88	16,689 77	

TABLE II.—CONCLUDED.

COMPANIES.	From premiums received.	From interest and dividends.	From rents and all other sources.	Total income.	Total expenditures.	Excess of income over expenditures	Excess of expenditures over income.
National Fire Insurance, Connecticut.....	\$1,989,302 51	\$131,265 33	\$ 400 20	\$2,120,968 04	\$1,965,357 52	\$155,610 52	-----
Newark Fire Insurance, New Jersey.....	184,272 10	29,255 91	1,445 32	214,973 33	246,701 84	-----	\$ 31,728 51
New Hampshire Fire Insurance, New Hampshire.....	992,923 26	95,942 01	-----	1,088,865 27	1,026,413 16	62,452 11	-----
New Zealand Insurance, New Zealand.....	1,593,105 00	31,890 00	53,290 00	1,478,285 00	1,359,263 00	119,022 00	-----
Niagara Fire Insurance, New York.....	1,658,556 94	37,596 02	26,471 10	1,722,624 06	1,782,416 79	-----	59,792 73
North British and Mercantile Insurance, London and Edinburgh.....	2,402,077 92	115,841 41	17,749 84	2,535,669 17	2,568,619 45	-----	32,950 28
Northern Assurance, England.....	1,252,375 43	46,304 26	-----	1,298,677 69	1,397,040 47	-----	98,362 78
Northwestern National Insurance, Wisconsin.....	631,971 76	73,445 91	-----	705,417 67	654,515 96	50,901 71	-----
Norwich Union Fire Insurance Society, England.....	1,535,785 73	70,869 60	-----	1,606,655 33	1,629,890 99	-----	23,235 66
Orient Insurance, Connecticut.....	1,417,956 23	94,708 28	643 36	1,513,307 87	1,580,533 95	-----	67,226 08
Pacific Fire Insurance, New York.....	379,069 20	25,617 30	-----	404,686 50	410,975 38	-----	6,288 88
Palatine Insurance (Limited), England.....	2,314,554 04	49,980 25	-----	2,364,534 29	2,002,976 57	361,557 72	-----
Pennsylvania Fire Insurance, Pennsylvania.....	1,592,125 79	172,543 11	2,092 17	1,766,761 07	1,672,162 51	94,598 56	-----
Phenix Insurance, New York.....	4,728,070 71	164,863 03	14,537 28	4,907,471 02	4,808,755 16	98,715 86	-----
Phoenix Assurance, England.....	1,882,272 80	78,096 86	-----	1,960,369 66	1,963,021 91	-----	2,652 25
Phoenix Insurance, Connecticut.....	3,306,240 05	289,305 48	7,919 51	3,603,465 04	3,719,117 12	-----	115,652 08
Providence Washington Insurance, Rhode Island.....	929,882 59	41,284 37	-----	971,166 96	1,163,026 20	-----	191,859 24
Prussian National Fire Insurance, Germany.....	418,407 93	24,170 85	-----	442,578 78	429,792 27	12,786 51	-----
Queen Insurance, New York.....	2,173,329 27	115,948 03	-----	2,289,277 30	2,163,058 16	126,219 14	-----
Reliance Insurance, Pennsylvania.....	244,809 22	32,813 86	713 84	278,336 92	296,962 25	-----	18,625 33
Royal Exchange Assurance, England.....	159,878 84	10,482 00	-----	170,360 84	123,509 08	46,851 76	-----
Royal Insurance, England.....	4,925,130 77	184,499 61	67,293 57	5,176,923 95	4,852,547 07	324,376 88	-----
Scottish Union and National Insurance, Scotland.....	1,269,453 09	90,941 50	-----	1,360,394 59	1,096,067 07	264,327 52	-----
Southern Insurance, Louisiana.....	430,690 06	11,949 16	-----	442,639 22	438,859 07	3,780 15	-----
Springfield Fire and Marine Insurance, Massachusetts.....	1,768,265 22	145,739 50	4,699 32	1,918,704 04	2,015,748 63	-----	97,044 59
Spring Garden Insurance, Pennsylvania.....	374,990 77	45,685 15	5,935 16	426,611 08	435,761 55	-----	9,150 47

St. Paul Fire and Marine Insurance, Minnesota	1,464,745 18	107,828 59	5,237 82	1,577,811 59	1,731,521 81	-----	153,710 22
Sun Insurance, California	310,728 58	18,914 12	6,300 00	335,942 70	316,704 53	19,238 17	-----
Sun Insurance Office, England	1,981,608 15	93,542 60	8,685 65	2,083,836 40	2,278,564 36	-----	194,727 96
Svea Fire and Life Insurance, Sweden	1,166,538 55	356,718 68	700,892 67	2,224,149 90	2,167,679 45	56,470 45	-----
Trans-Atlantic Fire Insurance, Germany	418,990 03	21,926 22	-----	440,916 25	437,455 25	3,461 00	-----
Teutonia Insurance, Louisiana	333,153 01	15,904 20	-----	349,057 21	322,342 45	26,714 76	-----
Traders' Insurance, Illinois	656,074 26	89,653 63	-----	745,727 89	771,054 22	-----	25,326 33
Union Assurance Society, England	444,849 36	23,442 47	-----	468,291 83	350,658 26	117,633 57	-----
Union Insurance, Pennsylvania	305,259 09	13,429 38	6,834 34	325,522 81	335,747 18	-----	10,224 37
United States Fire Insurance, New York	350,159 89	28,219 08	135 00	378,513 97	410,095 88	-----	31,581 91
Westchester Fire Insurance, New York	1,339,131 14	58,527 88	905 96	1,398,564 98	1,316,189 30	82,375 68	-----
Western Assurance, Canada	1,817,253 58	39,120 28	-----	1,856,373 86	1,887,549 81	-----	31,175 95
Williamsburg City Fire Insurance, New York	562,291 99	28,672 35	21,438 21	612,402 55	657,950 93	-----	45,548 38
Total	\$122,695,511 96	\$8,138,485 32	\$1,562,536 88	\$132,396,534 16	\$132,099,284 54	\$4,488,594 88	\$4,181,345 26

TABLE III.

Showing the several items comprising the Expenditures at the close of 1893 of Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES.	Losses.	Dividends.	Commissions and brokerage.	Salaries of officers and employes.	Taxes.	All other expenditures	Total expenditures
Etna Insurance, Connecticut	\$2,522,811 53	\$720,000 00	\$692,056 38	\$231,364 52	\$67,510 67	\$250,066 74	\$4,483,809 84
Agricultural Insurance, New York	592,621 87	49,950 00	190,369 54	127,463 26	23,998 24	72,648 39	1,057,051 30
Alliance Assurance, England	199,135 69		38,721 63	32,846 11	2,386 64	27,478 61	300,568 68
American Insurance, New Jersey	333,785 96	62,493 50	109,706 14	49,171 12	23,515 58	37,884 66	616,556 96
American Insurance, Massachusetts	246,453 06	8,907 00	78,291 23	28,970 11	8,618 35	21,166 74	392,406 49
American Fire Insurance, New York	1,100,239 85	40,000 00	294,599 30	100,711 99	25,793 15	112,724 88	1,674,069 17
American Central Insurance, Missouri	535,176 76	60,000 00	132,103 44	61,423 39	17,169 53	90,091 62	895,964 74
American Mutual Fire Insurance Association, Colorado	73 96		724 10	826 31		145 30	1,769 67
Atlas Assurance, England	274,141 64		106,091 51	20,964 08	7,156 31	19,636 85	427,990 39
Baloise Fire Insurance, Switzerland	351,078 56	16,000 00	81,490 41	51,124 65	9,194 79	27,247 13	536,135 54
Boylston Insurance, Massachusetts	255,106 57	16,716 00	64,805 33	22,108 00	5,044 07	29,900 71	393,680 68
British American Assurance, Canada	600,689 45		197,763 85	18,042 41	19,734 30	64,038 36	900,268 37
Broadway Insurance, New York	176,043 64	20,000 00	59,303 91	14,879 64	4,437 55	21,577 31	296,242 05
Caledonian Insurance, Scotland	1,200,921 59		323,197 67	114,089 17	50,449 14	112,700 01	1,801,357 58
Capital Fire Insurance, New Hampshire	185,022 83	12,000 00	69,221 60	4,641 22	6,009 35	30,671 37	307,566 37
Citizens' Insurance, Pennsylvania	244,049 63	20,000 00	52,651 61	14,532 12	8,009 54	21,260 86	360,503 76
Commercial Union Assurance, England	2,078,000 33		498,957 38	126,481 70	65,712 19	157,034 27	2,926,185 87
Concordia Fire Insurance, Wisconsin	300,713 49	15,992 00	105,408 73	27,698 33	12,188 02	42,554 93	504,555 50
Connecticut Fire Insurance, Connecticut	1,091,143 03	80,000 00	299,413 47	122,102 27	36,983 65	115,947 50	1,745,589 92
Continental Insurance, New York	1,780,555 72	154,821 80	590,179 38	263,167 12	58,283 75	205,736 21	3,052,743 98
Delaware Insurance Company of Philadelphia, Pennsylvania	616,480 84	56,306 25	151,078 59	76,226 37	25,958 62	87,054 45	1,013,105 12
Detroit Fire and Marine Insurance, Michigan	207,565 65	40,000 00	38,132 19	22,082 60	17,095 72	19,492 80	344,368 96

Eagle Fire, New York	99,128 85	30,321 00	45,464 41	29,783 41	2,513 89	8,966 49	216,178 05
Farragut Fire Insurance, New York	78,170 37	20,000 00	27,786 61	21,398 00	3,818 14	12,022 53	163,195 65
Fire Association of Philadelphia, Pennsylvania	1,624,019 52	200,000 00	423,341 28	222,256 44	63,185 21	21,087 40	2,553,889 85
Firemen's Fund Insurance, California	1,031,124 28	120,000 00	218,157 67	158,819 47	31,597 59	147,372 40	1,707,071 41
Franklin Fire Insurance, Pennsylvania	322,903 28	80,187 50	93,581 90	37,577 50	22,004 59	94,017 00	650,271 77
German Fire Insurance, Freeport, Illinois	942,232 07	40,000 00	385,658 39	69,739 80	32,777 25	158,320 40	1,628,727 91
German Fire Insurance, Peoria, Illinois	91,184 90	18,000 00	22,766 87	6,105 00	4,319 22	11,596 02	153,972 01
German American Insurance, New York	1,921,276 91	200,000 00	461,285 31	226,138 94	75,692 23	334,866 74	3,219,260 13
German Mutual Fire Insurance, Colorado	270 10		2 20	696 75	79 13	3 50	1,051 68
Glens Falls Insurance, New York	374,282 46	40,000 00	123,272 50	52,264 61	30,774 46	51,346 76	671,940 79
Girard Fire and Marine Insurance, Pennsylvania	262,886 94	60,000 00	97,706 28	57,659 93	17,847 29	28,152 96	524,253 40
Grand Rapids Fire Insurance, Michigan	129,975 80	12,000 00	43,377 44	8,646 12	4,416 61	12,233 02	210,648 99
Greenwich Insurance, New York	910,125 66	20,000 00	244,165 02	84,053 62	14,379 47	74,458 26	1,347,182 03
Guardian Fire and Life Assurance, England	836,529 17		213,311 65	105,608 89	31,312 98	95,362 94	1,282,125 63
Hamburg-Bremen Fire Insurance, Germany	909,239 07		185,527 21	95,682 46	28,485 21	69,961 60	1,288,895 55
Hanover Fire Insurance, New York	945,128 35	100,000 00	150,367 04	123,480 90	33,529 43	99,100 71	1,451,606 43
Hartford Fire Insurance, Connecticut	2,273,198 85	300,000 00	666,069 54	256,878 94	72,206 81	313,819 93	3,882,174 07
Helvetia Swiss Fire Insurance, Switzerland	346,692 40	72,000 00	106,452 94	44,936 47	17,651 52	46,928 44	634,661 77
Home Mutual Insurance, California	198,904 93	36,054 00	68,830 21	67,560 20	6,779 19	42,906 36	421,034 89
Home Insurance, New York	3,486,341 10	300,000 00	1,002,446 69	454,656 94	88,335 10	386,881 43	5,718,661 26
Imperial Insurance (Limited), England	913,979 30		206,091 09	101,897 39	48,953 58	50,150 79	1,321,072 15
Insurance Company of North America, Pennsylvania	4,327,656 73	360,000 00	944,040 13	281,620 25	125,454 20	330,136 86	6,368,908 17
Insurance Company of the State of Pennsylvania, Pennsylvania	269,908 58	15,000 00	68,860 35	27,184 16	7,821 74	19,118 17	407,893 00
Lancashire Insurance, England	1,828,715 04		386,175 73	175,190 27	51,259 69	173,399 36	2,614,740 09
Lion Fire Insurance, England	446,030 91		104,092 27	35,999 85	18,325 75	42,057 43	646,506 21
Liverpool and London and Globe Insurance, England	3,651,971 41		962,860 05	279,199 96	99,983 48	280,752 56	5,274,767 46
London Assurance Corporation, England	1,049,079 27		242,870 55	94,263 39	39,685 91	89,276 26	1,515,175 38
London and Lancashire Fire Insurance, England	1,328,094 18		380,234 81	147,797 92	39,596 10	128,412 14	2,024,135 15
Lumbermen's Insurance, Pennsylvania	94,151 79	20,000 00	31,830 54	12,109 50	5,375 70	8,040 04	171,507 57
Manchester Fire Assurance, England	1,126,946 39		320,222 89	79,490 87	35,470 29	124,198 85	1,686,329 29
Manufacturers' and Merchants' Insurance, Pennsylvania	98,843 07	15,000 00	41,928 20	8,031 36	3,822 45	6,257 24	173,882 32
Mechanics' Insurance, Pennsylvania	163,032 64	20,092 00	63,104 22	11,382 75	6,295 74	12,137 03	276,044 38
Mercantile Fire and Marine Insurance, Massachusetts	158,886 44	220 00	49,232 24	13,900 00	4,511 38	22,647 93	248,897 99
Merchants' Insurance, New Jersey	770,427 43	40,000 00	155,247 79	42,197 93	32,671 73	106,263 37	1,146,808 25
Michigan Fire and Marine Insurance, Michigan	391,102 17	16,000 00	86,721 94	14,927 90	13,198 83	46,590 19	568,541 03
Milwaukee Mechanics' Insurance, Wisconsin	559,918 10	40,000 00	227,539 94	46,608 30	29,235 89	49,444 22	952,746 45
Minnesota Fire Insurance, Minnesota	106,717 82		19,964 54	10,958 47	6,181 86	11,606 19	155,428 88

TABLE III.—CONCLUDED.

COMPANIES.	Losses.	Dividends.	Commissions and brokerage.	Salaries of officers and employes.	Taxes.	All other expenditures	Total expenditures
National Fire Insurance, Connecticut.....	\$1,199,216 76	\$100,000 00	\$334,336 16	\$160,202 44	\$ 46,815 63	\$124,786 53	\$1,965,357 52
Newark Fire Insurance, New Jersey.....	143,302 46	25,387 05	35,878 71	19,394 14	9,302 13	13,437 35	246,701 84
New Hampshire Fire Insurance, New Hampshire.....	637,470 08	56,000 00	203,887 98	46,650 72	27,363 12	55,041 26	1,026,413 16
New Zealand Insurance, New Zealand.....	786,642 00	150,000 00	56,813 00	218,291 00	13,508 00	134,009 00	1,359,263 00
Niagara Fire Insurance, New York.....	1,124,777 48	49,960 00	314,502 83	121,419 17	54,814 43	116,942 88	1,782,416 79
North British and Mercantile Insurance, London and Edinburgh.....	1,785,480 59	-----	374,279 89	236,734 15	58,158 39	113,966 43	2,568,619 45
Northern Assurance, England.....	952,168 27	-----	199,288 78	81,531 08	33,870 85	130,181 49	1,397,040 47
Northwestern National Insurance, Wisconsin.....	359,040 89	30,000 00	124,394 70	67,932 69	17,440 76	55,706 92	654,515 96
Norwich Union Fire Insurance Society, England.....	1,110,367 41	-----	267,606 35	125,058 32	19,278 80	107,580 11	1,629,890 99
Orient Insurance, Connecticut.....	1,100,320 95	-----	262,009 74	117,509 46	31,867 30	68,826 50	1,580,533 95
Pacific Fire Insurance, New York.....	251,567 44	20,000 00	81,064 08	26,368 04	7,572 09	24,403 73	410,975 38
Palatine Insurance (Limited), England.....	1,293,176 14	-----	487,089 82	111,287 89	18,637 09	92,785 63	2,002,976 57
Pennsylvania Fire Insurance, Pennsylvania.....	1,060,439 73	60,000 00	425,292 32	51,300 00	31,573 97	43,556 49	1,672,162 51
Phenix Insurance, New York.....	2,990,812 58	100,000 00	913,905 21	304,837 14	87,778 53	411,421 70	4,808,755 16
Phoenix Assurance, England.....	1,316,943 59	-----	370,657 44	85,669 64	71,539 42	118,211 82	1,963,021 91
Phoenix Insurance, Connecticut.....	2,275,907 31	280,000 00	560,570 20	158,455 15	70,578 11	373,606 35	3,719,117 12
Providence Washington Insurance, Rhode Island.....	848,161 48	-----	158,653 11	80,886 34	24,314 34	51,010 93	1,163,026 20
Prussian National Fire Insurance, Germany.....	259,403 91	-----	94,339 79	40,615 90	8,046 89	27,385 78	429,792 27
Queen Insurance, New York.....	1,449,625 07	-----	345,917 88	172,671 89	36,615 64	158,227 68	2,163,058 16
Reliance Insurance, Pennsylvania.....	181,591 47	18,000 00	49,651 28	19,119 55	8,195 56	20,404 39	296,962 25
Royal Exchange Assurance, England.....	46,113 35	-----	47,300 37	13,559 62	960 89	15,574 85	123,509 08
Royal Insurance, England.....	3,269,086 74	-----	856,739 33	349,337 36	107,646 26	269,737 38	4,852,547 07
Scottish Union and National Insurance, Scotland.....	722,313 27	-----	225,605 96	60,561 97	31,911 08	55,674 79	1,096,067 07
Southern Insurance, Louisiana.....	288,253 18	760 00	80,399 61	22,163 91	12,155 39	35,126 98	438,859 07
Springfield Fire and Marine Insurance, Massachusetts.....	1,250,202 88	150,000 00	298,142 64	72,299 76	61,694 73	183,408 62	2,015,748 63
Spring Garden Insurance, Pennsylvania.....	269,016 68	32,000 00	75,167 87	17,170 16	16,770 53	25,636 31	435,761 55

St. Paul Fire and Marine Insurance, Minnesota	1,184,139 47	60,000 00	317,591 33	66,102 72	27,518 04	76,170 25	1,731,521 81
Sun Insurance, California	173,236 40	30,000 00	52,802 34	27,590 78	2,772 01	30,303 00	316,704 53
Sun Insurance Office, England	1,589,307 93		362,520 72	93,802 89	49,734 97	183,197 85	2,278,564 36
Svea Fire and Life Insurance, Sweden	692,466 82	32,000 00	304,591 89	148,940 35	12,253 55	977,426 84	2,167,679 45
Trans-Atlantic Fire Insurance, Germany	270,278 77		104,690 93	33,317 35	5,049 73	24,118 47	437,455 25
Teutonia Insurance, Louisiana	203,767 20	12,500 00	53,861 90	19,949 15	16,060 34	16,203 86	322,342 45
Traders' Insurance, Illinois	489,676 30	50,000 00	119,158 32	53,190 89	20,174 98	38,853 73	771,054 22
Union Assurance Society, England	205,051 80		127,135 01	3,457 41	10,707 55	4,306 49	350,658 26
Union Insurance, Pennsylvania	215,841 09		57,885 48	26,673 41	10,041 67	25,305 53	335,747 18
United States Fire Insurance, New York	228,668 90	25,000 00	81,047 91	24,053 59	8,490 70	42,834 78	410,095 88
Westchester Fire Insurance, New York	787,748 76	30,000 00	279,238 69	43,946 68	26,197 13	149,058 04	1,316,189 30
Western Assurance, Canada	1,325,146 21		326,575 52	32,800 00	39,691 92	163,336 16	1,887,549 81
Williamsburg City Fire Insurance, New York	367,231 92	49,920 00	134,754 46	60,740 00	6,075 83	39,228 72	657,950 93
Totals	\$73,664,350 21	\$4,919,588 10	\$22,610,205 38	\$8,463,194 85	\$2,787,977 15	\$19,653,971 05	\$132,099,284 54

TABLE IV.

Showing the several items comprising the Assets at the close of 1893 of the Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES.	Value of real estate owned.	Loans secured by mortgages on real estate.	Market value of bonds and stocks.	Loans secured by bonds and stocks as collateral.	Cash on hand and in bank.	Premiums in course of collection.	All other assets.	Total assets.	Increase or decrease as compared with 1892. -) shows decrease.
Etna Insurance, Connecticut	\$ 225,000 00	\$ 36,000 00	\$ 9,098,124 00	\$ 5,600 00	\$ 726,960 93	\$ 715,076 26	\$ 905 45	\$ 10,807,666 64	-) \$108,162 99
Agricultural Insurance, New York	294,801 32	1,132,291 63	399,227 87	70,870 64	199,731 51	147,474 60	68,278 62	2,312,676 19	-) 76,953 31
Alliance Assurance, England	160,000 00	52,000 00	400,760 00		253,487 55	47,583 74	7,150 79	920,982 08	-) 6,914 45
American Insurance, New Jersey	257,057 13	1,389,303 75	569,175 00		51,091 28	45,756 36	101,451 96	2,413,835 48	-) 45,638 96
American Insurance Massachusetts			474,942 80	30,000 00	21,251 20	36,455 17	5,871 13	568,520 30	-) 49,091 50
American Fire Insurance, New York		20,500 00	1,075,769 00	34,000 00	55,897 93	309,218 57	17,184 78	1,512,570 28	-) 184,935 66
American Central Insurance, Missouri	500,000 00	125,000 00	640,500 00	107,000 00	102,065 10	97,738 07		1,572,303 17	-) 68,797 24
American Mutual Fire Insurance Association, Colorado					388 43	313 53	2,297 13	2,999 09	-) 7,396 85
Atlas Assurance, England			603,600 00		26,701 76	96,804 72	31,043 34	758,149 82	-) 44,767 77
Baloise Fire Insurance, Switzerland	265,409 99	338,800 00	162,163 89		71,101 10	155,046 07	7,864 78	1,000,385 83	-) 360 30
Boylston Insurance, Massachusetts		192,500 00	551,472 50		76,220 58	45,000 33	17,897 00	883,000 41	-) 76,835 31
British America Assurance, Canada		60,000 00	803,615 00		15,910 04	219,415 81	9,996 02	1,108,936 87	-) 149,011 15
Broadway Insurance, New York			371,840 00		17,148 15	47,155 62	6,108 00	442,251 77	-) 29,470 50
Caledonian Insurance, Scotland		50,000 00	1,386,670 00		94,457 40	337,242 85	11,129 08	1,879,499 33	-) 94,747 02
Capital Fire Insurance, New Hampshire	65,000 00	75,798 00	194,177 50	3,500 00	28,769 24	42,859 51	46,109 93	456,214 18	-) 111,957 06
Citizens' Insurance, Pennsylvania	122,000 00	295,655 00	215,903 00	53,693 40	42,576 24	35,508 15	4,681 72	767,817 51	-) 24,249 08
Commercial Union Assurance, England	864,314 96		1,745,010 00		377,191 43	452,895 66	115,787 51	3,555,199 56	-) 35,791 18
Concordia Fire Insurance, Wisconsin		487,165 00	93,350 00		43,630 15	63,557 86	7,337 62	885,060 63	-) 11,554 75
Connecticut Fire Insurance, Connecticut	121,625 00	782,680 00	1,551,752 50	7,500 00	125,440 49	232,143 77	9,967 20	2,831,088 96	-) 21,391 15
Continental Insurance, New York	757,690 75	125,335 00	4,544,810 50	4,000 00	248,583 78	330,580 07	421,571 23	6,433,171 33	-) 52,990 60
Delaware Insurance Company of Philadelphia, Pennsylvania	160,000 00	153,200 00	973,814 50		31,396 68	153,115 11	24,200 69	1,495,726 98	-) 168,458 69
Detroit Fire and Marine Insurance, Michigan	71,471 65	909,186 70	32,500 00	300 00	56,617 06	41,852 43	41,320 48	1,153,248 32	-) 12,470 69
Eagle Fire, New York	435,000 00	26,000 00	567,225 50		37,470 69	35,398 48	12,567 07	1,113,661 74	-) 19,504 77
Farragut Fire Insurance, New York	6,000 00	20,500 00	241,585 00	13,400 00	20,401 57	31,187 76	4,001 00	337,075 33	-) 386 53
Fire Association of Philadelphia, Pennsylvania	165,600 00	1,727,518 85	2,287,709 75	82,450 00	258,425 49	457,951 57	77,064 95	5,056,720 61	-) 169,542 40
Fireman's Fund Insurance, California	3,000 00	397,375 00	1,532,420 00	166,621 65	253,787 32	337,432 10	97,653 60	3,111,489 67	-) 73,782 90
Franklin Fire Insurance, Pennsylvania	291,100 00	283,358 00	2,087,769 25	277,500 00	109,928 04	73,025 81	7,908 39	3,130,589 49	-) 67,939 58
German Fire Insurance, Freeport, Illinois	35,138 25	1,787,840 77	282,929 20	60,806 99	187,754 65	220,318 31	343,690 67	2,918,478 84	-) 57,820 28
German Fire Insurance, Peoria, Illinois		259,470 83	7,450 00	33,838 00	18,870 47	17,006 48	16,022 11	352,657 89	-) 47,722 14
German American Insurance, New York	40,000 00		5,064,564 00		474,030 24	418,808 86		5,997,403 10	-) 304,991 93
German Mutual Fire Insurance, Colorado					1,333 09		13,045 55	14,378 64	-) 3,558 22
Glens Falls Insurance, New York	30,934 50	532,780 39	1,371,275 00	4,000 00	224,534 20	74,030 47	15,820 31	2,253,374 87	-) 94,835 11
Girard Fire and Marine Insurance, Pennsylvania	280,700 00	745,861 77	464,304 84	26,500 00	61,010 68	72,261 85	49,532 83	1,700,171 97	-) 19,067 41
Grand Rapids Fire Insurance, Michigan	3,000 00	181,421 17	8,000 00	99,100 00	23,994 20	26,023 89	4,837 91	346,377 17	-) 13,144 09
Greenwich Insurance, New York	200,000 00	4,600 00	850,885 00	11,350 00	80,154 92	194,058 43	22,162 52	1,363,210 87	-) 127,941 82
Guardian Fire and Life Assurance, England	342,500 00		1,266,787 50		61,275 68	130,712 75	3,296 21	1,804,572 14	-) 132,633 35
Hamburg-Bremen Fire Insurance, Germany			1,078,512 50		77,714 81	73,733 10	1,155 71	1,231,116 12	-) 99,376 63
Hanover Fire Insurance, New York	350,000 00	23,000 00	1,453,379 50		61,376 60	171,975 44	10,602 59	2,070,334 13	-) 530,656 31
Hartford Fire Insurance, Connecticut	366,575 60	1,167,500 00	4,408,645 00	62,228 35	608,252 39	724,768 67	40,122 02	7,378,092 03	-) 268,266 54
Helvetia Swiss Fire Insurance, Switzerland	43,000 00	667,736 42	632,974 27		270,193 37	191,878 70	21,601 17	1,827,383 93	-) 124,894 91
Home Mutual Insurance, California	277,500 00	345,455 00	74,455 00	78,800 00	75,825 77	98,408 98	9,390 00	964,684 71	-) 24,609 05
Home Insurance, New York	1,566,468 90	615,592 82	5,749,238 64	102,400 00	297,241 31	614,634 13	63,257 82	9,008,833 62	-) 319,920 82
Imperial Insurance (Limited), England	476,634 70		1,099,237 00		68,812 77	195,900 51	6,686 96	1,847,271 94	-) 7,610 24
Insurance Company of North America, Pennsylvania	314,244 74	2,763,737 76	4,532,257 44	26,050 00	712,105 44	854,262 88	229,591 54	9,432,249 80	-) 298,439 43
Insurance Co. of the State of Pennsylvania, Pennsylvania	325,121 00	74,750 00	200,670 00		61,656 83	48,001 52	44,889 77	755,089 12	-) 8,837 39
Lancashire Insurance, England	383,388 85		1,639,805 00		44,689 39	219,892 79		2,287,776 03	-) 606,976 55
Lion Fire Insurance, England		214,750 00	417,875 00	19,300 00	95,165 26	111,590 72	10,234 76	868,915 74	-) 45,417 49
Liverpool and London and Globe Insurance, England	1,603,270 00	3,079,328 64		2,045,300 00	831,139 89	963,864 76	75,367 99	8,598,271 28	-) 405,247 39
London Assurance Corporation, England			1,774,000 00		201,258 44	188,678 78	11,721 14	2,175,658 36	-) 227,134 61
London and Lancashire Fire Insurance, England	299,125 00		1,886,605 00		129,942 45	313,957 06	11,399 41	2,641,028 92	-) 1,441 28
Lumbermen's Insurance, Pennsylvania	69,050 00	376,344 02	379,630 00	64,900 00	28,068 09	18,386 63	10,899 53	947,278 27	-) 28,603 57
Manchester Fire Assurance, England		50,000 00	1,701,612 50		46,851 36	285,726 59	1,358 95	2,085,549 40	-) 302,700 61
Manufacturers' and Merchants' Insurance, Pennsylvania	45,000 00	250,807 01	70,125 00	27,200 00	9,148 53	28,580 53	6,818 17	437,739 24	-) 22,266 62
Mechanics' Insurance, Pennsylvania	81,000 00	288,860 00	279,595 00	24,700 00	37,294 17	43,515 34	5,358 07	760,322 58	-) 19,128 62
Mercantile Fire and Marine Insurance, Massachusetts		109,500 00	434,477 00		18,520 99	22,903 22	3,361 29	588,762 50	-) 56,803 92
Merchants' Insurance, New Jersey	302,948 25	354,398 00	451,556 50		47,105 29	130,549 63	13,202 38	1,299,760 05	-) 246,787 18
Michigan Fire and Marine Insurance, Michigan	27,203 02	561,725 00	64,625 00		17,583 26	71,936 04	35,260 45	778,332 77	-) 78,571 08
Milwaukee Mechanics' Insurance, Wisconsin	45,000 00	1,077,396 09	647,637 00		136,439 41	82,474 04	27,558 00	2,016,504 54	-) 61,508 19
Minnesota Fire Insurance, Minnesota	2,000 00	102,250 00	18,000 00	64,817 00	59,531 73	14,431 34	19,481 70	280,511 77	-) 30,667 50
National Fire Insurance, Connecticut	233,120 36	601,750 00	1,798,940 00	450 00	182,462 63	411,014 58	16,718 41	3,244,455 98	-) 91,001 91
Newark Fire Insurance, New Jersey	50,000 00	292,125 00	239,557 22		14,486 62	22,419 76	6,708 39	625,296 99	-) 51,730 57
New Hampshire Fire Insurance, New Hampshire	66,100 00	1,120,348 52	1,120,348 52	44,200 00	147,310 99	144,273 62	18,607 86	2,162,564 46	-) 176,743 13
New Zealand Insurance, New Zealand	1,531,172 00	217,133 00	268,890 00	240,288 00	106,936 00		300,747 00	2,665,166 00	-) 12,053 00
Niagara Fire Insurance, New York	883,000 00	27,400 00	840,310 00	3,250 00	179,964 44	262,756 12	17,512 61	2,214,193 17	-) 24,000 75
North British and Mercantile Insurance, London and Edinburgh	465,360 84		2,366,685 00		129,251 58	382,700 69	75,143 07	3,419,141 18	-) 33,863 37
Northern Assurance, England	114,544 44		1,235,860 00		63,499 14	227,469 04	15,718 27	1,657,080 89	-) 3,858 20
Northwestern National Insurance, Wisconsin		634,644 02	846,000 00		81,046 63	63,685 87	8,602 93	1,633,979 45	-) 82,036 56
Norwich Union Fire Insurance Society, England		40,000 00	1,493,497 50		191,170 52	98,560 04	233 05	1,823,461 11	-) 34,416 40
Orient Insurance, Connecticut	36,553 13	213,639 30	1,462,513 82	7,530 00	89,312 47	254,047 86	28,097 50	2,091,694 08	-) 98,287 77
Pacific Fire Insurance, New York		189,900 00	449,062 50	1,500 00	24,961 05	55,564 23	6,246 21	736,233 99	-) 11,066 85
Palatine Insurance (Limited), England		50,000 00	1,534,490 00		277,581 60	378,715 23	15,187 75	2,255,974 58	-) 98,176 10
Pennsylvania Fire Insurance, Pennsylvania	134,500 00	610,070 00	2,398,262 00	444,300 00	122,402 06	168,095 05	41,429 25	3,859,058 36	-) 33,897 73
Phenix Insurance, New York	399,000 00	130,700 00	3,873,937 00		496,756 22	987,784 71	15,785 34	5,903,963 27	-) 109,366 49
Phoenix Assurance, England		1,760,455 00	345,686 58		297,152 61	16,817 50	2,420,111 69	5,290,591 95	-) 72,221 61
Phoenix Insurance, Connecticut	373,157 48	368,150 92	3,768,318 50	58,382 50	269,500 44	533,247 55	59,036 12	5,429,793 51	-) 390,528 55
Providence Washington Insurance, Rhode Island		903,774 00	903,774 00		60,632 99	180,239 23	73,255 97	1,217,302 19	-) 201,986 00
Prussian National Fire Insurance, Germany			605,790 00		34,832 91	114,257 98	8,628 33	763,509 22	-) 48,770 74
Queen Insurance, New York			2,933,831 97		333,721 34	334,047 85	44,336 45	3,645,937 61	-) 107,021 96
Reliance Insurance, Pennsylvania	112,000 00	102,900 00	537,543 00		27,288 91	33,254 51	3,278 00	816,264 42	-) 26,597 35
Royal Exchange Assurance, England		329,088 75	6,078 75		6,078 68	44,352 50	2,676 00	382,195 93	-) 36,027 45
Royal Insurance, England	1,818,200 10	109,000 00	4,0						

TABLE V.

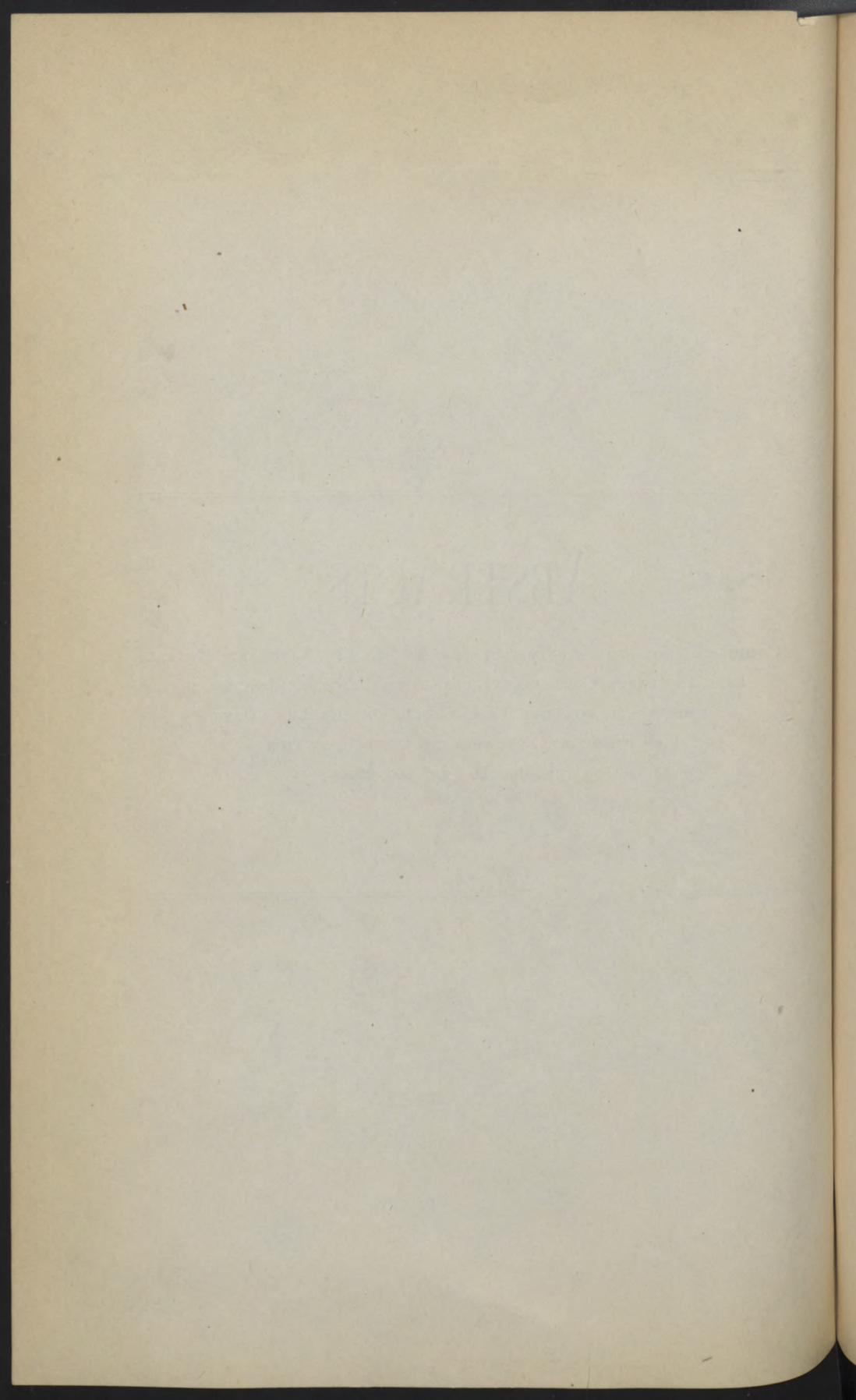
Showing the several items comprising the Liabilities at the close of 1893 of the Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES.	Paid up capital.	Unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities including capital.	Total admitted assets.	Surplus.	Assets not admitted.	Increase of liabilities compared with 1892, capital included. -) shows decrease.
Etna Insurance, Connecticut	\$ 4,000,000 00	\$ 519,780 87	\$ 3,094,157 85	\$ 182,794 47	\$ 7,796,733 19	\$ 10,807,666 64	\$ 3,010,933 45		\$ 488,451 74
Agricultural Insurance, New York	500,000 00	117,731 52	1,399,657 24	34,087 60	2,051,476 36	2,312,676 19	261,199 83		27,643 13
Alliance Assurance, England	34,665 00	145,461 58	6,892 17	187,018 75	1,171,977 66	920,982 08	733,963 33		61,229 67
American Insurance, New Jersey	600,000 00	53,885 13	501,846 18	16,246 35	1,171,977 66	2,342,939 07	1,170,961 41	\$70,896 41	16,547 74
American Insurance, Massachusetts	300,000 00	43,574 23	231,166 65	18,124 58	592,865 46	568,520 30	*24,345 16		10,737 09
American Fire Insurance, New York	400,000 00	163,455 86	732,804 09	76,492 11	1,373,752 06	1,512,570 28	138,818 22		115,174 53
American Central Insurance, Missouri	600,000 00	141,250 00	653,469 12	14,660 71	1,409,379 83	1,572,303 17	162,923 34		86,693 25
American Mutual Fire Insurance Association, Colorado			2,982 05		2,982 05	2,999 09	17 04		
Atlas Assurance, England		68,194 74	309,098 58	252,726 77	630,020 09	758,149 82	128,129 73		380,365 48
Baloise Fire Insurance, Switzerland	400,000 00	67,705 60	272,344 77	180 00	740,230 37	1,000,385 83	260,155 46		20,725 95
Boylston Insurance, Massachusetts	557,200 00	43,930 00	255,255 95	11,344 80	867,730 75	883,090 41	15,359 66		815 47
British America Assurance, Canada		132,673 64	519,462 52	58,426 24	710,562 40	1,108,936 87	398,374 47		215,828 75
Broadway Insurance, New York	200,000 00	30,222 79	151,686 95	7,100 00	389,009 74	442,251 77	53,242 03		41,262 61
Caledonian Insurance, Scotland		265,591 13	1,183,119 82	61,729 51	1,510,440 46	1,879,499 33	369,058 87		6,408 69
Capital Fire Insurance, New Hampshire	200,000 00	32,341 22	148,920 34	65,758 14	447,019 70	456,214 18	9,194 48		125,748 14
Citizens' Insurance, Pennsylvania	500,000 00	52,868 51	204,874 16	7,084 69	764,827 36	767,817 51	2,990 15		4,448 63
Commercial Union Assurance, England		425,529 32	2,078,279 61	112,507 52	2,616,316 45	3,555,199 56	938,883 11		86,918 91
Concordia Fire Insurance, Wisconsin	200,000 00	50,282 60	403,286 47	14,192 30	667,761 37	695,060 63	27,299 26		45,509 59
Connecticut Fire Insurance, Connecticut	1,000,000 00	248,613 15	1,191,783 05	51,000 00	2,491,396 20	2,831,088 96	339,692 76		200,442 63
Continental Insurance, New York	1,000,000 00	451,383 00	3,204,755 03	200,437 92	4,856,575 95	6,433,171 33	1,576,595 38		262,260 18
Delaware Insurance Company of Philadelphia, Pennsylvania	702,875 00	194,003 23	392,896 80	95,590 20	1,385,365 23	1,495,726 98	110,361 75		3,367 86
Detroit Fire and Marine Insurance, Michigan	400,000 00	32,808 80	173,861 14	10,049 33	616,719 27	1,153,248 32	536,529 05		26,202 24
Eagle Fire, New York	300,000 00	18,578 92	172,328 50	12,766 56	503,673 98	1,113,661 74	609,987 76		10,707 30
Farragut Fire Insurance, New York	200,000 00	23,140 81	82,447 27	5,227 50	310,815 58	337,075 33	26,259 75		15,013 46
Fire Association of Philadelphia, Pennsylvania	500,000 00	359,667 44	1,617,174 94	2,074,956 00	4,551,798 38	5,056,720 61	504,922 23		102,199 69
Firemen's Fund Insurance, California	1,000,000 00	185,507 47	1,143,458 13	49,456 49	2,378,422 09	3,111,489 67	733,067 58		21,689 33
Franklin Fire Insurance, Philadelphia	400,000 00	40,038 59	480,021 01	1,256,798 35	2,176,857 95	3,130,589 49	953,731 54		21,689 52
German Fire Insurance, Freeport, Illinois	200,000 00	162,955 42	1,854,106 05	29,252 55	2,246,314 02	2,918,478 84	672,164 82		83,545 14
German Fire Insurance, Peoria, Illinois	200,000 00	16,993 97	90,832 20		307,826 17	352,657 89	44,831 72		51,817 85
German-American Insurance, New York	1,000,000 00	555,669 38	2,700,619 30	83,761 72	4,340,050 40	5,997,403 10	1,657,352 70		394,570 46
German Mutual Fire Insurance, Colorado		12,359 57	12,359 57	2 20	12,361 77	14,378 64	2,016 87		1,902 87
Glens Falls Insurance, New York	200,000 00	49,696 53	712,744 29	15,104 57	977,545 39	2,249,552 90	1,272,007 51	3,821 97	41,561 67
Girard Fire and Marine Insurance, Pennsylvania	300,000 00	36,544 59	885,620 71	466,630 40	1,188,795 70	1,700,171 97	511,376 27		45,548 56
Grand Rapids Fire Insurance, Michigan	200,000 00	7,726 18	113,501 82	4,337 23	325,565 23	346,377 17	20,811 94		8,849 53
Greenwich Insurance, New York	200,000 00	295,049 50	708,669 98	32,531 50	1,236,250 98	1,358,210 87	121,959 89	5,000 00	128,844 48
Guardian Fire and Life Assurance, England		185,087 00	965,619 35	15,740 49	1,166,446 84	1,804,572 14	638,125 30		29,497 72
Hamburg Bremen Fire Insurance, Germany		115,675 00	823,276 42	11,501 49	950,452 91	1,231,116 12	280,663 21		65,480 52
Hanover Fire Insurance, New York	1,000,000 00	238,547 43	484,330 27	128,136 78	1,851,014 48	2,070,334 13	219,319 65		346,886 89
Hartford Fire Insurance, Connecticut	1,250,000 00	610,697 31	3,169,624 75	51,000 00	5,081,322 06	7,378,092 03	2,296,769 97		554,331 11
Helvetia Swiss Fire Insurance, Switzerland	400,000 00	92,399 96	424,600 18	200,598 03	1,117,598 17	1,827,383 93	709,785 76		69,286 47
Home Mutual Insurance, California	300,000 00	58,766 17	285,928 23	17,237 26	661,931 66	964,684 71	302,753 05		6,437 96
Home Insurance, New York	3,000,000 00	710,439 60	4,553,920 00	184,149 05	8,448,508 65	9,008,833 62	560,324 97		398,994 03
Imperial Insurance (Limited), England		141,931 88	905,078 01	37,457 68	1,084,467 57	1,847,271 94	762,804 37		371,653 03
Insurance Company of North America, Pennsylvania	3,000,000 00	594,878 55	3,073,284 91	898,578 27	7,566,741 73	9,432,249 80	1,865,508 07		200,777 67
Insurance Company of the State of Pennsylvania, Pennsylvania	200,000 00	44,533 00	176,557 02	282,913 44	704,003 46	755,089 12	51,085 66		2,354 06
Lancashire Insurance, England		363,161 65	1,258,733 66	40,000 00	1,661,895 31	2,287,776 03	625,880 72		420,812 40
Lion Fire Insurance, England		86,131 44	386,301 50	16,682 52	489,115 46	868,915 74	379,800 28		10,577 85
Liverpool and London and Globe Insurance, England		740,517 05	4,153,628 69	6,777,600 75	5,571,746 49	8,598,271 28	3,026,524 79		407,919 36
London Assurance Corporation, England		192,617 79	924,059 04	35,644 07	1,152,320 90	2,175,658 36	1,023,337 46		31,365 63
London and Lancashire Fire Insurance, England		271,516 86	1,617,850 24	72,829 89	1,962,196 99	2,641,028 92	678,831 93		27,587 42
Lumbermen's Insurance, Pennsylvania	250,000 00	15,027 52	111,608 14	229,126 40	605,762 06	947,278 27	341,516 21		4,263 17
Manchester Fire Assurance, England		327,720 92	1,210,665 98	53,993 13	1,592,380 03	2,085,549 40	493,169 37		325,416 74
Manufacturers' and Merchants' Insurance, Pennsylvania	250,000 00	27,453 95	111,350 63	2,314 08	391,118 66	437,739 24	46,620 58		29,148 41
Mechanics' Insurance, Pennsylvania	250,000 00	40,623 41	147,563 07	222,105 47	660,291 95	760,322 58	100,030 63		45,635 53
Mercantile Fire and Marine Insurance, Massachusetts	400,000 00	24,628 00	146,064 92	8,675 19	579,368 11	588,762 50	9,394 39		5,576 93
Merchants' Insurance, New Jersey	400,000 00	129,260 75	601,847 60	65,161 05	1,196,269 40	1,299,760 05	103,490 65		144,909 69
Michigan Fire and Marine Insurance, Michigan	400,000 00	56,827 94	274,470 08	20,706 91	752,004 93	778,332 77	26,327 84		13,671 59
Milwaukee Mechanics' Insurance, Wisconsin	200,000 00	83,643 00	674,360 55	54,928 84	1,012,932 39	2,016,504 54	1,003,572 15		123,736 59
Minnesota Fire Insurance, Minnesota	200,000 00	18,722 93	54,226 69		272,949 62	280,511 77	7,562 15		15,076 08
National Fire Insurance, Connecticut	1,000,000 00	278,301 28	1,542,127 59	117,413 04	2,937,841 91	3,244,455 98	306,614 07		272,200 58
Newark Fire Insurance, New Jersey	250,000 00	25,478 62	141,266 47	12,545 86	429,290 95	625,296 99	196,006 04		751 07
New Hampshire Fire Insurance, New Hampshire	800,000 00	123,549 61	775,510 47	28,854 72	1,727,914 80	2,162,564 46	434,649 66		171,761 22
New Zealand Insurance, New Zealand	1,000,000 00	217,960 00	605,408 00	77,092 00	1,900,460 00	2,665,166 00	764,706 00		109,234 00
Niagara Fire Insurance, New York	500,000 00	258,724 31	1,106,657 74	45,392 57	1,910,774 62	2,214,193 17	303,418 55		133,742 24
North British and Mercantile Insurance, London and Edinburgh		422,536 32	1,888,425 41	76,762 14	2,387,723 87	3,419,141 18	1,031,417 31		81,065 03
Northern Assurance, England		159,624 68	1,014,487 60	42,506 33	1,216,618 61	1,657,090 89	440,472 28		61,300 34
Northwestern National Insurance, Wisconsin	600,000 00	71,288 50	632,609 61	19,897 09	1,323,795 20	1,633,979 45	310,184 25		13,333 26
Norwich Union Fire Insurance Society, England		237,850 44	1,154,673 96	20,522 07	1,413,046 47	1,823,461 11	410,414 64		114,832 66
Orient Insurance, Connecticut	500,000 00	273,922 08	907,828 81	87,247 36	1,768,998 25	2,091,694 08	322,695 83		372,232 52
Pacific Fire Insurance, New York	200,000 00	55,372 19	260,627 00	22,222 43	538,221 62	736,233 99	198,012 37		38,366 34
Palatine Insurance (Limited), England		372,280 41	1,274,717 66	101,626 71	1,748,624 78	2,255,974 58	507,349 80		1,041,498 32
Pennsylvania Fire Insurance, Pennsylvania	400,000 00	211,269 59	1,228,234 33	729,379 71	2,568,833 63	3,859,058 36	1,290,174 73		163,278 30
Phoenix Insurance, New York	1,000,000 00	300,842 90	4,233,534 64	208,148 99	5,742,526 53	5,903,963 27	161,436 74		491,674 29
Phoenix Assurance, England		299,156 00	1,489,119 29	46,205 27	1,834,480 56	2,420,111 69	585,631 13		33,573 22
Phoenix Insurance, Connecticut	2,000,000 00	533,503 73	2,183,093 85		4,716,597 58	5,429,793 51	713,195 93		136,539 66
Providence Washington Insurance, Rhode Island	400,000 00	133,565 20	642,782 50	34,467 81	1,210,815 51	1,217,302 19	6,486 68		175,820 16
Prussian National Fire Insurance, Germany		56,497 72	267,333 00	44,859 98	368,690 70	763,509 22	394,818 52		113,250 79
Queen Insurance, New York	500,000 00	303,000 48	1,692,904 79	120,253 32	2,616,158 59	3,645,937 61	1,029,779 02		98,875 90
Reliance Insurance, Pennsylvania	300,000 00	30,651 29	169,539 12	130,004 65	630,195 06	816,264 42	186,069 36		8,606 29
Royal Exchange Assurance, England	200,000 00	4,085 00	116,682 41	10,895 02	331,662 43	382,195 93	50,533 50		232,995 59
Royal Insurance, England		557,819 78	4,057,616 36	643,444 82	5,258,880 96	7,469,681 44			

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE AND MUTUAL
LIFE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN
THIS STATE, FOR THE YEAR ENDING ON THE LAST DAY
OF FEBRUARY, 1895, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER,

1893.



ÆTNA LIFE INSURANCE COMPANY.

Principal office Hartford, Conn.

(Incorporated in 1820.)

M. G. BULKELEY, President.

J. L. ENGLISH, Secretary

CASH CAPITAL, \$1,500,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$4,696,394 40
Deduct amount paid for reinsurance, less dividends	649 82
Total premium income	\$4,695,744 58
From interest and dividends	1,940,631 14
From rents and all other sources	54,305 81
Total income	\$6,690,681 53
Total expenditures	5,088,723 71
Excess of income over expenditures	\$1,601,957 82

EXPENDITURES IN 1893.

Losses and matured endowments	\$2,754,348 12
Dividends and other disbursements	1,148,821 86
Total payments to policy holders	\$3,903,169 98
Dividends to stockholders	187,500 00
Management expenses	998,053 73
Total expenditures	\$5,088,723 71

ASSETS.

Cost value of real estate owned	\$ 529,001 65
Loans on real estate	20,776,211 14
Loans on collateral security	625,967 40
Premium notes, loans or liens to policy holders	550,268 62
Premium notes, loans or liens on policies in force	825,964 38
Cost value of bonds and stocks owned	11,755,736 82
Cash on hand and in bank	3,529,010 71
Agents' ledger balances	46,069 88
Deposited with accident department	50,000 00
Accrued interest	542,478 08
Market value of bonds and stocks over cost	622,803 92
Net deferred premiums	350,138 94
Total assets	\$40,203,651 54
Items not admitted	46,069 88
Total assets (less items not admitted)	\$40,157,581 66

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$32,983,704 00
Total gross policy claims	263,424 00
Amount of unpaid dividends or other description of profits due policy holders	427,334 06
All other liabilities	28,089 13
Total liabilities	\$33,702,551 19
Surplus	\$6,455,030 47

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	81,289	\$132,778,465 94
Policies in force at close of 1893	82,745	135,450,722 94
Net increase	1,456	\$ 2,672,257 00
Issued in 1893	11,748	23,381,374 00
Terminated in 1893	10,292	20,709,117 00
By death	1,205	1,917,724 00
By maturity	872	886,848 00
By expiration	759	1,754,255 00
By surrender	1,465	2,197,401 00
By lapse	3,328	7,823,563 00
By change, decrease and transfer		725,123 00
Not taken		5,403,203 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force December 31, 1892	362	\$885,171 00
Issued during 1893	279	832,150 00
Ceased to be in force during 1893	262	753,417 00
In force December 31, 1893	379	963,904 00
Losses incurred	3	17,000 00
Losses paid	2	12,000 00
Premiums received		32,191 94
Expense		16,903 14
Taxes		65 78

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY.

Principal office 45 Broadway, New York City.

(Incorporated in 1888.)

E. A. DUNHAM, President.

D. A. WHITEHEAD, Assistant Secretary.

CASH CAPITAL, \$200,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$469,117 83
Deduct amount paid for reinsurance, less dividends	6,604 40
Total premium income	\$462,583 43
From interest and dividends	5,872 66
Total income	\$468,456 09
Total expenditures	446,718 47
Excess of income over expenditures	\$21,737 62

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$222,175 ⁴¹
Dividends and other disbursements to policy holders.....	6,146 ⁵¹
Total payments to policy holders.....	\$228,321 ⁹²
Management expenses.....	218,396 ⁵⁵
Total expenditures.....	\$446,718 47

ASSETS.

Cost value of real estate owned.....	\$ 7,500 00
Loans on real estate.....	119,526 35
Cash on hand and in bank.....	49,290 15
Agents' ledger balances.....	44,612 21
Bills receivable.....	2,872 73
Accrued interest and rents.....	1,008 92
Market value of real estate over cost.....	2,200 00
Net deferred and outstanding premiums.....	105,181 60
All other assets.....	43,734 13
Total assets.....	\$375,926 09
Items not admitted.....	91,219 07
Total assets (less items not admitted).....	\$284,707 02

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$195,556 00
Deduct net value of risks of this company reinsured in other solvent companies.....	2,707 00
Net premium reserve.....	\$192,849 00
Total gross policy claims.....	43,840 00
Total liabilities.....	\$236,689 00
Surplus.....	\$48,018 02

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	6,533	\$20,833,320 00
Policies in force at close of 1893.....	6,164	16,789,237 00
Net decrease.....	369	\$ 4,044,083 00
Issued in 1893.....	17,738	32,280,207 00
Terminated in 1893.....	18,107	36,324,290 00
By death.....	105	320,590 00
By surrender.....	179	454,000 00
By lapse.....	2,288	6,454,750 00
Not taken.....	15,535	29,094,950 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force December 31, 1892.....	60	\$327,000 00
Issued during 1893.....	88	221,000 00
Ceased to be in force during 1893.....	117	379,500 00
In force December 31, 1893.....	31	168,500 00
Losses paid, resisted and compromised.....	2	2,000 00
Losses incurred.....	2	10,000 00
Premiums received.....		5,618 84
Expense.....		476 99
Taxes.....		62 83

THE EQUITABLE LIFE ASSURANCE SOCIETY OF
THE UNITED STATES.

Principal office120 Broadway, New York City.

(Incorporated in 1859.)

HENRY B. HYDE, President.

WILLIAM ALEXANDER, Secretary.

DEPOSIT CAPITAL, \$100,000.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$35,537,369 59
From interest and dividends.....	5,098,004 52
From rents and all other sources.....	1,387,231 44
Total income.....	\$42,022,605 55
Total expenditures.....	25,355,498 80
Excess of income over expenditures.....	\$16,667,106 75

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$10,761,402 80
Dividends and other disbursements to policy holders.....	6,888,912 63
Total payments to policy holders.....	\$17,650,315 43
Dividends on deposit capital.....	7,000 00
Management expenses.....	7,698,183 37
Total expenditures.....	\$25,355,498 80

ASSETS.

Cost value of real estate owned.....	\$ 38,325,582 17
Loans on real estate.....	22,808,916 74
Loans on collateral security.....	8,452,213 33
Cost value of bonds and stocks.....	79,998,305 80
Deposited in trust companies at interest.....	5,983,335 17
Cash on hand and in bank.....	5,294,463 13
Agents' ledger balances.....	1,327,259 09
Commuted commissions and miscellaneous items.....	426,943 36
Accrued interest and rents.....	470,745 70
Market value of bonds and stocks over cost value.....	944,704 41
Net deferred and outstanding premiums.....	4,019,142 40
Total assets.....	\$168,051,611 30
Items not admitted.....	1,754,202 45
Total assets (less items not admitted).....	\$166,297,408 85

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$134,863,617 00
Total gross policy claims.....	1,722,311 20
All other liabilities.....	103,718 37
Total liabilities.....	\$136,689,646 57
Surplus.....	\$29,607,762 28

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	251,999	\$850,962,245 00
Policies in force at close of 1893	278,435	932,532,577 00
Net increase	26,436	\$ 51,570,332 00
Issued in 1893 (new policies issued, old policies revised and additions)	59,703	205,280,227 00
Terminated in 1893	33,267	123,709,895 00
By death	2,815	10,829,629 00
By maturity	246	598,536 00
By expiration	298	1,185,389 00
By surrender	7,764	32,314,929 00
By lapse	16,793	52,896,162 00
Not taken	5,351	25,885,250 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	2,248	\$10,414,184 00
Issued during 1893	285	1,399,132 00
Ceased to be in force during 1893	364	2,113,614 00
In force December 31, 1893	2,169	9,699,702 00
Losses incurred	27	113,350 00
Losses paid	24	103,350 00
Premiums received		293,893 98
Expense		53,569 52
Taxes		2,739 49

 THE GERMANIA LIFE INSURANCE COMPANY.

Principal office..... 20 Nassau St., New York City.

(Incorporated in 1860.)

HUGO WESENDONCK, President.

HUBERT CILLIS, Secretary.

CASH CAPITAL, \$200,000.

 INCOME IN 1893.

New and renewal premiums without deductions	\$2,877,570 67
Deduct amount paid for reinsurance, less dividends	9,330 56
Total premium income	\$2,868,240 11
From interest and dividends	757,976 60
From rents and all other sources	99,127 08
Total income	\$3,725,343 79
Total expenditures	2,661,699 69
Excess of income over expenditures	\$1,063,644 10

EXPENDITURES IN 1893.

Losses and matured endowments	\$1,404,411 63
Dividends and other disbursements to policy holders	495,755 41
Total payments to policy holders	\$1,900,167 04
Dividends to stockholders	24,000 00
Management expenses	737,532 65
Total expenditures	\$2,661,699 69

ASSETS.

Cost value of real estate owned	\$ 1,991,406 66
Loans on real estate	9,996,391 55
Loans on collateral security	50,000 00
Loans made in cash to policy holders	665,551 38
Cost value of bonds and stocks	5,026,419 73
Cash on hand and in bank	265,411 13
Certificate of profit of the Atlantic Mutual Insurance Company	1,040 00
Accrued interest and rents	149,451 72
Market value of real estate over cost	57,433 11
Market value of bonds and stocks over cost	33,560 85
Net deferred and outstanding premiums	453,192 71
Total admitted assets	\$18,689,858 84

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$17,312,547 00
Deduct net value of risks of this company reinsured in other solvent companies	31,264 00
Net premium reserve	\$17,281,283 00
Total gross policy claims	117,470 51
All other liabilities	103,177 37
Total liabilities	\$17,501,930 88
Surplus	\$1,187,927 96

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	36,998	\$65,218,895 00
Policies in force at close of 1893	38,925	68,595,382 00
Net increase	1,927	\$ 3,376,487 00
Issued in 1893	6,621	13,016,063 00
Terminated in 1893	4,694	9,639,576 00
By death	532	1,049,925 00
By maturity	255	329,661 00
By expiration	34	22,063 00
By surrender	647	1,184,271 00
By lapse	2,140	4,509,058 00
By change and decrease	227	738,761 00
Not taken	859	1,805,837 00
Annuities	189	27,639 00
Industrial policies	6,604	788,897 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	210	\$653,287 00
Issued during 1893	137	439,414 00
Ceased to be in force during 1893	106	340,950 00
In force December 31, 1893	241	751,751 00
Losses incurred	1	5,102 50
Losses paid	2	7,602 50
Received for premiums		38,615 30
Expense		11,889 22
Taxes		257 76

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Principal office.....230 Asylum St., Hartford, Conn.

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

CASH CAPITAL, \$250,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$ 3,270 52
Deduct amount paid for reinsurance, less dividends	113 52
Total premium income	\$ 3,157 00
From interest and dividends	16,510 18
From rents and all other sources	12,375 67
Total income	\$32,042 85

EXPENDITURES IN 1893.

Losses and matured endowments	\$18,838 00
Dividends and other disbursements to policy holders	29,159 40
Total payments to policy holders	\$47,997 40
Management expenses	11,940 42
Total expenditures	\$59,937 82
Total income	32,042 85
Excess of expenditures over income	\$27,894 97

ASSETS.

Cost value of real estate owned	\$210,305 62
Loans on real estate	177,900 00
Loans on collateral security	81,464 50
Cost value of bonds and stocks	51,119 75
Cash on hand and in bank	9,788 48
Total invested assets	\$530,578 35
Deduct depreciation from cost of assets to bring same to market value	12,084 75
Total net invested assets, less depreciation	\$518,493 60
Accrued interest and rents	4,876 14
Net deferred and outstanding premiums	197 38
Total assets	\$523,567 12

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$306,684 00
Total gross policy claims	7,640 00
Total liabilities	\$314,324 00
Surplus	\$209,243 12

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	453	\$634,253 00
Policies in force at close of 1893	412	583,467 00
Net decrease		
Terminated in 1893	41	\$50,786 00
By death	41	50,971 00
By expiration	13	24,886 00
By surrender	1	1,000 00
By change and decrease	27	24,418 00
		667 00

BUSINESS IN COLORADO IN 1893.

None.

HOME LIFE INSURANCE COMPANY.

Principal office..... 256 Broadway, New York City.

(Incorporated in 1860.)

GEORGE H. RIPLEY, President.

ELLIS W. GLADWIN, Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$1,539,604 66
Deduct amount paid for reinsurance, less dividends	4,548 30
Total premium income	\$1,535,056 36
From interest and dividends	305,278 38
From rents and all other sources	29,003 92
Total income	\$1,869,338 66
Total expenditures	1,447,771 93
Excess of income over expenditures	\$421,566 73

EXPENDITURES IN 1893.

Losses and matured endowments	\$ 498,064 58
Dividends and other disbursements to policy holders	335,515 88
Total payments to policy holders	\$ 833,580 46
Dividends to stockholders	15,000 00
Management expenses	599,191 47
Total expenditures	\$1,447,771 93

ASSETS.

Cost value of real estate owned.....	\$ 933,974 98
Loans on real estate.....	2,537,350 00
Loans on collateral security.....	437,300 10
Premium notes, loans or liens to policy holders.....	551,364 02
Cost value of bonds and stocks owned.....	3,163,049 01
Cash on hand and in bank.....	120,087 07
Bills receivable.....	79,083 97
Agents' ledger balances.....	99,323 21
Commuted commissions.....	33,195 38
Accrued interest and rents.....	92,382 00
Market value of real estate over cost.....	85,516 68
Market value of bonds and stocks over cost.....	72,390 99
Due from other companies for losses or claims on policies of this company reinsured.....	12,500 00
Net deferred and outstanding premiums.....	230,689 38
Total assets.....	\$8,458,206 79
Items not admitted.....	211,602 56
Total assets (less items not admitted).....	\$8,246,604 23

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$6,930,814 00
Deduct net value of risks of this company reinsured in other solvent companies.....	2,667 00
Net premium reserve.....	\$6,928,147 00
Total gross policy claims.....	114,103 05
All other liabilities.....	29,364 30
Total liabilities.....	\$7,071,614 35
Surplus.....	\$1,174,989 88

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	18,390	\$38,008,378 33
Policies in force at close of 1893.....	19,717	39,220,329 62
Net increase.....	1,327	\$ 1,211,951 29
Issued in 1893.....	6,258	13,245,619 36
Terminated in 1893.....	4,931	12,033,668 07
By death.....	202	381,303 86
By maturity.....	102	116,760 72
By surrender.....	940	2,354,052 33
By lapse.....	1,991	4,542,484 00
By change and decrease.....		206,317 16
Not taken.....	1,696	4,432,750 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	57	\$319,655 00
Issued during 1893.....	18	99,000 00
Ceased to be in force during 1893.....	25	169,500 00
In force December 31, 1893.....	50	249,155 00
Losses incurred.....	1	2,500 00
Losses paid.....	1	2,500 00
Premiums received.....		15,194 18
Expense.....		8,752 21
Taxes.....		78 84

MANHATTAN LIFE INSURANCE COMPANY.

Principal office.....156 and 158 Broadway, New York City.

(Organized in 1850.)

HENRY B. STOKES, President.

WILLIAM C. FRAZEE, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$2,124,930 32
Deduct amount paid for reinsurance, less dividends	11,020 42
Total premium income	\$2,113,909 90
From interest and dividends	621,306 90
From rents and all other sources	41,435 98
Total income	\$2,776,652 78
Total expenditures	2,507,440 31
Excess of income over expenditures	\$269,212 47

EXPENDITURES IN 1893.

Losses and matured endowments	\$1,257,951 62
Dividends and other disbursements to policy holders	479,078 15
Total payments to policy holders	\$1,737,029 77
Dividends to stockholders	16,000 00
Management expenses	754,410 54
Total expenditures	\$2,507,440 31

ASSETS.

Cost value of real estate owned	\$ 2,345,594 54
Loans on real estate	3,820,536 08
Loans on collateral security	2,499,889 92
Premium notes, loans or liens to policy holders	647,925 32
Cost value of bonds and stocks owned	2,971,414 27
Cash on hand and in bank	574,282 47
Accrued interest and rents	111,513 05
Market value of real estate over cost	149,853 83
Market value of bonds and stocks over cost	27,137 73
Net deferred and outstanding premiums	337,027 16
All other assets	249,592 12
Total assets	\$13,734,766 49
Items not admitted	248,092 12
Total assets (less items not admitted)	\$13,486,674 37

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$12,377,481 00
Total policy claims	202,508 00
All other liabilities	120,010 30
Total liabilities	\$12,699,999 30
Surplus	\$786,675 07

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	22,595	\$61,271,530 17
Policies in force at close of 1893	24,855	64,294,470 11
Net increase	2,260	\$ 3,022,939 94
Issued in 1893	7,700	17,840,208 47
Terminated in 1893	5,440	14,817,268 53
By death	403	1,146,975 62
By maturity	55	110,976 00
By surrender	380	1,118,490 28
By lapse	2,266	5,866,148 11
By change and decrease	113	1,558,394 16
Not taken	2,223	5,016,284 36

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	197	\$628,521 00
Issued during 1893	42	209,820 00
Ceased to be in force during 1893	58	218,911 00
In force December 31, 1893	181	619,430 00
Losses incurred	1	636 00
Losses paid	1	636 00
Premiums received		11,852 88
Expense		2,468 61
Taxes		174 97

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY.

Principal office Springfield, Mass.

(Incorporated in 1851.)

M. V. B. EDGERLY, President.

JOHN A. HALL, Secretary.

(Mutual.)

INCOME IN 1893.

New and renewal premium without deductions	\$2,947,516 29
Deduct amount paid for reinsurance, less dividends	36,411 55
Total premium income	\$2,911,104 74
From interest and dividends	608,220 45
From rents and all other sources	34,760 38
Total income	\$3,554,085 57
Total expenditures	2,454,311 70
Excess of income over expenditures	\$99,773 87

EXPENDITURES IN 1893.

Losses and matured endowments	\$ 979,598 54
Dividends and other disbursements to policy holders	672,263 86
Total payments to policy holders	\$1,651,862 40
Management expenses	802,449 30
Total expenditures	\$2,454,311 70

ASSETS.

Cost value of real estate owned	\$ 548,785 72
Loans on real estate	4,661,421 10
Loans on collateral security	1,844,525 56
Premium notes, loans or liens to policy holders	617,400 42
Cost value of bonds and stocks owned	5,212,512 95
Cash on hand and in bank	650,447 38
Accrued interest and rents	318,358 84
Market value of real estate over cost	58,128 83
Market value of bonds and stocks over cost	114,574 84
Net deferred and outstanding premiums	454,325 66
Total admitted assets	\$14,480,480 80

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$13,396,234 00
Deduct net value of risks of this company reinsured in other solvent companies	167,893 00
Net premium reserve	\$13,228,341 00
Total gross policy claims	110,855 89
All other liabilities	120,967 45
Total liabilities	\$13,460,163 84
Surplus	\$1,020,316 96

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	28,767	\$78,467,497 00
Policies in force at close of 1893	31,366	83,760,969 00
Net increase	2,599	\$ 5,293,472 00
Issued in 1893	7,391	19,742,615 00
Terminated in 1893	4,792	14,449,143 00
By death	354	882,421 00
By maturity	65	140,599 00
By expiration	30	67,000 00
By surrender	844	2,390,750 00
By lapse	1,925	5,225,270 00
By change and decrease		923,853 00
Not taken	1,574	4,819,250 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	79	\$271,526 00
Issued during 1893	21	121,020 00
Ceased to be in force during 1893	26	122,962 00
In force December 31, 1893	74	269,584 00
Premiums received		10,545 08
Expense		57 00
Taxes		209 76

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal office150 Jefferson Ave., Detroit, Mich.

(Incorporated in 1867.)

O. R. LOAKER, President.

H. F. FREDE, Secretary.

CASH CAPITAL, \$250,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$1,082,898 11
Deduct amount paid for reinsurance, less dividends	11,521 51
Total premium income	\$1,071,376 60
From interest and dividends	194,795 58
From rents and all other sources	8,201 84
Total income	\$1,274,374 02
Total expenditures	797,535 75
Excess of income over expenditures	\$476,838 27

EXPENDITURES IN 1893.

Losses and matured endowments	\$351,998 45
Dividends and other disbursements to policy holders	87,556 30
Total payments to policy holders	\$439,554 75
Dividends to stockholders	25,000 00
Management expenses	332,981 00
Total expenditures	\$797,535 75

ASSETS.

Cost value of real estate owned	\$ 323,154 43
Loans on real estate	3,025,215 66
Loans on collateral security	450,576 07
Premium notes, loans or liens to policy holders	8,902 70
Cost value of bonds and stocks owned	20,823 75
Cash on hand and in bank	193,303 79
Bills receivable	40,255 00
Agents' ledger balances	4,257 02
Accrued interest and rents	113,175 46
Net deferred and outstanding premiums	382,398 46
Total admitted assets	\$4,562,632 34

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$4,266,277 25
Deduct net value of risks of this company reinsured in other solvent companies	55,000 00
Net premium reserve	\$4,211,277 25
Total gross policy claims	32,893 91
All other liabilities	3,512 10
Total liabilities	\$4,247,683 26
Surplus	\$314,949 08

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	16,202	\$31,104,323 56
Policies in force at close of 1893	16,672	32,752,649 85
Net increase	470	\$1,648,326 29
Issued in 1893 (including additions)	3,378	7,619,529 76
Terminated in 1893		
By death	116	248,207 01
By surrender	375	605,511 49
By lapse	1,908	3,607,488 72
Not taken	336	740,331 54
By expiration	19	25,390 00
Decrease		91,995 92
Default	12	263,059 37
Transfer (forms)	44	130,000 00
Transfer (State)	98	211,885 01
Reconversion (additions)		19,883 68

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	311	\$699,739 05
Issued during 1893	74	199,376 76
Ceased to be in force during 1893	109	249,676 88
In force December 31, 1893	276	649,438 93
Losses incurred	2	4,000 00
Losses paid	2	4,000 00
Premiums received		15,354 24
Expense		5,730 73
Taxes		112 47

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal office.....752 Broad St., Newark, N. J.

(Incorporated in 1845.)

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$7,311,842 35
Total premium income	\$7,311,842 35
From interest and dividends	2,617,638 52
From rents and all other sources	27,229 68
Total income	\$9,956,710 55
Total expenditures	8,102,288 37
Excess of income over expenditures	\$1,854,422 18

EXPENDITURES IN 1893.

Losses and matured endowments	\$3,870,177 49
Dividends and other disbursements to policy holders	2,797,328 72
Total payments to policy holders	\$6,667,506 21
Management expenses	1,434,782 16
Total expenditures	\$8,102,288 37

ASSETS.

Market value of real estate owned	\$ 200,000 00
Loans on real estate	29,642,468 50
Loans on collateral security	3,731,707 36
Premium notes, loans or liens to policy holders	4,325,771 69
Par value of bonds and stocks owned	12,095,120 22
Cash on hand and in bank	587,036 62
Real estate purchased on foreclosures	793,870 61
Agents' ledger balances and cash obligations	17,135 66
Premiums in transit since received	160,567 71
Accrued interest and rents	866,185 89
Market value of bonds and stocks over par value	327,442 50
Net deferred and outstanding premiums	598,786 06
Total assets	\$53,346,092 82
Items not admitted	17,135 66
Total assets (less items not admitted)	\$53,328,957 16

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$49,261,483 00
Total gross policy claims	197,758 39
All other liabilities	283,493 08
Total liabilities	\$49,742,734 47
Surplus	\$3,586,222 69

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	74,346	\$195,698,088 00
Policies in force at close of 1893	77,493	202,276,750 00
Net increase	3,147	\$ 6,578,662 00
Issued in 1893	12,859	29,032,764 00
Terminated in 1893	8,712	22,454,102 00
By death	1,192	3,609,033 00
By maturity	184	268,330 00
By expiration	724	2,072,593 00
By surrender	2,785	7,657,306 00
By lapse	2,190	5,037,038 00
Not taken	1,637	3,809,802 00
Annuity bonds in force not included in above		38,152 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	457	\$1,545,694 00
Issued during 1893	152	526,386 00
Ceased to be in force during 1893	129	392,108 00
In force December 31, 1893	480	1,679,972 00
Losses incurred	3	12,400 00
Losses paid	1	2,092 00
Premiums received		55,176 01
Expense		11,633 87
Taxes		829 00

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Principal office..... 32 Nassau St., New York City.

(Incorporated in 1842.)

RICHARD A. McCURDY, President. WILLIAM J. EASTON, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$33,594,337 98
Total premium income.....	\$33,594,337 98
From interest and dividends.....	6,735,322 82
From rents and all other sources.....	1,623,484 88
Total income.....	\$41,953,145 68
Total expenditures.....	30,370,039 87
Excess of income over expenditures.....	\$11,583,105 81

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$13,139,668 77
Dividends and other disbursements to policy holders.....	7,745,803 63
Total payments to policy holders.....	\$20,885,472 40
Management expenses.....	9,484,567 47
Total expenditures.....	\$30,370,039 87

ASSETS.

Market value of real estate owned.....	\$18,089,918 69
Loans on real estate.....	70,729,938 93
Loans on collateral security.....	7,497,200 00
Cost value of bonds and stocks owned.....	68,745,465 48
Cash on hand and in bank.....	10,844,691 72
Agents' ledger balances.....	131,500 37
Accrued commissions.....	747,344 62
Accrued interest and rents.....	1,236,683 73
Market value of bonds and stocks over cost.....	4,190,856 93
Payments not yet collected on annuities.....	28,357 93
Net deferred and outstanding premiums.....	4,465,721 74
Total assets.....	\$186,707,680 14
Items not admitted.....	1,771,989 34
Total assets (less items not admitted).....	\$184,935,690 80

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$168,163,470 00
Total gross policy claims.....	1,143,080 28
All other liabilities.....	480,871 60
Total liabilities.....	\$169,787,421 88
Surplus.....	\$15,148,268 92

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	246,650	\$745,780,083 00
Policies in force at close of 1893	273,213	802,867,478 00
Net increase	26,563	\$ 57,087,395 00
Issued in 1893	76,369	212,426,850 00
Terminated in 1893	49,806	155,339,455 00
By death	3,326	11,901,966 00
By maturity	791	1,964,279 00
By expiration	107	262,714 00
By surrender	6,953	24,464,505 00
By lapse	21,311	59,170,813 00
By change and decrease	118	6,041,160 00
Not taken	17,200	51,534,018 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	2,072	\$5,767,074 00
Issued during 1893	586	1,800,973 00
Ceased to be in force during 1893	418	1,254,618 00
In force December 31, 1893	2,240	6,313,439 00
Losses incurred	52	101,280 24
Losses paid	52	101,280 24
Premiums received		176,350 14
Expense		38,891 84
Taxes		723 56

NATIONAL LIFE INSURANCE COMPANY.

Principal office 116 State St., Montpelier, Vt.

(Incorporated in 1848.)

CHARLES DEWEY, President.

GEORGE W. REED, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$2,388,814 30
Total premium income	\$2,388,814 30
From interest and dividends	392,820 14
From rents and all other sources	9,867 86
Total income	\$2,791,502 30
Total expenditures	1,703,316 30
Excess of income over expenditures	\$1,088,186 00

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$ 623,992 87
Dividends and other disbursements to policy holders.....	464,651 30
Total payments to policy holders.....	\$1,088,644 17
Management expenses.....	614,672 13
Total expenditures.....	\$1,703,316 30

ASSETS.

Cost value of real estate owned.....	\$ 518,564 52
Loans on real estate.....	3,861,909 72
Loans on collateral security.....	916,141 18
Premium notes, loans or liens to policy holders.....	206,319 60
Cost value of bonds and stocks owned.....	3,183,031 06
Cash on hand and in bank.....	444,930 48
Agents' ledger balances.....	1,195 49
Accrued interest.....	223,295 22
Market value of bonds and stocks over cost.....	123,111 12
Net deferred and outstanding premiums.....	408,353 62
Total admitted assets.....	\$9,886,852 01

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$8,345,378 89
Total gross policy claims.....	21,327 52
All other liabilities.....	386,053 24
Total liabilities.....	\$8,752,759 65
Surplus.....	\$1,134,092 36

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	26,678	\$58,678,353 00
Policies in force at close of 1893.....	28,344	61,632,613 00
Net increase.....	1,666	\$ 2,954,260 00
Issued in 1893.....	5,957	12,519,496 00
Terminated in 1893.....	4,291	9,565,236 00
By death.....	233	560,623 00
By maturity.....	76	90,803 00
By expiration.....	23	95,000 00
By surrender.....	1,105	2,526,636 00
By lapse.....	1,891	3,852,300 00
By change and decrease.....	41	267,245 00
Not taken.....	922	2,172,629 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	169	\$884,000 00
Issued during 1893.....	35	219,000 00
Ceased to be in force during 1893.....	71	403,500 00
In force December 31, 1893.....	133	699,500 00
Losses incurred.....	1	1,000 00
Losses paid.....	1	1,000 00
Premiums received.....		40,124 12
Expense.....		10,563 38
Taxes.....		571 21

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

Principal office.....Post Office Square, Boston, Mass.

(Incorporated in 1835.)

BENJAMIN F. STEVENS, President.

S. F. TRULL, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$3,048,004 83
Total premium income.....	\$3,048,004 83
From interest and dividends.....	998,250 10
From rents and all other sources.....	119,916 14
Total income.....	\$4,166,171 07
Total expenditures.....	3,511,337 19
Excess of income over expenditures.....	\$654,833 88

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$1,711,438 00
Dividends and other disbursements to policy holders.....	1,195,350 21
Total payments to policy holders.....	\$2,906,788 21
Management expenses.....	604,548 98
Total expenditures.....	\$3,511,337 19

ASSETS.

Cost value of real estate owned.....	\$ 1,787,880 75
Loans on real estate.....	3,326,450 00
Loans on collateral security.....	1,952,312 01
Premium notes, loans or liens to policy holders.....	460,388 69
Cost value of bonds and stocks owned.....	13,864,954 61
Cash on hand and in bank.....	548,193 65
Quarterly and semi-annual premium notes, being part of premium note account.....	444,684 81
Accrued interest and rents.....	251,342 05
Market value of bonds and stocks over cost.....	390,975 84
Net deferred and outstanding premiums.....	176,980 17
Total admitted assets.....	\$23,204,162 58

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$21,244,871 21
Total gross policy claims.....	179,907 00
All other liabilities.....	112,749 14
Total liabilities.....	\$21,537,527 35
Surplus.....	\$1,666,635 23

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	31,237	\$90,859,097 00
Policies in force at close of 1893	32,156	92,429,019 00
Net increase	919	\$1,570,012 00
Issued in 1893	3,533	9,644,040 00
Terminated in 1893	2,614	8,074,118 00
By death	488	1,517,989 00
By maturity	112	258,290 00
By expiration	124	332,000 00
By surrender	913	2,413,955 00
By lapse	530	1,354,250 00
By change and decrease	1	914,634 00
Not taken	446	1,283,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	258	\$ 973,006 00
Issued during 1893	135	368,545 00
Ceased to be in force during 1893	46	190,120 00
In force December 31, 1893	347	1,151,431 00
Premiums received		33,092 98
Expense		7,715 33
Taxes		507 55

NEW YORK LIFE INSURANCE COMPANY.

Principal office 346 and 348 Broadway, New York, N. Y.

(Incorporated in 1841.)

JOHN A. McCALL, President.

CHARLES C. WHITNEY, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$27,535,728 36
Deduct amount paid for reinsurance, less dividends	47,070 92
Total premium income	\$27,488,657 44
From interest and dividends	5,617,094 39
From rents and all other sources	757,895 12
Total income	\$33,863,646 95
Total expenditures	23,424,725 21
Excess of income over expenditures	\$10,438,921 74

EXPENDITURES IN 1893.

Losses and matured endowments	\$9,523,539 41
Dividends and other disbursements to policy holders	5,514,910 86
Total payments to policy holders	\$15,038,450 27
Management expenses	8,386,274 94
Total expenditures	\$23,424,725 21

ASSETS.

Cost value of real estate owned	\$ 13,139,049 93
Loans on real estate	25,805,235 20
Loans on collateral security	2,428,966 67
Premium notes, loans or liens to policy holders	3,757,681 71
Cost value of bonds and stocks owned	85,908,223 50
Cash on hand and in bank	5,076,289 68
Cash deposits at interest in foreign countries	1,936,179 25
Agents' ledger balances	519,585 65
Accrued interest and rents	1,455,908 02
Market value of bonds and stocks over cost	4,084,412 95
Net deferred and outstanding premiums	5,108,834 30
Total admitted assets	\$149,220,366 86
Items not admitted	519,585 65
Total assets (less items not admitted)	\$148,700,781 21

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$129,183,741 00
Deduct net value of risks of this company reinsured in other solvent companies	214,069 00
Net premium reserve	\$128,969,672 00
Additional reserve on annuities and accumulation policies in excess of above standard	892,776 00
Total gross policy claims	1,475,632 15
All other liabilities	337,070 88
Total liabilities	\$131,675,151 03
Surplus	\$17,025,630 18

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	215,968	\$689,248,629 00
Policies in force at close of 1893	253,876	779,156,678 00
Net increase	37,908	\$ 89,908,049 00
Issued in 1893	85,604	228,417,114 00
Terminated in 1893	47,696	138,509,065 00
By death	2,523	8,476,925 00
By maturity	448	1,380,979 00
By expiration	41	270,742 00
By surrender	3,861	13,833,707 00
By lapse	25,249	60,710,799 00
By change and decrease		9,162,411 00
Not taken	15,574	44,673,502 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	1,908	\$8,156,132 00
Issued during 1893	728	2,269,200 00
Ceased to be in force during 1893	688	3,069,460 00
In force December 31, 1893	1,948	7,355,872 00
Losses paid	20	77,539 79
Losses incurred	13	37,686 07
Premiums received		234,116 93
Expense		65,993 45
Taxes		1,811 67

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Principal office.....Milwaukee, Wis.

(Incorporated in 1857.)

H. L. PALMER, President.

J. W. SKINNER, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$11,921,814 49
Total premium income.....	\$11,921,814 49
From interest and dividends.....	2,985,589 72
From rents and all other sources.....	61,494 47
Total income	\$14,968,898 68
Total expenditures	7,585,045 20
Excess of income over expenditures.....	\$7,383,853 48

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$3,542,408 84
Dividends and other disbursements to policy holders	1,757,100 46
Total payments to policy holders.....	\$5,299,509 30
Management expenses.....	2,285,535 90
Total expenditures	\$7,585,045 20

ASSETS.

Cost value of real estate owned.....	\$ 1,051,037 49
Loans on real estate.....	51,412,788 28
Premium notes, loans or liens to policy holders	476,096 97
Par value of bonds and stocks owned.....	5,289,965 00
Cash on hand and in bank.....	3,152,852 35
Suspense account.....	10,000 00
Agents' ledger balances.....	48,885 54
Accrued interest and rents.....	942,522 61
Market value of bonds and stocks over cost.....	345,657 14
Net deferred and outstanding premiums.....	1,341,377 60
Total admitted assets.....	\$64,071,182 98
Items not admitted	58,885 54
Total assets (less items not admitted).....	\$64,012,297 44

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$52,246,111 00
Reserve for paid-up insurance claimable and for annuities	57,469 00
Total gross policy claims.....	268,506 97
All other liabilities.....	140,639 21
Total liabilities	\$52,712,726 18
Surplus	\$11,358,456 80

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	128,349	\$312,512,603 00
Policies in force at close of 1893	136,410	325,152,947 00
Net increase	8,061	\$12,640,344 00
Issued in 1893	21,357	52,143,471 00
Terminated in 1893	13,296	39,503,127 00
By death	1,209	3,226,351 00
By maturity	217	358,863 00
By expiration	342	3,397,308 00
By surrender	1,905	3,899,375 00
By lapse	6,855	16,013,201 00
By change		4,712,771 00
Not taken	2,768	7,895,258 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	2,829	\$8,847,694 00
Issued during 1893	491	1,415,148 00
Ceased to be in force during 1893	521	2,064,634 00
In force December 31, 1893	2,799	8,198,208 00
Losses incurred	27	97,562 00
Losses paid	26	96,562 00
Premiums received		265,629 13
Expense		44,654 19
Taxes		2,122 89

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

(Accident Department Included.)

Principal office San Francisco, Cal.

(Incorporated in 1867.)

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1893.

New and renewal premiums without deductions		\$873,474 96
Deduct amount paid for reinsurance, less dividends		4,947 11
Total premium income	{ Life	\$524,940 93
	{ Accident	343,586 92
From interest and dividends		\$868,527 85
From rents and all other sources		105,601 38
		12,531 21
Total income		\$986,660 44
Total expenditures		860,958 20
Excess of income over expenditures		\$125,702 24

EXPENDITURES IN 1893.

Losses and matured endowments.....	{ Life.....	\$225,792 48	
	{ Accident.....	168,299 71	
			\$394,092 19
Dividends and other disbursements to policy holders.....			159,070 99
Total payments to policy holders.....	{ Life.....	\$384,863 47	
	{ Accident.....	168,299 71	
			\$553,163 18
Dividends to stockholders.....			10,000 00
Management expenses.....	{ Life.....	\$129,267 98	
	{ Accident.....	168,527 04	
			297,795 02
Total expenditures.....			\$860,958 20

ASSETS.

Cost value of real estate owned.....			\$ 680,228 07
Loans on real estate.....			1,238,716 30
Loans on collateral security.....			61,022 21
Premium notes, loans or liens to policy holders.....			43,028 29
Cost value of bonds and stocks owned.....			260,087 50
Cash on hand and in bank.....			156,900 00
Bills receivable.....			9,168 89
Agents' ledger balances.....			15,837 27
Miscellaneous accounts.....			5,260 24
Accrued interest and rents.....			81,473 45
Net deferred and outstanding premiums.....	{ Life.....	\$79,162 58	
	{ Accident.....	76,632 27	
			155,794 85
All other assets.....			3,907 69
Total assets.....			\$2,711,424 76
Items not admitted.....			33,266 40
Total assets (less items not admitted).....			\$2,678,158 36

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	{ Life.....	\$2,311,710 00	
	{ Accident.....	126,550 46	
			\$2,438,260 46
Deduct net value of risks of this company reinsured in other solvent companies.....	{ Life.....	\$19,388 00	
	{ Accident.....	4,275 46	
			23,663 46
Net premium reserve.....	{ Life.....	\$2,292,322 00	
	{ Accident.....	122,275 00	
			\$2,414,597 00
Total gross policy claims.....	{ Life.....	\$24,710 00	
	{ Accident.....	18,026 00	
			42,736 00
Total liabilities.....			\$2,457,333 00
Surplus.....			\$220,825 36

MISCELLANEOUS.

		No.	
Policies in force at close of 1892.....	{ Life.....	5,206	\$13,270,958 00
	{ Accident.....	19,575	46,881,700 00
Policies in force at close of 1893.....	{ Life.....	5,526	13,725,832 00
	{ Accident.....	15,928	39,672,800 00
Net increase.....	Life.....	320 *	\$ 454,874 00
Net decrease.....	Accident.....	3,647	7,208,900 00
Issued in 1893.....	{ Life.....	1,206	2,952,339 00
	{ Accident.....	26,184	67,272,000 00
Terminated in 1893.....	{ Life.....	886	2,497,465 00
	{ Accident.....	29,831	74,480,900 00
By death.....	{ Life.....	65	191,634 00
	{ Accident.....	42	77,250 00
By maturity.....	Life.....	16	30,574 00
By expiration.....	Accident.....	24,217	58,727,525 00
By surrender.....	{ Life.....	176	478,632 00
	{ Accident.....	549	2,044,500 00
By lapse.....	Life.....	471	1,278,900 00
By change and decrease.....	Life.....		38,500 00
Not taken.....	{ Life.....	158	479,225 00
	{ Accident.....	5,023	13,631,625 00

BUSINESS IN COLORADO IN 1893.

		No.	
Policies in force at end of 1892	{ Life	374	\$1,045,679 00
	{ Accident	2,057	5,809,450 00
Issued during 1893	{ Life	119	240,120 00
	{ Accident	2,741	7,803,450 00
Ceased to be in force in 1893	{ Life	146	422,800 00
	{ Accident	3,508	9,645,850 00
In force December 31, 1893	{ Life	347	862,999 00
	{ Accident	1,290	3,966,050 00
Losses incurred	{ Life	1	1,000 00
	{ Accident		20,067 37
Losses paid	{ Life	1	1,000 00
	{ Accident		20,067 37
Premiums received	{ Life		29,246 90
	{ Accident		39,176 83
Expense	(Life and Accident)		24,108 83
Taxes	(Life and Accident)		464 95

PENN MUTUAL LIFE INSURANCE COMPANY.

Principal office 921-3-5 Chestnut St., Philadelphia, Pa.

(Incorporated in 1847.)

EDWARD M. NEEDLES, President.

HENRY C. BROWN, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$5,021,055 02
Deduct amount paid for reinsurance, less dividends	2,781 44
Total premium income	\$5,018,273 58
From interest and dividends	1,084,224 91
From rents and all other sources	27,836 17
Total income	\$6,130,334 66
Total expenditures	3,914,276 40
Excess of income over expenditures	\$2,216,058 26

EXPENDITURES IN 1893.

Losses and matured endowments	\$1,639,565 20
Dividends and other disbursements to policy holders	1,222,797 47
Total payments to policy holders	\$2,862,362 67
Management expenses	1,051,913 73
Total expenditures	\$3,914,276 40

ASSETS.

Cost value of real estate owned	\$ 1,272,304 15
Loans on real estate	10,129,302 04
Loans on collateral security	2,767,285 02
Premium notes, loans or liens to policy holders	699,565 30
Cost value of bonds and stocks	6,374,589 26
Cash on hand and in bank	505,633 23
Bills receivable	146,574 59
Agents' ledger balances	8,387 69
Total net or invested assets	\$21,903,641 28
Deduct depreciation from cost of assets to bring same to market value	3,769 26
Total net or invested assets (less depreciation)	\$21,899,872 02
Accrued interest and rents	237,547 60
Net deferred and outstanding premiums	636,491 62
Total admitted assets	\$22,773,911 24

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$19,946,331 00
Total gross policy claims	78,729 00
All other liabilities	84,712 31
Total liabilities	\$20,109,772 31
Surplus	\$2,664,138 93

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	44,610	\$117,885,418 00
Policies in force at close of 1893	47,485	124,287,718 00
Net increase	2,875	\$ 6,402,300 00
Issued in 1893	9,129	24,376,898 00
Terminated in 1893	6,254	17,974,598 00
By death	524	1,490,652 00
By maturity	94	183,983 00
By expiration	191	501,000 00
By surrender	830	2,021,129 00
By lapse	3,074	8,419,889 00
By change and decrease	46	567,285 00
Not taken	1,495	4,790,650 00
Total amount of annuities in force	39	16,375 46
Number and amount of trust deposits	8	50,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	600	\$2,386,750 00
Issued during 1893	98	323,000 00
Ceased to be in force during 1893	165	705,520 00
In force December 31, 1893	533	2,004,230 00
Losses incurred	2	3,000 00
Losses paid	3	4,000 00
Premiums received		72,150 31
Expense		13,026 41
Taxes		1,122 48

PHENIX MUTUAL LIFE INSURANCE COMPANY.

Principal office 291 Main St., Hartford, Conn.

(Incorporated in 1851.)

JONATHAN B. BUNCE, President. CHARLES H. LAWRENCE, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$1,027,092 10
Deduct amount paid for reinsurance, less dividends.....	4,989 22
Total premium income.....	\$1,022,102 88
From interest and dividends.....	515,651 16
From rents and all other sources.....	74,995 41
Total income.....	\$1,612,749 45
Total expenditures.....	1,552,607 18
Excess of income over expenditures.....	\$60,142 27

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$ 880,249 82
Dividends and other disbursements to policy holders.....	213,171 28
Total payments to policy holders.....	\$1,093,421 10
Management expenses.....	459,186 08
Total expenditures.....	\$1,552,607 18

ASSETS.

Cost value of real estate owned.....	\$ 989,853 49
Loans on real estate.....	5,497,146 83
Loans on collateral security.....	113,779 85
Premium notes, loans or liens to policy holders.....	620,518 48
Cost value of bonds and stocks owned.....	2,253,633 49
Cash on hand and in bank.....	306,637 16
Accrued interest and rents.....	137,067 64
Market value of bonds and stocks over cost.....	42,888 51
Net deferred and outstanding premiums.....	161,864 81
Total admitted assets.....	\$10,123,390 26

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$9,020,113 00
Deduct net value of risks of this company reinsured in other solvent companies.....	14,488 00
Net premium reserve.....	\$9,005,625 00
Special policy reserve.....	313,566 00
Total gross policy claims.....	98,958 00
All other liabilities.....	142,752 45
Total liabilities.....	\$9,560,901 45
Surplus.....	\$562,488 81

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	19,788	\$30,549,306 00
Policies in force at close of 1893	21,420	33,682,523 00
Net increase	1,632	\$3,133,217 00
Issued in 1893	4,786	8,929,815 00
Terminated in 1893	3,154	5,796,598 00
By death	375	693,387 00
By maturity	203	196,950 00
By expiration	1	10,000 00
By surrender	120	192,563 00
By lapse	1,162	2,178,507 00
By change and transfer	183	318,683 00
Not taken	1,093	2,121,663 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	47	\$103,013 00
Issued during 1893	8	81,000 00
Ceased to be in force during 1893	10	69,600 00
In force December 31, 1893	45	114,413 00
Premiums received		19 90
Expense		12 94
Taxes		14

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

Principal office 409 Chestnut St., Philadelphia, Pa.

(Incorporated in 1865.)

SAMUEL R. SHIPLEY, President.

ASA S. WING, Actuary.

CASH CAPITAL, \$1,000,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$3,773,996 63
Total premium income	\$3,773,996 63
From interest and dividends	1,109,618 18
From rents and all other sources	23,588 59
Total income	\$4,907,203 40
Total expenditures	2,869,587 77
Excess of income over expenditures	\$2,037,615 63

EXPENDITURES.

Losses and matured endowments	\$1,291,685 00
Dividends and other disbursements to policy holders	790,140 50
Total payments to policy holders	\$2,081,825 50
Management expenses	787,762 27
Total expenditures	\$2,869,587 77

ASSETS.

Cost value of real estate owned	\$ 1,276,667 37
Loans on real estate	10,143,430 84
Loans on collateral security	3,653,864 42
Premium notes, loans or liens to policy holders	23,125 10
Cost value of bonds and stocks	8,906,351 74
Cash on hand and in bank	39,467 03
Total net or ledger assets	\$24,044,906 50
Deduct depreciation from costs of assets to bring same to market value	226,731 74
Total net or ledger assets, less depreciation	\$23,818,174 76
Accrued interest and rents	255,219 59
Net deferred and outstanding premiums	571,441 87
Total admitted assets	\$24,644,836 22

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$21,616,502 00
Total gross policy claims	66,640 73
All other liabilities	146,902 42
Total liabilities	\$21,830,045 15
Surplus	\$2,814,791 07

MISCELLANEOUS.

Policies in force at close of 1892	No.	
Policies in force at close of 1893	29,896	\$94,726,533 00
Net increase	31,365	99,830,162 00
Issued in 1893	1,469	\$ 5,103,629 00
Terminated in 1893	3,972	13,980,736 00
By death	2,503	8,877,107 00
By maturity	251	882,436 00
By surrender	171	476,576 00
By lapse	604	2,111,899 00
By change and decrease	1,303	4,465,696 00
Not taken	104	628,500 00
	70	312,000 00

BUSINESS IN COLORADO IN 1893.

Policies in force at end of 1892	No.	
Issued during 1893	9	\$23,102 00
In force December 31, 1893	12	48,700 00
Premiums received	21	71,802 00
Expenses		4,235 25
Taxes		404 88
		76 61

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Principal office.....29 Broadway, New York, N. Y.

(Incorporated in 1875.)

SHEPPARD HOMANS, President. WILLIAM E. STEVENS, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$2,089,439 61
Deduct amount paid for reinsurance, less dividends.....	11,712 43
Total premium income.....	\$2,077,727 18
From interest and dividends.....	43,452 75
From rents and all other sources.....	11,967 25
Total income.....	\$2,133,147 18
Total expenditures.....	1,875,747 12
Excess of income over expenditures.....	\$257,400 06

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$ 933,373 71
Dividends and other disbursements to policy holders.....	395,409 54
Total payments to policy holders.....	\$1,328,783 25
Dividends to stockholders.....	6,977 60
Management expenses.....	539,986 27
Total expenditures.....	\$1,875,747 12

ASSETS.

Cost value of real estate owned.....	\$ 234,685 41
Loans on real estate.....	183,400 00
Loans on collateral security.....	14,797 54
Cost value of bonds and stocks owned.....	728,178 30
Cash on hand and in bank.....	141,709 86
Bills receivable.....	85 00
Agents' ledger balances.....	107,869 64
Total net or invested assets.....	\$1,410,725 75
Deduct depreciation from cost of assets to bring same to market value.....	68,290 00
Total net or invested assets, less depreciation.....	\$1,342,435 75
Accrued interest and rents.....	20,961 63
Market value of real estate over cost.....	15,000 00
Market value of bonds and stocks over cost.....	11,172 50
Net deferred and outstanding premiums.....	202,723 12
Total admitted assets.....	\$1,592,293 00
Items not admitted.....	107,954 64
Total assets (less items not admitted).....	\$1,484,338 36

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....		\$587,661 00
Net premium reserve.....		\$587,661 00
Total gross policy claims.....		209,500 00
All other liabilities.....		4,784 77
Total liabilities.....		\$801,945 77
Surplus.....		\$790,347 23

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	22,061	\$76,843,241 00
Policies in force at close of 1893.....	24,533	83,101,434 00
Net increase.....	2,472	\$ 6,258,193 00
Issued in 1893.....	8,148	23,669,308 00
Terminated in 1893.....	5,676	17,411,115 00
By death.....	279	1,049,100 00
By expiration.....	4,167	12,930,015 00
By surrender.....	28	63,000 00
By lapse.....	211	342,000 00
By change and decrease.....	8	224,500 00
Not taken.....	983	2,802,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	63	\$248,000 00
Issued during 1893.....	155	904,500 00
Ceased to be in force during 1893.....	48	239,500 00
In force December 31, 1893.....	170	913,000 00
Losses incurred.....	1	1,000 00
Losses paid.....	1	1,000 00
Premiums received.....		19,092 20
Expense.....		8,486 87
Taxes.....		192 11

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal office.....Newark, N. J.

(Incorporated in 1873.)

JOHN F. DRYDEN, President.

FORREST F. DRYDEN, Secretary.

CASH CAPITAL, \$2,000,000.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$9,087,192 12
Deduct amount paid for reinsurance in other solvent companies.....	2,347 72
Total premium income.....	\$9,084,844 40
From interest and dividends.....	343,255 94
From rents and all other sources.....	93,511 85
Total income.....	\$9,521,912 19
Total expenditures.....	7,451,095 21
Excess of income over expenditures.....	\$2,070,816 98

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$2,893,708 33
Dividends and other disbursements to policy holders.....	22,498 92
Total payments to policy holders.....	\$2,916,207 25
Dividends to stockholders.....	200,000 00
Management expenses.....	4,334,887 96
Total expenditures.....	\$7,451,095 21

ASSETS.

Cost value of real estate.....	\$2,030,235 63
Loans on real estate.....	4,633,910 00
Loans on collateral security.....	17,917 24
Premium notes, loans or liens to policy holders.....	3,018 96
Cost value of bonds and stocks.....	3,169,668 75
Cash on hand and in bank.....	875,783 03
Accrued interest and rents.....	119,312 48
Market value of bonds and stocks over cost.....	9,464 50
Net deferred and outstanding premiums.....	162,134 34
All other assets.....	92,134 79
Total admitted assets.....	\$11,113,579 72
Items not admitted.....	92,134 79
Total assets (less items not admitted).....	\$11,021,444 93

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$7,414,838 00
Special reserve.....	858,950 00
Net premium reserve.....	\$8,273,788 00
Total gross policy claims.....	10,000 00
All other liabilities.....	2,096 26
Total liabilities.....	\$8,285,884 26
Surplus.....	\$2,735,560 67

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	8,120	\$9,531,076 00
Policies in force at close of 1893.....	10,472	12,441,733 00
Net increase.....	2,352	\$2,910,657 00
Issued in 1893.....	5,280	6,256,198 00
Terminated in 1893.....	2,928	3,345,541 00
By death.....	72	104,500 00
By expiration.....	14	14,000 00
By surrender.....	61	75,000 00
By lapse.....	2,427	2,565,998 00
By change and decrease.....		76,943 00
Not taken.....	354	509,100 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	145	\$172,500 00
Issued during 1893.....	79	89,000 00
Ceased to be in force during 1893.....	97	108,500 00
In force December 31, 1893.....	127	153,000 00
Losses incurred.....	82	5,355 50
Losses paid.....	82	5,355 50
Premiums received.....		45,244 89
Expense.....		36,811 51
Taxes.....		61 56

THE TRAVELERS' LIFE INSURANCE COMPANY.

Principal office Hartford, Conn.

(Incorporated in 1863.)

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$2,159,725 79
Deduct amount paid for reinsurance, less dividends	86,006 84
Total premium income	\$2,073,718 95
From interest and dividends	588,612 27
From rents and all other sources	81,690 69
Total income	\$2,744,021 91
Total expenditures	1,549,632 19
Excess of income over expenditures	\$1,194,389 72

EXPENDITURES IN 1893.

Losses and matured endowments	\$731,442 90
Dividends and other disbursements to policy holders	190,906 40
Total payments to policy holders	\$922,349 30
Dividends to stockholders	100,000 00
Management expenses	527,282 89
Total expenditures	\$1,549,632 19

ASSETS.

Cost value of real estate owned	\$ 1,983,477 90
Loans on real estate	3,990,485 05
Loans on collateral security	1,510,381 30
Cost value of bonds and stocks owned	5,935,481 29
Cash on hand and in bank	551,846 41
Bills receivable	18,321 15
Agents' ledger balances	2,360 69
Suspense account	73,496 63
Total net or invested assets	\$14,065,850 42
Deduct depreciation from cost of assets to bring same to market value	1,027,535 21
Total invested assets, less depreciation	\$13,038,315 21
Accrued interest and rents	70,517 49
Net deferred and outstanding premiums	471,626 81
Total admitted assets	\$13,580,459 51
Items not admitted	94,178 47
Total assets (less items not admitted)	\$13,486,281 04

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$12,385,621 00
Net premium reserve	\$12,385,621 00
Reserve for indemnity contracts	5,000 00
Total gross policy claims	106,971 95
Total liabilities	\$12,497,592 95
Surplus	\$988,688 09

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	28,781	\$73,804,133 00
Policies in force at close of 1893	30,124	79,995,867 00
Net increase	1,343	\$ 6,191,734 00
Issued in 1893	5,316	20,217,667 00
Terminated in 1893	3,973	14,025,933 00
By death	283	689,318 00
By maturity	121	128,180 00
By expiration	97	255,500 00
By surrender	330	729,573 00
By lapse	1,674	5,908,499 00
By change and decrease	223	1,350,321 00
Not taken	907	4,075,667 00
Transfer	338	888,875 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	628	\$3,476,045 00
Issued during 1893	266	1,554,642 00
Ceased to be in force during 1893	239	1,642,249 00
In force December 31, 1893	655	3,388,438 00
Losses incurred	6	13,556 84
Losses paid	7	14,622 34
Premiums received		88,743 32
Expense (life and accident)		43,749 11
Taxes (life and accident)		907 66

UNION CENTRAL LIFE INSURANCE COMPANY.

Principal office Cincinnati, Ohio.

(Incorporated in 1867.)

JOHN M. PATTISON, President.

E. P. MARSHALL, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$2,775,974 42
Total premium income	\$2,775,974 42
From interest and dividends	610,020 29
From rents and all other sources	11,890 30
Total income	\$3,397,885 01
Total expenditures	1,832,244 58
Excess of income over expenditures	\$1,565,640 43

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$ 576,035 06
Dividends and other disbursements to policy holders.....	435,137 83
Total payments to policy holders.....	\$1,011,172 89
Dividends to stockholders.....	10,000 00
Management expenses.....	811,071 69
Total expenditures.....	\$1,832,244 58

ASSETS.

Cost value of real estate owned.....	\$ 297,556 84
Loans on real estate.....	8,098,056 67
Loans on collateral security.....	874,684 86
Premium notes, loans or liens to policy holders.....	757,212 06
Cost value of bonds and stocks owned.....	20,825 00
Cash on hand and in bank.....	326,307 33
Bills receivable.....	33,863 13
Agents' ledger balances.....	105,807 46
Furniture and fixtures.....	15,000 00
Total net or invested assets.....	\$10,529,313 35
Deduct depreciation from cost of assets to bring same to market value.....	1,385 00
Total invested assets, less depreciation.....	\$10,527,928 35
Accrued interest and rents.....	311,985 18
Market value of real estate over cost.....	12,361 33
Net deferred and outstanding premiums.....	236,103 43
Total admitted assets.....	\$11,088,378 29
Items not admitted.....	154,670 59
Total assets (less items not admitted).....	\$10,933,707 70

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$9,755,876 00
Net premium reserve.....	\$9,755,876 00
Total gross policy claims.....	61,451 00
All other liabilities.....	83,398 94
Total liabilities.....	\$9,900,725 94
Surplus.....	\$1,032,981 76

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	39,286	\$64,843,548 00
Policies in force at close of 1893.....	43,124	70,874,751 00
Net increase.....	3,838	\$ 6,031,203 00
Issued in 1893.....	12,078	21,452,401 00
Terminated in 1893.....	8,240	15,421,198 00
By death.....	277	512,050 00
By maturity.....	37	71,645 00
By expiration.....	143	215,500 00
By surrender.....	337	693,980 00
By lapse.....	5,048	8,844,112 00
By change and decrease.....	431	832,000 00
Not taken.....	1,967	4,246,033 00
Reversionary additions.....		5,878 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	131	\$359,147 00
Issued during 1893.....	118	293,590 00
Ceased to be in force during 1893.....	107	310,000 00
In force December 31, 1893.....	142	342,737 00
Losses incurred.....	1	1,000 00
Losses paid.....	1	1,000 00
Premiums received.....		18,580 75
Expense.....		3,442 08
Taxes.....		282 77

UNION MUTUAL LIFE INSURANCE COMPANY.

Principal office 396 Congress St., Portland, Me.

(Incorporated in 1848.)

FRED E. RICHARDS, President.

J. FRANK LANG, Secretary.

INCOME IN 1893.

New and renewal premiums without deductions	\$ 967,408 61
Deduct amount paid for reinsurance, less dividends	3,207 53
Total premium income	\$ 964,201 08
From interest and dividends	279,732 42
From rents and all other sources	17,997 01
Total income	\$1,261,930 51
Total expenditures	1,167,345 33
Excess of income over expenditures	\$94,585 18

EXPENDITURES IN 1893.

Losses and matured and discounted endowments	\$ 594,839 42
Dividends and other disbursements to policy holders	86,767 00
Total payments to policy holders	\$ 681,606 42
Management expenses	485,738 91
Total expenditures	\$1,167,345 33

ASSETS.

Market value of real estate owned	\$ 838,217 93
Loans on real estate	1,310,256 62
Loans on collateral security	528,759 99
Premium notes, loans or liens to policy holders	283,135 54
Cost value of bonds and stocks owned	3,164,814 72
Cash on hand and in bank	137,793 33
Bills receivable	5,623 89
Agents' and other ledger balances	5,160 72
Cash in transit December 31, 1893 (since received)	3,692 67
Total net or invested assets	\$6,277,455 41
Deduct depreciation from cost of assets to bring same to market value	92,491 14
Total net or invested assets, less depreciation	\$6,184,964 27
Accrued interest and rents	82,893 25
Net deferred and outstanding premiums	184,345 69
Forborne premiums to be deducted in settlement of policy claims included in liabilities	1,106 35
Total admitted assets	\$6,453,309 56
Items not admitted	10,784 61
Total assets (less items not admitted)	\$6,442,524 95

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$6,102,274 00
Deduct net value of risks of this company reinsured in other solvent companies	7,351 00
Net premium reserve	\$6,094,923 00
Total gross policy claims	102,229 83
All other liabilities	26,863 77
Total liabilities	\$6,224,016 60
Surplus	\$229,292 96

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	17,816	\$33,293,484 92
Policies in force at close of 1893	19,164	35,914,416 72
Net increase	1,348	\$2,620,931 80
Issued in 1893	4,593	285,766 94
Terminated in 1893	3,792	7,795,772 14
By death	260	460,675 11
By maturity	114	121,807 73
By expiration	351	735,470 00
By surrender	196	262,498 03
By lapse	1,762	3,532,950 00
By reversion		597 57
By change and decrease		139,455 05
Not taken	535	1,221,500 00
Mortuary additions		189,881 65

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	371	\$809,456 83
Issued during 1893	38	125,765 18
Ceased to be in force during 1893	74	201,717 97
In force December 31, 1893	335	733,504 04
Losses incurred	1	1,000 00
Losses paid	2	3,500 00
Premiums received		14,563 14
Expense		3,363 63
Taxes		153 99

THE UNITED STATES LIFE INSURANCE COMPANY.

Principal office..... 261, 262, 263 Broadway, New York City.

(Incorporated in 1850.)

GEORGE H. BURFORD, President.

C. F. TRALEIGH, Secretary.

CASH CAPITAL, \$440,000.

INCOME IN 1893.

New and renewal premiums without deductions	\$1,191,748 84
Deduct amount paid for reinsurance, less dividends	7,132 69
Total premium income	\$1,184,616 15
From interest and dividends	320,957 20
From rents and all other sources	2,227 52
Total income	\$1,507,800 87
Total expenditures	1,377,958 08
Excess of income over expenditures	\$129,842 79

EXPENDITURES IN 1893.

Losses and matured endowments	\$734,291 82
Dividends and other disbursements to policy holders	159,908 75
Total payments to policy holders	\$894,200 57
Dividends to stockholders	30,800 00
Management expenses	452,957 51
Total expenditures	\$1,377,958 08

ASSETS.

Cost value of real estate owned	\$ 68,444 20
Loans on real estate	4,465,008 64
Loans on collateral security	82,523 38
Premium notes, loans or liens to policy holders	230,726 17
Cost value of bonds and stocks owned	1,674,725 51
Cash on hand and in bank	72,216 82
Bills receivable	13,484 38
Agents' ledger balances	12,186 62
Total net or invested assets	\$6,619,315 72
Deduct depreciation from cost of assets to bring same to market value	11,444 20
Total net or invested assets, less depreciation	\$6,607,871 52
Accrued interest and rents	82,062 15
Market value of bonds and stocks over cost	11,379 29
Net deferred and outstanding premiums	233,076 49
Total admitted assets	\$6,934,389 45

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest	\$6,311,377 00
Deduct net value of risks of this company reinsured in other solvent companies	52,142 00
Net premium reserve	\$6,259,235 00
Total gross policy claims	108,055 00
All other liabilities	11,148 97
Total liabilities	\$6,378,438 97
Surplus	\$555,950 48

MISCELLANEOUS.

	No.	
Policies in force at close of 1892	17,939	\$43,728,300 00
Policies in force at close of 1893	18,353	42,733,306 00
Net decrease		\$ 994,994 00
Issued in 1893	4,328	11,240,131 00
Terminated in 1893	3,914	12,235,125 00
By death	325	748,543 00
By maturity	50	65,328 00
By expiration	91	310,700 00
By surrender	172	534,770 00
By lapse	2,403	7,857,818 00
By change, decrease and correction	69	446,666 00
Not taken	804	2,271,300 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892	39	\$106,400 00
Issued during 1893	140	360,725 00
Ceased to be in force during 1893	46	153,000 00
In force December 31, 1893	133	314,125 00
Losses incurred	3	12,180 00
Losses paid	3	12,180 00
Premiums received		9,043 98
Expense		4,924 83

WASHINGTON LIFE INSURANCE COMPANY.

Principal office.....21 Cortlandt St., New York City.

(Incorporated in 1860.)

W. A. BREWER, JR., President.

CYRUS MUNN, Assistant Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1893.

New and renewal premiums without deductions.....	\$2,138,468 47
Total premium income.....	\$2,138,468 47
From interest and other dividends.....	563,324 11
From rents and all other sources.....	17,906 65
Total income.....	\$2,719,699 23
Total expenditures.....	2,119,594 50
Excess of income over expenditures.....	\$600,104 73

EXPENDITURES IN 1893.

Losses and matured endowments.....	\$1,030,978 57
Dividends and other disbursements to policy holders.....	513,203 24
Total payments to policy holders.....	\$1,544,181 81
Dividends to stockholders.....	8,750 00
Management expenses.....	566,662 69
Total expenditures.....	\$2,119,594 50

ASSETS.

Cost value of real estate owned.....	\$ 556,195 33
Loans on real estate.....	10,606,678 17
Loans on collateral security.....	470,988 89
Cost value of bonds and stocks owned.....	341,711 13
Cash on hand and in bank.....	155,214 55
Agents' ledger balances.....	39,726 13
Accrued interest and rents.....	135,478 74
Market value of bonds and stocks over cost.....	61,088 87
Net deferred and outstanding premiums.....	254,494 00
Total admitted assets.....	\$12,621,575 81

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$12,087,274 00
Total gross policy claims.....	91,854 83
All other liabilities.....	11,195 95
Total liabilities.....	\$12,190,324 78
Surplus.....	\$431,251 03

MISCELLANEOUS.

	No.	
Policies in force at close of 1892.....	24,718	\$51,561,932 00
Policies in force at close of 1893.....	24,359	49,709,521 00
Net decrease.....	359	\$ 1,852,411 00
Issued in 1893.....	4,483	8,423,047 00
Terminated in 1893.....	4,842	10,275,458 00
By death.....	329	845,187 00
By maturity.....	103	205,743 00
By discount.....	28	49,952 00
By surrender.....	887	2,061,420 00
By lapse.....	2,908	5,799,462 00
Not taken.....	587	1,313,694 00

BUSINESS IN COLORADO IN 1893.

	No.	
Policies in force at end of 1892.....	382	\$724,704 00
Issued during 1893.....	59	181,519 00
Ceased to be in force during 1893.....	83	236,558 00
In force December 31, 1893.....	358	669,665 00
Losses incurred.....	1	154 00
Losses paid.....	1	154 00
Premiums received.....		23,873 67
Expense.....		7,806 14
Taxes.....		291 11

STATISTICAL TABLES.

TABLE I

Year	Population	Area	Population Density
1850	1,000,000	100,000	10
1860	1,200,000	100,000	12
1870	1,400,000	100,000	14
1880	1,600,000	100,000	16
1890	1,800,000	100,000	18
1900	2,000,000	100,000	20
1910	2,200,000	100,000	22
1920	2,400,000	100,000	24
1930	2,600,000	100,000	26
1940	2,800,000	100,000	28
1950	3,000,000	100,000	30
1960	3,200,000	100,000	32
1970	3,400,000	100,000	34
1980	3,600,000	100,000	36
1990	3,800,000	100,000	38
2000	4,000,000	100,000	40

STATISTICAL TABLES

TABLE I.

Showing business done in the State of Colorado by Life Insurance Companies during the year 1893.

COMPANIES.	Policies in force December 31 of previous year.		Policies issued during the year.		Policies terminated during the year.		Total No. and amount of policies in force on December 31, 1893.		Losses incurred during the year.	Losses paid during the year.	Premiums Received.	Expenses.	Taxes paid State of Colorado.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.					
Etna Life Insurance, Connecticut	362	\$ 885,171 00	279	\$ 832,150 00	262	\$ 753,417 00	379	\$ 963,904 00	\$ 17,000 00	\$ 12,000 00	\$ 32,191 94	\$ 16,903 14	\$ 65 78
Commercial Alliance Life Insurance, New York	60	327,000 00	88	221,000 00	117	379,500 00	31	168,500 00	10,000 00	2,000 00	5,618 84	476 99	62 83
Equitable Life Assurance Society of United States, N. Y.	2,248	10,414,184 00	285	1,399,132 00	364	2,113,614 00	2,169	9,699,702 00	113,350 00	103,350 00	293,893 98	53,569 52	2,739 49
Germania Life Insurance, New York	210	653,287 00	137	439,414 00	106	340,950 00	241	751,751 00	5,102 50	7,602 50	38,615 30	11,889 22	257 56
Hartford Life and Annuity Insurance, Connecticut	No business.												
Home Life Insurance, New York	57	319,658 00	18	99,000 00	25	169,500 00	50	249,158 00	2,500 00	2,500 00	15,194 18	8,752 21	78 84
Manhattan Life Insurance, New York	197	628,521 00	42	209,820 00	58	218,911 00	181	619,430 00			11,852 88	2,468 61	174 97
Massachusetts Mutual Life Insurance, Massachusetts	79	271,526 00	21	121,020 00	26	122,962 00	74	269,584 00	636 00	636 00	10,545 08	57 00	209 76
Michigan Mutual Life Insurance, Michigan	311	699,739 05	74	199,376 76	109	249,676 88	276	649,438 93			15,354 23	5,730 73	112 47
Mutual Benefit Life Insurance, New Jersey	457	1,545,694 00	152	526,386 00	129	392,108 00	480	1,679,972 00	4,000 00	4,000 00	12,400 00	55,176 01	829 00
Mutual Life Insurance, New York	2,072	5,767,074 00	586	1,800,973 00	418	1,254,618 00	2,240	6,313,439 00	12,400 00	2,092 00	55,176 01	11,633 87	829 00
National Life Insurance, Vermont	169	884,000 00	35	219,000 00	71	403,500 00	133	699,500 00	101,280 24	101,280 24	176,350 14	38,891 84	723 56
New England Mutual Life Insurance, Massachusetts	258	973,006 00	135	368,545 00	46	190,120 00	347	1,151,431 00			40,124 12	10,563 38	571 21
New York Life Insurance, New York	1,908	8,156,132 00	728	2,269,200 00	688	3,069,460 00	1,948	7,355,872 00			33,092 98	7,715 33	507 55
Northwestern Mutual Life Insurance, Wisconsin	2,829	8,847,694 00	491	1,415,148 00	521	2,064,634 00	2,799	8,198,208 00	37,686 07	77,539 79	234,116 93	65,993 45	1,811 67
Pacific Mutual Life Insurance, California	374	1,045,679 00	119	240,120 00	146	422,800 00	347	862,999 00	97,562 00	97,562 00	29,246 90	*24,108 83	*464 95
Penn Mutual Life Insurance, Pennsylvania	600	2,386,750 00	98	323,000 00	165	705,520 00	533	2,004,230 00	1,000 00	1,000 00	72,150 31	13,026 41	1,122 48
Phoenix Mutual Life Insurance, Connecticut	47	103,013 00	8	81,000 00	10	69,600 00	45	114,413 00	3,000 00	4,000 00	19 90	12 94	14
Provident Life and Trust Co. of Philadelphia, Pennsylvania	9	23,102 00	12	48,700 00			21	71,802 00			4,235 25	404 88	76 61
Provident Savings Life Assurance Society, New York	63	248,000 00	155	904,500 00	48	239,500 00	170	913,000 00	1,000 00	1,000 00	19,092 20	8,486 87	192 11
Prudential Insurance Company of America, New Jersey	145	172,500 00	79	89,000 00	97	108,500 00	127	159,000 00	5,355 50	5,355 50	45,244 89	36,811 51	61 56
Travelers' Life Insurance, Connecticut	628	3,476,045 00	266	1,554,642 00	239	1,642,249 00	655	3,388,438 00	13,556 84	14,622 34	88,743 32	*43,749 11	*907 66
Union Central Life Insurance, Ohio	131	359,147 00	118	293,590 00	107	310,000 00	142	342,737 00			18,580 75	3,442 08	282 77
Union Mutual Life Insurance, Maine	371	809,456 83	38	125,765 18	74	201,717 97	335	733,504 04	1,000 00	3,500 00	14,563 14	3,363 63	153 99
United States Life Insurance, New York	39	106,400 00	140	360,725 00	46	153,000 00	133	314,125 00	12,180 00	12,180 00	9,043 98	4,924 83	
Washington Life Insurance, New York	382	724,704 00	59	181,519 00	83	236,558 00	358	669,665 00	154 00	154 00	23,873 67	7,806 14	291 11
Totals	14,006	\$49,827,482 88	4,163	\$14,322,725 94	3,955	\$15,812,415 85	14,214	\$48,237,802 97	\$440,763 15	\$453,374 37	\$1,534,281 85	\$425,436 71	\$13,820 96

* Combined Life and Accident.

TABLE II.

Showing the total Income for the year 1893, and the several sources from whence derived, of Life Insurance Companies operating in Colorado.

COMPANIES.	Total premiums less amount paid for reinsurance.	From interest and dividends.	From rents and all other sources.	Total income.	Total expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
Aetna Life Insurance, Connecticut	\$ 4,695,744 58	\$ 1,940,631 14	\$ 54,305 81	\$ 6,690,681 53	\$ 5,088,723 71	\$ 1,601,957 82	-----
Commercial Alliance Life Insurance, New York	462,583 43	5,872 66		468,456 09	446,718 47	21,737 62	-----
Equitable Life Assurance Society of United States, New York	35,537,369 59	5,098,004 52	1,387,231 44	42,022,605 55	25,355,498 80	16,667,106 75	-----
Germania Life Insurance, New York	2,868,240 11	757,976 60	99,127 08	3,725,343 79	2,661,699 69	1,063,644 10	-----
Hartford Life and Annuity Insurance, Connecticut	3,157 00	16,510 18	12,375 67	32,042 85	59,937 82	-----	\$27,894 97
Home Life Insurance, New York	1,535,056 36	305,278 38	29,003 92	1,869,338 66	1,447,771 93	421,566 73	-----
Manhattan Life Insurance, New York	2,113,909 90	621,306 90	41,435 98	2,776,652 78	2,507,440 31	269,212 47	-----
Massachusetts Mutual Life Insurance, Massachusetts	2,911,104 74	608,220 45	34,760 38	3,554,085 57	2,454,311 70	99,773 87	-----
Michigan Mutual Life Insurance, Michigan	1,071,376 60	194,795 58	8,201 84	1,274,374 02	797,535 75	476,838 27	-----
Mutual Benefit Life Insurance, New Jersey	7,311,842 35	2,617,638 52	27,229 68	9,956,710 55	8,102,288 37	1,854,422 18	-----
Mutual Life Insurance Company of New York, New York	33,594,337 98	6,735,322 82	1,623,484 88	41,953,145 68	30,370,039 87	11,583,105 81	-----
National Life Insurance, Vermont	2,388,814 30	352,820 14	9,867 86	2,791,502 30	1,703,316 30	1,088,186 00	-----
New England Mutual Life Insurance, Massachusetts	3,048,004 83	998,250 10	119,916 14	4,166,171 07	3,511,337 19	654,833 88	-----
New York Life Insurance, New York	27,488,657 44	5,617,094 39	757,895 12	33,863,646 95	23,424,725 21	10,438,921 74	-----
Northwestern Mutual Life Insurance, Wisconsin	11,921,814 49	2,985,589 72	61,494 47	14,968,898 68	7,585,045 20	7,383,853 48	-----
Pacific Mutual Life Insurance, California	*868,527 85	105,601 38	12,531 21	*986,660 44	*860,958 20	*125,702 24	-----
Penn Mutual Life Insurance, Pennsylvania	5,018,273 58	1,084,224 91	27,836 17	6,130,334 66	3,914,276 40	2,216,058 26	-----
Phoenix Mutual Life Insurance, Connecticut	1,022,102 88	515,651 16	74,995 41	1,612,749 45	1,552,607 18	60,142 27	-----
Provident Life and Trust Co. of Philadelphia, Pennsylvania	3,778,996 63	1,109,618 18	23,588 59	4,907,203 40	2,869,587 77	2,037,615 63	-----
Provident Savings Life Assurance Society of New York, N. Y.	2,077,727 18	43,452 75	11,967 25	2,133,147 18	1,875,747 12	257,400 06	-----
Prudential Insurance Company of America, New Jersey	9,084,844 40	343,255 94	93,811 85	9,521,912 19	7,451,095 21	2,070,816 98	-----
Travelers' Life Insurance, Connecticut	2,073,718 95	588,612 27	81,690 69	2,744,021 91	1,549,632 19	1,194,389 72	-----
Union Central Life Insurance, Ohio	2,775,974 42	610,020 29	11,890 30	3,397,885 01	1,832,244 58	1,565,640 43	-----
Union Mutual Life Insurance, Maine	964,201 08	279,732 42	17,997 01	1,261,930 51	1,167,345 33	94,585 18	-----
United States Life Insurance, New York	1,184,616 15	320,957 20	2,227 52	1,507,800 87	1,377,958 08	129,842 79	-----
Washington Life Insurance, New York	2,138,468 47	563,324 11	17,906 65	2,719,699 23	2,119,594 50	600,104 73	-----
Totals	\$167,934,465 29	\$34,459,762 71	\$4,642,772 92	\$207,037,000 92	\$142,087,436 88	\$63,977,869 01	\$27,894 97

* Combined Life and Accident.

TABLE III.

Showing the total Expenditures for the year 1893 and the several items comprising the same of the Life Insurance Companies operating in Colorado.

COMPANIES.	Losses and matured endowments.	Dividends and other disbursements to policy holders.	Total payments to policy holders.	Dividends to stockholders	Management expenses.	Total expenditures.
Etna Life Insurance, Connecticut	\$ 2,754,348 12	\$ 1,148,821 86	\$ 3,903,169 98	\$187,500 00	\$ 998,053 73	\$ 5,088,723 71
Commercial Alliance Life Insurance, New York	222,175 41	6,146 51	228,321 92	-----	218,396 55	446,718 47
Equitable Life Assurance Society of the United States, New York	10,761,402 80	6,888,912 63	17,650,315 43	7,000 00	7,698,183 37	25,355,498 80
Germania Life Insurance, New York	1,404,411 63	495,755 41	1,900,167 04	24,000 00	737,582 65	2,661,699 69
Hartford Life and Annuity Insurance, Connecticut	18,838 00	29,159 40	47,997 40	-----	11,940 42	59,937 82
Home Life Insurance, New York	498,064 58	335,515 88	833,580 46	15,000 00	599,191 47	1,447,771 93
Manhattan Life Insurance, New York	1,257,951 62	479,078 15	1,737,029 77	16,000 00	754,410 54	2,507,440 31
Massachusetts Mutual Life Insurance, Massachusetts	979,598 54	672,263 86	1,651,862 40	-----	802,449 30	2,454,311 70
Michigan Mutual Life Insurance, Michigan	351,998 45	87,556 80	439,554 75	25,000 00	332,981 00	797,535 75
Mutual Benefit Life Insurance, New Jersey	3,870,177 49	2,797,328 72	6,667,506 21	-----	1,434,782 16	8,102,288 37
Mutual Life Insurance Company of New York, New York	13,139,668 77	7,745,803 63	20,885,472 40	-----	9,484,567 47	30,370,039 87
National Life Insurance, Vermont	623,992 87	464,651 30	1,088,644 17	-----	614,672 13	1,703,316 30
New England Mutual Life Insurance, Massachusetts	1,711,438 00	1,195,350 21	2,906,788 21	-----	604,548 98	3,511,337 19
New York Life Insurance, New York	9,523,539 41	5,514,910 86	15,038,450 27	-----	8,386,274 94	23,424,725 21
Northwestern Mutual Life Insurance, Wisconsin	3,542,408 84	1,757,100 46	5,299,509 30	-----	2,285,535 90	7,585,045 20
Pacific Mutual Life Insurance, California	*394,092 19	159,070 99	*553,163 18	10,000 00	*297,795 02	860,958 20
Penn Mutual Life Insurance, Pennsylvania	1,639,505 20	1,222,797 47	2,862,362 67	-----	1,051,913 73	3,914,276 40
Phoenix Mutual Life Insurance, Connecticut	880,249 82	213,171 28	1,093,421 10	-----	459,186 08	1,552,607 18
Provident Life and Trust Company of Philadelphia, Pennsylvania	1,291,685 00	790,140 50	2,081,825 50	-----	787,762 27	2,869,587 77
Provident Savings Life Assurance Society of New York, New York	933,373 71	395,409 54	1,328,783 25	6,977 60	539,986 27	1,875,747 12
Prudential Insurance Company of America, New Jersey	2,893,708 33	22,498 92	2,916,207 25	200,000 00	4,334,887 96	7,451,095 21
Travelers' Life Insurance, Connecticut	731,442 90	190,906 40	922,349 30	100,000 00	527,282 89	1,549,632 19
Union Central Life Insurance, Ohio	576,035 06	435,137 83	1,011,172 89	10,000 00	811,071 69	1,832,244 58
Union Mutual Life Insurance, Maine	594,839 42	86,767 00	681,606 42	-----	485,738 91	1,167,345 33
United States Life Insurance, New York	734,291 82	159,908 75	894,200 57	30,800 00	452,957 51	1,377,958 08
Washington Life Insurance, New York	1,030,978 57	513,203 24	1,544,181 81	8,750 00	566,662 69	2,119,594 50
Totals	\$62,360,276 55	\$33,807,367 10	\$96,167,643 65	\$641,027 60	\$45,278,765 63	\$142,087,436 88

* Combined Life and Accident.

TABLE IV.

Showing the total Liabilities and the several items comprising the same at the close of 1893 of the Life Insurance Companies operating in Colorado.

COMPANIES.	Net premium reserve.	Total gross policy claims.	All other liabilities.	Total liabilities.	Total Assets.	Surplus.
Etna Life Insurance, Connecticut	\$ 32,983,704 00	\$ 263,424 00	\$ 455,423 19	\$ 33,702,551 19	\$ 40,157,581 66	\$ 6,455,030 47
Commercial Alliance Life Insurance, New York.....	192,849 00	43,840 00	-----	236,689 00	284,707 02	48,018 02
Equitable Life Assurance Society of the United States, New York	134,863,617 00	1,722,311 20	103,718 37	136,689,646 57	166,297,408 85	29,607,762 28
Germania Life Insurance, New York.....	17,281,283 00	117,470 51	103,177 37	17,501,930 88	18,689,858 84	1,187,927 96
Hartford Life and Annuity Insurance, Connecticut	306,684 00	7,640 00	-----	314,324 00	523,567 12	209,243 12
Home Life Insurance, New York	6,928,147 00	114,103 05	29,364 30	7,071,614 35	8,246,604 23	1,174,989 88
Manhattan Life Insurance, New York	12,377,481 00	202,508 00	120,010 30	12,699,999 30	13,486,674 37	786,675 07
Massachusetts Mutual Life Insurance, Massachusetts.....	13,228,341 00	110,855 39	120,967 45	13,460,163 84	14,480,480 80	1,020,316 96
Michigan Mutual Life Insurance, Michigan.....	4,211,277 25	32,893 91	3,512 10	4,247,683 26	4,562,632 34	314,949 08
Mutual Benefit Life Insurance, New Jersey.....	49,261,483 00	197,758 39	283,493 08	49,742,734 47	53,328,957 16	3,586,222 69
Mutual Life Insurance, New York.....	168,163,470 00	1,143,080 28	480,871 60	169,787,421 88	184,935,690 80	15,148,268 92
National Life Insurance, Vermont.....	8,345,378 89	21,327 52	386,053 24	8,752,759 65	9,886,852 01	1,134,092 36
New England Mutual Life Insurance, Massachusetts.....	21,244,871 21	179,907 00	112,749 14	21,537,527 35	23,204,162 58	1,666,635 23
New York Life Insurance, New York.....	129,862,448 00	1,475,632 15	337,070 88	131,675,151 03	148,700,781 21	17,025,630 18
Northwestern Mutual Life Insurance, Wisconsin	52,303,580 00	268,506 97	140,639 21	52,712,726 18	64,012,297 44	11,299,571 26
Pacific Mutual Life Insurance, California.....	*2,414,597 00	*42,736 00	-----	*2,457,333 00	*2,678,158 36	*220,825 36
Penn Mutual Life Insurance, Pennsylvania.....	19,946,331 00	78,729 00	84,712 31	20,109,772 31	22,773,911 24	2,664,138 93
Phoenix Mutual Life Insurance, Connecticut.....	9,005,625 00	98,958 00	456,318 45	9,560,901 45	10,123,390 26	562,488 81
Provident Life and Trust Company of Philadelphia, Pennsylvania.....	21,616,502 00	66,640 73	146,902 42	21,830,045 15	24,644,836 22	2,814,791 07
Provident Savings Life Assurance Society, New York.....	587,661 00	209,500 00	4,784 77	801,945 77	1,484,338 36	682,392 59
Prudential Insurance Company of America, New Jersey.....	8,273,788 00	10,000 00	2,066 26	8,285,884 26	11,021,444 93	2,735,560 67
Travelers' Life Insurance, Connecticut.....	12,385,621 00	106,971 95	5,000 00	12,497,592 95	13,486,281 04	988,688 09
Union Central Life Insurance, Ohio.....	9,755,876 00	61,451 00	83,398 94	9,900,725 94	10,933,707 70	1,032,981 76
Union Mutual Life Insurance, Maine.....	6,094,923 00	102,229 83	26,863 77	6,224,016 60	6,442,524 95	218,508 35
United States Life Insurance, New York.....	6,259,235 00	108,055 00	11,148 97	6,378,438 97	6,934,389 45	555,950 48
Washington Life Insurance, New York.....	12,087,274 00	91,854 83	11,195 95	12,190,324 78	12,621,575 81	431,251 03
Totals.....	\$759,982,047 35	\$6,878,384 71	\$3,509,472 07	\$770,369,904 13	\$873,942,814 75	\$103,572,910 62

*Combined Life and Accident.

Case No.	Case Name	Case Description	Case Status	Case Date	Case Location	Case Agent	Case Remarks
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TABLE V.

Showing the total admitted Assets and the several items comprising the same at the close of 1893 of the several Life Insurance Companies operating in Colorado.

COMPANIES.	Value of real estate owned.	Loans on real estate security.	Loans on collateral security.	Premium notes or loans.	Market value of bonds and stocks.	Cash on hand and in bank.	Accrued interest and rents.	Net deferred and outstanding premiums.	All other assets.	Total admitted assets.	Assets not admitted.
Etna Life Insurance, Connecticut	\$ 529,001 65	\$ 20,776,211 14	\$ 625,967 40	\$ 1,376,233 00	\$ 12,378,540 74	\$ 3,529,010 71	\$ 542,478 08	\$ 350,138 94	\$ 96,069 88	\$ 40,157,581 66	\$ 46,069 88
Commercial Alliance Life Insurance, New York	9,700 00	119,526 35				49,290 15	1,008 92	105,181 60	91,219 07	284,707 02	91,219 07
Equitable Life Assurance Society of the United States, N. Y.	38,325,582 17	22,808,916 74	8,452,213 33		80,943,010 21	11,277,798 30	470,745 70	4,019,142 40	1,754,202 45	166,297,408 85	1,754,202 45
Germania Life Insurance, New York	2,048,839 77	9,996,391 55	715,551 38		5,059,980 58	285,411 13	149,451 72	453,192 71	1,040 00	18,689,858 84	
Hartford Life and Annuity Insurance, Connecticut	210,305 62	177,900 00	81,464 50		51,119 75	9,788 48	4,876 14	197 38		523,567 12	12,084 75
Home Life Insurance, New York	1,029,491 66	2,537,350 00	437,300 10	551,364 02	3,235,440 00	120,087 07	92,382 00	230,689 38	224,102 56	8,246,604 23	211,602 56
Manhattan Life Insurance, New York	2,495,448 37	3,820,536 08	2,499,889 92	647,925 32	2,998,552 00	574,282 47	111,513 05	337,027 16	249,592 12	13,486,674 37	248,092 12
Massachusetts Mutual Life Insurance, Massachusetts	606,914 55	4,661,421 10	1,844,525 56	617,400 42	5,327,087 79	650,447 38	318,358 34	454,325 66		14,480,380 20	
Michigan Mutual Life Insurance, Michigan	323,154 43	3,025,215 66	450,576 07	8,902 70	20,823 75	193,303 79	113,175 46	382,398 46	45,082 02	4,562,632 34	
Mutual Benefit Life Insurance, New Jersey	993,870 61	29,642,468 50	3,731,707 36	4,325,771 69	12,422,562 72	587,036 62	866,185 89	598,786 06	177,703 37	53,328,957 16	17,135 66
Mutual Life Insurance Company of New York, New York	18,089,918 69	70,729,938 93	7,497,200 00		72,936,322 41	10,844,691 72	1,236,683 73	4,465,721 74	907,202 92	184,935,690 80	1,771,989 34
National Life Insurance, Vermont	518,564 52	3,861,909 72	916,141 18	206,319 60	3,306,142 18	444,930 48	223,295 22	408,353 62	1,195 49	9,886,852 01	
New England Mutual Life Insurance, Massachusetts	1,787,880 75	3,326,450 00	1,952,312 01	460,388 69	14,255,930 45	548,193 65	251,342 05	176,080 17	444,684 81	23,204,162 58	
New York Life Insurance, New York	13,139,049 93	25,805,235 20	2,428,966 67	3,757,681 71	89,992,636 45	7,012,468 93	1,455,908 02	5,108,834 30	519,585 65	148,700,781 21	519,585 65
Northwestern Mutual Life Insurance, Wisconsin	1,051,037 49	51,412,788 28		476,096 97	5,635,622 14	3,152,852 35	942,522 61	1,341,377 60	58,885 54	64,012,297 44	58,885 54
Pacific Mutual Life Insurance, California	*680,228 07	*1,238,716 30	*61,022 21	*43,028 29	*260,087 50	*156,900 00	*81,473 45	*34,174 09	*2,678,158 36	*33,266 40	
Penn Mutual Life Insurance, Pennsylvania	1,272,304 15	10,129,302 04	2,767,285 02	699,565 30	6,374,589 26	505,633 23	237,547 60	636,491 62	154,962 28	22,773,911 24	3,769 26
Phoenix Mutual Life Insurance, Connecticut	989,853 49	5,497,146 83	113,779 85	620,518 48	2,296,522 00	306,637 16	137,067 64	161,864 81		10,123,390 26	
Provident Life and Trust Co. of Philadelphia, Pennsylvania	1,276,667 37	10,143,430 84	3,655,864 42	23,125 10	8,906,351 74	39,467 03	255,219 59	571,441 87		24,644,836 22	226,731 74
Provident Savings Life Assurance Society of New York, N. Y.	249,685 41	183,400 00	14,797 54		739,350 80	141,709 86	20,961 63	202,723 12	107,954 64	1,484,338 36	176,244 64
Prudential Insurance Company of America, New Jersey	2,080,235 63	4,633,910 00	17,917 24	3,018 96	3,179,133 25	875,783 03	119,312 48	162,134 34	92,134 79	11,021,444 93	92,134 79
Travelers' Life Insurance, Connecticut	1,983,477 90	3,990,485 05	1,510,381 30		5,985,481 29	551,846 41	70,517 49	471,626 81	94,178 47	13,486,281 04	1,121,713 68
Union Central Life Insurance, Ohio	309,918 17	8,098,056 67	874,684 86	757,212 06	20,825 00	326,307 33	311,985 18	236,103 43	154,670 59	10,933,707 70	156,055 59
Union Mutual Life Insurance, Maine	838,217 93	1,310,256 62	528,759 99	283,135 54	3,164,814 72	137,793 33	82,893 25	184,345 69	15,583 63	6,442,524 95	103,275 75
United States Life Insurance, New York	68,444 20	4,465,008 64	82,523 38	230,726 17	1,686,104 80	72,216 82	82,062 15	233,076 49	25,671 00	6,934,389 45	11,444 20
Washington Life Insurance, New York	556,195 33	10,606,678 17	470,988 89		402,800 00	155,214 55	135,478 74	254,494 00	39,726 13	12,621,575 81	
Totals	\$91,413,987 86	\$312,998,650 41	\$41,735,820 18	\$15,084,414 02	\$341,529,831 53	\$42,529,101 98	\$8,314,446 13	\$21,702,444 21	\$5,289,621 50	\$873,942,814 75	\$6,655,503 07
	* Combined Life and Accident.										

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE ASSESSMENT INSURANCE
COMPANIES LICENSED TO TRANSACT BUSINESS IN THIS STATE, FOR
THE YEAR ENDING ON THE LAST DAY OF FEBRUARY,
1895, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER,

1893.

ABSTRACTS

Abstracts from the Annual Meetings of the American Society
of Tropical Medicine and Hygiene, held in the Hotel
New York, New York, on the Last Day of December,
1911, at the Hotel New York, New York.

1911

AMERICAN ACCIDENT COMPANY.

Principal office Louisville, Ky.

(Incorporated in 1886.)

W. H. DILLINGHAM, President.

ROBERT SKENE, JR., Secretary.

GUARANTY FUND, \$100,000.

INCOME IN 1893.

Total paid by members	\$ 76,662 95
Cash received from all other sources	30,055 55
Total income	\$106,718 50
Total expenditures	103,760 38
Excess of income over expenditures	\$2,958 12

EXPENDITURES IN 1893.

Losses and claims	\$ 51,842 34
Commissions allowed agents	26,229 66
Salaries of officers and employes	9,313 79
Medical examiners' fees	1,021 47
Rent, \$1,197.50; taxes, \$2,005.65; advertising and printing, \$5,098.31	8,301 46
All other items	7,051 66
Total expenditures	\$103,760 38

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$ 1,022 50
Agents' ledger balances	13,939 13
Cash in office	516 17
Cash deposits in banks on emergency or reserve fund account	100,000 00
All other deposits	6,456 67
Office furniture	1,811 97
Total net or invested assets	\$123,746 44

CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due	\$32,631 00
Mortuary assessments resisted	10,000 00
Reported	7,362 50
Net amount due from members	\$49,993 50

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (sixty-three)	\$ 7,362 50
Losses resisted (two)	10,000 00
Total contingent mortuary liabilities	\$17,362 50

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	6,549	\$30,091.600 00
Certificates issued during the year 1893.....	3,492	15,940,000 00
Total.....	10,041	\$46,031,600 00
Certificates ceased to be in force, December 31, 1893.....	4,277	19,554,500 00
Certificates in force December 31, 1893.....	5,764	\$26,477,100 00
Losses paid during the year 1893.....	473	51,842 34

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	13	\$ 60,000 00
Certificates issued during the year 1893.....	13	52,000 00
Total.....	26	\$112,000 00
Certificates ceased to be in force December 31, 1893.....	20	80,000 00
Certificates in force December 31, 1893.....	6	\$32,000 00
Losses paid during the year 1893.....	1	20 71
Certificates terminated by lapse during the year 1893.....	19	76,000 00
Premiums received.....		92 00
Expense.....		81 00

BANKERS' ALLIANCE OF CALIFORNIA.

Principal office..... Los Angeles, Cala.

(Incorporated in 1888.)

E. P. JOHNSON, President.

J. N. RUSSELL, JR., Secretary.

INCOME IN 1893.

Membership fees.....	\$ 179 15
Paid by members to the reserve fund.....	31,232 22
Assessments.....	58,159 08
Interest.....	1,459 11
Total income.....	\$91,029 56
Total expenditures.....	74,100 54
Excess of income over expenditures.....	\$16,929 02

EXPENDITURES IN 1893.

Losses and claims.....	\$49,297 95
Commissions and fees allowed agents.....	6,877 15
Commissions paid for collecting assessments and reserve fund notes.....	1,096 58
Salaries of officers.....	7,200 00
Salaries of employes.....	1,878 25
Medical examiners' fees.....	1,581 50
Rent, \$495.00; advertising and printing, \$2,321.25.....	2,816 25
Advances to agents.....	47 65
Office furniture and fixtures.....	102 05
All other items.....	3,203 16
Total expenditures.....	\$74,100 54

NET OR INVESTED ASSETS.

Cash in office	\$ 621 05
Cash deposits in bank on emergency or reserve fund account	32,146 83
Deposited with State Treasurer for protection of policy holders	5,000 00
Total net or invested assets	\$37,767 88

NON-INVESTED ASSETS.

Reserve fund notes	\$75,594 04
Bills receivable	403 20
Office furniture and fixtures	800 00
Total non-invested assets	\$76,797 24
Gross assets	\$114,565 12

LIABILITIES.

Advance assessments	\$20 04
Balance net assets	\$114,545 08

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted	\$23,725 00
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CONTINGENT MORTUARY LIABILITIES.

Losses reported (four)	\$10,000 00
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EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	2,418	\$6,045,000 00
Certificates issued during the year 1893	2,530	6,325,000 00
Total	4,948	\$12,370,000 00
Certificates ceased to be in force during the year 1893	1,266	3,165,000 00
Certificates in force December 31, 1893	3,682	\$9,205,000 00
Losses unpaid December 31, 1892	3	7,500 00
Losses incurred during 1893	167	41,797 95
Losses paid during 1893	170	49,287 95
Certificates terminated by death during the year 1893	17	42,500 00
Certificates terminated by lapse during the year 1893	1,249	3,122,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	251	\$ 627,500 00
Certificates issued during the year 1893	606	1,515,000 00
Total	857	\$2,142,500 00
Certificates ceased to be in force during the year 1893	334	835,000 00
Certificates in force December 31, 1893	523	\$1,307,500 00
Losses incurred during 1893	24	8,624 90
Losses paid during 1893	24	8,624 90
Certificates terminated by death during the year 1893	4	10,000 00
Certificates terminated by lapse during the year 1893	330	825,000 00
Premiums received		15,058 92
Expense		2,655 30
Taxes		75 60

BANKERS' LIFE ASSOCIATION.

Principal office Des Moines, Iowa.

(Incorporated in 1879.)

EDWARD A. TEMPLE, President.

A. C. STILSON, Secretary.

INCOME IN 1893.

Membership fees	\$ 53,899 22
Annual dues	72,239 76
Assessments	288,446 27
Guarantee deposits	145,745 61
Interest	52,784 50
Advances to agents repaid	508 38
Cash received from all other sources	1,200 00
Total income	\$614,823 74
Total expenditures	429,281 08
Excess of income over expenditures	\$185,542 66

EXPENDITURES IN 1893.

Losses and claims	\$311,100 00
Guarantee deposits returned to beneficiaries	6,298 00
Payments returned to rejected applicants and to members for cancelled certificates	1,808 24
Commissions and fees allowed to agents	53,698 69
Commissions paid for collecting assessments	4,175 63
Salaries of officers	17,975 00
Salaries of managers and agents	6,171 65
Salaries of employes	9,925 25
Medical examiners' fees	1,053 50
Rent, \$1,591.71; taxes, \$375.19; advertising, \$1,508.04; printing, \$3,072.10	6,547 04
Advanced to agents	984 50
All other items	9,543 58
Total expenditures	\$429,281 08

NET OR INVESTED ASSETS.

Loans on real estate	\$ 721,700 80
Cost value of bonds and stocks owned	120,400 00
Guarantee notes on members in good standing	334,615 40
Cash deposits in banks on emergency or reserve fund account	67,524 43
Total net or invested assets	\$1,244,240 63

NON-INVESTED ASSETS.

Interest	\$19,647 22
Total non-invested assets	\$19,647 22
Gross assets	\$1,263,887 85

LIABILITIES.

Advance assessments.....	\$ 408 83
All other (not including contingent mortuary).....	1,900 00
Total actual liabilities.....	\$2,308 83
Balance net assets.....	\$1,261,579 02

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$80,000 00
Deduct estimated cost of collection.....	800 00
Net amount due from members.....	\$79,200 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (thirteen).....	\$30,000 00
Losses resisted (four).....	10,000 00
Total contingent mortuary liabilities.....	\$40,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	21,522	\$43,044,000 00
Restored to membership during the year 1893.....	29	58,000 00
Certificates issued during the year 1893.....	5,258	10,516,000 00
Total.....	26,809	\$53,618,000 00
Certificates ceased to be in force during the year 1893.....	2,124	4,248,000 00
Certificates in force December 31, 1893.....	24,685	\$49,370,000 00
Losses unpaid December 31, 1892.....	12	24,000 00
Losses incurred during the year 1893.....	163	326,000 00
Losses paid during the year 1893.....	155	311,100 00
Certificates terminated by death during the year 1893.....	163	326,000 00
Certificates terminated by cancellation during the year 1893.....	41	82,000 00
Certificates terminated by lapse during the year 1893.....	1,920	3,840,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	524	\$1,048,000 00
Restored to membership during the year 1893.....	2	4,000 00
Certificates issued during the year 1893.....	251	502,000 00
Total.....	777	\$1,554,000 00
Certificates ceased to be in force during the year 1893.....	96	192,000 00
Certificates in force December 31, 1893.....	681	\$1,362,000 00
Losses incurred during the year 1893.....	3	6,000 00
Losses paid during the year 1893.....	2	4,000 00
Certificates terminated by death during the year 1893.....	3	6,000 00
Certificates terminated by cancellation during the year 1893.....	1	2,000 00
Certificates terminated by lapse during the year 1893.....	92	184,000 00
Premiums received.....		9,306 53
Expense.....		128 72
Taxes.....		103 55

BANKERS' LIFE ASSOCIATION.

Principal office St. Paul, Minn.

(Incorporated in 1880.)

CORTLANDT M. TAYLOR, President.

DOUGLAS PUTNAM, Secretary.

INCOME IN 1893.

Membership fees	\$ 51,511 50
Annual dues	73,781 95
Assessments	204,652 62
Interest	11,286 94
Cash received from all other sources	87,110 30
Total income	\$428,343 31
Total expenditures	300,228 68
Excess of income over expenditures	\$128,114 63

EXPENDITURES IN 1893.

Losses and claims	\$196,000 00
Guarantee deposits returned to beneficiaries	1,284 00
Commissions allowed agents	58,360 51
Commissions paid for collecting assessments	1,838 14
Salaries of managers and agents	8,268 83
Salaries of officers, \$6,249.96; trustees, \$729.99	6,979 95
Salaries of employes	6,959 52
Medical examiners' fees	9,199 00
Rent, \$1,490.00; taxes, \$946.35; advertising and printing, \$2,897.61	5,333 96
Stamps	3,490 50
Attorneys' fees	1,027 43
Incidental	1,486 84
Total expenditures	\$300,228 68

NET OR INVESTED ASSETS.

Loans on collateral security	\$ 21,000 00
Cost value of bonds and stocks	328,574 34
Cash in office	924 89
Cash deposits in banks on emergency or reserve fund account	26,867 90
All other deposits	50,930 71
Total net or invested assets	\$428,297 84
Deduct depreciation of assets to bring same to market value	18,949 34
Total net or invested assets, less depreciation	\$409,348 50

NON-INVESTED ASSETS.

Interest accrued	\$ 823 88
Guarantee trust fund notes, not yet due, on certificates in force	157,770 25
Total non-invested assets	\$158,594 13
Gross assets	\$567,942 63

LIABILITIES.

None.

Balance net assets	\$567,942 63
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CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$50,684 16
Assessments not yet called for losses adjusted and unadjusted and resisted..	24,000 00
Reported	10,000 00
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Total due from members	\$84,684 16
Deduct estimated cost of collection	846 84
<hr/>	
Net amount due from members	\$83,837 32

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted (three)	\$12,000 00
Losses in process of adjustment (four)	8,000 00
Losses reported (four)	10,000 00
Losses resisted (one)	4,000 00
<hr/>	
Total contingent mortuary liabilities	\$34,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	12,702	\$25,404,000 00
Certificates issued and reinstated during 1893	2,883	5,766,000 00
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Total	15,585	\$31,170,000 00
Certificates ceased to be in force during the year 1893	3,746	7,492,000 00
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Certificates in force December 31, 1893	11,839	\$23,678,000 00
Losses unpaid	1	2,000 00
Losses incurred	114	228,000 00
Losses paid	98	196,000 00
Certificates terminated by death during 1893	114	228,000 00
Certificates terminated by lapse during 1893	3,648	7,296,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	214	\$428,000 00
Certificates issued during 1893	35	70,000 00
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Total	249	\$498,000 00
Certificates ceased to be in force during the year 1893	94	188,000 00
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Certificates in force December 31, 1893	155	\$310,000 00
Losses incurred	6	12,000 00
Losses paid	6	12,000 00
Certificates terminated by death during 1893	6	12,000 00
Certificates terminated by lapse during 1893	88	176,000 00
Premiums received		8,203 20
Expense		730 36

BAY STATE BENEFICIARY ASSOCIATION.

Principal office Westfield, Mass.

(Incorporated in 1881.)

JOHN R. REED, President.

R. W. PARKS, Secretary.

INCOME IN 1893.

Membership fees	\$ 18,393 00
Annual dues	72,078 77
Assessments	542,283 99
Medical examiners' fees paid by applicants	4,048 00
Interest	5,897 65
Total income	\$642,701 41
Total expenditures	612,103 84
Excess of income over expenditures	\$30,597 57

EXPENDITURES IN 1893.

Losses and claims	\$507,287 85
Commissions and fees allowed agents	57,250 93
Salaries of officers	9,320 68
Salaries and other compensation of office employes	9,860 00
Medical examiners' fees	10,148 38
Rent, \$530.00; taxes, \$1,254.01; advertising and printing, \$2,094.23	3,878 24
Traveling expenses, \$6,700.00; legal expenses, \$500.00	7,200 00
Sundries, \$417.76; postage, \$6,740.00	7,157 76
Total expenditures	\$612,103 84

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$163,619 17
Cash deposited in banks on emergency or reserve fund account	56,970 20
All other deposits	11,409 90
Total net or invested assets	\$231,999 27

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 87,000 00
Assessments called for losses unadjusted	98,000 00
Assessments called for losses resisted	7,000 00
Net amount due from members	\$192,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (twenty-nine)	\$ 87,000 00
Losses in process of adjustment (twenty-three)	98,000 00
Losses resisted (two)	7,000 00
Total contingent mortuary liabilities	\$192,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	15,193	\$45,854,500 00
Certificates issued during 1893	3,770	10,831,625 00
Total	18,963	\$56,686,125 00
Deduct certificates ceased to be in force during the year 1893	2,576	8,975,500 00
Certificates in force December 31, 1893	16,387	\$47,710,625 00
Losses unpaid December 31, 1892	50	148,000 00
Losses incurred during the year 1893	188	562,000 00
Losses paid during the year 1893	174	507,287 85
Saved by compromise		9,500 95
Saved by compromise of disability claims		1,211 20
Certificates terminated by death during 1893	186	560,000 00
Certificates terminated by disability	2	2,000 00
Certificates terminated by lapse during 1893	2,388	8,413,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	15	\$32,000 00
Certificates issued during 1893	11	59,000 00
Total	26	\$91,000 00
Deduct certificates ceased to be in force during the year 1893	6	25,000 00
Certificates in force December 31, 1893	20	\$66,000 00
Certificates terminated by lapse during 1893	6	25,000 00

CONNECTICUT INDEMNITY ASSOCIATION.

Principal office.....Waterbury, Conn.

(Incorporated in 1887.)

LEWIS A. PLATT, President.

JOHN D. DOHERTY, Secretary.

INCOME IN 1893.

Annual dues	\$ 37,194 23
Assessments	87,107 96
Dividend deductions, \$5,394.00; claim expense, \$866.13; advance benefits, \$27.50	6,287 63
Interest	4,135 90
Advances to agents repaid	3,437 05
Cash received from all other sources	51,806 66
Total income	\$189,969 43

EXPENDITURES IN 1893.

Losses and claims	\$ 81,113 03
Advance payments returned to applicants	135 95
Commissions allowed agents	25,459 12
Commissions for collecting assessments	1,550 04
Salaries of managers and agents	14,036 72
Salaries of officers, \$6,046.52; other compensation of officers, \$1,282.67	7,329 19
Salaries and other compensation of office employes	4,237 67
Medical examiners' fees	4,228 39
Rent, \$3,304.20; taxes, \$1,562.81; advertising and printing, \$3,838.23	8,705 23
Advanced to officers and agents	3,782 26
All other expenditures	44,095 88
Total expenditures	\$194,673 48
Total income	189,969 43
Excess of income over expenditures	\$4,704 05

NET OR INVESTED ASSETS.

Loans on real estate	\$55,525 00
Loans on collateral security	4,076 08
Cost value of bonds and stocks owned	5,351 00
Agents' ledger balances, \$3,097.71; premium notes, \$3,652.58	6,750 29
Cash in office	1,282 61
Cash deposits in banks on emergency or reserve fund account	2,470 61
Total net or invested assets	\$75,455 59

NON-INVESTED ASSETS.

Reinsurance, \$7,500.00; interest accrued, \$572.43	\$ 8,072 43
Furniture, fixtures and supplies	4,247 65
Premium notes, \$9,613.40; accrued rents, \$72.00; bills receivable, \$5,014.97	14,700 37
Market value of bonds and stocks over cost	133,875 00
Market value of real estate over cost	13,140 11
Total non-invested assets	\$174,035 56
Gross assets	\$249,491 15

LIABILITIES.

Salaries, rents and office expenses	\$ 2,159 06
Borrowed money	10,000 00
Total liabilities	\$12,159 06
Balance net assets	\$237,332 09

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$16,878 73
Assessments unpaid	4,331 96
Total due from members	\$21,210 69
Deduct estimated cost of collection	424 14
Net amount due from members	\$20,786 55

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (six)	\$ 4,750 00
Losses in process of adjustment (three)	3,250 00
Losses reported (one)	1,000 00
Losses resisted (four)	4,200 00
Total contingent mortuary liabilities	\$13,200 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	4,501	\$5,873,525 00
Certificates issued during the year 1893	1,678	2,735,550 00
Total	6,179	\$8,609,075 00
Deduct certificates ceased to be in force during 1893	1,680	2,351,775 00
Certificates in force December 31, 1893	4,499	\$6,257,300 00
Losses unpaid December 31, 1892	19	28,769 34
Losses incurred during the year 1893	48	59,880 66
Losses paid during the year 1893	53	75,450 00
Certificates terminated by death during 1893	45	49,900 00
Certificates terminated by lapse during 1893	1,635	2,301,875 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	8	\$31,000 00
Certificates issued during the year 1893.....	5	11,500 00
Total.....	13	\$42,500 00
Deduct certificates ceased to be in force during 1893.....	3	12,000 00
Certificates in force December 31, 1893.....	10	\$30,500 00
Losses incurred during the year 1893.....	1	1,000 00
Losses paid during the year 1893.....	1	1,000 00
Certificates terminated by death during 1893.....	1	1,000 00
Certificates terminated by lapse during 1893.....	2	11,000 00
Premiums received.....		454 90
Expense.....		355 73

COVENANT MUTUAL BENEFIT ASSOCIATION.

Principal office.....Galesburg, Ill.

(Incorporated in 1877.)

A. W. BERGGREN, President.

W. H. SMOLLINGER, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 156,278 68
Assessments.....	1,355,269 19
Interest.....	18,973 85
Total income.....	\$1,530,521 72
Total expenditures.....	1,498,985 11
Excess of income over expenditures.....	\$31,536 61

EXPENDITURES IN 1893.

Losses and claims.....	\$1,047,310 21
Advance payments returned to rejected applicants.....	58,805 30
Commissions allowed agents.....	237,092 48
Salaries of managers and agents not paid commissions.....	10,712 50
Salaries of officers.....	22,793 38
Salaries of employes.....	24,978 78
Medical examiners' fees.....	40,307 90
Rent, \$9,000.21; taxes, fees, etc., \$4,223.80; advertising and printing, \$10,742.33.	23,966 34
Accrued interest on Fraternity Hall Association bonds.....	165 00
All other items.....	32,853 22
Total expenditures.....	\$1,498,985 11

NET OR INVESTED ASSETS

Cost value of bonds and stocks owned.....	\$567,019 43
Cash in bank.....	116,892 06
Total net or invested assets.....	\$683,911 49
Deduct depreciation of assets to bring same to market value.....	37,544 62
Total net or invested assets, less depreciation.....	\$646,366 87

NON-INVESTED ASSETS.

Interest due and accrued	\$ 5,011 26
Postage stamps, \$871.02; furniture and fixtures, \$7,134.30; stationery, etc., \$750.00	8,755 32
Mailing machine, type, galleys, etc., \$7,930.16; medical, law and insurance books, \$461.38	8,391 54
Market value of bonds and stocks over cost	2,940 75
Total non-invested assets	\$25,098 87
Gross assets	\$671,465 74

LIABILITIES.

Advance assessments	\$14,423 52
Total liabilities	\$14,423 52
Balance net assets	\$657,042 22

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$248,313 21
Assessments not yet called for losses adjusted and unadjusted	375,785 00
Total due from members	\$624,098 21

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (fourteen)	\$ 32,910 00
Losses in process of adjustment (one hundred and eleven)	277,250 00
Losses reported (thirty-three)	63,125 00
Losses resisted (one)	2,500 00
Total contingent mortuary liabilities	\$375,785 00
Balance contingent mortuary assets	\$248,313 21

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	42,317	\$98,632,375 00
Certificates issued during the year 1893	16,517	33,338,375 00
Total	58,834	\$131,970,750 00
Deduct number ceased to be in force during 1893	13,820	30,265,500 00
Certificates in force December 31, 1893	45,014	\$101,705,250 00
Losses unpaid December 31, 1892	132	329,270 80
Losses incurred during 1893	460	1,112,625 00
Losses paid during the year 1893	433	1,066,110 80
Certificates terminated by death during 1893	460	1,112,625 00
Certificates terminated by surrender during 1893	208	395,500 00
Certificates reduced in amounts during 1893		556,250 00
Certificates terminated by lapse during 1893	13,152	28,201,125 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	1,004	\$2,785,750 00
Certificates issued during the year 1893	316	721,500 00
Total	1,320	\$3,507,250 00
Deduct number ceased to be in force during 1893	361	890,625 00
Certificates in force December 31, 1893	959	\$2,616,625 00
Losses unpaid December 31, 1893	8	28,750 00
Losses incurred during 1893	12	26,625 00
Losses paid during the year 1893	16	44,375 00
Certificates terminated by death during 1893	12	26,625 00
Certificates terminated by surrender during 1893	4	8,250 00
Certificates reduced in amounts during 1893		7,750 00
Certificates terminated by lapse during 1893	318	787,250 00
Deductions by removals	27	60,750 00
Premiums received		31,410 73
Expense		8,102 50

DES MOINES LIFE ASSOCIATION.

Principal office Des Moines, Iowa.

(Incorporated in 1885.)

C. E. RAWSON, President.

L. C. RAWSON, Secretary.

INCOME IN 1893.

Assessments	\$112,317 19
Interest guarantee notes	1,081 75
Interest	2,641 33
Guarantee notes taken	36,930 00
Total income	\$152,970 27
Total expenditures	107,597 73
Excess of income over expenditures	\$45,372 54

EXPENDITURES IN 1893.

Losses and claims	\$ 53,461 00
Guarantee notes returned to beneficiaries	389 00
Drawn from mortuary to pay accrued interest	15 50
Commissions allowed agents	29,539 46
Guarantee notes cancelled	115 52
Salaries of managers and agents	220 00
Salaries of officers	14,078 34
Salaries and other compensation of office employes	3,087 18
Medical examiners' fees	652 00
Rent, \$495.44; taxes, \$7.98; advertising and printing, \$1,694.92	2,198 34
All other items	3,841 39
Total expenditures	\$107,597 73

NET OR INVESTED ASSETS.

Loans on real estate	\$ 58,856 83
Cash deposits on emergency or reserve fund account	1,048 35
Guarantee notes on hand in office	90,575 11
Total net or invested assets	\$150,480 29

CONTINGENT MORTUARY ASSETS.

Losses reported (five)	\$8,000 00
Total contingent mortuary liabilities	\$8,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	5,430	\$6,219,500 00
Certificates issued during the year 1893	2,562	3,621,000 00
Renewed during 1893	62	62,000 00
Total	8,054	\$9,902,500 00
Deduct amount ceased to be in force during 1893	1,481	1,895,000 00
Certificates in force December 31, 1893	6,573	\$8,007,500 00
Losses unpaid December 31, 1892	2	4,000 00
Losses incurred during 1893	34	57,000 00
Losses paid during 1893	31	53,461 00
Certificates terminated by death during 1893	34	57,000 00
Certificates surrendered in 1893	47	46,500 00
Certificates terminated by lapse during 1893	1,400	1,787,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	104	\$151,000 00
Certificates issued during the year 1893	181	257,000 00
Renewed during 1893	3	3,000 00
Total	288	\$411,000 00
Deduct amount ceased to be in force during 1893	113	177,000 00
Certificates in force December 31, 1893	175	\$234,000 00
Losses unpaid December 31, 1893	1	2,000 00
Losses incurred during the year 1893	1	2,000 00
Losses paid during the year 1893	2	4,000 00
Certificates terminated by death during 1893	1	2,000 00
Certificates terminated by lapse during 1893	112	175,000 00
Premiums received		4,105 09
Expense		1,846 33

EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION.

Principal office Waterloo, Iowa.

(Incorporated in 1881.)

EMMONS JOHNSON, President.

GEO. W. HARBIN, Secretary.

INCOME IN 1893.

Membership fees	\$ 7,075 33
Annual dues	14,812 98
Assessments	71,286 94
Medical examiners' fees	1,456 50
Interest	2,744 87
Advances to agents repaid	219 50
Cash received from all other sources	14 50
Total income	\$97,610 62

EXPENDITURES IN 1893.

Losses and claims	\$ 56,250 00
Paid indemnity claims, \$918.26; surrender value, \$25,127.25	30,045 51
Commissions and fees allowed agents	6,981 08
Commissions allowed for collecting dues	1,159 30
Salaries of managers and agents not paid by commissions	482 55
Salaries of officers	6,074 17
Salaries and other compensation of office employes	2,672 97
Medical examiners' fees	1,020 55
Taxes, \$154.35; advertising and printing, \$1,459.47	1,637 82
All other expenditures	3,826 58
Total expenditures	\$110,150 53
Total income	97,610 62
Excess of expenditures over income	\$12,539 91

NET OR INVESTED ASSETS.

Cost value of real estate owned	\$11,094 76
Loans on real estate	27,700 00
Agents' ledger balances and premium notes	8,469 25
Cash in office	1,050 00
Cash deposits in banks on emergency or reserve fund account	6,251 06
Total net or invested assets	\$54,565 07
Deduct depreciation	2,500 00
Total net or invested assets, less depreciation	\$52,065 07

NON-INVESTED ASSETS.

Interest accrued	\$ 558 33
Market value of real estate over cost	3,500 00
Total non-invested assets	\$4,058 33
Gross assets	\$56,123 40

LIABILITIES.

Losses assessed for, held in trust	\$2,500 00
Salaries, rents and office expenses due and accrued	309 99
Advance assessments, \$1,751.03: bonus of dividend obligations, \$3,599.73	5,350 76
All other (not including contingent mortuary)	329 92
Total liabilities	\$8,490 67
Balance net assets	\$47,632 73

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted	\$27,000 00
Net amount due from members	\$27,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (twelve)	\$27,000 00
Total contingent mortuary liabilities	\$27,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	4,630	\$ 8,109,725 00
Certificates issued during 1893	2,314	2,173,478 00
Total	6,944	\$10,283,203 00
Certificates ceased to be in force during 1893	2,459	3,228,375 00
Certificates in force December 31, 1893	4,485	\$7,054,128 00
Losses unpaid December 31, 1892	12	24,500 00
Losses incurred during 1893	28	58,750 00
Losses paid during 1893	174	61,168 26
Certificates terminated by death during 1893	28	58,750 00
Certificates terminated by lapse during 1893	2,431	3,169,625 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	134	\$250,350 00
Certificates issued during 1893	398	353,505 00
Total	522	\$603,855 00
Certificates ceased to be in force during 1893	315	315,450 00
Certificates in force December 31, 1893	207	\$288,405 00
Losses incurred during 1893	1	2,500 00
Losses paid during 1893	7	2,808 50
Certificates terminated by death during 1893	1	2,500 00
Certificates terminated by lapse during 1893	314	311,950 00
Premiums received		864 00
Expense		200 00

FIDELITY MUTUAL AID ASSOCIATION.

Principal office San Francisco, Cal.

(Incorporated in 1888.)

C. W. NEVIN, President.

J. L. M. SHETTERLEY, Secretary.

INCOME IN 1893.

Membership fees	\$15,055 00
Annual dues	39,819 97
Renewal fees	246 44
Interest	622 75
Total income	\$55,744 16
Total expenditures	55,677 06
Excess of income over expenditures	\$67 10

EXPENDITURES IN 1893.

Losses and claims	\$14,775 86
Commissions and fees allowed agents	15,055 00
Commissions allowed for collecting assessments	1,973 22
Salaries of managers and agents not paid commissions	3,000 00
Salaries of officers	280 00
Salaries and other compensation of office employes	8,842 00
Rent, \$560.00; taxes, \$222.00; advertising and printing, \$7,460.18	8,242 18
Postage	1,658 92
Traveling expenses	1,554 20
Legal fees, telegrams and sundry expenses	295 68
Total expenditures	\$55,677 06

NET OR INVESTED ASSETS.

Bills receivable	\$ 2,702 75
Agents' ledger balances	6,142 76
Cash in office	818 11
Cash deposits in banks on emergency or reserve fund account	6,000 00
All other deposits	5,384 01
Total net or invested assets	\$21,047 63
Gross assets	\$21,047 63

LIABILITIES.

Due depositories	\$6 40
Total liabilities	\$6 40
Balance net assets	\$21,041 23

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	3,460	\$251,200 00
Certificates issued during 1893	3,011	297,350 00
Total	6,471	\$548,550 00
Certificates ceased to be in force during 1893	3,048	257,500 00
Certificates in force December 31, 1893	3,423	\$291,050 00
Losses incurred during the year 1893	563	14,775 86
Losses paid during the year 1893	563	14,775 86
Certificates terminated by death during 1893	16	1,260 00
Certificates terminated by lapse during 1893	3,032	256,240 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	103	\$ 8,925 00
Certificates issued during 1893.....	102	10,200 00
Total.....	205	\$19,125 00
Certificates ceased to be in force during 1893.....	83	8,000 00
Certificates in force December 31, 1893.....	122	\$11,125 00
Losses incurred during the year 1893.....	18	425 77
Losses paid during the year 1893.....	18	425 77
Certificates terminated by lapse during 1893.....	83	8,000 00
Premiums received.....		1,317 25
Expenses.....		1,010 25

FIDELITY MUTUAL LIFE ASSOCIATION.

Principal office.....914 Walnut St., Philadelphia, Pa.

(Incorporated in 1878.)

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

INCOME IN 1893.

Membership fees.....	\$136,800 76
Annual dues.....	271,267 46
Assessments.....	532,218 63
Medical examiners' fees.....	3,210 00
Interest, \$25,524.89; rent, \$2,877.65.....	28,402 54
Cash received from all other sources.....	151 00
Total income.....	\$972,050 39
Total expenditures.....	769,499 48
Excess of income over expenditures.....	\$202,550 91

EXPENDITURES IN 1893.

Losses and claims.....	\$351,656 22
Advance payments returned.....	6,360 47
Commissions allowed agents.....	304,156 66
Commissions allowed for collecting assessments.....	9,107 73
Salaries of managers and agents not paid commissions.....	14,573 24
Salaries of officers.....	18,905 20
Salaries and other compensation of office employes.....	54,401 25
Medical examiners' fees.....	28,093 70
Rent, \$11,680.54; taxes, \$794.00; advertising and printing, \$33,002.10.....	45,476 64
State licenses and legal expenses.....	9,122 99
Furniture, fixtures, etc.....	7,422 04
Janitor, fuel, expressage, telegrams, etc.....	7,136 35
Traveling expenses, postage, etc.....	13,086 99
Total expenditures.....	\$769,499 48

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$167,140 61
Loans on real estate.....	229,600 00
Loans on collateral security.....	112,542 46
Interest bearing notes secured by liens on policies.....	19,232 80
Cost value of bonds and stocks owned.....	20,649 51
Agents' ledger balances secured.....	242,196 99
Cash in office.....	287 88
Printing machinery.....	1,767 28
Cash deposits in banks on emergency or reserve fund account.....	36,229 13
Total net or invested assets.....	\$829,646 66

NON-INVESTED ASSETS.

Interest due, \$975.00; accrued, \$3,686.79.....	\$ 4,661 79
Market value of real estate over cost.....	39,359 39
Total non-invested assets.....	\$44,021 18
Gross assets.....	\$873,667 84

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$ 249 12
Advance assessments, \$772.80; bonus or dividend obligations, \$13,205.50.....	13,978 30
Total liabilities.....	\$14,227 42
Balance net assets.....	\$859,440 42

CONTINGENT MORTUARY ASSETS.

Indemnity reserve or amount pledged for losses.....	\$1,237,162 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (seventeen).....	\$ 37,500 00
Losses in process of adjustment (five).....	27,000 00
Losses reported (twenty-one).....	41,500 00
Losses resisted (four).....	11,000 00
Total contingent mortuary liabilities.....	\$117,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	17,510	\$41,430,950 00
Certificates issued during 1893.....	6,740	16,287,400 00
Total.....	24,250	\$57,718,350 00
Certificates ceased to be in force during 1893.....	4,418	11,333,000 00
Certificates in force December 31, 1893.....	19,832	\$46,385,350 00
Losses unpaid December 31, 1893.....	33	83,257 97
Losses incurred during 1893.....	175	385,398 25
Losses paid during the year 1893.....	161	351,656 22
Certificates terminated by death during 1893.....	175	385,398 25
Certificates terminated by lapse during 1893.....	4,243	10,947,601 75

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	106	\$385,500 00
Certificates issued during 1893.....	32	168,000 00
Total.....	138	\$553,500 00
Certificates ceased to be in force during 1893.....	16	82,000 00
Certificates in force December 31, 1893.....	122	\$471,500 00
Losses incurred during 1893.....	2	2,300 00
Losses paid during the year 1893.....	2	2,300 00
Certificates terminated by death during 1893.....	2	2,300 00
Certificates terminated by lapse during 1893.....	14	79,700 00
Premiums received.....		8,178 45
Expense.....		3,472 24
Taxes.....		48 12

FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

(Formerly Odd Fellows' Fraternal Accident Association of America.)

Principal office Westfield, Mass.

(Incorporated in 1887.)

JAMES NOBLE, JR., President.

HERBERT A. KINGSBURY, Secretary.

INCOME IN 1893.

Membership fees	\$12,310 00
Annual dues	21,347 00
Assessments	42,694 00
Cash received from all other sources	9,782 00
Total income	\$86,133 00
Total expenditures	85,357.17
Excess of income over expenditures	\$775 83

EXPENDITURES IN 1893.

Losses and claims	\$49,936 42
Advance payments	8 75
Commissions allowed agents	22,380 60
Salaries of officers	6,091 78
Salaries and other compensation of office employes	2,188 83
Rent \$150.00; advertising and printing, \$1,760.87	1,910 87
All other items	2,839 92
Total expenditures	\$85,357 17

NET OR INVESTED ASSETS.

Cash in office	\$7,778 22
Cash deposits in banks on emergency or reserve fund account	2,638 25
Total net or invested assets	\$10,416 47

LIABILITIES.

Borrowed money	\$6,000 00
Balance net assets	\$4,416 47

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 2,542 00
Assessments not yet called for losses unadjusted and resisted	12,192 00
Net amount due from members	\$14,734 00

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (two)	\$10,000 00
Total contingent mortuary liabilities	\$10,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	9,482	\$27,572,690 00
Reinstatements in 1893	511	1,516,900 00
Certificates issued during the year 1893	2,462	6,391,750 00
Total	12,455	\$35,481,340 00
Certificates ceased to be in force during 1893	3,820	10,373,250 00
Certificates in force December 31, 1893	8,635	\$25,108,090 00
Losses incurred during the year 1893	639	49,936 42
Losses paid during the year 1893	639	49,936 42
Certificates terminated by lapse during 1893	3,820	10,373,250 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	254	\$668,500 00
Reinstatements in 1893	12	35,750 00
Certificates issued during the year 1893	138	284,500 00
Total	404	\$988,750 00
Certificates ceased to be in force during 1893	199	475,500 00
Certificates in force December 31, 1893	205	\$513,250 00
Losses incurred during the year 1893	17	2,098 95
Losses paid during the year 1893	17	2,098 95
Certificates terminated by lapse during 1893	199	475,500 00

GUARANTY FUND LIFE ASSOCIATION.

Principal office

Masonic Temple, Council Bluffs, Iowa.

(Incorporated in 1889.)

JOSEPH R. REED, President.

WILLIAM J. JAMESON, Secretary.

INCOME IN 1893.

Membership fees	\$11,242 00
Assessments	17,415 55
Interest	635 08
Cash received from all other sources	6,192 36
Total income	\$35,484 99
Total expenditures	28,108 33
Excess of income over expenditures	\$7,376 66

EXPENDITURES IN 1893.

Losses and claims	\$ 9,000 00
Commissions allowed agents	11,242 00
Commissions allowed for collecting assessments	261 43
Salaries of managers and agents not paid by commissions	1,800 00
Salaries and other compensation of office employes	1,477 00
Medical examiners' fees	386 60
Advertising and printing	1,097 81
All other items	2,843 49
Total expenditures	\$28,108 33

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$ 7,749 50
Loans on real estate.....	13,250 00
Agents' ledger balances.....	829 89
Cash in bank.....	2,172 37
Net or invested assets.....	<u>\$24,031 76</u>

NON-INVESTED ASSETS.

Interest.....	\$1,571 75
Total non-invested assets.....	<u>\$1,571 75</u>
Gross assets.....	\$25,603 51

LIABILITIES.

Advance assessments.....	\$56 61
Total liabilities.....	<u>\$56 61</u>
Balance net assets.....	\$25,546 90

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$4,000 00
Net amount due from members.....	<u>\$4,000 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (four).....	\$4,000 00
Total contingent mortuary liabilities.....	<u>\$4,000 00</u>

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	1,212	\$1,212,000 00
Certificates issued in 1893.....	3,265	3,265,000 00
Total.....	4,477	<u>\$4,477,000 00</u>
Certificates ceased to be in force during 1893.....	1,609	1,609,000 00
Certificates in force December 31, 1893.....	2,868	\$2,868,000 00
Losses incurred during the year 1893.....	13	13,000 00
Losses paid during the year 1893.....	9	9,000 00
Certificates terminated by death during 1893.....	13	13,000 00
Certificates terminated by lapse during 1893.....	1,596	1,596,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	116	\$116,000 00
Certificates issued in 1893.....	19	19,000 00
Total.....	135	<u>\$135,000 00</u>
Certificates ceased to be in force during 1893.....	43	43,000 00
Certificates in force December 31, 1893.....	92	\$92,000 00
Certificates terminated by lapse during 1893.....	43	43,000 00
Premiums received.....		1,092 40
Expense.....		228 00
Taxes.....		<u>17 28</u>

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Principal office 230 Asylum St., Hartford, Conn.

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

INCOME IN 1893.

Membership fees	\$ 42,814 85
Annual dues	246,842 60
Assessments	1,140,188 46
Advance payments	8,763 58
Received on account of safety or emergency funds	67,451 54
Interest	49,859 65
Advances to agents repaid	7 51
Total income	\$1,555,928 49
Total expenditures	1,517,008 65
Excess of income over expenditures	\$38,919 84

EXPENDITURES IN 1893.

Losses and claims	\$1,147,775 00
Advance payments applied	12,165 33
Membership dividends applied	42,741 81
Commissions allowed for collecting assessments	97,353 25
Salaries of managers and agents not paid commissions	39,996 08
Salaries of officers	13,603 88
Salaries and other compensation of office employes	48,756 72
Medical examiners' fees	22,416 26
Rent, \$5,607.72; taxes, \$18,544.90; advertising and printing, \$12,017.22	36,169 84
All other items	56,030 48
Total expenditures	\$1,517,008 65

NET OR INVESTED ASSETS.

Loans on real estate	\$ 3,600 00
Cost value of bonds and stocks	89,456 68
Cash in office	1,923 66
Cash deposits in banks on emergency or reserve fund account	106,846 69
All other deposits	1,126,650 34
Total net or invested assets	\$1,328,477 37
Deduct depreciation from cost of assets to bring same to market value	21,024 68
Total net or invested assets, less depreciation	\$1,307,452 69

NON-INVESTED ASSETS.

Interest	\$642 77
Total non-invested assets	\$642 77
Gross assets	\$1,308,095 46

LIABILITIES.

Taxes due and accrued	\$10,450 21
Advance assessments	6,718 59
All other (not including contingent mortuary)	11,901 47
Total liabilities	\$29,070 27
Balance net assets	\$1,279,025 19

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$286,695 51
Assessments not yet called for losses unadjusted and resisted	91,000 00
Total due from members	\$377,695 51
Deduct estimated cost of collection	2,139 10
Net amount due from members	\$375,556 41

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (one hundred and two)	\$ 276,000 00
Losses in process of adjustment (twenty-nine)	74,000 00
Losses reported (one)	15,000 00
Losses resisted (one)	2,000 00
All other contingent liabilities	1,142,961 06
Total contingent mortuary liabilities	\$1,509,961 06

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	38,390	\$86,255,000 00
Certificates issued during 1893	6,173	12,605,000 00
Total	44,563	\$98,860,000 00
Certificates ceased to be in force during 1893	5,238	11,368,000 00
Certificates in force December 31, 1893	39,325	\$87,492,000 00
Losses unpaid December 31, 1892	113	372,500 00
Losses incurred during the year 1893	426	1,165,000 00
Losses paid during the year 1893	406	1,170,500 00
Certificates terminated by death during 1893	468	1,165,000 00
Certificates terminated by lapse during 1893	4,770	10,203,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	62	\$246,500 00
Certificates issued during 1893	7	31,000 00
Total	69	\$277,500 00
Certificates ceased to be in force during 1893	5	12,000 00
Certificates in force December 31, 1893	64	\$265,500 00
Losses incurred	1	5,000 00
Losses paid	1	5,000 00
Certificates terminated by death during 1893	1	5,000 00
Certificates terminated by lapse during 1893	4	7,000 00
Premiums received		7,452 36
Taxes		49 04

IOWA MUTUAL BENEFIT ASSOCIATION.

Principal office..... Toledo, Iowa.

(Incorporated in 1882.)

G. R. STRUBLE, President.

L. E. BAKER, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 778 00
Annual dues.....	5,906 50
Assessments.....	30,496 37
Reinstatement fee.....	3,110 95
Reserve guaranty notes.....	250 00
Interest.....	1,282 90
Cash received from all other sources.....	100 00
Total income.....	\$41,924 72
Total expenditures.....	39,526 97
Excess of income over expenditures.....	\$2,397 75

EXPENDITURES IN 1893.

Losses and claims.....	\$23,783 32
Commissions and fees allowed to agents.....	1,213 69
Commissions allowed for collecting assessments.....	759 30
Salaries of managers and agents.....	3,878 80
Salaries of officers.....	5,433 28
Salaries and other compensation of office employes.....	1,000 00
Taxes, \$91.00; advertising and printing, \$557.98.....	648 98
All other items.....	2,809 60
Total expenditures.....	\$39,526 97

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$12,271 41
Loans on real estate.....	18,650 00
Cash in office.....	1,274 30
Total net or invested assets.....	\$32,195 71

NON-INVESTED ASSETS.

Interest.....	\$613 66
Total non-invested assets.....	\$613 66
Gross assets.....	\$32,809 37

LIABILITIES.

Losses due and unpaid (one).....	\$1,500 00
Salaries, rents and office expenses due and accrued.....	100 00
Total actual liabilities.....	\$1,600 00
Balance net assets.....	\$31,209 37

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted, \$16,000.00; resisted, \$2,000.00	\$18,000 00
Total due from members	\$18,000 00
Deduct estimated cost of collection	1,800 00
Net amount due from members	\$16,200 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (one)	\$ 1,500 00
Losses reported (twelve)	14,500 00
Losses resisted (one)	2,000 00
Total contingent mortuary liabilities	\$18,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	1,983	\$3,869,000 00
Certificates issued during the year 1893	144	279,000 00
Total	2,127	\$4,148,000 00
Certificates ceased to be in force during 1893	142	273,000 00
Certificates in force December 31, 1893	1,985	\$3,875,000 00
Losses unpaid December 31, 1892	7	8,500 00
Losses incurred during the year 1893	19	24,500 00
Losses paid during the year 1893	18	23,783 32
Certificates terminated by death during 1893	19	24,500 00
Certificates terminated by lapse during 1893	123	248,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	391	\$ 955,000 00
Certificates issued during the year 1893	112	224,000 00
Total	503	\$1,179,000 00
Certificates ceased to be in force during 1893	55	138,000 00
Certificates in force December 31, 1893	448	\$1,041,000 00
Losses unpaid December 31, 1892	1	1,500 00
Losses incurred during the year 1893	2	2,000 00
Losses paid during the year 1893	1	1,000 00
Certificates terminated by death during 1893	2	2,000 00
Certificates terminated by lapse during 1893	53	136,000 00
Premiums received		11,360 28
Expense		2,740 44
Taxes		152 42

LIFE INSURANCE CLEARING COMPANY.

Principal office St. Paul, Minn.

(Incorporated in 1891.)

RUSSELL R. DORR, President.

J. G. PYLE, Secretary.

INCOME IN 1893.

Assessments	\$45,824 72
Interest	6,515 51
Total income	\$52,340 23
Total expenditures	47,741 64
Excess of income over expenditures	\$4,598 59

EXPENDITURES IN 1893.

Losses and claims	\$ 5,159 79
Commissions and fees allowed agents	22,086 20
Salaries of managers and agents not paid commissions	1,223 70
Salaries and other compensation of office employes	9,170 48
Medical examiners' fees	2,283 50
Rent, \$840.00; taxes, \$2,535.38; advertising and printing, \$1,663.25	5,038 63
All other items	2,779 34
Total expenditures	\$47,741 64

NET OR INVESTED ASSETS.

Loans on real estate	\$ 55,000 00
Loans on collateral security	27,000 00
Cost value of bonds and stocks owned	24,530 00
Agents' ledger balances	5,089 58
Cash in office	480 37
Cash deposits in banks on emergency or reserve fund account	7,215 22
All other deposits	719 50
Total net or invested assets	\$120,034 67

NON-INVESTED ASSETS.

Interest	\$1,773 01
Market value of bonds and stocks over cost	470 00
Furniture and fixtures	598 35
Total non-invested assets	\$2,841 36
Gross assets	\$122,876 03

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$51,606 08
Total due from members	\$51,606 08
Deduct estimated cost of collection	10,321 22
Net amount due from members	\$41,284 86

CONTINGENT MORTUARY LIABILITIES.

None.

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	628	\$1,342,500 00
Certificates issued during the year 1893	2,892	6,894,500 00
Total	3,520	\$8,237,000 00
Certificates ceased to be in force during 1893	2,508	5,960,500 00
Certificates in force December 31, 1893	1,012	\$2,276,500 00
Losses incurred during the year 1893	7	12,500 00
Losses paid during the year 1893	7	12,500 00
Certificates terminated by death during the year 1893	7	12,500 00
Certificates terminated by lapse during the year 1893	201	387,200 00
Certificates terminated by surrender during the year 1893	2	6,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates issued during the year 1893	60	\$209,000 00
Certificates ceased to be in force during the year 1893	43	164,500 00
Certificates in force December 31, 1893	17	\$44,500 00
Certificates terminated by lapse during 1893	5	17,000 00
Premiums received		1,164 18
Expense		694 88
Taxes		9 38

MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Principal office..... Boston, Mass.

(Incorporated in 1878.)

G. A. LITCHFIELD, President.

E. S. LITCHFIELD, Secretary.

INCOME IN 1893.

Membership fees	\$ 180,415 43
Annual dues	286,113 38
Assessments	1,790,459 40
Cash received from all other sources	937 80
Total income	\$2,257,926 01
Total expenditures	2,215,353 37
Excess of income over expenditures	\$42,572 64

EXPENDITURES IN 1893.

Losses and claims	\$1,511,861 72
Dividends paid to policy holders	174,533 86
Commissions and fees allowed agents	333,633 73
Commissions allowed for collecting assessments	3,368 97
Salaries of officers	31,700 00
Salaries and other compensation of office employes	18,857 66
Medical examiners' fees	26,215 51
Rent, \$4,451.50; taxes, \$7,396.25, advertising and printing, \$28,258.76	40,106 51
Postage, \$9,457.84; agency expenses, \$35,623.01; traveling expenses, \$8,331.26	53,412 11
Legal expenses, \$13,835.17; sundries, \$7,821.13	21,656 30
Total expenditures	\$2,215,353 37

NET OR INVESTED ASSETS.

Loans on real estate	\$ 358,960 89
Loans on collateral security	40,653 12
Cost value of bonds and stocks owned	296,142 33
Loans on approved claims	98,467 57
Agents' ledger balances	30,186 23
Cash in office	18,765 79
Bankers' acceptances	6,670 74
Cash deposits in banks on emergency or reserve fund account	221,942 50
All other deposits	7,975 88
Total net or invested assets	\$1,079,765 05

NON-INVESTED ASSETS.

Interest	\$8,182 72
Market value of bonds and stocks over cost	3,731 42
Total non-invested assets	\$11,914 14
Gross assets	\$1,091,679 19

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments	\$580,000 00
Net amount due from members	\$580,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (sixty-seven)	\$215,278 61
Losses in process of adjustment (thirty-two)	103,045 00
Losses reported (thirty-one)	83,000 00
Losses resisted (six)	23,000 00
Total contingent mortuary liabilities	\$424,323 61

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	34,343	\$105,178,030 00
Certificates issued during the year 1893	5,990	14,271,750 00
Total	40,333	\$119,449,780 00
Certificates ceased to be in force during 1893	5,269	14,068,175 00
Certificates in force December 31, 1893	35,064	\$105,381,605 00
Losses unpaid December 31, 1892	113	395,150 00
Losses incurred during the year 1893	555	1,610,647 64
Losses paid during the year 1893	532	1,581,474 03
Certificates terminated by disability during 1893	105	268,000 00
Certificates terminated by death during 1893	518	1,563,900 00
Certificates terminated by lapse during 1893	4,646	12,236,275 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	107	\$364,400 00
Certificates issued during the year 1893	36	99,500 00
Total	143	\$463,900 00
Certificates ceased to be in force during the year 1893	79	297,600 00
Certificates in force December 31, 1893	64	\$166,300 00
Losses incurred during the year 1893	2	2,000 00
Losses paid during the year 1893	2	2,000 00
Certificates terminated by death during the year 1893	2	6,000 00
Certificates terminated by lapse during the year 1893	77	291,600 00

MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Principal office Westfield, Mass.

(Incorporated in 1887.)

WILLIAM PROVIN, President.

JAMES A. LAKIN, Secretary.

INCOME IN 1893.

Membership fees	\$ 16,390 00
Annual dues	37,889 50
Assessments	74,203 50
Interest	720 20
Cash received from all other sources	5,000 00
Total income	\$134,203 20

EXPENDITURES IN 1893.

Losses and claims	\$ 79,622 12
Commissions allowed agents	21,019 16
Commissions allowed for collecting assessments	3,764 17
Salaries of managers and agents not paid by commissions	4,552 88
Other compensation of officers	13,308 44
Salaries and other compensation of office employes	4,002 19
Medical examiners' fees	803 00
Rent, \$600.00; taxes, \$545.97; advertising, \$278.08; printing, \$1,902.07	3,048 04
Office incidentals, \$62.80; postage, \$2,229.49	2,292 29
Contingent, \$931.37; traveling, \$1,995.00; furniture and fixtures, \$69.97	2,996 34
Total expenditures	\$135,408 63
Total income	134,203 20
Excess of expenditures over income	\$1,205 43

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$ 2,580 00
Cash in office	1,156 94
Cash deposit in bank on emergency or reserve fund account	20,918 20
All other deposits	5,121 08
Total net or invested assets	\$29,776 22

NON-INVESTED ASSETS.

Market value of bonds and stocks over cost	\$ 33 00
Furniture and fixtures	2,215 94
Total non-invested assets	\$2,248 94
Gross assets	\$32,025 16

LIABILITIES.

Borrowed money	\$5,000 00
Advance assessments	1,412 00
Agents' commissions	665 38
Total liabilities	\$7,077 38
Balance net assets	\$24,947 78

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$19,621 50
Assessments due and unpaid	6,819 50
Assessments not yet called for losses resisted	23,000 00
Net amount due from members	\$49,441 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported and resisted (thirty-six)	\$23,000 00
Total contingent mortuary liabilities	\$23,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	11,210	\$47,847,620 00
Certificates reinstated during the year 1893	674	2,938,640 00
Certificates issued during the year 1893	3,278	14,292,080 00
Total	15,162	\$65,078,340 00
Certificates ceased to be in force during 1893	4,130	18,006,800 00
Certificates in force December 31, 1893	11,032	\$47,071,540 00
Losses unpaid December 31, 1892	5	23,000 00
Losses incurred during the year 1893	785	79,622 12
Losses paid during the year 1893	785	79,622 12
Certificates terminated by death during the year 1893	15	27,913 26
Certificates terminated by lapse during the year 1893	4,130	18,006,800 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	233	\$ 898,270 00
Certificates reinstated during the year 1893	10	43,600 00
Certificates issued during the year 1893.....	59	257,240 00
Total.....	302	\$1,139,110 00
Certificates ceased to be in force during the year 1893.....	141	614,760 00
Certificates in force December 31, 1893.....	161	\$524,350 00
Losses incurred during the year 1893.....	16	2,718 21
Losses paid during the year 1893.....	16	2,718 21
Certificates terminated by death during the year 1893	1	1,000 00
Certificates terminated by lapse during the year 1893.....	141	614,760 00
Premiums received.....		2,156 00

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal office..... 38 Park Row, New York City.

(Incorporated in 1875.)

EDWARD B. HARPER, President.

CHARLES W. CAMP, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 315,161 00
Annual dues.....	634,420 91
Assessments.....	3,340,203 08
Medical examiners' fees.....	56,710 00
Interest, \$123,188.18; rent, \$1,072.30.....	124,260 48
Cash received from all other sources.....	855 76
Special deposits received during 1893, \$289,946.20; applied on assessments and included in No. 3, \$262,742.43.....	27,203 77
Total income.....	\$4,498,815 00
Total expenditures.....	4,252,677 71
Excess of income over expenditures.....	\$246,137 29

EXPENDITURES IN 1893.

Losses and claims.....	\$2,951,855 23
Advanced payments returned.....	80 00
Commissions and fees allowed agents.....	365,262 98
Commissions allowed for collecting assessments.....	216,326 02
Salaries of managers and agents.....	82,373 76
Salaries of officers.....	79,636 20
Salaries and other compensation of office employes.....	88,542 40
Medical examiners' fees.....	82,819 28
Rent, \$46,044.92; taxes, \$18,870.31; advertising and printing, \$96,867.42.....	161,782 65
Advanced to agents to be repaid out of future commissions.....	50,890 00
Legal expenses.....	8,069 80
Traveling expenses.....	18,053 91
Actuarial expenses.....	3,522 50
Postage.....	12,086 72
Agency expenses.....	18,170 82
General office expenses.....	45,361 71
Furniture and fixtures.....	2,412 53
Expense investigating and adjusting of death claims.....	65,431 20
Total expenditures.....	\$4,252,677 71

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$ 172,101 16
Loans on real estate.....	2,450,000 00
Par value of bonds and stocks owned.....	255,113 95
Agents' ledger balances secured and amounts reported by banks and collectors.....	186,872 75
Furniture and fixtures.....	21,815 59
Cash in office.....	3,513 68
Cash deposits in banks on emergency or reserve fund account.....	712,111 02
All other deposits.....	135,201 90
Total net or invested assets.....	\$3,936,730 05

NON-INVESTED ASSETS.

Interest.....	\$25,007 19
Market value of real estate over cost.....	5,440 31
Market value of bonds and stocks over par value.....	4,530 65
Total non-invested assets.....	\$34,978 15
Gross assets.....	\$3,971,708 20

LIABILITIES.

Advance assessments and dues.....	\$ 96,550 32
Outstanding bond obligations.....	504,732 09
Total liabilities.....	\$601,282 41
Balance net assets.....	\$3,370,425 79

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$1,152,431 76
Annual and expense dues in process of collection.....	129,775 00
Total due from members.....	\$1,282,206 76
Deduct estimated cost of collection.....	115,398 60
Net amount due from members.....	\$1,166,808 16

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (one hundred and five).....	\$ 449,150 00
Losses reported and in process of adjustment (one hundred and five).....	348,950 00
Losses resisted (twelve).....	52,620 40
All other contingent liabilities.....	684,494 00
Total contingent mortuary liabilities.....	\$1,535,214 40

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	72,342	\$236,421,790 00
Certificates issued during the year 1893.....	20,148	57,749,670 00
Total.....	92,490	\$294,171,460 00
Certificates ceased to be in force during the year 1893.....	9,774	31,564,395 00
Certificates in force December 31, 1893.....	82,716	\$262,607,065 00
Losses unpaid December 31, 1892.....	177	691,088 00
Losses incurred during the year 1893.....	945	3,174,875 00
Losses paid during the year 1893.....	895	2,951,855 23
Certificates terminated by death during the year 1893.....	945	3,174,875 00
Certificates not taken during the year 1893.....	4,068	13,153,300 00
Certificates terminated by expiring during 1893.....	4,761	15,236,220 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	343	\$1,508,750 00
Certificates issued during the year 1893	30	86,000 00
Total	373	\$1,594,750 00
Certificates ceased to be in force during the year 1893	83	315,500 00
Certificates in force December 31, 1893	290	\$1,279,250 00
Losses unpaid December 31, 1892	2	6,000 00
Losses incurred during the year 1893	5	21,000 00
Losses paid during the year 1893	5	15,500 00
Certificates terminated by death during the year 1893	5	21,000 00
Certificates not taken during the year 1893	35	123,000 00
Certificates terminated by expiring during the year 1893	43	171,500 00
Premiums received		18,693 77
Expense		2,191 34
Taxes		20 05

NATIONAL BENEVOLENT ASSOCIATION.

Principal office Minneapolis, Minn.

(Incorporated in 1887.)

P. B. CRANE, President.

IRA. F. MURPHY, Secretary.

INCOME IN 1893.

Membership fees	\$ 18,684 61
Assessments	132,183 45
Medical examiners' fees	1,864 00
Interest	3,937 63
Guarantee fund	13,444 60
Advance assessments	266 67
Advances on losses paid back	810 25
Total income	\$171,191 21
Total expenditures	163,290 39
Excess of income over expenditures	\$7,900 82

EXPENDITURES IN 1893.

Losses and claims	\$103,500 00
Advance payments returned to rejected applicants	849 50
Commissions and fees allowed agents	21,647 20
Commissions allowed for collecting assessments	2,389 32
Salaries of managers	11,046 99
Salaries of officers	8,747 40
Salaries and other compensation of office employes	3,209 48
Medical examiners' fees	3,267 02
Rent, \$630.00; taxes, \$1,462.57; advertising and printing, \$1,405.43	3,498 00
Advanced to officers and agents to be repaid	255 50
Postage, \$1,912.50; office fixtures, \$335.58	2,248 08
Traveling expenses	794 40
Guarantee notes returned to beneficiaries	1,787 50
Advanced on losses	50 00
Total expenditures	\$163,290 39

NET OR INVESTED ASSETS.

Loans on real estate	\$ 2,500 00
Agents' ledger balances	255 50
Cash in office	398 90
Cash deposits in banks on emergency or reserve fund account	18,198 87
All other deposits	144,047 55
Total net or invested assets	\$165,400 82
Deduct depreciation to bring same to market value, and agents' ledger balances unsecured	7,900 82
Total net or invested assets, less depreciation	\$157,500 00

NON-INVESTED ASSETS.

Interest	\$2,000 00
Total non-invested assets	\$2,000 00
Gross assets	\$159,500 00

LIABILITIES.

Losses adjusted, held for proper receipt	\$5,000 00
Advance assessments	266 67
Total actual liabilities	\$5,266 67
Balance net assets	\$154,233 33

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$21,000 00
Assessments not yet called for losses unadjusted, \$50,000.00; resisted, \$10,000.00	60,000 00
Assessments reported	10,000 00
Net amount due from members	\$91,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (eight)	\$ 15,000 00
Losses in process of adjustment (ten)	25,000 00
Losses reported (two)	5,000 00
Losses resisted (two)	5,000 00
All other contingent liabilities	50,000 00
Total contingent mortuary liabilities	\$100,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	7,224	\$16,733,500 00
Certificates issued during the year 1893	1,649	3,306,250 00
Total	8,873	\$20,039,750 00
Certificates ceased to be in force during the year 1893	1,865	4,126,000 00
Certificates in force December 31, 1893	7,008	\$15,913,750 00
Losses unpaid December 31, 1892	18	45,000 00
Losses incurred during the year 1893	48	110,000 00
Losses paid during the year 1893	44	103,500 00
Certificates terminated by death during the year 1893	48	110,000 00
Certificates terminated by lapse during the year 1893	1,817	4,016,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	491	\$1,210,000 00
Certificates issued during the year 1893.....	241	533,750 00
Total	732	\$1,743,750 00
Certificates ceased to be in force during the year 1893	106	272,500 00
Certificates in force December 31, 1893.....	626	\$1,471,250 00
Losses unpaid December 31, 1892.....	1	2,500 00
Losses incurred during the year 1893.....	1	2,500 00
Losses paid during the year 1893.....	1	2,500 00
Certificates terminated by death during the year 1893.....	1	2,500 00
Certificates terminated by lapse during the year 1893.....	104	266,500 00

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Principal office.....Des Moines, Iowa.

(Incorporated in 1889.)

CLARK VARNUM, President.

J. A. DOVERMAN, Secretary.

INCOME IN 1893.

Membership fees.....	\$14,075 00
Assessments.....	33,181 10
Total income.....	\$47,256 10
Total expenditures.....	43,277 61
Excess of income over expenditures.....	\$3,978 49

EXPENDITURES IN 1893.

Losses and claims.....	\$16,002 28
Commissions and fees allowed agents.....	15,201 25
Commissions allowed for collecting assessments.....	2,021 55
Salaries of managers and agents not paid commissions.....	644 81
Salaries of officers, \$3,050.00; other compensation of officers, \$500.00.....	3,550 00
Salaries and other compensation of office employes.....	2,750 00
Medical examiners' fees.....	3 00
Rent, \$90.00; stationery, advertising and printing, \$588.58.....	678 58
All other expenditures.....	2,426 14
Total expenditures.....	\$43,277 61

NET OR INVESTED ASSETS.

Cash in bank.....	\$10,145 15
Total net or invested assets.....	\$10,145 15
Gross assets.....	\$10,145 15

LIABILITIES.

Advance assessments.....	\$332 25
Total liabilities.....	\$332 25
Balance net assets.....	\$9,812 90

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	2,925	\$12,841,000 00
Certificates issued during the year 1893.....	2,815	12,351,000 00
Total	5,740	\$25,192,000 00
Certificates ceased to be in force during the year 1893.....	1,730	7,594,000 00
Certificates in force December 31, 1893.....	4,010	\$17,598,000 00
Losses incurred during the year 1893.....	290	16,002 28
Losses paid during the year 1893.....	290	16,002 28
Certificates terminated by lapse during the year 1893.....	1,730	7,594,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	207	\$ 843,250 00
Certificates issued during the year 1893.....	195	753,250 00
Total	402	\$1,596,500 00
Certificates ceased to be in force during the year 1893.....	117	488,750 00
Certificates in force December 31, 1893.....	285	\$1,107,750 00
Losses incurred during the year 1893.....	49	3,141 00
Losses paid during the year 1893.....	49	3,141 00
Certificates terminated by lapse during the year 1893.....	117	488,750 00
Premiums received.....		2,679 65

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Principal office Boston, Mass.

(Incorporated in 1884.)

AUGUSTUS P. MARTIN, President.

BENJ. F. DYER, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 8,494 25
Annual dues.....	551 00
Assessments.....	138,118 60
Interest.....	1,706 80
Total income	\$148,870 65
Total expenditures	136,849 24
Excess of income over expenditures	\$12,021 41

EXPENDITURES IN 1893.

Losses and claims.....	\$56,845 43
Advance payments returned to rejected applicants.....	1,025 44
Commissions and fees allowed agents.....	9,983 37
Commissions allowed for collecting assessments.....	17,903 45
Salaries of officers and other compensation of officers.....	12,413 31
Salaries and other compensation of office employes.....	12,508 42
Medical examiners' fees and other adjustment expenses.....	11,947 56
Rent, \$2,300.83; taxes and fees, \$1,858.81; advertising and printing, \$4,414.51.....	8,574 15
Furniture and movables.....	369 20
Traveling expenses.....	791 82
General expense.....	1,852 91
Postage.....	1,667 63
Legal fees and expenses.....	966 55
Total expenditures	\$136,849 24

NET OR INVESTED ASSETS.

Loans on real estate	\$ 7,300 00
Cost value of bonds and stocks owned	34,933 10
Agents' ledger balances	297 53
Cash in office	221 88
Cash in bank	27,977 93
Furniture and movables	3,266 69
Total net or invested assets	\$73,997 13
Deduct depreciation to bring same to market value, and agents' balances unsecured	297 53
Total net or invested assets, less depreciation	\$73,699 60

NON-INVESTED ASSETS.

Interest	\$683 54
Market value of bonds and stocks over cost	166 90
Total non-invested assets	\$850 44
Gross assets	\$74,550 04

LIABILITIES.

Taxes due and accrued (estimated)	\$ 300 00
Advance assessments	474 44
All other (not including mortuary)	500 00
Total actual liabilities	\$1,274 44
Balance net assets	\$73,275 60

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 4,187 00
Assessments not yet called for losses unadjusted and resisted and reported	10,808 92
Net amount due from members	\$14,995 92

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (thirty-eight)	\$ 4,204 27
Losses reported (thirteen)	657 15
Losses resisted (five)	5,947 50
Total contingent mortuary liabilities	\$10,808 92

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	9,864	\$42,909,750 00
Certificates written during the year 1893	4,454	18,638,375 00
Total	14,318	\$61,548,125 00
Certificates ceased to be in force during the year 1893	4,556	17,776,875 00
Certificates in force December 31, 1893	9,762	\$43,771,250 00
Losses unpaid December 31, 1892	8	6,282 50
Losses incurred during the year 1893	947	56,510 43
Losses paid during the year 1893	950	56,845 43
Certificates terminated by death during 1893	4	18,000 00
Certificates terminated by lapse during 1893	4,552	17,758,875 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	14	\$54,000 00
Certificates issued during the year 1893	17	80,000 00
Total	31	\$134,000 00
Certificates ceased to be in force during the year 1893	19	80,750 00
Certificates in force December 31, 1893	12	\$53,250 00
Losses incurred during the year 1893	3	212 50
Losses paid	3	212 50
Certificates terminated by lapse during the year 1893	19	80,750 00
Premiums received		298 00
Expense		132 31

NORTHWESTERN MASONIC AID ASSOCIATION.

Principal officeChicago, Ill.

(Incorporated in 1874.)

DANIEL J. AVERY, President. CHAS. A. CAPWELL, Secretary.

INCOME IN 1893.

Membership fees	\$ 46,624 69
Assessments	2,029,051 13
Interest	17,369 79
Cash received from all other sources	21,422 67
Total income	\$2,114,468 28

EXPENDITURES IN 1893.

Losses and claims	\$1,888,157 14
Commissions and fees allowed agents	73,140 77
Commissions allowed for collecting assessments	12,743 83
Salaries of managers and agents	7,724 70
Salaries of officers	41,521 33
Salaries and other compensation of office employes	57,361 13
Board of trustees' expense account	3,945 04
Medical examiners' fees	11,711 73
Rent, \$13,043.44; advertising, printing and stationery, \$11,038.07	24,081 51
Advance assessments applied on assessments made	4,564 91
Filing state reports and taxes, \$4,793.15; postage, \$12,922.87	17,716 02
Traveling expenses, \$8,178.86; furniture, \$860.68	9,039 54
Refitting office, \$733.55; incidental expenses, \$5,866.83	6,600 38
Legal expenses, \$1,077.65; suspense, \$161.61; legislative expense, \$818.86	2,058 12
Total expenditures	\$2,160,366 15
Total income	2,114,468 28
Excess of expenditures over income	\$45,897 87

NET OR INVESTED ASSETS

Cost value of bonds and stocks owned	\$412,951 14
Agents' ledger balances	24,870 61
Cash in office	100 00
Cash deposit in banks to credit of Amos Grannis, Treasurer	306,304 31
Total net or invested assets	\$744,226 06
Deduct depreciation	6,968 54
Total net or invested assets, less depreciation	\$737,257 42

NON-INVESTED ASSETS.

Interest	\$1,936 67
Total non-invested assets	\$1,936 67
Gross assets	\$739,194 09

LIABILITIES.

Losses adjusted, due and unpaid	\$28,357 14
Advance assessments	25,324 69
All other (not including mortuary)	2,194 42
Total actual liabilities	\$55,876 25
Balance net assets	\$683,317 84

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid.....	\$ 32,000 00
Assessments not yet called for losses unadjusted and resisted.....	28,000 00
Reported	402,500 00
Net amount due from members	\$462,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (sixty)	\$233,500 00
Losses in process of adjustment (three).....	12,000 00
Losses reported (forty)	169,000 00
Losses resisted (three)	16,000 00
Total contingent mortuary liabilities.....	\$430,500 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	49,417	\$155,908,000 00
Certificates written during the year 1893.....	4,184	9,596,500 00
Total.....	53,601	\$165,504,500 00
Certificates ceased to be in force during 1893	7,828	22,956,000 00
Certificates in force December 31, 1893.....	45,773	\$142,548,500 00
Losses unpaid December 31, 1892	160	523,014 28
Losses incurred during 1893.....	560	1,831,500 00
Losses paid during 1893.....	574	1,888,157 14
Certificates terminated by surrender during 1893.....		7,500 00
Certificates terminated by death during 1893.....	560	1,831,500 00
Certificates terminated by consolidation during 1893.....	143	638,500 00
Certificates terminated by lapse during 1893.....	7,125	20,486,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	790	\$2,633,000 00
Certificates written during the year 1893	81	185,500 00
Total.....	871	\$2,818,500 00
Certificates ceased to be in force during 1893.....	233	652,000 00
Certificates in force December 31, 1893.....	638	\$2,166,500 00
Losses unpaid December 31, 1892	6	18,500 00
Losses incurred during 1893.....	7	26,000 00
Losses paid during 1893.....	12	41,500 00
Certificates terminated by death during 1893	7	26,000 00
Certificates terminated by consolidation in 1893	4	12,500 00
Certificates terminated by lapse during 1893.....	222	613,500 00
Premiums received		32,142 89
Expense		1,906 84

NORTHERN FRATERNAL INSURANCE ASSOCIATION.

Principal office Marshalltown, Iowa.

(Incorporated in 1882.)

BYRON A. BEESON, President.

E. H. HIBBEN, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 1,680 00
Annual dues and fees.....	15,393 15
Assessments.....	44,691 69
Interest.....	2,488 61
Total income.....	\$64,253 45
Total expenditures.....	57,205 81
Excess of income over expenditures.....	\$7,047 64

EXPENDITURES IN 1893.

Losses and claims.....	\$39,000 00
Advance payments returned to rejected applicants.....	1,646 86
Commissions allowed for collecting assessments.....	1,614 65
Salaries and expenses of agents not paid by commissions.....	4,743 26
Salaries of officers.....	3,500 00
Salaries and other compensation of office employes, traveling and general office expenses.....	5,504 55
Medical directors' fees.....	122 00
Advertising and printing.....	801 56
Postage.....	272 93
Total expenditures.....	\$57,205 81

NET OR INVESTED ASSETS.

Loans on real estate.....	\$44,614 00
Cash deposits on emergency or reserve fund account.....	6,994 68
Total net or invested assets.....	\$51,608 68

NON-INVESTED ASSETS.

Interest.....	\$817 96
Total non-invested assets.....	\$817 96
Gross assets.....	\$52,426 64

LIABILITIES.

Advance assessments.....	\$101 78
Total actual liabilities.....	\$101 78
Balance net assets.....	\$52,324 86

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$5,900 00
Total due from members.....	\$5,900 00
Deduct estimated cost of collection.....	200 00
Net amount due from members.....	\$5,700 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	2,977	\$5,572,000 00
Certificates issued during the year 1893.....	495	685,000 00
Total	3,472	\$6,257,000 00
Certificates ceased to be in force during 1893	475	785,000 00
Certificates in force December 31, 1893	2,997	\$5,472,000 00
Losses incurred during the year 1893	22	39,000 00
Losses paid during the year 1893	22	39,000 00
Certificates terminated by death during 1893	22	39,000 00
Certificates terminated by lapse during 1893	453	746,000 00

BUSINESS IN COLORADO IN 1893.

None.

ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION.

Principal office Piqua, Ohio.

(Incorporated in 1882.)

J. R. GEORGE, President.

J. H. MCKINNEY, Secretary.

INCOME IN 1893.

Membership fees	\$ 10,440 82
Annual dues	24,729 19
Assessments	209,144 07
Total income	\$244,314 08
Total expenditures	242,114 85
Excess of income over expenditures	\$2,199 23

EXPENDITURES IN 1893.

Losses and claims	\$199,865 00
Commissions and fees allowed agents	1,465 35
Commissions allowed for collecting assessments	7,026 85
Salaries of managers and agents not paid commissions	14,810 50
Salaries and other compensation of officers	5,100 00
Salaries and other compensation of office employees	2,766 34
Rent, \$300.00; postage, \$267.00; advertising and printing, \$934.45	1,501 45
Office expense	860 87
Traveling expenses	8,718 49
Total expenditures	\$242,114 85

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$ 8,261 50
Cash deposits in banks on emergency or reserve fund account.....	19,739 68
Total net or invested assets.....	<u>\$28,001 18</u>

NON-INVESTED ASSETS.

Interest	\$100 00
Gross assets	<u>\$28,101 18</u>

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid.....	\$ 7,756 10
Reported	42,000 00
Total due from members.....	<u>\$49,756 10</u>
Deduct estimated cost of collection.....	4,150 00
Net amount due from members	<u>\$45,606 10</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (five).....	\$ 8,000 00
Losses in process of adjustment (fifteen).....	22,000 00
Losses reported (seven).....	14,000 00
Total contingent mortuary liabilities.....	<u>\$44,000 00</u>

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	13,736	\$21,638,000 00
Certificates reinstated during 1893	210	327,000 00
Certificates issued during the year 1893.....	2,272	3,341,000 00
Total	16,218	<u>\$25,306,000 00</u>
Certificates ceased to be in force during 1893.....	3,614	5,599,000 00
Certificates in force December 31, 1893	12,604	\$19,707,000 00
Losses unpaid December 31, 1892	31	53,000 00
Losses incurred during the year 1893	94	156,000 00
Losses paid during the year 1893	98	167,500 00
Certificates terminated by death during 1893	94	156,000 00
Certificates terminated by lapse during 1893.....	3,520	5,443,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	162	\$308,000 00
Certificates reinstated during 1893	5	10,000 00
Certificates issued during the year 1893	23	46,000 00
Total	190	<u>\$364,000 00</u>
Certificates ceased to be in force during 1893	88	155,000 00
Certificates in force December 31, 1893.....	102	\$209,000 00
Losses unpaid December 31, 1892	1	3,000 00
Losses incurred during the year 1893	2	3,000 00
Losses paid during the year 1893	3	6,000 00
Certificates terminated by death during 1893	2	3,000 00
Certificates terminated by lapse during 1893	86	152,000 00
Premiums received.....		2,501 84

RAILWAY OFFICIALS' AND EMPLOYEES' ACCIDENT ASSOCIATION.

Principal office.....Indianapolis, Ind.

(Incorporated in 1889.)

CHALMERS BROWN, President.

WILLIAM K. BELLIS, Secretary.

INCOME IN 1893.

Assessments.....	\$323,061 35
Interest.....	185 66
Total income.....	\$323,247 01
Total expenditures.....	320,450 31
Excess of income over expenditures.....	\$2,796 70

EXPENDITURES IN 1893.

Losses and claims.....	\$178,625 21
Advance payments returned to rejected applicants.....	84,018 64
Commissions allowed for collecting assessments and exchange.....	12,570 42
Salaries of managers and agents not paid commissions.....	2,075 00
Salaries of officers.....	6,068 72
Salaries and other compensation of office employes.....	12,371 70
Medical examiners' fees.....	2,201 50
Rent, \$2,100; taxes, \$3,599.99; advertising and printing, \$3,795.00.....	9,494 99
Furniture, \$62.82; postage, \$3,101.02; legal, \$2,613.25.....	5,777 09
Traveling, \$5,963.01; general, \$1,284.03.....	7,247 04
Total expenditures.....	\$320,450 31

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 3,743 99
Cash in office.....	2,248 43
Cash deposits in bank on emergency or reserve fund account.....	12,305 66
All other deposits.....	15,160 90
Total net or invested assets.....	\$33,458 98

NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others.....	\$167,055 94
Fixtures, furniture and supplies.....	3,500 00
Total non-invested assets.....	\$170,555 94
Gross assets.....	\$204,014 92

LIABILITIES.

None.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (three).....	\$ 9,500 00
Losses resisted (two).....	4,000 00
Total contingent mortuary liabilities.....	\$13,500 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	20,386	\$33,812,185 00
Certificates issued during the year 1893.....	16,882	31,387,300 00
Total	37,268	\$65,199,485 00
Certificates ceased to be in force during 1893.....	20,931	35,482,235 00
Certificates in force December 31, 1893.....	16,337	\$29,717,250 00
Losses unpaid December 31, 1892.....	10	15,350 00
Losses incurred during the year 1893.....	3,210	176,825 21
Losses paid during the year 1893.....	3,215	178,625 21
Certificates terminated by death during 1893.....	57	91,400 00
Certificates terminated by lapse during 1893.....	20,874	35,390,835 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	1,140	\$1,909,955 00
Certificates issued during the year 1893.....	767	1,530,300 00
Total	1,907	\$3,440,255 00
Certificates ceased to be in force during 1893.....	1,186	2,024,555 00
Certificates in force December 31, 1893.....	721	\$1,415,700 00
Losses unpaid December 31, 1892.....	2	1,500 00
Losses incurred during the year 1893.....	171	16,093 72
Losses paid during the year 1893.....	171	13,093 72
Certificates terminated by death during 1893.....	4	4,000 00
Certificates terminated by lapse during 1893.....	1,182	2,020,555 00
Premiums received.....		18,239 15
Expenses.....		5,628 70

SECURITY MUTUAL LIFE ASSOCIATION.

Principal office Binghampton, N. Y.

(Incorporated in 1886.)

H. J. GAYLORD, President.

CHAS. M. TURNER, Secretary.

INCOME IN 1893.

Assessments.....	\$173,867 71
Medical examiners' fees.....	1,571 00
Interest, \$5,256.00; rent, \$471.25.....	5,727 85
Exchange, etc.....	171 45
Advanced account expense.....	6,563 78
Total income	\$187,901 79
Total expenditures	121,177 61
Excess of income over expenditures	\$66,724 18

EXPENDITURES IN 1893.

Losses and claims	\$33,652 26
Payments returned to members in dividend bonds	1,025 44
Commissions and fees allowed agents	50,620 45
Commissions allowed for collecting assessments	2,796 15
Salaries of managers and agents	4,637 37
Salaries of officers	4,832 50
Salaries and other compensation of office employes	6,559 00
Medical examiners' fees	6,841 00
Rent, \$1,720.41; taxes, \$976.67; advertising and printing, \$4,311.17	7,008 25
Furniture and fixtures, \$903.87; exchange, \$55.28	959 15
Janitor, express, telegrams, etc., \$690.34; postage, \$949.25	1,639 59
Insurance, \$49.50; law, \$440.00; all other items, \$116.95	606 45
Total expenditures	\$121,177 61

NET OR INVESTED ASSETS.

Loans on real estate	\$124,800 00
Cost value of bonds and stocks owned	1,000 00
Agents' ledger balances	21,361 07
Cash in office	5,852 36
Cash deposits in banks on emergency or reserve fund account	4,865 74
All other deposits	61,423 54
Total net or invested assets	\$219,302 71
Deduct depreciation of assets to bring same to market value	5,542 83
Total net or invested assets, less depreciation	\$213,759 88

NON-INVESTED ASSETS.

Interest	\$1,731 81
Furniture and fixtures	4,850 52
Market value of bonds and stocks over cost	25 85
Total non-invested assets	\$6,608 18
Gross assets	\$220,368 06

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$ 1,055 00
Borrowed money	3,000 00
All other (not including contingent mortuary)	9,737 78
Total actual liabilities	\$13,792 78
Balance net assets	\$206,575 28

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$34,436 68
Total due from members	\$34,436 68
Deduct estimated cost of collection	1,030 75
Net amount due from members	\$33,405 93

CONTINGENT MORTUARY LIABILITIES.

Losses reported (one)	\$ 3,000 00
Losses resisted (two)	4,000 00
Annuities in process of payment (three)	4,550 00
Contingent dividends to members	14,523 99
Total contingent mortuary liabilities	\$26,073 99

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	3,866	\$ 7,663,800 00
Certificates issued during the year 1893	2,143	4,877,100 00
Reinsured	8	17,000 00
Total	6,017	\$12,557,900 00
Certificates ceased to be in force during the year 1893	844	1,812,600 00
Certificates in force December 31, 1893	5,173	\$10,745,300 00
Losses unpaid December 31, 1892	2	5,050 00
Losses incurred during the year 1893	20	36,328 12
Losses paid during the year 1893	21	33,828 12
Certificates terminated by death during the year 1893	20	36,000 00
Certificates terminated by lapse during 1893	622	1,321,000 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	14	\$32,000 00
Certificates issued during the year 1893	12	41,000 00
Total	26	\$73,000 00
Certificates ceased to be in force during the year 1893	8	19,000 00
Certificates in force December 31, 1893	18	\$54,000 00
Certificates terminated by lapse during the year 1893	6	15,000 00
Premiums received		775 18
Expense		225 85
Taxes		10 99

STAR ACCIDENT COMPANY.

Principal office 201 La Salle St., Chicago, Ill.

(Incorporated in 1884.)

H. W. K. CUTTER, President.

T. L. QUINCEY, Secretary.

INCOME IN 1893.

Membership fees	\$ 462 00
Readmissions	1,735 00
Assessments	135,773 50
Interest	896 81
Total income	\$138,867 81

EXPENDITURES IN 1893.

Losses and claims	\$113,639 66
Advance payments returned to rejected applicants	491 00
Commissions and fees allowed agents	10,176 46
Salaries of managers and agents not paid commissions	8,010 55
Salaries of officers	12,000 00
Salaries and other compensation of office employes	13,017 11
Rent, \$3,101.17; taxes, \$16.74; advertising and printing, \$9,566.07	12,683 98
Postage	3,440 93
Insurance departments	283 90
Sundries	1,559 71
Total expenditures	\$175,303 80
Total income	138,867 81
Excess of expenditures over income	\$36,435 99

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$1,000 00
Agents' ledger balances	1,225 00
Cash in office	148 54
Cash deposits in banks on emergency or reserve fund account.....	6,131 52
All other deposits	1,359 45
Total net or invested assets	\$9,864 51

NON-INVESTED ASSETS.

Interest	\$150 00
Total non-invested assets	\$150 00
Gross assets	\$10,014 51

LIABILITIES.

Losses adjusted, due and unpaid	\$5,500 00
Advance assessments	2,964 00
Total actual liabilities	\$8,464 00
Balance net assets	\$1,550 51

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses resisted	\$12,500 00
Indemnity assets not yet called for losses, \$834.43; resisted, \$1,300.00	2,134 43
Net amount due from members	\$14,634 43

CONTINGENT MORTUARY LIABILITIES.

Losses reported (eighteen)	\$12,500 00
Losses resisted (four)	2,134 43
Total contingent mortuary liabilities	\$14,634 43

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	11,201	\$55,852,500 00
Certificates issued during the year 1893	6,472	30,276,000 00
Total	17,673	\$86,128,500 00
Certificates ceased to be in force during 1893	4,868	24,082,500 00
Certificates in force December 31, 1893	12,805	\$62,046,000 00
Losses unpaid December 31, 1892	2	5,500 00
Losses incurred during the year 1893	1,078	133,774 09
Losses paid during the year 1893	1,060	113,639 66
Certificates terminated by death during 1893	13	36,950 00
Certificates terminated by lapse during 1893	4,868	24,082,500 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	215	\$1,070,000 00
Certificates issued during the year 1893	73	365,000 00
Total	288	\$1,435,000 00
Certificates ceased to be in force during 1893	63	315,000 00
Certificates in force December 31, 1893	225	\$1,120,000 00
Losses incurred during the year 1893	6	466 38
Losses paid during the year 1893	6	466 38
Certificates terminated by lapse during the year 1893	63	315,000 00
Premiums received		2,025 00
Taxes		31 17

SUPREME COUNCIL OF THE ORDER OF CHOSEN
FRIENDS.

Principal office Indianapolis, Ind.

(Incorporated in 1879.)

W. H. MORSE, President.

T. B. LINN, Secretary.

INCOME IN 1893.

Membership fees	\$ 4,376 00
Annual dues	35,245 32
Assessments	924,981 89
Interest	74 00
Cash received from all other sources	4,253 02
Total income	\$968,930 23

EXPENDITURES IN 1893.

Losses and claims	\$934,480 00
Salaries of officers	8,700 00
Salaries and other compensation of office employes	9,917 50
Rent \$2,083.33; advertising and printing, \$4,406.15	6,489 48
Supplies, \$2,036.39; office furniture, \$218.91; current expense, \$3,834.19	6,089 49
Expense Ninth Regular Session Supreme Council	6,940 40
Investigating claims	3,249 90
Legal expense, \$2,888.40; R. F. expense, \$516.27	3,404 67
E. F. expense, \$4,120.11; compensations, \$7,769.84	11,889 95
Total expenditures	\$991,161 39
Total income	968,930 23
Excess of expenditures over income	\$22,231 16

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$ 4,900 00
Ledger balances	5,021 85
Cash in banks	16,696 00
Total net or invested assets	\$26,617 85

NON-INVESTED ASSETS.

Interest	\$ 86 00
All other non-invested assets	359 60
Total non-invested assets	\$445 60
Gross assets	\$27,063 45

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$128,965 80
Assessments due and unpaid	2,262 15
Assessments not yet called for losses unadjusted	71,000 00
Reported	63,000 00
Net amount due from members	\$265,227 95

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (forty-eight)	\$ 75,000 00
Losses in process of adjustment (forty-four)	71,000 00
Losses reported (thirty-nine)	63,000 00
Total contingent mortuary liabilities	\$209,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	37,644	\$59,943,000 00
Certificates issued during the year 1893	2,840	3,365,500 00
Total	40,484	\$63,308,500 00
Certificates ceased to be in force during the year 1893	4,592	7,205,500 00
Certificates in force December 31, 1893	35,892	\$56,103,000 00
Losses unpaid December 31, 1892	114	190,000 00
Losses incurred during the year 1893	513	953,480 00
Losses paid during the year 1893	511	934,480 00
Certificates terminated by death during the year 1893	513	953,480 00
Certificates terminated by lapse during the year 1893	4,079	6,252,020 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	219	\$259,000 00
Certificates issued during the year 1893	27	31,500 00
Total	246	\$290,500 00
Certificates ceased to be in force during the year 1893	61	48,500 00
Certificates in force December 31, 1893	185	\$242,000 00
Losses incurred during the year 1893	1	1,000 00
Losses paid during the year 1893	1	1,000 00
Certificates terminated by death during 1893	1	1,000 00
Certificates terminated by lapse during 1893	60	47,500 00
Premiums received		3,621 40

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Principal office Toronto, Canada.

(Incorporated in 1881.)

ORONLEY ATEKLEA, President. JOHN A. MCGILLIVRAY, Secretary.

INCOME IN 1893.

Membership fees	\$ 35,706 00
Annual dues	23,467 75
Assessments	696,152 13
Interest, \$27,106.20; rent, \$87.50	27,193 70
Fees for changes of policies, etc.	988 81
Organization fees, \$2,547.72; supplies sold, \$7,694.84; sundries, \$127.18	10,367 74
Total income	\$793,886 13
Total expenditures	545,729 44
Excess of income over expenditures	\$248,156 69

EXPENDITURES IN 1893.

Losses and claims	\$392,185 93
Advance payments returned to rejected applicants	9 60
Commissions and fees allowed to agents	7,439 47
Salaries of managers and agents not paid by commissions	22,505 90
Salaries of officers	14,349 92
Salaries and other compensation of office employes	11,241 32
Medical examiners' fees	5,817 75
Rent, \$2,327.34; advertising and printing, \$21,012.80	23,340 14
Postage, \$3,179.22; stationery, telegrams, etc., \$2,730.94; furniture, \$1,272.08	7,182 24
Incorporation, insurance and legal fees, \$1,670.35; investigation of claims, \$254.55	1,924 90
Supplies, \$21,544.11; general expense, \$23,759.13; history, \$1,497.05	46,800 29
Commissions on loans, Supreme Court Meeting expenses, balance 1892 expense, etc.	12,831 98
Total expenditures	\$545,729 44

NET OR INVESTED ASSETS.

Loans on real estate	\$407,032 32
Cost value of bonds and stocks owned	149,292 84
Cash in office	5,189 69
Cash deposits in banks on emergency or reserve fund account	151,144 71
All other deposits	116,094 98
Total net or invested assets	\$828,754 54

NON-INVESTED ASSETS.

Interest	\$13,703 31
Due by subordinate courts and members	8,295 95
Due by high courts for supplies	15,994 65
Supplies in stock and furniture and fixtures	27,252 21
Temporary advance to general fund	30,103 35
Total non-invested assets	\$95,349 47
Gross assets	\$924,104 01

LIABILITIES.

Losses adjusted due and unpaid	\$18,150 00
All other (not including contingent mortuary)	1,251 73
Total actual liabilities	\$19,401 73
Balance net assets	\$904,702 28

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$1,000 00
Total contingent mortuary liabilities	\$1,000 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	43,024	\$53,243,000 00
Certificates issued during the year 1893	15,793	19,913,000 00
Total	58,817	\$73,156,000 00
Certificates ceased to be in force during the year 1893	4,333	5,375,000 00
Certificates in force December 31, 1893	54,484	\$67,781,000 00
Losses unpaid December 31, 1892	12	11,207 00
Losses incurred during the year 1893	265	331,000 00
Losses paid during the year 1893	260	323,039 00
Certificates terminated by death during 1893	265	331,000 00
Certificates terminated by lapse during 1893	4,068	5,044,000 00

BUSINESS IN COLORADO IN 1893.

None.

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Principal office.....Council Bluffs, Iowa.

(Incorporated in 1884.)

JOSEPH R. REED, President.

WILLIAM J. JAMESON, Secretary.

INCOME IN 1893.

Membership fees	\$ 9,766 00
Assessments	241,765 50
Interest	8,601 90
Guaranty fund	5,263 24
Advance assessments	8,455 03
General fund	1,139 96
Total income	\$274,991 63
Total expenditures	269,125 55
Excess of income over expenditures	\$5,866 08

EXPENDITURES IN 1893.

Losses and claims	\$190,650 00
Commissions and fees allowed agents	9,766 00
Commissions allowed for collecting assessments	6,051 16
Salaries of managers and agents not paid by commissions	15,000 00
Salaries of officers and clerk hire	22,222 88
Medical examiners' fees	1,459 60
Advertising and printing	2,065 37
Postage	1,938 20
Traveling expense	2,646 80
Expense	8,913 73
Assessments paid from advance assessments	8,411 81
Total expenditures	\$269,125 55

NET OR INVESTED ASSETS.

Guaranty notes	\$103,127 63
Loans on real estate	64,140 79
Agents' ledger balances	8,414 94
Cash in bank	15,912 37
Cash deposits in banks on emergency or reserve fund account	6,000 00
Total net or invested assets	\$197,595 73

NON-INVESTED ASSETS.

Interest	\$14,521 20
Total non-invested assets	\$14,521 20
Gross assets	\$212,116 93

LIABILITIES.

Advance assessments	\$541 32
Total actual liabilities	\$541 32
Balance net assets	\$211,575 61

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$41,250 00
Net amount due from members.....	\$41,250 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (seventeen)	\$41,250 00
Total contingent mortuary liabilities (seventeen)	\$41,250 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892	8,844	\$21,706,250 00
Certificates issued during the year 1893.....	1,880	4,326,250 00
Total.....	10,724	\$26,032,500 00
Certificates ceased to be in force during the year 1893	2,724	6,522,500 00
Certificates in force December 31, 1893.....	8,000	\$19,510,000 00
Losses unpaid December 31, 1892	22	54,400 00
Losses incurred during the year 1893	94	231,900 00
Losses paid during the year 1893	77	190,650 00
Certificates terminated by death during 1893	94	231,900 00
Certificates terminated by lapse during 1893	2,630	6,290,600 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892	906	\$2,245,000 00
Certificates issued during the year 1893.....	60	142,500 00
Total	966	\$2,387,500 00
Certificates ceased to be in force during the year 1893.....	157	388,750 00
Certificates in force December 31, 1893	809	\$1,998,750 00
Losses unpaid December 31, 1892	4	10,000 00
Losses incurred during the year 1893	10	25,000 00
Losses paid during the year 1893	14	35,000 00
Certificates terminated by death during 1893	10	25,000 00
Certificates terminated by lapse during 1893	147	363,750 00
Premiums received.....		25,926 60

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Principal office.....320, 322 and 324 Broadway, New York City.

(Incorporated in 1848.)

CHARLES B. PEET, President.

JAMES R. PITCHER, Secretary.

INCOME IN 1893.

Membership fees.....	\$ 43,032 00
Assessments.....	891,989 04
Interest.....	5,202 79
Cash received from all other sources.....	46,308 09
Total income.....	\$986,531 92

EXPENDITURES IN 1893.

Losses and claims.....	\$446,295 20
Advanced payments returned to members.....	1,650 63
Commissions and fees allowed to agents.....	179,056 82
Commissions allowed for collecting assessments.....	98,705 67
Salaries of managers and agents not paid commissions.....	45,921 05
Salaries of officers.....	10,141 55
Salaries and other compensation of office employes.....	82,767 06
Medical examiners' fees.....	11,493 06
Rent, \$20,402.06; taxes, \$5,156.33; advertising and printing, \$29,120.90.....	54,679 29
Legal expenses.....	14,809 96
Traveling expenses.....	12,203 08
Books and stationery.....	5,979 41
Postage and exchange.....	11,842 91
Miscellaneous charges.....	19,839 92
Furniture and fixtures.....	1,311 02
Total expenditures.....	\$996,696 63
Total income.....	986,531 92
Excess of expenditures over income.....	\$10,164 71

NET OR INVESTED ASSETS.

Loans on real estate.....	\$74,000 00
Cost value of bonds and stocks owned.....	11,837 47
Agents' ledger balances secured.....	19,376 34
Cash in office.....	5,231 40
Cash deposits in banks on emergency or reserve fund account.....	42,964 26
All other deposits.....	2,218 91
Total net or invested assets.....	\$155,628 38

NON-INVESTED ASSETS.

Interest.....	\$791 64
Total non-invested assets.....	\$791 64
Gross assets.....	\$156,420 02

LIABILITIES.

Borrowed money.....	\$15,000 00
Advance assessments and special deposits.....	39,760 01
All other (not including contingent mortuary).....	4,000 00
Total liabilities.....	\$58,760 01
Balance net assets.....	\$97,660 01

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary assessments not yet called for losses unadjusted.....	\$24,000 00
Mortuary assessments not yet called for losses resisted.....	22,000 00
Mortuary assessments not yet called for losses reported.....	35,000 00
Indemnity assessments called and not yet due.....	16,283 12
Indemnity assessments not yet called for indemnity claims unadjusted.....	15,894 28
Indemnity assessments not yet called for indemnity claims reported.....	9,634 82
Total due from members.....	\$122,812 22
Deduct estimated cost of collection.....	5,325 00
Net amount due from members.....	\$117,487 22

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary claims adjusted, not yet due (one).....	\$ 5,000 00
Mortuary claims in process of adjustment (four.....	19,000 00
Mortuary claims reported, \$35,000.00; resisted, \$22,000.00.....	57,000 00
Indemnity claims in process of adjustment (one hundred and nineteen).....	15,894 28
Indemnity claims reported and probable liability thereon (one hundred and forty).....	9,634 82
Total contingent liabilities.....	\$106,529 10

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1892.....	59,933	\$293,265,150 00
Certificates issued during the year 1893.....	21,516	122,811,700 00
Certificates reinstated during the year 1893.....	890	4,357,000 00
Total.....	82,339	\$420,433,850 00
Certificates ceased to be in force during the year 1893.....	31,462	152,476,250 00
Certificates in force December 31, 1893.....	50,877	\$267,957,600 00
Losses unpaid December 31, 1892.....	342	82,950 84
Losses incurred during the year 1893.....	3,509	469,863 46
Losses paid during the year 1893.....	3,575	446,295 20
Certificates terminated by death during 1893.....	24	119,000 00
Certificates terminated by lapse during 1893.....	31,438	152,357,250 00

BUSINESS IN COLORADO IN 1893.

	No.	
Certificates in force December 31, 1892.....	595	\$2,907,000 00
Certificates issued during the year 1893.....	97	510,925 00
Certificates reinstated during the year 1893.....	15	70,500 00
Total.....	707	\$3,488,425 00
Certificates ceased to be in force during the year 1893.....	346	1,680,000 00
Certificates in force December 31, 1893.....	361	\$1,808,425 00
Losses unpaid December 31, 1892.....	3	503 57
Losses incurred during the year 1893.....	50	9,370 33
Losses paid during the year 1893.....	52	9,861 04
Certificates terminated by lapse during 1893.....	346	1,680,000 00
Premiums received.....		5,956 00
Expense.....		1,297 46

STATEMENT OF FINANCIAL POSITION

ASSETS

Current assets	100,000
Fixed assets	200,000
Total	300,000

LIABILITIES AND EQUITY

Current liabilities	100,000
Fixed liabilities	100,000
Equity	100,000
Total	300,000

STATEMENT OF INCOME

Revenue	100,000
Expenses	(80,000)
Profit	20,000

STATEMENT OF CASH FLOWS

Cash flows from operations	20,000
Cash flows from investing	(10,000)
Cash flows from financing	(10,000)
Net change in cash	0

STATISTICAL TABLES.

TABLE I

TABLE I.

Showing Risks written, Premiums received, Losses paid, Losses incurred, Expense in the State of Colorado, and taxes paid the State of Colorado, for the year 1893, by Assessment Companies authorized to do business in the State.

COMPANIES.	Risks written during year.	Premiums received.	Losses paid.	Losses incurred.	Expense.	Taxes.
American Accident Company, Kentucky.....	\$ 52,000 00	\$ 92 00	\$ 20 71		\$ 81 00	
Bankers' Alliance of California, California.....	1,515,000 00	15,058 92	8,624 90	\$ 8,624 90	2,655 30	\$ 75 60
Bankers' Life Association, Iowa.....	502,000 00	9,306 53	4,000 00	6,000 00	128 72	103 55
Bankers' Life Association, Minnesota.....	70,000 00	8,203 20	12,000 00	12,000 00	730 36	
Bay State Beneficiary Association, Massachusetts.....	59,000 00					
Connecticut Indemnity Association, Connecticut.....	11,500 00	454 90	1,000 00	1,000 00	355 73	
Covenant Mutual Benefit Association, Illinois.....	721,500 00	31,410 73	44,375 00	26,625 00	8,102 50	
Des Moines Life Association, Iowa.....	257,000 00	4,105 09	4,000 00	2,000 00	1,846 33	
Equitable Mutual Life and Endowment Association, Iowa.....	353,505 00	864 00	2,808 50	2,500 00	200 00	
Fidelity Mutual Aid Association, California.....	10,200 00	1,317 20	425 77	425 77	1,010 25	
Fidelity Mutual Life Association, Pennsylvania.....	168,000 00	8,178 45	2,300 00	2,300 00	3,472 24	48 12
Fraternal Accident Association of America, Massachusetts.....	284,500 00		2,098 95	2,098 95		
Guaranty Fund Life Association, Iowa.....	19,000 00	1,092 40			228 00	17 28
Hartford Life and Annuity Insurance Company, Connecticut.....	31,000 00	7,452 36	5,000 00	5,000 00		49 04
Iowa Mutual Benefit Association, Iowa.....	224,000 00	11,360 28	1,000 00	2,000 00	2,740 44	152 42
Life Insurance Clearing Company, Minnesota.....	209,000 00	1,164 18			694 88	9 38
Massachusetts Benefit Life Association, Massachusetts.....	99,500 00		2,000 00	2,000 00		
Masons' Fraternal Accident Association of America, Massachusetts.....	300,840 00	2,156 00	2,718 21	2,718 21		
Mutual Reserve Fund Life Association, New York.....	86,000 00	18,693 77	15,500 00	21,000 00	2,191 34	20 05

National Benevolent Association, Minnesota	533,750 00		2,500 00	2,500 00		
National Masonic Accident Association, Iowa	753,250 00	2,679 65	3,141 00	3,141 00		
New England Mutual Accident Association, Massachusetts	80,000 00	298 00	212 50	212 50	132 31	
Northwestern Masonic Aid Association, Illinois	185,500 00	32,142 89	41,500 00	26,000 00	1,906 84	
Northern Fraternal Insurance Association, Iowa	No Colorado	business sho	wn.			
Odd Fellows' Mutual Aid and Accident Association, Ohio	56,000 00	2,501 84	6,000 00	3,000 00		
Railway Officials and Employers' Accident Association, Indiana	1,530,300 00	18,239 15	13,093 72	16,093 72	5,628 70	
Security Mutual Life Association, New York	41,000 00	775 18			225 85	10 99
Star Accident Company, Illinois	365,000 00	2,025 00	466 38	466 38		31 17
Supreme Council of the Order of Chosen Friends, Indiana	31,500 00	3,621 40	1,000 00	1,000 00		
Supreme Court Independent Order of Foresters, Canada	No Colorado	business sho	wn.			
United States Masonic Benevolent Association, Iowa	142,500 00	25,926 60	35,000 00	25,000 00		
United States Mutual Accident Association, New York	581,425 00	5,956 00	9,861 04	9,370 33	1,297 46	
Totals	\$9,273,770 00	\$215,075 72	\$220,646 68	\$183,076 76	\$33,628 25	\$517 60

TABLE 2

Summary of the results of the analysis of variance for the different factors of the experiment. The values in parentheses are the degrees of freedom for the different factors.

Factor	Sum of Squares	Mean Square	F	Significance
1. Replication	1.2	0.4	0.1	n.s.
2. Treatment	15.8	1.58	15.8	0.01
3. Block	12.5	1.25	12.5	0.01
4. Error	10.5	0.105		
Total	40.0			

n.s. = not significant, p > 0.05. 0.01 = significant at the 1% level.

TABLE II.

Showing the several items comprising the Income at the close of 1893 of Assessment Companies doing business in Colorado.

COMPANIES.	Membership fees.	Annual dues.	Assessments.	Medical examiners' fees.	Interest.	Advance to agents repaid.	All other income.	Total income.	Total expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
American Accident Company, Kentucky							\$106,718 50	\$ 106,718 50	\$ 103,760 38	\$ 2,958 12	
Bankers' Alliance of California, California	\$ 179 15		\$ 58,159 08		\$ 1,459 11		31,232 22	91,029 56	74,100 54	16,929 02	
Bankers' Life Association, Iowa	53,899 22	\$ 72,239 76	288,446 27		52,784 50	\$ 508 38	146,945 61	614,823 74	429,281 08	185,542 66	
Bankers' Life Association, Minnesota	51,511 50	73,781 95	204,652 62		11,286 94		87,110 30	428,343 31	300,228 68	128,114 63	
Bay State Beneficiary Association, Massachusetts	18,393 00	72,078 77	542,283 99	\$ 4,048 00	5,897 65			642,701 41	612,103 84	30,597 57	
Connecticut Indemnity Association, Connecticut		37,194 23	87,107 96		4,135 90	3,437 05	58,094 29	189,969 43	194,673 48		\$ 4,704 05
Covenant Mutual Benefit Association, Illinois	156,278 68		1,355,269 19		18,973 85			1,530,521 72	1,498,985 11	31,536 61	
Des Moines Life Association, Iowa			112,317 19		3,723 08		36,930 00	152,970 27	107,597 73	45,372 54	
Equitable Mutual Life and Endowment Association, Iowa	7,075 33	14,812 98	71,286 94	1,456 50	2,744 87	219 50	14 50	97,610 62	110,150 53		12,539 91
Fidelity Mutual Aid Association, California	15,055 00	39,819 97			622 75		246 44	55,744 16	55,677 06	67 10	
Fidelity Mutual Life Association, Pennsylvania	136,800 76	271,267 46	532,218 63	3,210 00	28,402 54		151 00	972,050 39	769,499 48	202,550 91	
Fraternal Accident Association of America, Massachusetts	12,310 00	21,347 00	42,694 00				9,782 00	86,133 00	85,357 17	775 83	
Guaranty Fund Life Association, Iowa	11,242 00		17,415 55		635 08		6,192 36	35,484 99	28,108 33	7,376 66	
Hartford Life and Annuity Insurance Company, Connecticut	42,814 85	246,842 60	1,140,188 46		49,859 65	7 81	76,215 12	1,555,928 49	1,517,008 65	38,919 84	
Iowa Mutual Benefit Association, Iowa	778 00	5,906 50	30,496 37		1,282 90		3,460 95	41,924 72	39,526 97	2,397 75	
Life Insurance Clearing Company, Minnesota			45,824 72		6,515 51			52,340 23	47,741 64	4,598 59	
Massachusetts Benefit Life Association, Massachusetts	180,415 43	286,113 38	1,790,459 40				937 80	2,257,926 01	2,215,353 37	42,572 64	
Masons' Fraternal Accident Association of America, Massachusetts	16,390 00	37,889 50	74,203 50		720 20		5,000 00	134,203 20	135,408 63		1,205 43
Mutual Reserve Fund Life Association, New York	315,161 00	634,420 91	3,340,203 08	56,710 00	124,260 48		28,059 53	4,498,815 00	4,252,677 71	246,137 29	
National Benevolent Association, Minnesota	18,684 61		132,183 45	1,864 00	3,937 63		14,521 52	171,191 21	163,290 39	7,900 82	
National Masonic Accident Association, Iowa	14,075 00		33,181 10					47,256 10	43,277 61	3,978 49	
New England Mutual Accident Association, Massachusetts	8,494 25	551 00	138,118 60		1,706 80			148,870 65	136,849 24	12,021 41	
Northwestern Masonic Aid Association, Illinois	46,624 69		2,029,051 13		17,369 79		21,422 67	2,114,468 28	2,160,366 15		45,897 87
Northern Fraternal Insurance Association, Iowa	1,680 00	15,393 15	44,691 69		2,488 61			64,253 45	57,205 81	7,047 64	
Odd Fellows' Mutual Aid and Accident Association, Ohio	10,440 82	24,729 19	209,144 07					244,314 08	242,114 85	2,199 23	
Railway Officials and Employers' Accident Association, Indiana			323,061 35		185 66			323,247 01	320,450 31	2,796 70	
Security Mutual Life Association, New York			173,867 71	1,571 00	5,727 85	6,563 78	171 45	187,901 79	121,177 61	66,724 18	
Star Accident Company, Illinois	462 00		135,773 50		896 81		1,735 50	138,867 81	175,303 30		36,435 49
Supreme Council of the Order of Chosen Friends, Indiana	4,376 00	35,245 32	924,981 89		74 00		4,253 02	968,930 23	991,161 39		22,231 16
Supreme Court Independent Order of Foresters, Canada	35,706 00	23,467 75	696,152 13		27,193 70		11,366 55	793,886 13	545,729 44	248,156 69	
United States Masonic Benevolent Association, Iowa	9,766 00		241,765 50		8,601 90		14,858 23	274,991 63	269,125 55	5,866 08	
United States Mutual Accident Association, New York	43,032 00		891,989 04		5,202 79		46,308 09	986,531 92	996,696 63		10,164 71
Totals	\$1,211,645 29	\$1,913,101 42	\$15,707,188 11	\$68,859 50	\$386,690 55	\$10,736 52	\$711,727 65	\$20,009,949 04	\$18,799,988 66	\$1,343,139 00	\$133,178 62

Showing the amount of money received

Date	Particulars	Amount
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TABLE III.

Showing the several items comprising the Expenditures at the close of 1893 of Assessment Companies doing business in Colorado.

COMPANIES.	Losses and claims.	Advance payments returned.	Commissions and fees allowed agents.	Commissions allowed for collecting assessments.	Salaries of managers and agents.	Salaries of officers.	Salaries of office employes.	Medical examiners' fees.	Rent, taxes, fees, advertising and printing.	Advanced to officers and agents.	All other items.	Total expenditures.
American Accident Company, Kentucky	\$ 51,842 34		\$ 26,229 66		\$ 9,313 79			\$ 1,021 47	\$ 8,301 46		\$ 7,051 66	\$ 103,760 38
Bankers' Alliance of California, California	49,297 95		6,877 15	\$ 1,096 58		\$ 7,200 00	\$ 1,878 25	1,581 50	2,816 25	\$ 47 65	3,305 21	74,100 54
Bankers' Life Association, Iowa	311,100 00	\$ 1,808 24	53,698 69	4,175 63	6,171 65	17,975 00	9,925 25	1,053 50	6,547 04	984 50	15,841 58	429,281 08
Bankers' Life Association, Minnesota	196,000 00		58,360 51	1,838 14	8,268 83	6,979 95	6,959 52	9,199 00	5,333 96		7,288 77	300,228 68
Bay State Beneficiary Association, Massachusetts	507,287 85		57,250 93			9,320 68	9,860 00	10,148 38	3,878 24		14,357 76	612,103 84
Connecticut Indemnity Association, Connecticut	81,113 03	135 95	25,459 12	1,550 04	14,036 72	7,329 19	4,237 67	4,228 39	8,705 23	3,782 26	44,095 88	194,673 48
Covenant Mutual Benefit Association, Illinois	1,047,310 21	58,805 30	237,092 48		10,712 50	22,793 38	24,978 78	40,307 90	23,966 34		33,018 22	1,498,985 11
Des Moines Life Association, Iowa	53,461 00		29,539 46		220 00	14,078 34	3,087 18	652 00	2,198 34		3,841 39	107,597 73
Equitable Life and Endowment Association, Iowa	56,250 00		6,981 08	1,159 30	482 55	6,074 17	2,672 97	1,020 55	1,637 82		3,826 58	110,150 53
Fidelity Mutual Aid Association, California	14,775 86		15,055 00	1,973 22	3,000 00	280 00	8,842 00		8,242 18		3,508 80	55,677 06
Fidelity Mutual Life Association, Pennsylvania	351,656 22	6,360 47	204,156 66	9,107 73	14,573 24	18,905 20	54,401 25	28,093 70	45,476 64		82,245 01	769,499 48
Fraternal Accident Association of America, Massachusetts	49,936 42	8 75	22,380 60			6,091 78	2,188 83		1,910 87		2,839 92	85,357 17
Guaranty Fund Life Association, Iowa	9,000 00		11,242 00	261 43	1,800 00		1,477 00	386 60	1,097 81		2,843 49	28,108 33
Hartford Life and Annuity Insurance Company, Connecticut	1,147,775 00	12,165 33		97,353 25	39,996 08	13,603 88	48,756 72	22,416 26	36,169 84		98,772 29	1,517,008 65
Iowa Mutual Benefit Association, Iowa	23,783 32		1,213 69	759 30	3,878 80	5,433 28	1,000 00		648 98		2,809 60	39,526 97
Life Insurance Clearing Company, Minnesota	5,159 79		22,086 20		1,223 70		9,170 48	2,283 50	5,088 63		2,779 34	47,741 64
Massachusetts Benefit Life Association, Massachusetts	1,511,868 72		333,633 73	3,368 97		31,700 00	18,857 66	26,215 51	40,106 51		75,068 41	2,215,353 37
Masons' Fraternal Accident Association of America, Mass.	79,622 12		21,019 16	3,764 17	4,552 88	13,308 44	4,002 19	803 00	3,048 04		5,288 63	135,408 63
Mutual Reserve Fund Life Association, New York	2,951,855 23	80 00	365,262 98	216,326 02	82,373 76	79,636 20	88,542 40	82,819 28	161,782 65	50,890 00	173,109 19	4,252,677 71
National Benevolent Association, Minnesota	103,500 00	849 50	21,647 20	2,389 32	11,046 99	8,747 40	3,209 48	3,267 02	3,498 00	255 50	487,998 00	163,290 39
National Masonic Accident Association, Iowa	16,002 28		15,201 25	2,021 55	644 81	3,550 00	2,750 00	3 00	678 58		2,426 14	43,277 61
New England Mutual Accident Association, Massachusetts	56,845 43	1,025 44	9,983 37	17,903 45	12,413 31	12,508 42	11,947 56	8,574 15	5,648 11		136,849 24	
Northwestern Masonic Aid Association, Illinois	1,888,157 14		73,140 77	12,743 83	7,724 70	41,521 33	57,361 13	11,711 73	24,081 51		68,005 52	2,160,366 15
Northern Fraternal Insurance Association, Iowa	39,000 00	1,646 86	1,614 65	4,743 26	3,500 00	5,504 55		122 00	801 56		272 93	57,205 81
Odd Fellows' Mutual Aid and Accident Association, Ohio	199,865 00		1,465 35	7,026 85	14,810 50	5,100 00	2,766 34		1,501 45		9,579 36	242,114 85
Railway Officials and Employers' Accident Association, Ind.	178,625 21	84,018 64		12,570 42	2,075 00	6,068 72	12,371 70	2,201 50	9,494 99		13,024 13	320,450 31
Security Mutual Life Association, New York	33,652 26		50,620 45	2,796 15	4,637 37	4,892 50	6,559 00	6,841 00	7,008 25		4,230 63	121,177 61
Star Accident Company, Illinois	113,639 66	491 00	10,176 46		8,010 55	12,000 00	13,017 11		12,683 98		5,284 54	175,303 30
Supreme Council of the Order of Chosen Friends, Indiana	934,480 00					8,700 00	9,917 50		6,489 48		31,574 41	991,161 39
Supreme Court Independent Order of Foresters, Canada	392,185 93	9 60	7,439 47		22,605 90	14,349 92	11,241 32	5,817 75	23,340 14		68,739 41	545,729 44
United States Masonic Benevolent Association, Iowa	190,650 00		9,766 00	6,051 16	15,000 00		22,222 88		1,459 60		21,910 54	269,125 55
United States Mutual Accident Association, New York	446,235 20	1,650 63	179,056 82	98,705 67	45,921 05	10,141 55	82,767 06	11,493 06	54,679 29		65,986 30	996,696 63
Totals	\$13,091,993 17	\$169,055 71	\$1,866,036 34	\$506,556 83	\$337,824 63	\$391,634 22	\$542,034 54	\$287,094 76	\$521,801 58	\$55,959 91	\$1,029,966 95	\$18,799,988 66

Showing the general fund comparison

Fiscal Year	Losses and claims	COMPARISON
1912	1,000.00	1,000.00
1913	1,200.00	1,200.00
1914	1,500.00	1,500.00
1915	1,800.00	1,800.00
1916	2,000.00	2,000.00
1917	2,200.00	2,200.00
1918	2,500.00	2,500.00
1919	2,800.00	2,800.00
1920	3,000.00	3,000.00
1921	3,200.00	3,200.00
1922	3,500.00	3,500.00
1923	3,800.00	3,800.00
1924	4,000.00	4,000.00
1925	4,200.00	4,200.00
1926	4,500.00	4,500.00
1927	4,800.00	4,800.00
1928	5,000.00	5,000.00
1929	5,200.00	5,200.00
1930	5,500.00	5,500.00
1931	5,800.00	5,800.00
1932	6,000.00	6,000.00
1933	6,200.00	6,200.00
1934	6,500.00	6,500.00
1935	6,800.00	6,800.00
1936	7,000.00	7,000.00
1937	7,200.00	7,200.00
1938	7,500.00	7,500.00
1939	7,800.00	7,800.00
1940	8,000.00	8,000.00
1941	8,200.00	8,200.00
1942	8,500.00	8,500.00
1943	8,800.00	8,800.00
1944	9,000.00	9,000.00
1945	9,200.00	9,200.00
1946	9,500.00	9,500.00
1947	9,800.00	9,800.00
1948	10,000.00	10,000.00
1949	10,200.00	10,200.00
1950	10,500.00	10,500.00
1951	10,800.00	10,800.00
1952	11,000.00	11,000.00
1953	11,200.00	11,200.00
1954	11,500.00	11,500.00
1955	11,800.00	11,800.00
1956	12,000.00	12,000.00
1957	12,200.00	12,200.00
1958	12,500.00	12,500.00
1959	12,800.00	12,800.00
1960	13,000.00	13,000.00
1961	13,200.00	13,200.00
1962	13,500.00	13,500.00
1963	13,800.00	13,800.00
1964	14,000.00	14,000.00
1965	14,200.00	14,200.00
1966	14,500.00	14,500.00
1967	14,800.00	14,800.00
1968	15,000.00	15,000.00
1969	15,200.00	15,200.00
1970	15,500.00	15,500.00
1971	15,800.00	15,800.00
1972	16,000.00	16,000.00
1973	16,200.00	16,200.00
1974	16,500.00	16,500.00
1975	16,800.00	16,800.00
1976	17,000.00	17,000.00
1977	17,200.00	17,200.00
1978	17,500.00	17,500.00
1979	17,800.00	17,800.00
1980	18,000.00	18,000.00
1981	18,200.00	18,200.00
1982	18,500.00	18,500.00
1983	18,800.00	18,800.00
1984	19,000.00	19,000.00
1985	19,200.00	19,200.00
1986	19,500.00	19,500.00
1987	19,800.00	19,800.00
1988	20,000.00	20,000.00
1989	20,200.00	20,200.00
1990	20,500.00	20,500.00
1991	20,800.00	20,800.00
1992	21,000.00	21,000.00
1993	21,200.00	21,200.00
1994	21,500.00	21,500.00
1995	21,800.00	21,800.00
1996	22,000.00	22,000.00
1997	22,200.00	22,200.00
1998	22,500.00	22,500.00
1999	22,800.00	22,800.00
2000	23,000.00	23,000.00
2001	23,200.00	23,200.00
2002	23,500.00	23,500.00
2003	23,800.00	23,800.00
2004	24,000.00	24,000.00
2005	24,200.00	24,200.00
2006	24,500.00	24,500.00
2007	24,800.00	24,800.00
2008	25,000.00	25,000.00
2009	25,200.00	25,200.00
2010	25,500.00	25,500.00
2011	25,800.00	25,800.00
2012	26,000.00	26,000.00
2013	26,200.00	26,200.00
2014	26,500.00	26,500.00
2015	26,800.00	26,800.00
2016	27,000.00	27,000.00
2017	27,200.00	27,200.00
2018	27,500.00	27,500.00
2019	27,800.00	27,800.00
2020	28,000.00	28,000.00
2021	28,200.00	28,200.00
2022	28,500.00	28,500.00
2023	28,800.00	28,800.00
2024	29,000.00	29,000.00
2025	29,200.00	29,200.00
2026	29,500.00	29,500.00
2027	29,800.00	29,800.00
2028	30,000.00	30,000.00
2029	30,200.00	30,200.00
2030	30,500.00	30,500.00
2031	30,800.00	30,800.00
2032	31,000.00	31,000.00
2033	31,200.00	31,200.00
2034	31,500.00	31,500.00
2035	31,800.00	31,800.00
2036	32,000.00	32,000.00
2037	32,200.00	32,200.00
2038	32,500.00	32,500.00
2039	32,800.00	32,800.00
2040	33,000.00	33,000.00
2041	33,200.00	33,200.00
2042	33,500.00	33,500.00
2043	33,800.00	33,800.00
2044	34,000.00	34,000.00
2045	34,200.00	34,200.00
2046	34,500.00	34,500.00
2047	34,800.00	34,800.00
2048	35,000.00	35,000.00
2049	35,200.00	35,200.00
2050	35,500.00	35,500.00
2051	35,800.00	35,800.00
2052	36,000.00	36,000.00
2053	36,200.00	36,200.00
2054	36,500.00	36,500.00
2055	36,800.00	36,800.00
2056	37,000.00	37,000.00
2057	37,200.00	37,200.00
2058	37,500.00	37,500.00
2059	37,800.00	37,800.00
2060	38,000.00	38,000.00
2061	38,200.00	38,200.00
2062	38,500.00	38,500.00
2063	38,800.00	38,800.00
2064	39,000.00	39,000.00
2065	39,200.00	39,200.00
2066	39,500.00	39,500.00
2067	39,800.00	39,800.00
2068	40,000.00	40,000.00
2069	40,200.00	40,200.00
2070	40,500.00	40,500.00
2071	40,800.00	40,800.00
2072	41,000.00	41,000.00
2073	41,200.00	41,200.00
2074	41,500.00	41,500.00
2075	41,800.00	41,800.00
2076	42,000.00	42,000.00
2077	42,200.00	42,200.00
2078	42,500.00	42,500.00
2079	42,800.00	42,800.00
2080	43,000.00	43,000.00
2081	43,200.00	43,200.00
2082	43,500.00	43,500.00
2083	43,800.00	43,800.00
2084	44,000.00	44,000.00
2085	44,200.00	44,200.00
2086	44,500.00	44,500.00
2087	44,800.00	44,800.00
2088	45,000.00	45,000.00
2089	45,200.00	45,200.00
2090	45,500.00	45,500.00
2091	45,800.00	45,800.00
2092	46,000.00	46,000.00
2093	46,200.00	46,200.00
2094	46,500.00	46,500.00
2095	46,800.00	46,800.00
2096	47,000.00	47,000.00
2097	47,200.00	47,200.00
2098	47,500.00	47,500.00
2099	47,800.00	47,800.00
2100	48,000.00	48,000.00

TABLE IV.

Showing the several items comprising the Assets at the close of 1893 of Assessment Companies doing business in Colorado.

COMPANIES.	Value of real estate.	Loans on real estate.	Loans on collateral security.	Bonds and stocks owned.	Agents' ledger balances.	Cash in bank on emergency or reserve fund account.	Cash on hand and in bank.	Interest.	All other assets.	Gross assets, less depreciation.	Depreciation to bring same to market value.
American Accident Company, Kentucky				\$ 1,022 50	\$ 13,939 13	\$ 100,000 00	\$ 6,972 84		\$ 1,811 97	\$ 123,746 44	
Bankers' Alliance of California, California						37,146 83	621 05		76,797 24	114,565 12	
Bankers' Life Association, Iowa		\$ 721,700 80		120,400 00		67,524 43		\$ 19,647 22	334,615 40	1,263,887 85	
Bankers' Life Association, Minnesota			\$ 21,000 00		328,574 34	26,867 90	51,855 60	823 88	157,770 25	567,942 63	\$ 18,949 34
Bay State Beneficiary Association, Massachusetts				163,619 17		56,970 20	11,409 90			231,999 27	
Connecticut Indemnity Association, Connecticut	\$ 13,140 11	55,525 00	4,076 08	139,226 00	6,750 29	2,470 61	1,282 61		27,020 45	249,491 15	
Covenant Mutual Benefit Association, Illinois				569,960 18			116,892 06	5,011 26	17,146 86	671,465 74	37,544 62
Des Moines Life Association, Iowa		58,856 83					1,048 35		90,575 11	150,480 29	
Equitable Mutual and Endowment Association, Iowa	14,594 76	27,700 00			8,469 25	6,251 06	1,050 00	558 33		56,123 40	2,500 00
Fidelity Mutual Aid Association, California					6,142 76	6,000 00	6,202 12		2,702 95	21,047 63	
Fidelity Mutual Life Association, Pennsylvania	206,500 00	229,600 00	112,542 46	20,649 51	242,196 99	36,229 13	287 88	4,661 79	21,000 08	873,667 84	
Fraternal Accident Association of America, Massachusetts						2,638 25	7,778 22			10,416 47	
Guaranty Fund Life Association, Iowa	7,749 50	13,280 00			829 89		2,172 37	1,571 75		25,603 51	
Hartford Life and Annuity Insurance Company, Connecticut		3,600 00		89,456 68		106,846 69	1,128,574 00	642 77		1,308,095 46	21,024 68
Iowa Mutual Benefit Association, Iowa	12,271 41	18,650 00					1,274 30	613 66		32,809 37	
Life Insurance Clearing Company, Minnesota		55,000 00	27,000 00	25,000 00	5,089 58	7,215 22	1,199 87	1,773 01	598 35	122,876 03	
Massachusetts Benefit Life Association, Massachusetts		358,960 89	40,653 12	299,873 75	30,186 23	221,942 50	26,741 67	8,182 72	105,138 31	1,091,679 19	
Masons' Fraternal Accident Association of America, Massachusetts				2,613 00		20,918 20	6,278 02		2,215 94	32,025 16	
Mutual Reserve Fund Life Association, New York	177,541 47	2,450,000 00		259,644 60	186,872 75	712,111 02	138,715 58	25,007 19	21,815 59	3,971,708 20	
National Benevolent Association, Minnesota		2,500 00			255 50	18,198 87	144,446 45	2,000 00		159,500 00	7,900 82
National Masonic Accident Association, Iowa							10,145 15			10,145 15	
New England Mutual Accident Association, Massachusetts		7,300 00		35,100 00	297 53		28,199 81	683 54	3,266 69	74,550 04	297 53
Northwestern Masonic Aid Association, Illinois				412,951 14	24,870 61		100 00	1,936 67	306,304 31	739,194 09	6,965 64
Northern Fraternal Insurance Association, Iowa		44,614 00				6,994 68		817 96		52,426 64	
Odd Fellows' Mutual Aid and Accident Association, Ohio				8,261 50		19,739 68		100 00		28,101 18	
Railway Officials and Employers' Accident Association, Indiana					3,743 99	12,305 66	17,409 33		170,555 94	204,014 92	
Security Mutual Life Association, New York	124,800 00			1,025 85	21,361 07	4,865 74	67,275 90	1,731 81	4,850 52	220,368 06	5,542 83
Star Accident Company, Illinois				1,000 00	1,225 00	6,131 52	1,507 99	150 00		10,014 51	
Supreme Council of the Order of Chosen Friends, Indiana				4,900 00	5,021 85		16,696 00	86 00	359 60	27,063 45	
Supreme Court Independent Order of Foresters, Canada		407,032 32		149,292 84		151,144 71	121,284 67	13,703 31	81,646 16	924,104 01	
United States Masonic Benevolent Association, Iowa		64,140 79			8,414 94	6,000 00	15,912 37	14,521 20	103,127 63	212,116 93	
United States Mutual Accident Association, New York		74,000 00		11,837 47	19,376 34	42,964 26	7,450 31			156,420 02	
Totals	\$556,597 25	\$4,592,460 63	\$205,271 66	\$2,315,834 19	\$913,618 04	\$1,679,477 16	\$1,940,784 42	\$105,015 51	\$1,529,319 35	\$13,737,649 75	\$100,728 46

TABLE V.

Showing the several items comprising the Liabilities at the close of 1893 of the Assessment Companies doing business in Colorado.

COMPANIES.	Unpaid losses.	Taxes due and accrued.	Salaries and rents due and accrued.	Borrowed money.	Advance assessments.	All other, not including contingent mortuary.	Total actual liabilities.	Gross assets, less depreciation.	Balance net assets.
American Accident Company, Kentucky								\$ 123,746 44	\$ 123,746 44
Bankers' Alliance of California, California					\$ 20 04		\$ 20 04	114,565 12	114,545 08
Bankers' Life Association, Iowa					408 83	\$ 1,900 00	2,308 83	1,263,887 85	1,261,579 02
Bankers' Life Association, Minnesota								567,942 63	567,942 63
Bay State Beneficiary Association, Massachusetts								231,999 27	231,999 27
Connecticut Indemnity Association, Connecticut			\$2,159 06	\$10,000 00			12,159 06	249,491 15	237,332 09
Covenant Mutual Benefit Association, Illinois					14,423 52		14,423 52	671,465 74	657,042 22
Des Moines Life Association, Iowa								150,480 29	150,480 29
Equitable Mutual Life and Endowment Association, Iowa	\$ 2,500 00		309 99		5,350 76	329 92	8,490 67	56,123 40	47,632 73
Fidelity Mutual Aid Association, California						6 40	6 40	21,047 63	21,041 23
Fidelity Mutual Life Association, Pennsylvania			249 12		13,978 30		14,227 42	873,667 84	859,440 42
Fraternal Accident Association of America, Massachusetts				6,000 00			6,000 00	10,416 47	4,416 47
Guaranty Fund Life Association, Iowa					56 61		56 61	25,603 51	25,546 90
Hartford Life and Annuity Insurance Company, Connecticut		\$10,450 21			6,718 59	11,901 47	29,070 27	1,308,095 46	1,279,025 19
Iowa Mutual Benefit Association, Iowa	1,500 00		100 00				1,600 00	32,809 37	31,209 37
Life Insurance Clearing Company, Minnesota								122,876 03	122,876 03
Massachusetts Benefit Life Association, Massachusetts								1,091,679 19	1,091,679 19
Masons' Fraternal Accident Association of America, Massachusetts				5,000 00	1,412 00	665 38	7,077 38	32,025 16	24,947 78
Mutual Reserve Fund Life Association, New York					96,550 32	504,732 09	601,282 41	3,971,708 20	3,370,425 79
National Benevolent Association, Minnesota	5,000 00				266 67		5,266 67	159,500 00	154,233 33
National Masonic Accident Association, Iowa					332 25		332 25	10,145 15	9,812 90
New England Mutual Accident Association, Massachusetts		300 00			474 44	500 00	1,274 44	74,550 04	73,275 60
Northwestern Masonic Aid Association, Illinois	28,357 14				25,324 69	2,194 42	55,876 25	739,194 09	683,317 84
Northern Fraternal Insurance Association, Iowa					101 78		101 78	52,426 64	52,324 86
Odd Fellows' Mutual Aid and Accident Association, Ohio								28,101 18	28,101 18
Railway Officials and Employers' Accident Association, Indiana								204,014 92	204,014 92
Security Mutual Life Association, New York			1,055 00	3,000 00		9,737 78	13,792 78	220,368 06	206,575 28
Star Accident Company, Illinois	5,500 00				2,964 00		8,464 00	10,014 51	1,550 51
Supreme Council of the Order of Chosen Friends, Indiana								27,063 45	27,063 45
Supreme Court Independent Order of Foresters, Canada	18,150 00					1,251 73	19,401 73	924,104 01	904,702 28
United States Masonic Benevolent Association, Iowa					541 32		541 32	212,116 93	211,575 61
United States Mutual Accident Association, New York				15,000 00	39,760 01	4,000 00	58,760 01	156,420 02	97,660 01
Totals	\$61,007 14	\$10,750 21	\$3,873 17	\$39,000 00	\$208,684 13	\$537,219 19	\$860,533 84	\$13,737,649 75	\$12,877,115 91

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE FIDELITY, CASUALTY AND
ACCIDENT INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS
IN THIS STATE FOR THE YEAR ENDING ON THE LAST DAY
OF FEBRUARY, 1895, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER,

1893.

ABSTRACTS

CONTAINED WITHIN THE ABSTRACT STATEMENTS OF THE FINANCIAL COMPANIES
AND OTHER FINANCIAL COMPANIES LISTED IN THE ABSTRACT STATEMENTS
IN THIS STATE FOR THE YEAR ENDING ON THE LAST DAY
OF FEBRUARY 1900, SHOWING THEIR POSITIONS
AS ON THE 31st DAY OF DECEMBER

1900

ÆTNA LIFE INSURANCE COMPANY.

(Accident Department.)

Principal office 222 Main St., Hartford, Conn.

MORGAN G. BUCKELEY, President.

JOEL L. ENGLISH, Secretary.

CASH CAPITAL, \$1,500,000 (Life and Accident).

I. ASSETS.

Loans secured by mortgages on real estate	\$ 83,300 00
Interest due on said mortgage loans	461 90
Market value of bonds and stocks	15,000 00
Cash on hand and in bank	14,276 96
Accrued interest	262 50
Assets of life department	40,157,581 66
Total admitted assets (life and accident department)	\$40,270,883 02

II. LIABILITIES.

Capital stock paid up (life and accident)	\$ 1,500,000 00
Unpaid losses	2,155 59
Unearned premiums	45,863 03
Liabilities of life department	33,702,551 19
Total liabilities (life and accident), including capital	\$35,250,569 81
Net surplus (life and accident)	\$5,020,313 21

III. INCOME IN 1893.

Net cash actually received for premiums	\$113,988 57
Received from interest and dividends	5,083 39
Received discount on claims paid in advance	310 60
Total income	\$119,392 56
Total expenditures	87,054 81
Excess of income over expenditures	\$32,337 75

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$35,410 74
Commissions and brokerage	28,921 88
Salaries of officers and employes	14,588 80
Taxes	1,243 85
All other expenditures	6,889 54
Total expenditures	\$87,054 81

V. MISCELLANEOUS.

Risks written during the year	\$26,033,450 00
Premiums received thereon	115,457 07
Total risks in force December 31, 1893	\$20,425,800 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$407,500 00
Premiums received	1,553 70
Losses paid	594 63
Losses incurred	594 63
Expense	310 35
Taxes	12 97

AMERICAN SURETY COMPANY.

Principal office160 Broadway, New York City.

(Organized in 1884.)

WILLIAM L. TRENHOLM, President.

S. S. COLVILLE, Treasurer.

CASH CAPITAL, \$2,000,000.

I. ASSETS.

Value of real estate owned	\$1,279,067 37
Loans secured by mortgages on real estate	20,000 00
Market value of bonds and stocks	1,629,189 99
Loans secured by bonds and stocks as collateral	18,557 80
Cash on hand and in bank	186,924 17
Premiums in course of collection	52,515 96
Interest due and accrued	11,083 65
Bills receivable not matured	4,716 46
All other assets	168,983 16
Total admitted assets	\$3,371,038 56

II. LIABILITIES.

Capital stock paid up	\$2,000,000 00
Unpaid losses	168,837 56
Unearned premiums	388,416 06
All other liabilities	2,154 97
Total liabilities, including capital	\$2,559,408 59
Net surplus	\$811,629 97

III. INCOME IN 1893.

Net cash actually received for premiums	\$728,139 92
Interest and dividends	104,759 48
Rents and all other sources	52,361 11
Total income	\$885,260 51
Total expenditures	741,422 30
Excess of income over expenditures	\$143,838 21

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$242,304 86
Dividends to stockholders	160,000 00
Commissions and brokerage	38,560 74
Salaries of officers and employes	170,021 63
Taxes	27,064 61
All other expenditures	103,470 46
Total expenditures	\$741,422 30

V. MISCELLANEOUS.

Risks written in 1893	\$136,057,448 00
Premiums received thereon	846,357 18
Total risks in force December 31, 1893	\$127,015,338 00
Total premiums received from commencement to date	\$3,488,428 58
Total losses paid from commencement to date	1,110,795 59
Excess of premiums over losses	\$2,377,632 99

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,934,400 00
Premiums received	10,290 44
Losses paid	159 95
Losses incurred	159 95
Expense	679 42
Taxes	189 02

UNITED STATES BRANCH
OF THE
EMPLOYERS' LIABILITY ASSURANCE CORPORATION
(LIMITED)
OF
LONDON, ENGLAND.
(Organized in 1880.)

Principal office 71 Kilby St., Boston, Mass.

CLAUD HAMILTON, President.

S. STANLEY BROWN, Secretary.

I. ASSETS.

Market value of bonds and stocks	\$ 865,290 00
Cash on hand and in bank	59,456 12
Interest due and accrued	12,292 92
Premiums in course of collection	253,938 24
Total admitted assets	\$1,190,977 28

II. LIABILITIES.

Unpaid losses	\$216,970 00
Net premium reserve	461,782 00
All other liabilities	39,568 00
Total liabilities	\$718,320 00
Net surplus	\$472,657 28

III. INCOME IN 1893.

Net cash actually received for premiums	\$924,713 24
Interest and dividends	36,941 91
Received from all other sources	8,220 31
Total income	\$969,875 46
Total expenditures	\$893,412 87
Excess of income over expenditures	\$76,462 59

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$486,555 02
Commissions and brokerage	215,186 65
Salaries of officers and employes	70,568 15
Taxes	19,145 06
All other expenditures	101,967 99
Total expenditures	\$893,412 87

V. MISCELLANEOUS.

Risks written in 1893	\$253,774,087 00
Premiums received thereon	1,127,884 83
Total risks in force December 31, 1893	\$203,187,985 00
Total premiums received from commencement to date	\$4,553,169 71
Total losses paid from commencement to date	2,088,432 09
Excess of premiums over losses	\$2,464,737 62

BUSINESS IN COLORADO IN 1893.

Risks written	\$2,444,330 00
Premiums received	12,221 65
Losses paid	18,788 32
Losses incurred	16,818 32

FIDELITY AND CASUALTY COMPANY.

Principal office..... 140, 146 Broadway, New York City.

(Organized in 1876.)

GEORGE F. SEWARD, President.

ROBERT J. HILLAS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned	\$ 29,200 00
Loans secured by mortgages on real estate.....	22,600 00
Interest due on said mortgage loans.....	650 00
Market value of bonds and stocks.....	1,372,447 25
Loans secured by bonds and stocks as collateral	3,000 00
Cash on hand and in bank.....	140,179 10
Interest due and accrued.....	3,934 63
Premiums in course of collection.....	451,702 84
Reserve for reinsurance in other companies (not deducted from liabilities) ..	63,042 35
Total admitted assets.....	\$2,086,756 17

II. LIABILITIES.

Capital stock paid up.....	\$ 250,000 00
Unpaid losses.....	307,929 71
Unearned premiums.....	1,214,661 98
All other liabilities.....	144,647 86
Total liabilities, including capital.....	\$1,917,239 55
Net surplus.....	\$169,516 62

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,242,945 73
Received from interest and dividends.....	65,216 99
Received from rents and all other sources.....	382 30
Total income.....	\$2,308,545 02
Total expenditures.....	2,130,375 38
Excess of income over expenditures.....	\$178,169 64

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 895,436 72
Paid dividends.....	20,000 00
Commissions and brokerage.....	646,262 91
Salaries of officers and employes.....	241,563 21
Taxes.....	34,572 07
All other expenditures.....	292,540 47
Total expenditures.....	\$2,130,375 38

MISCELLANEOUS.

Risks written in 1893 (Fidelity Department).....	\$ 43,626,929 50
Premiums received thereon.....	266,082 48
Risks written in 1893 (Accident Department).....	\$133,096,793 33
Premiums received thereon.....	863,148 03
Risks written in 1893 (Plate Glass Department).....	\$ 9,713,648 64
Premiums received thereon.....	269,806 30

Risks written in 1893 (Steam Boiler Department).....	\$ 55,699,543 61
Premiums received thereon.....	228,560 11
Risks written in 1893 (Employers' Liability Department).....	\$ 88,144,781 63
Premiums received thereon.....	868,514 65
Risks written in 1893 (Burglary Department).....	\$ 3,421,450 00
Premiums received thereon.....	27,720 53
Total risks in force December 31, 1893.....	\$333,138,422 33
Total premiums received from commencement to date.....	\$12,516,069 36
Total losses paid from commencement to date.....	4,608,992 53
Excess of premiums over losses.....	\$7,907,076 83

BUSINESS IN COLORADO IN 1893.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity.....	\$ 310,300 00	\$ 1,739 78		
Accident.....	2,175,500 00	10,603 34	\$5,017 76	\$5,017 76
Plate Glass.....	76,150 94	2,351 73	358 90	358 90
Employers' Liability.....	255,000 00	2,130 48	2,484 47	2,484 47
Burglary.....	3,000 00	33 75		
Aggregate.....	\$2,819,950 94	\$16,859 08	\$7,861 13	\$7,861 13
Expense.....				\$5,326 98
Taxes.....				73 40

FIDELITY AND DEPOSIT INSURANCE COMPANY.

Principal office..... Baltimore, Md.

(Organized in 1890.)

EDWIN WARFIELD, President.

HERMAN E. BOSLER, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$336,315 91
Market value of bonds and stocks.....	319,113 00
Cash on hand and in bank.....	27,789 66
Premiums in course of collection.....	9,708 22
All other assets.....	7,443 61
Total assets.....	\$700,370 40

II. LIABILITIES.

Capital stock paid up.....	\$500,000 00
Unpaid losses.....	13,932 83
Unearned premiums.....	52,328 66
Total liabilities, including capital.....	\$566,261 49
Net surplus.....	\$134,108 91

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$101,212 70
Received from interest and dividends.....	55,410 24
Total income.....	\$156,622 94
Total expenditures.....	68,045 27
Excess of income over expenditures.....	\$88,577 67

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 7,663 15
Commissions and brokerage.....	8,498 78
Salaries of officers and employes.....	15,969 04
Taxes.....	10,730 93
All other expenditures.....	25,183 37
Total expenditures.....	\$68,045 27

V. MISCELLANEOUS.

Risks written in 1893.....	\$28,387,679 61
Premiums received thereon.....	110,278 77
Total risks in force December 31, 1893.....	\$19,476,051 53
Total premiums received from commencement to date.....	\$232,455 40
Total losses paid from commencement to date.....	10,353 27
Excess of premiums over losses.....	\$222,102 13

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$27,000 00
Premiums received.....	255 62
Losses paid.....	576 77
Losses incurred.....	671 77
Expense.....	119 39

GUARANTEE COMPANY OF NORTH AMERICA.

Principal office Montreal, Canada.

(Organized in 1851.)

EDWARD RAWLINGS, President.

ROBERT KERR, Secretary.

CASH CAPITAL, \$304,600.

I. ASSETS.

Value of real estate owned.....	\$ 34,736 33
Loans secured by mortgages on real estate.....	20,530 00
Market value of bonds and stocks.....	588,313 91
Loans secured by bonds and stocks as collateral.....	32,600 00
Cash on hand and in bank.....	75,350 39
Premiums in course of collection.....	19,775 70
All other assets.....	13,332 19
Total admitted assets.....	\$784,638 52

II. LIABILITIES.

Capital stock paid up.....	\$304,600 00
Unpaid losses.....	60,399 49
Unearned premiums.....	104,743 66
All other liabilities.....	12,778 23
Total liabilities, including capital.....	\$482,521 38
Net surplus.....	\$302,117 14

III. INCOME IN 1893.

Net cash actually received for premiums	\$219,775 04
Received from interest	33,607 21
Received from all other sources	13,474 18
<hr/>	
Total income	\$266,856 43
Total expenditures	245,567 72
<hr/>	
Excess of income over expenditures	\$21,288 71

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$97,831 79
Paid dividends	18,276 00
Commissions and brokerage	5,161 65
Salaries of officers and employes	58,834 28
Taxes	5,921 19
All other expenditures	59,542 81
<hr/>	
Total expenditures	\$245,567 72

V. MISCELLANEOUS.

Fire risks written in 1893	\$53,457,993 00
Premiums received thereon	246,767 96
<hr/>	
Total risks in force December 31, 1893	\$42,463,107 00
<hr/>	
Total premiums received from commencement to date	\$2,832,891 66
Total losses paid from commencement to date	1,039,483 03
<hr/>	
Excess of premiums over losses	\$1,793,408 63

BUSINESS IN COLORADO IN 1893.

Risks written	\$173,000 00
Premiums received	744 20
Expense	341 15
Taxes	8 06

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Principal office..... 218 Main St., Hartford, Conn.

(Organized in 1866.)

J. M. ALLEN, President.

J. B. PIERCE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned	\$ 78,964 41
Loans secured by mortgages on real estate	272,670 00
Interest due on said mortgage loans	7,179 88
Market value of bonds and stocks	1,056,006 00
Loans secured by bonds and stocks as collateral	5,000 00
Cash on hand and in bank	97,287 17
Premiums in course of collection	323,507 49
All other assets	21,886 30
<hr/>	
Total admitted assets	\$1,862,501 25

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	20,983 20
Unearned premiums.....	1,188,472 69
All other liabilities.....	29,757 41
Total liabilities, including capital.....	\$1,739,213 30
Net surplus.....	\$123,287 95

III. INCOME IN 1893.

Net cash actually received for premiums and inspections.....	\$729,503 12
Received from interest and dividends.....	67,643 20
Received from all other sources.....	2,068 95
Total income.....	\$799,215 27
Total expenditures.....	714,556 29
Excess of income over expenditures.....	\$84,658 98

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 67,085 75
Paid dividends.....	60,000 00
Commissions and brokerage.....	171,998 92
Salaries of officers and employes.....	30,455 00
Taxes.....	14,369 79
Inspection expenses.....	258,202 12
All other expenditures.....	112,444 71
Total expenditures.....	\$714,556 29

V. MISCELLANEOUS

Risks written in 1893.....	\$113,488,943 00
Premiums received thereon.....	1,007,293 30
Total risks in force December 31, 1893.....	\$232,844,521 00
Total premiums and inspections received from commencement to date.....	\$8,152,958 23
Total losses paid from commencement to date.....	700,911 95
Excess of premiums over losses.....	\$7,452,046 28

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$711,000 00
Premiums and inspections received.....	6,782 63
Expense.....	3,911 37
Taxes.....	57 42

INTERSTATE CASUALTY COMPANY.

Principal office.....62 and 64 William St., New York City.

(Organized in 1893.)

GEORGE E. HAMLIN, President. C. STUART SOMERVILLE, Secretary.

CASH CAPITAL, \$150,000.

I. ASSETS.

Market value of bonds and stocks.....	\$171,200 00
Cash on hand and in bank.....	20,024 22
Premiums in course of collection.....	842 25
All other assets.....	6,897 41
Total admitted assets.....	\$198,963 88

II. LIABILITIES.

Capital stock paid up.....	\$150,000 00
Unpaid losses.....	873 57
Unearned premiums.....	13,763 14
All other liabilities.....	1,429 71
Total liabilities, including capital.....	\$166,066 42
Net surplus.....	\$32,897 46

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$ 37,511 09
Received from interest and dividends.....	3,550 98
Received from capital stock paid in.....	150,000 00
Subscribed surplus on capital stock.....	75,000 00
Total income.....	\$266,062 07
Total expenditures.....	70,556 60
Excess of income over expenditures.....	\$195,505 47

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$ 1,532 50
Commissions and brokerage.....	11,525 37
Salaries of officers and employes.....	24,948 22
Taxes.....	2,643 52
All other expenditures.....	29,906 99
Total expenditures.....	\$70,556 60

V. MISCELLANEOUS.

Risks written in 1893.....	\$9,525,314 00
Premiums received thereon.....	30,531 76
Total amount in force December 31, 1893.....	\$7,954,964 00
Total premiums received from commencement to date.....	\$38,228 56
Total losses paid from commencement to date.....	1,532 50
Excess of premiums over losses.....	\$36,696 06

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$18,000 00
Premiums received.....	166 89
Taxes.....	3 34

LLOYDS' PLATE GLASS INSURANCE COMPANY.

Principal office..... 63 Williams St., New York City.

(Organized in 1882.)

W. T. WOODS, President.

C. E. W. CHAMBERS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$265,000 00
Market value of bonds and stocks.....	229,512 50
Cash on hand and in bank.....	26,472 85
Premiums in course of collection.....	74,908 65
All other assets.....	3,342 65
Total admitted assets.....	\$599,236 65

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses	2,856 08
Unearned premiums	207,871 12
All other liabilities	48,089 51
Total liabilities	\$508,816 71
Net surplus	\$90,419 94

III. INCOME IN 1893.

Net cash actually received for premiums	\$375,980 88
Received from interest and dividends	19,591 58
Received from rents and all other sources	9,043 38
Total income	\$404,615 84
Total expenditures	388,621 63
Excess of income over expenditures	\$15,994 21

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$164,969 50
Paid dividends	40,000 00
Commissions and brokerage	103,998 61
Salaries of officers and employes	44,072 34
Taxes	10,625 32
All other expenditures	24,955 86
Total expenditures	\$388,621 63

V. MISCELLANEOUS.

Risks written in 1893	\$15,122,197 00
Premiums received thereon	430,224 63
Total amount in force December 31, 1893	\$14,857,800 00
Total premiums received from commencement to date	\$3,173,913 57
Total losses paid from commencement to date	1,439,441 14
Excess of premiums over losses	\$1,734,472 43

BUSINESS IN COLORADO IN 1893.

Risks written	\$136,020 28
Premiums received	4,065 24
Losses paid	1,872 32
Losses incurred	1,800 32
Expense	1,123 12
Taxes	21 40

UNITED STATES BRANCH
OF THE
LONDON GUARANTEE AND ACCIDENT COMPANY
(LIMITED)
OF
LONDON, ENGLAND.
(Organized in 1869.)

A. W. MASTERS, Manager, Chicago, Ill.

I. ASSETS.

Market value of bonds and stocks	\$248,500 00
Cash on hand and in bank	41,080 81
Premiums in course of collection	107,181 73
Total admitted assets	\$396,762 54

II. LIABILITIES.

Unpaid losses	\$ 20,983 93
Unearned premiums	109,224 54
All other liabilities	27,156 19
Total liabilities	\$157,364 66
Net surplus	\$239,397 88

III. INCOME IN 1893.

Net cash actually received for premiums	\$119,506 83
Received from interest and dividends	37 40
Total income	\$119,544 23
Total expenditures	56,589 70
Excess of income over expenditures	\$62,954 53

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 7,591 37
Commissions and brokerage and salaries of officers and employes	47,242 84
All other expenditures	1,755 49
Total expenditures	\$56,589 70

V. MISCELLANEOUS.

Total premiums received from commencement to date	\$119,650 83
Total losses paid from commencement to date	7,591 37
Excess of premiums over losses	\$112,059 46

BUSINESS IN COLORADO IN 1893.

Risks written	\$654,000 00
Premiums received	14,276 12
Losses paid	877 57
Losses incurred	1,339 00
Expense	655 67
Taxes	13 58

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

Principal office.....66 Liberty St., New York City.

(Organized in 1874.)

HENRY HARTEAN, President. EUGENE H. WINSLOW, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Value of real estate owned.....	\$150,000 00
Market value of bonds and stocks owned.....	161,333 00
Cash on hand and in bank.....	39,332 41
Premiums in course of collection.....	32,539 76
All other assets.....	2,446 44
Total admitted assets.....	\$385,651 61

II. LIABILITIES.

Capital stock paid up.....	\$100,000 00
Unpaid losses.....	1,500 00
Unearned premiums.....	124,000 19
All other liabilities.....	14,616 47
Total liabilities, including capital.....	\$240,116 66
Net surplus.....	\$145,534 95

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$237,946 71
Received from interest and dividends.....	6,231 01
Received from rents and all other sources.....	2,911 31
Total income.....	\$247,089 03
Total expenditures.....	238,959 15
Excess of income over expenditures.....	\$8,129 88

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$105,415 09
Paid dividends.....	16,000 00
Commissions and brokerage.....	74,995 86
Salaries of officers and employes.....	36,474 28
Taxes.....	3,611 07
All other expenditures.....	2,462 85
Total expenditures.....	\$238,959 15

V. MISCELLANEOUS.

Risks written in 1893.....	\$9,812,821 00
Premiums received thereon.....	272,233 94
Total amount in force December 31, 1893.....	\$8,783,257 00
Total premiums received from commencement to date.....	\$2,380,613 00
Total losses paid from commencement to date.....	905,336 00
Excess of premiums over losses.....	\$1,475,277 00

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$94,048 76
Premiums received.....	3,135 26
Losses paid.....	1,129 32
Losses incurred.....	1,129 32
Expense.....	42 15
Taxes.....	40 12

NATIONAL SURETY COMPANY.

Principal office..... Kansas City, Mo.

(Organized in 1892.)

ARTHUR E. STILWELL, President. RUFFIN A. SMITH, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 1,900 00
Loans secured by mortgages on real estate.....	251,970 00
Interest due on said mortgage loans.....	4,593 61
Market value of bonds and stocks.....	32,075 00
Cash on hand and in bank.....	20,652 47
Premiums in course of collection.....	11,586 07
Total admitted assets.....	\$322,777 15

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	13,435 92
Unearned premiums.....	47,234 40
All other assets.....	1,868 07
Total liabilities, including capital.....	\$312,538 39
Net surplus.....	\$10,238 76

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$106,040 65
Received from interest and dividends.....	9,147 11
Received from all other sources.....	2,121 90
Total income.....	\$117,309 66
Total expenditures.....	82,282 59
Excess of income over expenditures.....	\$35,027 07

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$20,499 94
Commission and brokerage.....	4,746 05
Salaries of officers and employes.....	30,789 01
Taxes.....	1,064 48
All other expenditures.....	25,183 11
Total expenditures.....	\$82,282 59

V. MISCELLANEOUS.

Risks written in 1893.....	\$24,939,432 00
Premiums received thereon.....	94,626 36
Total amount in force December 31, 1893.....	\$24,157,454 00
Total premiums received from commencement to date.....	\$106,040 65
Total losses paid from commencement to date.....	34,114 15
Excess of premiums over losses.....	\$71,926 50

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$179,750 00
Premiums received.....	583 87
Losses paid.....	30 00
Expense.....	247 29
Taxes.....	6 13

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Principal office 271 Market St., Newark, N. J.

(Organized in 1868.)

SAMUEL C. HOAGLAND, President. BYRON G. HAGER, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$108,795 00
Interest due on said mortgage loans	1,216 15
Cash on hand and in bank	14,239 88
Premiums in course of collection	6,147 60
All other assets	1,444 99
Total admitted assets	\$131,843 62

II. LIABILITIES.

Capital stock paid up	\$100,000 00
Unpaid losses	173 12
Unearned premiums	24,453 89
All other liabilities	1,540 71
Total liabilities, including capital	\$126,167 72
Net surplus	\$5,675 90

III. INCOME IN 1893.

Net cash actually received for premiums	\$32,771 12
Received from interest on mortgages	5,126 39
Received from all other sources	20 37
Total income	\$37,917 88
Total expenditures	35,300 81
Excess of income over expenditures	\$2,617 07

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$11,114 15
Paid dividends	6,000 00
Commissions and brokerage	9,316 86
Salaries of officers and employes	4,876 00
Taxes	335 28
All other expenditures	3,658 52
Total expenditures	\$35,300 81

V. MISCELLANEOUS.

Risks written	\$1,132,114 00
Premiums received thereon	35,672 74
Total risks in force December 31, 1893	\$1,441,878 00
Total premiums received from commencement to date	\$385,913 00
Total losses paid from commencement to date	134,690 00
Excess of premiums over losses	\$251,223 00

BUSINESS IN COLORADO IN 1893.

Risks written	\$9,540 05
Premiums received	290 46
Losses paid	58 00
Losses incurred	58 00
Expense	49 93
Taxes	3 66

NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal office 24 Pine St., New York City.

(Organized in 1891.)

MAX DANZIGER, President.

MAJOR A. WHITE, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Market value of bonds and stocks	\$155,025 00
Cash on hand and in bank	16,314 18
Premiums in course of collection	33,329 57
All other assets	1,000 00
Total admitted assets	\$205,668 75

II. LIABILITIES.

Capital stock paid up	\$100,000 00
Unpaid losses	4,053 31
Unearned premiums	89,327 19
All other liabilities	10,026 50
Total liabilities, including capital	\$203,407 00
Net surplus	\$2,261 75

III. INCOME IN 1893.

Net cash actually received for premiums	\$170,616 92
Received from interest and dividends	8,754 19
Total income	\$179,371 11
Total expenditures	166,054 24
Excess of income over expenditures	\$13,316 87

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 68,851 84
Commissions and brokerage	53,599 40
Salaries of officers and employes	29,235 78
Taxes	4,924 11
All other expenditures	9,443 11
Total expenditures	\$166,054 24

V. MISCELLANEOUS.

Risks written	\$8,360,709 00
Premiums received thereon	212,822 47
Total amount in force December 31, 1893	\$6,936,855 00
Total premiums received from commencement to date	\$381,398 02
Total losses paid from commencement to date	111,049 23
Excess of premiums over losses	\$270,348 79

BUSINESS IN COLORADO IN 1893.

Risks written	\$69,796 27
Premiums received	2,159 41
Losses paid	440 57
Losses incurred	463 26
Expense	764 46
Taxes	19 09

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

(Accident Department.)

Principal office.....San Francisco, Cala.

(Incorporated in 1867.)

GEORGE A. MOORE, President. J. N. PATTON, Secretary.

See Accident Statement, combined with Life Statement, shown in Life Statement under the head of Life and Mutual Life Insurance Companies.

PREFERRED ACCIDENT INSURANCE COMPANY.

Principal office.....203 Broadway, New York City.

(Organized in 1893.)

PHINEAS C. LOUNSBURY, President. KIMBALL C. ATWOOD, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Market value of bonds and stocks.....	\$237,190 95
Cash on hand and in bank.....	76,262 74
Premiums in course of collection.....	28,902 00
All other assets.....	2,400 00
Total assets.....	\$344,755 69

II. LIABILITIES.

Capital stock paid up.....	\$100,000 00
Unpaid losses.....	25,942 86
Unearned premiums.....	83,080 00
All other liabilities.....	12,687 76
Total liabilities, including capital.....	\$221,710 62
Net surplus.....	\$123,045 07

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$325,290 52
Received for interest on bonds.....	1,465 94
Received from rents and all other sources.....	77,392 30
Total income.....	\$404,148 76
Total expenditures.....	293,221 82
Excess of income over expenditures.....	\$110,926 94

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$110,925 72
Paid dividends.....	6,000 00
Commissions and brokerage.....	72,739 84
Salaries of officers and employes.....	87,953 89
Taxes.....	2,598 27
All other expenditures.....	13,004 10
Total expenditures.....	\$293,221 82

V. MISCELLANEOUS.

Risks written.....	\$308,916.00 00
Premiums received thereon.....	354,192 52
Total risks in force December 31, 1893.....	\$301,063,000 00
Total premiums received from commencement to date.....	\$325,290 52
Total losses paid from commencement to date.....	110,925 72
Excess of premiums over losses.....	\$214,364 80

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$3,472,000 00
Premiums received.....	2,524 00
Losses paid.....	640 70
Losses incurred.....	1,115 70
Expense.....	1,345 90
Taxes.....	10 75

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Principal office.....Detroit, Mich.

(Organized in 1884.)

D. M. FERRY, President.

STEWART MARKS, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$332,794 85
Interest due on said mortgage loans.....	12,101 13
Market value of bonds and stocks.....	132,000 00
Cash on hand and in bank.....	59,390 33
Premiums in course of collection.....	227,457 76
All other assets.....	7,939 12
Total admitted assets.....	\$771,683 19
Assets not admitted.....	7,939 12
Aggregate amount of all the assets at their actual value.....	\$763,744 07

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	63,877 55
Unearned premiums.....	389,593 87
All other liabilities.....	59,139 02
Total liabilities, including capital.....	\$712,610 44
Net surplus.....	\$51,133 63

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$882,474 02
Received from interest and dividends.....	20,339 98
Total income.....	\$902,814 00
Total expenditures.....	890,307 92
Excess of income over expenditures.....	\$12,506 08

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$436,075 48
Paid dividends.....	12,000 00
Commissions and brokerage.....	230,953 40
Salaries of officers and employes.....	115,626 46
Taxes.....	24,309 07
All other expenditures.....	71,343 51
Total expenditures.....	\$890,307 92

V. MISCELLANEOUS.

Risks written.....	\$132,960,646 00
Premiums received thereon.....	1,148,603 10
Total risks in force December 31, 1893.....	\$101,568,216 00
Total premiums received from commencement to date.....	\$4,236,604 30
Total losses paid from commencement to date.....	2,007,333 48
Excess of premiums over losses.....	\$2,229,270 82

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$427,700 00
Premiums received.....	6,806 33
Losses paid.....	15,993 52
Losses incurred.....	15,993 52
Expense.....	2,268 78

THE TRAVELERS' INSURANCE COMPANY.

(Accident Department.)

Principal office.....Hartford, Conn.

(Organized in 1863.)

JAMES G. BATTERSON, President. RODNEY DENNIS, Secretary.

CASH CAPITAL (Life and Accident), \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 12,417 57
Market value of bonds and stocks.....	2,282,588 71
Cash on hand and in bank.....	232,841 92
Total admitted assets.....	\$2,527,848 20

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Special reserve for contingent liabilities.....	110,000 00
Unpaid losses.....	188,350 00
Net premium reserve, except capital.....	1,013,512 63
All other liabilities.....	10,000 00
Total liabilities, including capital.....	\$2,316,862 63
Net surplus.....	\$210,985 57

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$2,411,602 63
Received from interest and dividends.....	121,444 85
Received from all other sources.....	7 50
Total income.....	\$2,533,054 98
Total expenditures.....	2,205,299 45
Excess of income over expenditures.....	\$327,755 53

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$1,141,963 03
Commissions and brokerage.....	644,457 63
Salaries of officers and employes.....	174,403 79
Taxes.....	42,109 78
All other expenditures.....	202,365 22
Total expenditures.....	\$2,205,299 45

V. MISCELLANEOUS.

Risks written.....	\$299,632,962 00
Premiums received thereon.....	2,413,607 42
Total amount in force December 31, 1893.....	\$249,599,712 00
Total premiums received from commencement to date.....	\$37,862,793 15
Total losses paid from commencement to date.....	16,105,267 97
Excess of premiums over losses.....	\$21,757,525 18

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$6,700,800 00
Premiums received.....	50,028 74
Losses paid.....	36,687 86
Losses incurred.....	40,021 20
Expense..... } See Life Statement.	
Taxes..... }	

UNION CASUALTY AND SURETY COMPANY.

Principal office St. Louis, Mo.

(Incorporated in 1893.)

C. P. ELLERBEE, President.

JOHN B. WOESTMAN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Loans secured by mortgages on real estate	\$ 16,500 00
Interest due on said mortgage loans	142 66
Market value of bonds and stocks	265,150 00
Loans secured by bonds and stocks as collateral	75,000 00
Cash on hand and in bank	66,639 95
Premiums in course of collection	135,637 36
All other assets	448 66
Total admitted assets	\$559,518 63

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses	17,865 46
Unearned premiums	149,381 43
All other liabilities	40,167 02
Total liabilities, including capital	\$457,413 91
Net surplus	\$102,104 72

III. INCOME IN 1893.

Net cash actually received for premiums	\$163,125 50
Received from interest and dividends	9,425 94
Total income	\$172,551 44
Total expenditures	105,911 49
Excess of income over expenditures	\$66,639 95

IV. EXPENDITURES IN 1893.

Net amount paid for losses	\$ 8,348 67
Commissions and brokerage	56,917 12
Salaries of officers and employes	13,100 96
Taxes	2,880 92
All other expenditures	24,663 82
Total expenditures	\$105,911 49

V. MISCELLANEOUS.

Risks written	\$52,503,590 78
Premiums received thereon	324,423 30
Total amount in force December 31, 1893	\$46,292,901 55
Total premiums received from commencement to date	\$324,423 30
Total losses paid from commencement to date	8,348 67
Excess of premiums over losses	\$316,074 63

BUSINESS IN COLORADO IN 1893.

Risks written	\$1,000,752 82
Premiums received	11,060 90
Losses paid	30 00
Losses incurred	122 93
Taxes	220 61

UNITED STATES GUARANTEE COMPANY.

Principal office.....111 Broadway, New York City.

(Organized in 1890.)

EDWARD RAWLINGS, President.

D. J. TOMPKINS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 2,060 00
Loans secured by mortgages on real estate.....	63,500 00
Market value of bonds and stocks.....	236,650 00
Cash on hand and in bank.....	22,981 28
Premiums in course of collection.....	11,489 50
All other assets.....	2,997 62
Total admitted assets.....	\$339,678 40

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	16,481 89
Unearned premiums.....	42,584 12
All other liabilities.....	3,543 66
Total liabilities.....	\$312,609 67
Net surplus.....	\$27,068 73

III. INCOME IN 1893.

Net cash actually received for premiums.....	\$78,727 81
Received from interest and dividends.....	11,692 55
Total income.....	\$90,420 36
Total expenditures.....	83,484 36
Excess of income over expenditures.....	\$6,936 00

IV. EXPENDITURES IN 1893.

Net amount paid for losses.....	\$29,720 64
Paid dividends.....	15,000 00
Commissions and brokerage.....	8,728 06
Salaries of officers and employes.....	14,620 68
Taxes.....	1,718 50
All other expenditures.....	13,696 48
Total expenditures.....	\$83,484 36

V. MISCELLANEOUS.

Risks written in 1893.....	\$22,144,200 00
Premiums received thereon.....	108,415 48
Total risks in force December 31, 1893.....	\$16,217,257 00
Total premiums received from commencement to date.....	\$298,322 43
Total losses paid from commencement to date.....	102,247 80
Excess of premiums over losses.....	\$196,074 63

BUSINESS IN COLORADO IN 1893.

Risks written.....	\$285,100 00
Premiums received.....	1,063 75
Expense.....	67 00
Taxes.....	19 93

STATISTICAL TABLES.

TABLE I.

Showing Risks written, Premiums received, Losses paid, Losses incurred, Expense in the State of Colorado, and taxes paid State of Colorado for the year 1893 by Fidelity, Casualty and Accident Companies authorized to do business in the State.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Expense.	Taxes.
Etna Life Insurance, Connecticut	\$ 407,500 00	\$ 1,553 70	\$ 594 63	\$ 594 63	\$ 310 35	\$ 12 97
American Surety, New York	1,934,400 00	10,290 44	159 95	159 95	679 42	189 02
Employers' Liability Assurance Corporation, England	2,444,330 00	12,221 65	18,788 32	16,818 32	-----	-----
Fidelity and Casualty, New York	2,819,950 94	16,859 08	7,861 13	7,861 13	5,326 98	73 40
Fidelity and Deposit Insurance, Maryland	27,000 00	255 62	576 77	671 77	119 39	-----
Guarantee Company of North America, Canada	173,000 00	744 20	-----	-----	341 15	8 06
Hartford Steam Boiler Inspection and Insurance, Connecticut	711,000 00	6,782 63	-----	-----	3,911 37	57 42
Interstate Casualty, New York	18,000 00	166 89	-----	-----	-----	3 34
Lloyds' Plate Glass Insurance, New York	136,020 28	4,065 24	1,872 32	1,800 32	1,123 12	21 40
London Guarantee and Accident (Limited), England	654,000 00	14,276 12	877 57	1,339 00	655 67	13 58
Metropolitan Plate Glass Insurance, New York	94,048 76	3,135 26	1,129 32	1,129 32	42 15	40 12
National Surety, Missouri	179,750 00	583 87	30 00	-----	247 29	6 13
New Jersey Plate Glass Insurance, New Jersey	9,540 05	290 46	58 00	58 00	49 93	3 66
New York Plate Glass Insurance, New York	69,796 27	2,159 41	440 57	463 26	764 46	19 09
Pacific Mutual Life Insurance, California	7,803,450 00	39,176 83	20,067 37	20,067 37	See Life	Statement.
Preferred Accident Insurance, New York	3,472,000 00	2,524 00	640 70	1,115 70	1,345 90	10 75
Standard Life and Accident Insurance, Michigan	427,700 00	6,806 33	15,993 52	15,993 52	2,268 78	-----
Travelers' Insurance, Connecticut	6,700,800 00	50,028 74	36,687 86	40,021 20	See Life	Statement.
Union Casualty and Surety, Missouri	1,000,752 82	11,060 90	30 00	122 93	-----	220 61
United States Guarantee, New York	285,100 00	1,063 75	-----	-----	67 00	19 93
Totals	\$29,368,139 12	\$184,045 12	\$105,808 03	\$108,216 42	\$17,252 96	\$699 48

TABLE II.

Showing the several items comprising the Income at the close of 1893 of Fidelity, Casualty and Accident Companies doing business in Colorado.

COMPANIES.	From premiums received.	From interest and dividends.	From rents and all other sources.	Total income.	Total expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
Etna Life Insurance, Connecticut	\$ 113,988 57	\$ 5,093 39	\$ 310 60	\$ 119,392 56	\$ 87,054 81	\$ 32,337 75	.....
American Surety, New York	728,139 92	104,759 48	52,361 11	885,260 51	741,422 30	143,838 21	.....
Employers' Liability Assurance Corporation, England	924,713 24	36,941 91	8,220 31	969,875 46	893,412 87	76,462 59	.....
Fidelity and Casualty, New York	2,242,945 73	65,216 99	382 30	2,308,545 02	2,130,375 38	178,169 64	.....
Fidelity and Deposit Insurance, Maryland	101,212 70	55,410 24	.....	156,622 94	68,045 27	88,577 67	.....
Guarantee Company of North America, Canada	219,775 04	33,607 21	13,474 18	266,856 43	245,567 72	21,288 71	.....
Hartford Steam Boiler Inspection and Insurance, Conn....	729,503 12	67,643 20	2,068 95	799,215 27	714,556 29	84,658 98	.....
Interstate Casualty, New York	37,511 09	3,550 98	225,000 00	266,062 07	70,556 60	195,505 47	.....
Lloyds' Plate Glass Insurance, New York	375,980 88	19,591 58	9,043 38	404,615 84	388,621 63	15,994 21	.....
London Guarantee and Accident (Limited), England	119,506 83	37 40	.....	119,544 23	56,589 70	62,954 53	.....
Metropolitan Plate Glass Insurance, New Jersey	237,946 71	6,231 01	2,911 31	247,089 03	238,959 15	8,129 88	.....
National Surety, Missouri	106,040 65	9,147 11	2,121 90	117,309 66	82,282 59	35,027 07	.....
New Jersey Plate Glass Insurance, New Jersey	32,771 12	5,126 39	20 37	37,917 88	35,300 81	2,617 07	.....
New York Plate Glass Insurance, New York	170,616 92	8,754 19	.....	179,371 11	166,054 24	13,316 87	.....
Pacific Mutual Life Insurance, California	See accident	statement com	ined with	life statement	under the head	of Life and	Mutual Life
Preferred Accident Insurance, New York	Insurance 325,290 52	Companies. 1,465 94	77,392 30	404,148 76	293,221 82	110,926 94	.....
Standard Life and Accident Insurance, Michigan	882,474 02	20,339 98	.....	902,814 00	890,307 92	12,506 08	.....
Travelers' Insurance, Connecticut	2,411,602 63	121,444 85	7 50	2,533,054 98	2,205,299 45	327,755 53	.....
Union Casualty and Surety, Missouri	163,125 50	9,425 94	.....	172,551 44	105,911 49	66,639 95	.....
United States Guarantee, New York	78,727 81	11,692 55	.....	90,420 36	83,484 36	6,936 00	.....
Totals	\$10,001,873 00	\$585,480 34	\$393,314 21	\$10,980,667 55	\$9,497,024 40	\$1,483,643 15	.....

TABLE III.

Showing the several items comprising the Expenditures at the close of 1893 of Fidelity, Casualty and Accident Companies doing business in Colorado.

COMPANIES.	Losses.	Dividends.	Commissions and brokerage.	Salaries of officers and employes.	Taxes.	All other expenditures.	Total expenditures
Ætna Life Insurance, Connecticut	\$ 35,410 74		\$ 28,921 88	\$ 14,588 80	\$ 1,243 85	\$ 6,889 54	\$ 87,054 81
American Surety, New York	242,304 86	\$160,000 00	38,560 74	170,021 63	27,064 61	103,470 46	741,422 30
Employers' Liability Assurance Corporation, England	486,555 02		215,186 65	70,568 15	19,145 06	101,957 99	893,412 87
Fidelity and Casualty, New York	895,436 72	20,000 00	646,262 91	241,563 21	34,572 07	292,540 47	2,130,375 38
Fidelity and Deposit Insurance, Maryland	7,663 15		8,498 78	15,969 04	10,730 93	25,183 37	68,045 27
Guarantee Company of North America, Canada	97,831 79	18,276 00	5,161 65	58,834 28	5,921 19	59,542 81	245,567 72
Hartford Steam Boiler Inspection and Insurance, Conn....	67,085 75	60,000 00	171,998 92	30,455 00	14,369 79	370,646 83	714,556 29
Interstate Casualty, New York	1,532 50		11,525 37	24,948 22	2,643 52	29,906 99	70,556 60
Lloyds' Plate Glass Insurance, New York	164,969 50	40,000 00	103,998 61	44,072 34	10,625 32	24,955 86	388,621 63
London Guarantee and Accident (Limited), England	7,591 37		47,242 84			1,755 49	56,589 70
Metropolitan Plate Glass Insurance, New Jersey	105,415 09	16,000 00	74,995 86	36,474 28	3,611 07	2,462 85	238,959 15
National Surety, Missouri	20,499 94		4,746 05	30,789 01	1,064 48	25,183 11	82,282 59
New Jersey Plate Glass Insurance, New Jersey	11,114 15	6,000 00	9,316 86	4,876 00	335 28	3,658 52	35,300 81
New York Plate Glass Insurance, New York	68,851 84		53,599 40	29,235 78	4,924 11	9,443 11	166,054 24
Pacific Mutual Life Insurance, California	See accident	statement com	bined with life	statement un	der the head	of Life and	Mutual Life
Preferred Accident Insurance, New York	Insurance 110,925 72	Companies. 6,000 00	72,739 84	87,953 89	2,598 27	13,004 10	293,221 82
Standard Life and Accident Insurance, Michigan	436,075 48	12,000 00	230,953 40	115,626 46	24,309 07	71,343 51	890,307 92
Travelers' Insurance, Connecticut	1,141,963 03		644,457 63	174,403 79	42,109 78	202,365 22	2,205,299 45
Union Casualty and Surety, Missouri	8,348 67		56,917 12	13,100 96	2,880 92	24,663 82	105,911 49
United States Guarantee, New York	29,720 64	15,000 00	8,728 06	14,620 68	1,718 50	13,696 48	83,484 36
Totals	\$3,939,295 96	\$353,276 00	\$2,433,812 57	\$1,178,101 52	\$209,867 82	\$1,382,670 53	\$9,497,024 40

TABLE IV.

Showing the several items comprising the Assets at the close of 1893 of the Fidelity, Casualty and Accident Companies doing business in Colorado.

COMPANIES.	Value of real estate owned.	Loans secured by mortgages on real estate.	Market value of bonds and stocks.	Loans secured by bonds and stocks as collateral.	Cash on hand and in bank.	Premiums in course of collection.	All other assets.	Total assets.	Increase as compared with 1892.
Etna Life Insurance, Connecticut		\$ 83,300 00	\$ 15,000 00		\$ 14,276 96		\$40,158,306 06	\$40,270,883 02	\$1,562,706 81
American Surety, New York	\$1,279,067 37	20,000 00	1,629,189 99	\$ 18,557 80	186,924 17	\$ 52,515 96	184,783 27	3,371,038 56	166,350 25
Employers' Liability Assurance Corporation, England			865,290 00		59,456 12	253,938 24	12,292 92	1,190,977 28	99,661 02
Fidelity and Casualty, New York	29,200 00	22,600 00	1,372,447 25	3,000 00	140,179 10	451,702 84	67,626 98	2,086,756 17	273,800 75
Fidelity and Deposit Insurance, Maryland	336,315 91		319,113 00		27,789 66	9,708 22	7,443 61	700,370 40	
Guarantee Company of North America, Canada	34,736 33	20,530 00	588,313 91	32,600 00	75,350 39	19,775 70	13,332 19	784,638 52	12,331 80
Hartford Steam Boiler Inspection and Insurance, Connecticut	78,964 41	272,670 00	1,056,006 00	5,000 00	97,287 17	323,507 49	29,066 18	1,862,501 25	237,272 73
Interstate Casualty, New York			171,200 00		20,024 22	842 25	6,897 41	198,963 88	
Lloyds' Plate Glass Insurance, New York	265,000 00		229,512 50		26,472 85	74,908 65	3,342 65	599,236 65	21,340 11
London Guarantee and Accident (Limited), England			248,500 00		41,080 81	107,181 73		396,762 54	
Metropolitan Plate Glass Insurance, New Jersey	150,000 00		161,333 00		39,332 41	32,539 76	2,446 44	385,651 61	7,389 05
National Surety, Missouri	1,900 00	251,970 00	32,075 00		20,652 47	11,586 07	4,593 61	322,777 15	1,735,674 21
New Jersey Plate Glass Insurance, New Jersey		108,795 00			14,239 88	6,147 60	2,661 14	131,843 62	
New York Plate Glass Insurance, New York			155,025 00		16,314 18	33,329 57	1,000 00	205,668 75	15,404 20
Pacific Mutual Life Insurance, California	See accident s	tatement com	bined with lif	e statement	under the head	of Life and	Mutual Life I	nsurance Com	panies.
Preferred Accident Insurance, New York			237,190 95		76,262 74	28,902 00	2,400 00	344,755 69	
Standard Life and Accident Insurance, Michigan		332,794 85	132,000 00		59,390 33	227,457 76	20,040 25	771,683 19	92,368 35
Travelers' Insurance, Connecticut	12,417 57		2,282,588 71		232,841 92			2,527,848 20	120,925 89
Union Casualty and Surety, Missouri		16,500 00	265,150 00	75,000 00	66,639 95	135,637 36	591 32	559,518 63	204,664 47
United States Guarantee, New York	2,060 00	63,500 00	236,650 00		22,981 28	11,489 50	2,997 62	339,678 40	11,160 90
Totals	\$2,189,661 59	\$1,192,659 85	\$9,996,585 31	\$134,157 80	\$1,237,496 61	\$1,781,170 70	\$40,519,821 65	\$57,051,553 51	\$4,561,050 54

TABLE V.

Showing the several items comprising the Liabilities at the close of 1893 of the Fidelity, Casualty and Accident Companies doing business in Colorado.

COMPANIES.	Paid up capital.	Unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities, including capital.	Total admitted assets.	Surplus.	Assets not admitted.	Increase of liabilities compared with 1892. -) shows decrease.
Ætna Life Insurance, Connecticut	\$1,500,000 00	\$ 2,155 59	\$ 45,863 03	\$33,702,551 19	\$35,250,569 81	\$40,270,883 02	\$5,020,313 21		\$1,388,880 71
American Surety, New York	2,000,000 00	168,837 56	388,416 06	2,154 97	2,559,408 59	3,371,038 56	811,629 97		99,494 97
Employers' Liability Assurance Corporation, England		216,970 00		501,350 00	718,320 00	1,190,977 28	472,657 28	-)	8,521 00
Fidelity and Casualty, New York	250,000 00	307,929 71	1,214,661 98	144,647 86	1,917,239 55	2,086,756 17	169,516 62		278,797 08
Fidelity and Deposit Insurance, Maryland	500,000 00	13,932 83	52,328 66		566,261 49	700,370 40	134,108 91		
Guarantee Company of North America, Canada	304,600 00	60,399 49	104,743 66	12,778 23	482,521 38	784,638 52	302,117 14	-)	289,785 34
Hartford Steam Boiler Inspection and Insurance, Connecticut	500,000 00	20,983 20	1,188,472 69	29,757 41	1,739,213 30	1,862,501 25	123,287 95		113,984 78
Interstate Casualty, New York	150,000 00	873 57	13,763 14	1,429 71	166,066 42	198,963 88	32,897 46		
Lloyds' Plate Glass Insurance, New York	250,000 00	2,856 08	207,871 12	48,089 51	508,816 71	599,236 65	90,419 94		19,912 47
London Guarantee and Accident (Limited), England		20,983 93	109,224 54	27,156 19	157,364 66	396,762 54	239,397 88		
Metropolitan Plate Glass Insurance, New Jersey	100,000 00	1,500 00	124,000 19	14,616 47	240,116 66	385,651 61	145,534 95		8,926 67
National Surety, Missouri	250,000 00	13,435 92	47,234 40	1,868 07	312,538 39	322,777 15	10,238 76		
New Jersey Plate Glass Insurance, New Jersey	100,000 00	173 12	24,453 89	1,540 71	126,167 72	131,843 62	5,675 90		
New York Plate Glass Insurance, New York	100,000 00	4,053 31	89,327 19	10,026 50	203,407 00	205,668 75	2,261 75		14,780 67
Pacific Mutual Life Insurance, California	See accident statement of Life Insurance Companies.	combined with	life statement	shown in	life statement	under the	head of Life	and Mutual	
Preferred Accident Insurance, New York	100,000 00	25,942 86	83,080 00	12,687 76	221,710 62	344,755 69	123,045 07		
Standard Life and Accident Insurance, Michigan	200,000 00	63,877 55	389,593 87	59,139 02	712,610 44	763,744 07	51,133 63	\$7,939 12	84,509 35
Travelers' Insurance, Connecticut	1,000,000 00	183,350 00		1,133,512 63	2,316,862 63	2,527,848 20	210,985 57	-)	90,059 68
Union Casualty and Surety, Missouri	250,000 00	17,865 46	149,381 43	40,167 02	457,413 91	559,518 63	102,104 72		201,943 78
United States Guarantee, New York	250,000 00	16,481 89	42,584 12	3,543 66	312,609 67	339,678 40	27,068 73		13,185 98
Totals	\$7,804,600 00	\$1,142,602 07	\$4,274,999 97	\$35,747,016 91	\$48,969,218 95	\$57,043,614 39	\$8,074,395 44	\$7,939 12	\$2,224,416 46

LIST OF AGENTS.

LIST OF AGENTS

List of Local Agents for 1894.

FIRE AND FIRE AND MARINE COMPANIES.

GIVING NAME, PLACE OF BUSINESS AND COMPANIES REPRESENTED BY
EACH AGENT LICENSED.

Ætna Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	S. M. Smith	Idaho Springs
Geo. A. Willis	Alamosa	R. G. Sutphen	Longmont
Fred White and J. L. Griffin	Boulder	Stickley & Shaw	Leadville
D. M. Jones	Buena Vista	C. R. Buckley and W. A. Hart	La Junta
M. Kennedy	Colorado Springs	Benj. F. Waite	Loveland
Wm. H. McClure	Canon City	C. A. Merriman	Monte Vista
John M. Jackson	Colorado City	W. E. Smiley	Manitou
Geo. E. Crater	Denver	James W. Abbott	Ouray
Prewitt & Pickerill	Durango	A. G. Holland	Pueblo
Alden Bassett	Del Norte	Wm. B. Hess	Rico
Myron H. Akin	Fort Collins	E. J. Smith	Rocky Ford
George A. Miller	Fairplay	L. P. Rudolph	Salida
Scott & Lyons	Greeley	Lindsay & Lindsay	Trinidad
E. L. Berthoud	Golden	Chas. S. Watson	Telluride
E. T. Wolverton	Glenwood Springs	R. R. Ross	Walsenburg
John Tomay	Georgetown		

Alliance Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	Burton D. Sanborn	Greeley
L. C. Stephenson	Akron	Moore & Gordon	Holyoke
L. C. Graves & Co.	Buena Vista	Stickley & Shaw	Leadville
Thomas V. Wilson	Boulder	George S. Thompson	La Veta
John Y. Munson	Berthoud	H. A. Avery	Lake City
Holt & Axtell	Crested Butte	W. H. McCreery	Loveland
McIntyre & Hayden	Colorado Springs	W. E. Smiley	Manitou
H. H. Lake	Central City	A. L. Bonney	Montrose
B. F. Rockafellow	Canon City	W. J. Clark	Monte Vista
W. B. Fowler	Como	James W. Abbott	Ouray
Parks, Gray & Co.	Denver	Kirtland & Hill	Pueblo
Joe Prewitt	Durango	Wm. B. Hess	Rico
T. J. Montgomery	Fort Collins	J. M. Bonney	Salida
C. W. Darrow	Glenwood Springs	Chas. F. Painter	Telluride
C. T. Sills	Gunnison	L. H. Roberts	Trinidad
DeLong Bros. & Marsh	Grand Junction		

Agricultural Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
James F. Maybury.....	Colorado Springs	Stickley & Shaw.....	Leadville
John L. Boyd.....	Denver	Williams & Gottlieb.....	Trinidad
H. C. King & Co.....	Denver		

American Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
George E. Crater.....	Denver	Alfred G. Holland.....	Pueblo
McIntyre & Hayden.....	Colorado Springs		

American Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
E. K. Guy.....	Colorado Springs	Young & Crockett.....	Pueblo
Brannen & Kellogg.....	Denver	Lorin H. Roberts.....	Trinidad

American Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
A. P. Mackay.....	Aspen	Ramey Bros.....	Grand Junction
A. L. Lawton.....	Colorado Springs	Collier & McChesney.....	Trinidad
B. F. Rockafellow.....	Canon City	Moffat, Sweeney & Higginson.....	Denver
Anthony Sweeney.....	Denver	David H. Moffat.....	Denver
R. H. McFadden.....	Durango	Kirtland & Hill.....	Pueblo
B. D. Sanborn.....	Greeley		

American Central Insurance Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Scott Smith & Co.....	Pueblo	Chas. R. Buckey.....	La Junta
James Williams.....	Denver	Ramey Bros.....	Grand Junction
C. Golding Dwyre.....	Fort Collins	Richard C. Diehl.....	Montrose
L. C. Graves.....	Buena Vista	James W. Abbott.....	Ouray
A. L. Lawton.....	Colorado Springs	Robin Bros.....	Silverton
Scott & Lyons.....	Greeley	Interstate Investment Co.....	Durango
R. Bell & Son.....	Salida	Stickley & Shaw.....	Leadville
Lindsay & Lindsay.....	Trinidad	Joseph S. Swan.....	Glenwood Springs
Henry Seifried.....	Georgetown	The Rico Collateral Bank and Investment Co.....	Rico
P. G. Scott.....	West Las Animas	J. D. Bushnell.....	Denver
L. A. W. Brown.....	Aspen	George Edinger.....	Glenwood Springs
Smiley & Curran.....	Manitou Springs		

American Mutual Fire Insurance Association, Colorado.

NAME.	TOWN.	NAME.	TOWN.
S. S. Griswold	Denver	J. P. McMillen & Co.	Colorado Springs
L. H. Quimby	Denver	W. O. Campbell	Pueblo
Col. E. L. Carlton	Denver	V. J. Dolegal	Denver
J. W. Langdon	Denver	Henry F. Miller	Manitou

Atlas Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Zollars & McGrew	Denver	H. A. Avery	Lake City
D. C. Packard	Denver	J. T. Russell	La Junta
A. R. Mackey	Aspen	W. E. Smiley	Manitou Springs
George A. Willis	Alamosa	J. D. Maben	Monte Vista
L. C. Stephenson	Akron	Jas. W. Abbott	Ouray
W. M. Adair	Antonito	Kirtland & Hill	Pueblo
Thomas V. Wilson	Boulder	Wm. B. Hess	Rico
John Potter	Colorado Springs	D. H. Craig	Salida
Holt & Axtell	Crested Butte	John L. Bell	Silver Plume
Prewitt & Pickerell	Durango	August Fast	Silverton
C. C. Emigh	Fort Collins	Chas. F. Painter	Telluride
R. M. Hedden	Glenwood Springs	L. H. Roberts	Trinidad
B. D. Sanborn	Greeley	E. T. Root	Cripple Creek
J. A. Layton	Grand Junction	Ramey Bros. & Co.	Grand Junction
Henry Seifried	Georgetown	Robert P. Mills	Montrose
Stickley & Shaw	Leadville		

Baloise Fire Insurance Company, Switzerland.

NAME.	TOWN.	NAME.	TOWN.
Zollars & McGrew	Denver	E. G. Middelkamp	Pueblo
W. W. Williamson	Colorado Springs	Charles T. Painter	Telluride

Boylston Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Edwin K. Guy	Colorado Springs	Mattes & Mattes	Pueblo
Anfenger & Stewart	Denver		

Broadway Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
L. P. Appleman	Denver		

British America Assurance Company, Canada.

NAME.	TOWN.	NAME.	TOWN.
Smith & Mulqueen.....	Aspen	F. W. Brush.....	Salida
John M. Jackson.....	Colorado City	August Fast.....	Silverton
L. E. Dwinell & Co.....	Colorado Springs	Charles F. Painter.....	Telluride
A. L. Jessup.....	Denver	Collier & McChesney.....	Trinidad
F. Gallotti.....	Durango	Delaplain & Crosby.....	Grand Junction
C. C. Emigh.....	Fort Collins	E. E. Webster.....	Fort Collins
George Edinger.....	Glenwood Springs	Jas. H. Chatfield.....	Littleton
E. T. Berthoud.....	Golden	Lewis E. Loveland.....	Julesburg
S. F. McCreery.....	Greeley	James W. Worle & Co.....	Florence
Stickley & Shaw.....	Leadville	E. L. C. Dwinell.....	Colorado Springs
Giles Miller.....	Longmont	Davis W. Irwin.....	Akron
H. G. Shallenberger.....	Loveland	Harvey M. Lichty.....	Wray
W. O. Redding.....	Montrose	Josiah M. Bonney.....	Buena Vista
James W. Abbott.....	Ouray	Lee Ramsey.....	Canon City
Kirtland & Hill.....	Pueblo	John F. Russell.....	La Junta
Charles A. Little.....	Rico	Clemens B. Thornan.....	Lamar

Caledonian Insurance Company, Scotland.

NAME.	TOWN.	NAME.	TOWN.
A. P. Mackey.....	Aspen	John Tomay.....	Georgetown
C. M. Sampson.....	Antonito	Eugene T. Wolverton.....	Glenwood Springs
Frank S. Potter.....	Alamosa	De Long Bros. & Marsh.....	Grand Junction
S. F. Lincoln.....	Boulder	Robert Steele.....	Greeley
James W. Swisher.....	Breckenridge	Milner & Hurd.....	Leadville
B. F. Rockafellow.....	Canon City	A. R. Golden.....	Longmont
Mathew Kennedy.....	Colorado Springs	W. E. Smiley.....	Manitou
Benedict & Smith.....	Creede	Will L. Tewalt.....	Monte Vista
Hight & Shepherd.....	Cripple Creek	Bermoudy & Wolverton.....	New Castle
David R. Jenkins.....	Coal Creek	C. W. Haskins.....	Ouray
Parks, Gray & Co.....	Denver	O. W. Mallaby.....	Pueblo
Joe Prewitt.....	Durango	E. G. Bettis.....	Salida
Golding Dwyre & Atkin.....	Fort Collins	Chas. F. Painter.....	Telluride
Smith & Vaughn.....	Fremont	Collier & McChesney.....	Trinidad

Capital Fire Insurance Company, New Hampshire.

NAME.	TOWN.	NAME.	TOWN.
C. R. Critchell.....	Denver	Interstate Investment Co.....	Durango
Charles F. Black & Co.....	Denver	W. W. Williamson.....	Colorado Springs
Campbell & Murphy.....	Pueblo	F. W. Brush.....	Salida
Ladd & Crockett.....	Aspen	G. C. Felton.....	Denver

Citizens' Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
L. P. Appleman.....	Denver	The Colorado Insurance Agency Co.....	Denver

Commercial Union Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
D. H. Craig	Salida	McClelland & Bush	Idaho Springs
R. J. Van Valkenburg	Erie	Wm. H. Pound	Julesburg
H. A. Gibson	Akron	R. G. Sutphen	Longmont
White & Griffin	Boulder	W. L. Thompson	Leadville
D. M. Jones	Buena Vista	Charles L. Seeley	La Junta
Fullerton & Seymour	Central City	E. S. Allen	Loveland
Andrew L. Lawton	Colorado Springs	H. S. Scott	Lafayette
Wm. H. McClure	Canon City	A. L. Bonney	Montrose
Holt & Axtell	Crested Butte	John W. Crump	Monte Vista
James Williams	Denver	Harry White	Monument
Joe Prewitt	Durango	Oliver W. Mallaby	Pueblo
Blachly & Baldwin	Delta	Craig & Israel	Salida
Alden Bassett	Del Norte	G. C. Brown	Sterling
John A. Goodan	Eaton	Lindsay & Lindsay	Trinidad
C. Golding Dwyre	Fort Collins	Charles F. Painter	Telluride
George W. Warner	Fort Morgan	John P. Kearns	Walsenburg
James W. Work	Florence	Robert P. Mills	Montrose
Scott & Lyons	Greeley	W. J. Manley	Idaho Springs
E. T. Wolverton	Glenwood Springs	August Fast	Silverton
John Tomay	Georgetown	Henry E. Gill	Cripple Creek
Williams & Keene	Grand Junction	W. B. Hess	Rico

Concordia Fire Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Henry O. Morris	Pueblo	L. A. W. Brown	Aspen
Rich & Smiley	Denver	John Tomay	Georgetown
Stickley & Shaw	Leadville	Thomas Williams	Longmont
Samuel Gilmour	Rockvale	E. G. Bettis	Salida
J. G. Johnson & Co.	Florence	A. A. Rice	Glenwood Springs
A. R. Bartholomew	La Junta	B. F. Waite	Loveland
Chas. F. Painter	Telluride	Emmet E. Webster	Fort Collins
Alden Bassett	Del Norte	Edgar F. Dawley	Greeley
Chas. M. Simpson	Antonito	W. O. Redding	Montrose
Willis & Colt	Alamosa		

Connecticut Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	O. G. Hill	Littleton
Stanton F. Lincoln	Boulder	Giles Miller	Longmont
W. H. McClure	Canon City	J. D. Maben	Monte Vista
A. L. Lawton	Colorado Springs	A. F. Reeves	Montrose
Hight & Shepherd	Cripple Creek	James W. Abbott	Ouray
George W. Kephart	Durango	Henry O. Morris	Pueblo
Edwards, Budrow & Kissonck	Fort Collins	Edwin J. Smith	Rocky Ford
John Tomay	Georgetown	Craig & Israel	Salida
E. T. Wolverton	Glenwood Springs	Robin Bros.	Silverton
M. O. Delaplain	Grand Junction	Charles F. Painter	Telluride
D. L. McConaughy	Greeley	Collier & McChesney	Trinidad
John T. Russell	La Junta	George T. Kearnes	Walsenburg
L. Wirt Markham	Lamar	C. B. Colby	Denver
Stickley & Shaw	Leadville	Parks, Gray & Co.	Denver
		J. G. Johnson & Co.	Florence

Continental Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
C. Dunbar	Greeley	John Gordon	Gunnison
R. G. Sutphen	Longmont	Chas. F. Keene	Grand Junction
O. Spangler	Peyton	E. L. Berthoud	Golden
C. E. Tuttle	Denver	McClelland & Bush	Idaho Springs
L. B. Fenlason	Rocky Ford	W. H. McCreery	Loveland
John M. McDonald	Denver	W. L. Thompson	Leadville
W. J. McDonald	Hugo	J. W. Crump	Monte Vista
W. D. Hitt	Alamosa	Young & Crockett	Pueblo
R. S. Sweetland	Denver	M. H. Smith	Sterling
S. F. McCreery	Greeley	Brigham & Washburn	Trinidad
W. Everett	Loveland	H. H. Smith	Delta
L. A. W. Brown	Aspen	Wm. B. Upton	Montrose
S. G. Hurst	Brighton	Smiley & Curran	Manitou Springs
A. J. Mackey	Boulder	Chas. F. Painter	Telluride
McIntyre & Hayden	Colorado Springs	W. B. Hess	Rico
H. G. Shuck	Central City	J. W. Abbott	Ouray
W. H. McClure	Canon City	M. H. Sparrow	La Junta
W. L. Malpass	Como	C. J. Smith	Creede
R. H. McFadden	Durango	Jno. Tomay	Georgetown
Schirmer & Lehman	Denver	Fred. B. Bernoudy	New Castle
C. E. Clark	Elbert	McIntyre & Penrose	Cripple Creek
T. J. Montgomery	Fort Collins		

Delaware Insurance Company of Philadelphia, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Wiswall and McDowell	Denver	Young & Crockett	Pueblo
A. E. Carlton	Colorado Springs	Williams & Gottlieb	Trinidad
H. G. McDowell & Co.	Denver		

Detroit Fire and Marine Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
Anthony Sweeney	Denver	David H. Moffat	Denver

Eagle Fire Company of New York, New York.

NAME.	TOWN.	NAME.	TOWN.
Forrester & Co.	Denver		

Farragut Fire Insurance Company of New York, New York.

NAME.	TOWN.	NAME.	TOWN.
Brannen & Kellogg	Denver		

Fire Association of Philadelphia, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
A. P. Mackey	Aspen	Ramey Bros.	Grand Junction
White & Griffin	Boulder	O. A. McFarland	Longmont
A. L. Lawton	Colorado Springs	Scott, Smith & Co.	Pueblo
B. F. Rockafellow	Canon City	L. P. Rudolph	Salida
Anthony Sweeney	Denver	Brigham & Washburn	Trinidad
E. H. McFadden	Durango	Miles & Stewart	Pueblo
T. J. Montgomery	Fort Collins	David H. Moffat	Denver
Lee Larrison	Golden	Moffat, Sweeney & Hig-	
B. D. Sanborn	Greeley	ginson	Denver

Firemen's Fund Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis	Alamosa	H. A. Avery	Lake City
D. F. Reynolds	Aspen	P. G. Scott	Las Animas
John W. Day	Boulder	Milner & Hurd	Leadville
W. R. Logan	Buena Vista	R. G. Sutphen	Longmont
John Y. Munson	Berthoud	W. H. McCreery	Loveland
S. G. Hurst	Brighton	E. E. Norton	Lyons
Bridwell & Cassidy	Canon City	W. J. Clark	Monte Vista
B. E. Seymour	Central City	Wm. B. Upton	Montrose
A. L. Lawton	Colorado Springs	Harvey White	Monument
John M. Jackson	Colorado City	W. E. Smiley	Manitou
A. R. King	Delta	J. W. Abbott	Ouray
Frank Shaw	Denver	John S. Wheeler	Platteville
Joe Prewitt	Durango	Kirtland & Hill	Pueblo
Alden Bassett	Del Norte	Wm. B. Hess	Rico
Thomas J. Montgomery	Fort Collins	A. M. Crawford	Ridgway
G. W. Warner	Fort Morgan	Ed J. Smith	Rocky Ford
George W. Twombly	Fort Lupton	Lee Fairbanks	Saguache
Kiefer Bros.	Fruita	R. Bell	Salida
J. M. Hanks	Florence	M. H. Smith	Sterling
Henry Seifried	Georgetown	Robin Bros.	Silverton
C. W. Darrow	Glenwood Springs	Lindsay & Lindsay	Trinidad
Lee Larison	Golden	W. J. King	Villa Grove
DeLong Bros. & Marsh	Grand Junction	John P. Kearns	Walsenburg
B. D. Sanborn	Greeley	B. F. Durham	Yuma
C. T. Sills	Gunnison	W. L. Malpus	Como
Beggs & Cleland	Holyoke	J. H. Chatfield	Littleton
McClelland & Bush	Idaho Springs	C. F. Painter	Telluride
J. T. Russell	La Junta		

Firemen's Insurance Company, Maryland.

NAME.	TOWN.	NAME.	TOWN.
E. H. Randall & Co.	Denver	Adam C. Foote	Pueblo

Franklin Fire Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Henry LeB. Wills	Colorado Springs	Baldwin & Brayton	Pueblo
Vickers & McCartney	Denver	Brigham & Washburn	Trinidad

German Fire Insurance Company, Freeport, Illinois.

NAME.	TOWN.	NAME.	TOWN.
J. W. Barnes	Golden	R. S. Sutphen	Longmont
B. B. Brown	Lamar	W. L. Thompson	Leadville
L. A. W. Brown	Aspen	J. W. Works	Florence
C. R. Buckley	La Junta	E. T. Wolverton	Glenwood Springs
J. H. Chatfield	Littleton	E. E. Webster	Fort Collins
W. Dillon	Castle Rock	J. G. Young	Pueblo
C. C. Emigh	Fort Collins	W. B. Upton	Montrose
A. R. Frisbie	Canon City	H. Cass Caldwell	Wray
A. D. Guild	Grand Junction	Paul B. Gaylord	Denver
J. M. Jones	Buena Vista	F. W. Brush	Salida
G. W. Jacobs	Greeley	J. M. Jackson	Colorado City
A. L. Lawton	Colorado Springs	Prindle & Calder	Akron
A. M. Lambright	Las Animas	Smiley & Curran	Manitou
J. D. Mandaville	Fort Collins	Williams & Gottlieb	Trinidad
W. H. McCreery	Loveland		

German Fire Insurance Company, Peoria, Illinois.

NAME.	TOWN.	NAME.	TOWN.
John L. Boyd	Denver	Charles A. Cobb	Greeley
J. F. Maybury	Colorado Springs	White & Griffin	Boulder

German American Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Willis & Colt	Alamosa	Lewis E. Loveland	Julesburg
L. A. W. Brown	Aspen	W. N. Hathaway	Lafayette
J. Mack Mills	Berthoud	John Russell	La Junta
Andrew J. Mackey	Boulder	Willis L. Thompson	Leadville
Irwin & Lee	Brighton	Riley G. Sutphen	Longmont
Judson E. Cole	Buena Vista	William H. McCreery	Loveland
Wm. H. McClure	Canon City	Harry L. Wallace	Louisville
Bennett E. Seymour	Central City	William E. Smiley	Manitou Springs
Mathew Kennedy	Colorado Springs	Chas. M. Carlett	Monte Vista
W. L. Malpass	Como	Richard C. Diekl	Montrose
Benedict & Smith	Creede	Fred G. Bernoudy	New Castle
Richard M. Marshall	Cripple Creek	Jas. W. Abbott	Ouray
Alden Bassett	Del Norte	Scott, Smith & Co.	Pueblo
H. H. Smith	Delta	Robt. Bell & Son	Salida
George E. Crater	Denver	Robin Bros.	Silverton
Ransom H. McFadden	Durango	M. H. Smith	Sterling
Thomas J. Montgomery	Fort Collins	Charles F. Painter	Telluride
William A. Hill	Fort Morgan	L. H. Roberts	Trinidad
John Tomay	Georgetown	Robert R. Ross	Walsenburg
Edward L. Berthoud	Golden	Collier Hendire	Wray
Eugene T. Wolverton	Glenwood Springs	Geo. W. Neff	Denver
Samuel G. Mc Mullen	Grand Junction	John Denholm	Akron
Burton D. Sanborn	Greeley	C. H. Mathee	Emma
Chas. T. Sills	Gunnison	E. R. Williams & Co.	Pitkin
S. W. Beggs	Holyoke	Lem Gammon	Ramah
McClelland & Bush	Idaho Springs	Fred W. Brush	Salida

Girard Fire and Marine Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
MacCracken & Monck	Denver	A. L. Lawton	Colorado Springs
Miles & Stewart	Pueblo		

Glens Falls Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Charles L. Cunningham.....	Colorado City	Smiley & Curran.....	Manitou Springs
J. F. Maybury.....	Colorado Springs	E. Brayton & Co.....	Pueblo
H. S. McDowell & Co.....	Denver	L. H. Roberts.....	Trinidad
A. M. McClenahan.....	Greeley		

Grand Rapids Fire Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
E. K. Guy.....	Colorado Springs	Geo. W. Bailey.....	Fort Collins
Edwin S. Rich & Co.....	Denver	Williams & Gottlieb.....	Trinidad

Greenwich Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Charles Knoch.....	Denver	L. H. Roberts.....	Trinidad
Milner & Hurd.....	Leadville	William M. Harriott.....	Colorado Springs

Guardian Fire and Life Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Oliver W. Mallaby.....	Pueblo	S. F. McCreery.....	Greeley
Cobb, Wilson & Co.....	Denver	L. C. Graves & Co.....	Buena Vista
L. E. Dwinell & Co.....	Colorado Springs	A. F. Reeves.....	Montrose
Henry F. Moore.....	Trinidad	Chas. F. Painter.....	Telluride
Jas. W. Abbott.....	Ouray	Robin Bros.....	Silverton
Joseph Prewitt.....	Durango	Frank V. Potter.....	Alamosa
Ramey Bros.....	Grand Junction	Bromley & Williams.....	Boulder
C. W. Brooks.....	Aspen	John A. Lindsay.....	Trinidad
Eugene T. Wolverton.....	Glenwood Springs		

Hanover Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Alex. P. Mackey.....	Aspen	Willis L. Thompson.....	Leadville
J. H. Nicholson.....	Boulder	Elijah Brayton & Co.....	Pueblo
A. L. Lawton.....	Colorado Springs	Brigham & Washburn.....	Trinidad
Schirmer & Lehman.....	Denver	James F. Maybury.....	Colorado Springs
Scott & Lyons.....	Greeley		

Hartford Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Edward L. Berthoud.....	Golden	John M. Jackson.....	Colorado City
Anthony Sweeney.....	Denver	William B. Hess.....	Rico
Charles E. Day.....	Longmont	John P. Kearns.....	Walsenburg
Stickley & Shaw.....	Leadville	Robin Bros.....	Silverton
Bennett E. Seymour.....	Central City	McIntyre & Hayden.....	Colorado Springs
William H. McClure.....	Canon City	Benedict & Smith.....	Creede
C. Golding Dwyre.....	Fort Collins	John A. Goodan.....	Eaton
George W. Warner.....	Fort Morgan	McClelland & Bush.....	Idaho Springs
Edwin J. Smith.....	Rocky Ford	Lewis P. Rudolph.....	Salida
James W. Abbott.....	Ouray	William B. Colvin.....	Akron
Edwin S. Allen.....	Loveland	Dexter T. Reynolds.....	Aspen
Brigham & Washburn.....	Trinidad	Scott, Smith & Co.....	Pueblo
Jacob J. Abbott.....	Lake City	Joe Prewitt.....	Durango
William E. Smiley.....	Manitou	Henry D. Hinkley.....	Sterling
John T. Russell.....	La Junta	Gill & Wortman.....	Cripple Creek
John W. Day.....	Boulder	Stephens & Findley.....	Delta
George A. Willis.....	Alamosa	Tewalt & Corlett.....	Monte Vista
Ralph E. Webster.....	Holyoke	Richard C. Elliott.....	Monument
Samuel G. McMullin.....	Grand Junction	David H. Moffat.....	Denver
Engene T. Wolverton.....	Glenwood Springs	Charles T. Estabrook.....	Denver
Scott & Lyons.....	Greeley	Prewitt, Pickrill & Kep- hart.....	Durango
Charles F. Painter.....	Telluride	William O. Redding.....	Montrose
Alvin L. Bonney.....	Montrose		
James W. Work.....	Florence		

Helvetia Swiss Fire Insurance Company, Switzerland.

NAME.	TOWN.	NAME.	TOWN.
Zollars & McGrew.....	Denver	W. E. Smiley.....	Manitou Springs
A. P. Mackey.....	Aspen	Fred G. Bourmoudy.....	New Castle
James S. Gibson.....	Colorado Springs	Scott, Smith & Co.....	Pueblo
Holt & Axtell.....	Crested Butte	Wm. B. Hess & Co.....	Rico
Prewitt & Pickerell.....	Durango	John T. Bell.....	Silver Plume
W. S. Wallace.....	Grand Junction	D. H. Craig.....	Salida
E. T. Wolverton.....	Glenwood Springs	George C. Bateman.....	Trinidad
Stickley & Shaw.....	Leadville	Chas. F. Painter.....	Telluride
R. G. Sutphin.....	Longmont	E. T. Root.....	Cripple Creek

Home Mutual Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
Willis & Colt.....	Alamosa	S. M. Smith.....	Idaho Springs
Stockman & Bourquin.....	Aspen	J. T. Russell.....	La Junta
J. W. Day.....	Boulder	Eli Shoemaker.....	Las Animas
Bent & Mettey.....	Burlington	Milner & Hurd.....	Leadville
Bridwell & Cassidy.....	Canon City	B. F. Waite.....	Loveland
B. E. Seymour.....	Central City	H. A. Avery.....	Lake City
A. L. Lawton.....	Colorado Springs	C. A. Merriman.....	Monte Vista
A. R. King.....	Delta	A. F. Reeves.....	Montrose
Mint M. Mays.....	Denver	C. W. Haskins.....	Ouray
Frank Gallatti.....	Durango	E. C. Mattes & Co.....	Pueblo
Myron H. Akin.....	Fort Collins	Wm. B. Hess.....	Rico
H. Seifried.....	Georgetown	Ernest C. Bacon.....	Ridgeway
C. W. Darrow.....	Glenwood Springs	R. E. Wallace.....	Salida
Lee Larrison.....	Golden	C. F. Painter.....	Telluride
De Long Bros. & Marsh.....	Grand Junction	L. H. Roberts.....	Trinidad
B. D. Sanborn.....	Greeley	R. R. Ross.....	Walsenburg

Home Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	Scott & Lyons	Greeley
Charles W. Fulton	Boulder	Milner & Hurd	Leadville
Wm. H. McClure	Canon City	Charles E. Day	Longmont
B. E. Seymour	Central City	A. F. Reeves	Montrose
Mathew Kennedy	Colorado Springs	Scott, Smith & Co.	Pueblo
Anthony Sweeney	Denver	Craig & Israel	Salida
Myron H. Akin	Fort Collins	Lindsay & Lindsay	Trinidad
George W. Warner	Fort Morgan	P. W. Plank	Lincoln
Charles W. Darrow	Glenwood Springs	Moffat, Sweeney & Higginson	Denver
E. L. Berthoud	Golden		
Samuel G. McMillin	Grand Junction		

Insurance Company of North America, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
W. M. Adair	Antonito	Edwin S. Allen	Loveland
D. T. Reynolds	Aspen	John T. Russell	La Junta
George A. Willis	Alamosa	Jacob J. Abbott	Lake City
Andrew J. Mackey	Boulder	James H. Chatfield	Littleton
John S. Halsey	Buena Vista	Alvin L. Bonney	Montrose
S. G. Hurst	Brighton	C. A. Merriman	Monte Vista
Bennett E. Seymour	Central City	Harvey White	Monument
McIntyre & Hayden	Colorado Springs	Smiley & Curran	Manitou
Wm. H. McClure	Canon City	James W. Abbott	Ouray
Holt & Axtell	Crested Butte	Kirtland & Hill	Pueblo
Chas. H. Fairall	Cheyenne Wells	James H. Springfield	Platteville
Walter W. Craig	Castle Rock	Henry E. Beck	Pitkin
David Frank	Conejos	Edwin J. Smith	Rocky Ford
Benedict & Smith	Creede	Wm. B. Hess	Rico
Gill & Wortman	Cripple Creek	Robert E. Wallace	Salida
Alden Bassett	Del Norte	Robin Bros.	Silverton
Wm. E. Sweet	Denver	Lee Fairbanks	Saguache
A. R. King	Delta	Martin H. Smith	Sterling
Myron H. Akin	Fort Collins	Brigham & Washburn	Trinidad
George W. Warner	Fort Morgan	Chas. F. Painter	Telluride
James W. Work	Florence	John P. Kearns	Walsenburg
E. T. Wolverton	Glenwood Springs	Robert P. Mills	Montrose
Edward L. Berthoud	Golden	George I. Phillips	Fountain
Burton D. Sanborn	Greeley	Richard J. Van Valkenburg	Erie
John Gordon	Gunnison	Charles A. Clark	Louisville
Henry Seifried	Georgetown	Frank G. Laverty	Florence
De Long Bros. & Marsh	Grand Junction	John A. Goodan	Eaton
McClelland & Bush	Idaho Springs	McIntyre & Penrose	Cripple Creek
Goodale & Cooper	Lamar	C. A. Hahn	New Castle
Charles E. Day	Longmont	Robert H. Nelson, Jr.	Littleton
Stickley & Shaw	Leadville		

The Insurance Company of the State of Pennsylvania, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Barrows Bros.	Denver	Milner & Hurd	Leadville
A. G. Holland	Pueblo	B. F. Rockafellow	Canon City
C. W. Brooks	Aspen	Collier & McChesney	Trinidad
F. W. Brush	Salida	Interstate Investment Co.	Durango
W. W. Williamson	Colorado Springs	C. R. Critchell	Denver

Imperial Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Chas. M. Sampson	Antonito	T. Z. Peck	Holyoke
D. T. Reynolds	Aspen	McClelland & Bush	Idaho Springs
John W. Day	Boulder	J. T. Russell	La Junta
Jas. P. Darnell	Breckenridge	W. L. Thompson	Leadville
D. C. Sindlinger	Buena Vista	C. E. Day	Longmont
Bridwell & Cassidy	Canon City	W. H. McCreery	Loveland
B. E. Seymour	Central City	Wm. E. Smiley	Manitou
John M. Jackson	Colorado City	W. O. Redding	Montrose
Henry LeB. Wills	Colorado Springs	Hay & Walbridge	Meeker
Holt & Axtell	Crested Butte	C. A. Hahn	New Castle
Benedict & Smith	Creede	C. W. Haskins	Ouray
Hill & Wortman	Cripple Creek	Scott, Smith & Co.	Pueblo
Alden Bassett	Del Norte	Wm. B. Hess	Rico
Anthony Sweeney	Denver	Steele & Beal	Rocky Ford
Frank Gallotti	Durango	Samuel Gilmore	Rockvale
N. N. Smith	Delta	Lee Fairbanks	Saguache
John Hanks	Florence	R. Bell & Son	Salida
Myron H. Akin	Fort Collins	Robin Bros.	Silverton
A. W. B. Johnson	Fort Morgan	Chas. F. Painter	Telluride
Henry Seifried	Georgetown	Brigham & Washburn	Trinidad
C. T. Wolverton	Glenwood Springs	John P. Kearns	Walsenburg
DeLong Bros. & Marsh	Grand Junction	Moffat, Sweeney & Hig-	
D. B. Sanborn	Greeley	inson	Denver
Chas. T. Sills	Gunnison		

Lancashire Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Geo. A. Willis	Alamosa	Ramey Bros.	Grand Junction
A. R. Mackey	Aspen	E. White	Longmont
White & Griffin	Boulder	Milner & Hurd	Leadville
D. C. Sindlinger	Buena Vista	A. H. Crawford	Littleton
A. L. Lawton	Colorado Springs	W. O. Redding	Montrose
Hight & Shepherd	Cripple Creek	James W. Abbott	Ouray
Paul B. Gaylord	Denver	Wm. B. Hess	Rico
Frank Gallotti	Durango	Lorin H. Roberts	Trinidad
Alden Bassett	Del Norte	Geo. T. Kearns	Walsenburg
John Gordon	Gunnison	O. W. Mallaby	Pueblo
R. M. McClenahan	Greeley	W. O. Redding	Montrose
Chas. W. Darrow	Glenwood Springs		

London Assurance Corporation, England.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	Wm. C. Mathews	Golden
John H. Nicholson	Boulder	Chas. E. Day	Longmont
Mathew Kennedy	Colorado Springs	Chas. W. Darrow	Glenwood Springs
K. A. Pence & Co.	Denver	A. L. Bonney	Montrose
T. J. Montgomery	Fort Collins	W. E. Smiley	Manitou
B. D. Sanborn	Greeley	C. W. Haskins	Ouray
H. F. Moore	Trinidad	L. P. Rudolph	Salida
Bridwell & Cassidy	Canon City	C. L. Watson	Telluride
Ramey Bros.	Grand Junction	Keene Bros.	Pueblo
John Tomay	Georgetown	John A. Lindsay	Trinidad

Lion Fire Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis	Alamosa	J. T. Russell	La Junta
Charles M. Sampson	Antonito	H. A. Avery	Lake City
D. T. Reynolds	Aspen	Milner & Hurd	Leadville
James K. Darnell	Breckenridge	R. G. Sutphen	Longmont
J. M. Jones	Buena Vista	W. H. McCreery	Loveland
Bridwell & Cassidy	Canon City	P. G. Scott	Las Animas
Harry H. Lake	Central City	L. M. Peterson	Manassa
John M. Jackson	Colorado City	William E. Smiley	Manitou
Henry LeB. Wills	Colorado Springs	W. B. Upton	Montrose
Holt & Axtell	Crested Butte	Harvey White	Monument
Gill & Wortman	Cripple Creek	Hay & Walbridge	Meeker
Alden Bassett	Del Norte	C. A. Hahn	New Castle
D. C. Packard	Denver	C. W. Haskins	Ouray
Frank Gallotti	Durango	A. G. Holland	Pueblo
A. R. King	Delta	W. B. Hess	Rico
J. M. Hanks	Florence	Steele & Beal	Rocky Ford
Edwards, Budrow & Kiskick	Fort Collins	Lee Fairbanks	Saguache
George W. Warner	Fort Morgan	L. P. Rudolph	Salida
E. T. Wolverton	Glenwood Springs	Robin Bros.	Silverton
De Long Bros. & Marsh	Grand Junction	W. E. Cristman	Sterling
D. L. McConaughy	Greeley	Charles F. Painter	Telluride
Charles T. Sills	Gunnison	Lindsay & Lindsay	Trinidad
B. F. Moore	Holyoke	John P. Kearns	Walsenburg
H. H. Newton	Idaho Springs	P. G. Scott	West Las Animas
W. H. Pound	Julesburg	Henry Seifried	Georgetown

Liverpool and London and Globe Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Frederick O. L. Buck	Denver	Henry A. Avery	Lake City
Geo. A. Willis	Alamosa	L. Wirt Markham	Lamar
Homer A. Gibson	Akron	Allen M. Lambright	Las Animas
Charles M. Simpson	Antonito	Sitckley & Shaw	Leadville
L. A. W. Brown	Aspen	A. H. Crawford	Littleton
White & Griffin	Boulder	Chas. E. Day	Longmont
James K. Darnell	Breckenridge	Chas. A. Clark	Louisville
S. G. Hurst	Brighton	Wm. H. McCreery	Loveland
Samuel C. Sindlinger	Buena Vista	Wm. E. Smiley	Manitou
Bridwell & Cassidy	Canon City	Hay & Walbridge	Meeker
Bennett E. Seymour	Central City	W. J. Clark	Monte Vista
C. M. Sherman	Colorado City	Wm. C. Redding	Montrose
A. L. Lawton	Colorado Springs	Richard C. Elliott	Monument
William L. Malpuss	Como	C. N. A. Hahn	New Castle
Holt & Axtell	Crested Butte	Jas. W. Abbott	Ouray
McIntyre & Penrose	Cripple Creek	Benedict & Smith	Creede
A. R. King	Delta	Jas. H. Springfield	Platteville
Alden Bassett	Del Norte	Scott, Smith & Co.	Pueblo
Brannen & Kellogg	Denver	Wm. B. Hess	Rico
O. R. Gayman	Dillon	Edward J. Smith	Rocky Ford
Frank Gallotti	Durango	Lee Fairbanks	Saguache
J. M. Hanks	Florence	Robert Bell & Son	Salida
Thomas J. Montgomery	Fort Collins	Robin Bros.	Silverton
Geo. W. Warner	Fort Morgan	Francis E. Milner	Steamboat Sp'gs
John Tomay	Georgetown	Henry D. Hinkley	Sterling
C. W. Darrow	Glenwood Springs	Chas. F. Painter	Telluride
Lee Larison	Golden	Lindsay & Lindsay	Trinidad
DeLong Bros. & Marsh	Grand Junction	John P. Kearns	Walsenburg
Burton D. Sanborn	Greeley	John G. Harris	Wray
John Gordon	Gunnison	Benj. F. Durham	Yuma
Geo. E. Clark	Holyoke	Wm. M. Adair	Antonito
Wm. J. Manley	Idaho Springs	John C. Braiden	La Jara
Wm. H. Pound	Julesburg	Fred W. Brush	Salida
J. C. Braiden	La Jara	Myron H. Laybourn	Windsor
John T. Russell	La Junta		

London and Lancashire Fire Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	Samuel M. Smith	Idaho Springs
J. H. Nicholson	Boulder	A. R. Bartholomew	La Junta
D. M. Jones	Buena Vista	Willis L. Thompson	Leadville
James K. Darnell	Breckenridge	H. A. Avery	Lake City
H. Le B. Wills & Co.	Colorado Springs	John W. Crump	Monte Vista
Holt & Axtell	Crested Butte	A. L. Bonney	Montrose
Bridwell & Cassidy	Canon City	C. W. Haskins	Ourray
D. R. Jenkins	Coal Creek	Young & Crockett	Pueblo
Harry G. Shuck	Central City	W. B. Hess	Rico
Benedict & Smith	Creede	C. G. Ament	Rocky Ford
Brannen & Kellogg	Denver	Robert Bell	Salida
Prewitt & Pickerell	Durango	Henry C. Palmer	Sterling
H. H. Smith	Delta	August Fast	Silverton
Dwyre & Akin	Fort Collins	Collier & McChesney	Trinidad
G. W. Warner	Fort Morgan	Chas. F. Painter	Telluride
B. D. Sanborn	Greeley	Robert R. Ross	Walsenburg
Samuel G. McMullin	Grand Junction	C. Golding Dwyre	Fort Collins
Chas. T. Sills	Gunnison	M. H. Sparrow	La Junta
John Tomay	Georgetown	A. C. Heltzell	Denver
E. T. Wolverton	Glenwood Springs	F. W. Brush	Salida
Mathews & Strine	Golden	Robert P. Mills	Montrose
E. N. McPherrin	Holyoke	Frank G. Laverty	Florence

Lumbermen's Insurance Company of Philadelphia, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Barrows Bros.	Denver		

Manchester Fire Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
James Williams	Denver	W. J. Clark	Monte Vista
Bridwell & Cassidy	Canon City	Lindsay & Lindsay	Trinidad
J. M. Bonney	Salida	Jas. W. Abbott	Ourray
A. G. Holland	Pueblo	Steele & Beal	Rocky Ford
D. C. Sindlinger	Buena Vista	C. L. Seeley	La Junta
C. W. Darrow	Glenwood Springs	William E. Smiley	Manitou
Milner & Hurd	Leadville	C. M. Sherman	Colorado City
Bromley & Williamson	Boulder	Robin Bros.	Silverton
T. J. Montgomery	Fort Collins	Prewitt & Pickerell	Durango
Scott & Lyons	Greeley	De Long Bros. & Marsh	Grand Junction
W. H. McCreery	Loveland	Chas. F. Painter	Telluride
Eben White	Longmont	A. R. King	Delta
L. A. W. Brown	Aspen	S. M. Smith	Idaho Springs
W. H. Bacon	Colorado Springs	John Tomay	Georgetown
Alden Bassett	Del Norte	J. A. Van Aukin	Central City
A. F. Reeves	Montrose	Joseph P. Hanna	Lake City
Geo. A. Willis	Alamosa	J. M. Hanks	Florence

Manufacturers' and Merchants' Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
A. C. Foote	Pueblo		

Mechanics' Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
A. L. Jessup & Co.	Denver	C. F. Ray	Pueblo
L. E. Dwinell & Co.	Colorado Springs		

Mercantile Fire and Marine Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Edwin R. Guy	Colorado Springs	Young & Crockett	Pueblo
Brannen & Kellogg	Denver	L. H. Roberts	Trinidad

Merchants' Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
H. S. McDowell	Denver	Stickley & Shaw	Leadville
Andrew L. Lawton	Colorado Springs	Kirtland & Hill	Pueblo

Michigan Fire and Marine Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	W. L. Thompson	Leadville
Durand C. Packard	Denver	Smiley & Curran	Manitou
Joe Prewitt	Durango	C. N. A. Hahn	New Castle
Edwards, Budrow & Kiskick	Fort Collins	James W. Abbott	Ourray
John Tomay	Georgetown	William B. Hess	Rico
C. W. Darrow	Glenwood Springs	L. H. Roberts	Trinidad
S. F. McCreery	Greeley	George T. Kearns	Walsenburg

Milwaukee Mechanics' Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	Thoman & Fulton	Lamar
Bromley & Williamson	Boulder	John F. Russell	La Junta
A. L. Lawton	Colorado Springs	Stickley & Shaw	Leadville
Bridwell & Cassidy	Canon City	W. H. McCreery	Loveland
Edward S. Rich & Co.	Denver	R. G. Sutphen	Longmont
C. C. Emigh	Fort Collins	Williams & Gotlieb	Trinidad
B. D. Sanborn	Greeley		

Minnesota Fire Insurance Company, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
Bartels Bros. & Bishop	Denver	O. W. Mallaby	Pueblo

National Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis	Alamosa	J. T. Russell	La Junta
C. M. Sampson	Antonito	J. J. Abbott	Lake City
D. T. Reynolds	Aspen	Goodale & Cooper	Lamar
J. W. Day	Boulder	P. G. Scott	Las Animas
J. K. Darnell	Breckenridge	W. L. Thompson	Leadville
D. C. Sindlinger	Buena Vista	C. E. Day	Longmont
Bridwell & Cassidy	Canon City	W. H. McCreery	Loveland
H. H. Lake	Central City	W. E. Smiley	Manitou
J. M. Jackson	Colorado City	Hay & Wallbridge	Meeker
H. LeB. Wills & Co.	Colorado Springs	George S. Warburton	Monte Vista
Benedict & Smith	Creede	F. H. Reinhold	Montrose
Holt & Axtell	Crested Butte	H. White	Monument
Gill & Wortman	Cripple Creek	F. G. Bernoudy	New Castle
A. R. King	Delta	C. W. Haskins	Ouray
A. Bassett	Del Norte	O. W. Mallaby	Pueblo
Anthony Sweeney	Denver	W. B. Hess	Rico
F. Gallotti	Durango	Steele & Beall	Rocky Ford
M. H. Akin	Fort Collins	Lee Fairbanks	Saguache
G. W. Warner	Fort Morgan	R. Bell	Salida
J. M. Hanks	Florence	Robin Bros.	Silverton
John Tomay	Georgetown	C. F. Painter	Telluride
E. T. Wolverton	Glenwood Springs	Brigham & Washburn	Trinidad
De Long Bros. & Marsh	Grand Junction	J. P. Kearns	Walsenburg
B. D. Sanborn	Greeley	Hiram H. Lee	Denver
C. T. Sills	Gunnison	Moffat, Sweeney & Hig-	
B. F. Moore	Holyoke	ginson	Denver

New Hampshire Fire Insurance Company, New Hampshire.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	Stickley & Shaw	Leadville
Campbell & Murphy	Pueblo	Williams & Gottlieb	Trinidad
James F. Maybury	Colorado Springs	E. Brayton & Co.	Pueblo
D. C. Packard	Denver		

New Zealand Insurance Company, New Zealand.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	R. G. Sutphin	Longmont
J. W. Abbott	Ouray	Stephens & Findley	Delta
Bromley & Williamson	Boulder	John Tomay	Georgetown
C. A. Clark	Louisville	Thomas Bros.	Rye
G. M. Carr	Mancos	Williams & Gottlieb	Trinidad
C. C. Emigh	Fort Collins	W. H. Wetmore	Florence
D. L. Egger	Pagosa Springs	E. T. Wolverton	Glenwood Springs
Goodale & Cooper	Lamar	Willis & Colt	Alamosa
O. G. Hill	Littleton	William Nager	Denver
John G. Harris	Wray	William B. Hess	Rico
John P. Kearns	Walsenburg	G. P. McMillen	Colorado Springs
Milner & Hurd	Leadville	McDowell & Wiswall	Denver
H. O. Morris	Pueblo	Hicks & Morrison	Central City
McDowell & Co.	Denver	W. H. McCreery	Lovelands
Prewitt & Pickerill	Durango	E. R. Lamb	Cortez
A. F. Reeves	Montrose	Irwin & Lee	Brighton
Ramey Bros.	Grand Junction	George W. Twombly	Fort Lupton
C. T. Sills	Gunnison		

Newark Fire Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Wm. W. Williamson.....	Colorado Springs	Schirmer & Lehman.....	Denver

Niagara Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
J. Y. Munson.....	Berthoud	McClelland & Bush.....	Idaho Springs
S. F. Lincoln.....	Boulder	John T. Russell.....	La Junta
Sam M. Jones.....	Buena Vista	W. N. Hathaway.....	Lafayette
Wm. H. McClure.....	Canon City	Milner & Hurd.....	Leadville
Benedict & Smith.....	Creede	R. G. Sutphen.....	Longmont
Harry H. Lake.....	Central City	W. H. McCreery.....	Loveland
Holt & Axtell.....	Crested Butte	E. E. Morton.....	Lyons
Henry LeB. Wills.....	Colorado Springs	W. J. Clark.....	Monte Vista
A. R. King.....	Delta	A. L. Bonney.....	Montrose
Cobb, Wilson & Co.....	Denver	J. W. Abbott.....	Ourray
Joe Prewitt.....	Durango	Fred G. Bernoudy.....	New Castle
C. R. Clark.....	Elbert	Miles & Stewart.....	Pueblo
A. M. Marshall.....	Fremont	R. Bell & Son.....	Salida
T. S. Montgomery.....	Fort Collins	H. D. Kinkley.....	Sterling
John Tomay.....	Georgetown	Brigham & Washburn.....	Trinidad
E. T. Wolverton.....	Glenwood Springs	C. T. Painter.....	Telluride
E. L. Berthoud.....	Golden	J. P. Kearns.....	Walsenburg
De Long & Marsh.....	Grand Junction	O. G. Hill.....	Littleton
Scott & Lyons.....	Greeley	W. A. E. De Beque.....	De Beque
Chas. T. Sills.....	Gunnison	John L. Bell.....	Silver Plume

North British and Mercantile Insurance Company, London and Edinburgh.

NAME.	TOWN.	NAME.	TOWN.
A. J. Mackey.....	Boulder	Scott, Smith & Co.....	Pueblo
D. M. Jones.....	Buena Vista	L. P. Rudolph.....	Salida
W. H. McClure.....	Canon City	Brigham & Washburn.....	Trinidad
Bennett E. Seymour.....	Central City	A. F. Reeves.....	Montrose
A. L. Lawton.....	Colorado Springs	Robin Bros.....	Silverton
Cobb, Wilson & Co.....	Denver	Alden Bassett.....	Del Norte
Frank Gallotti.....	Durango	McClelland & Bush.....	Idaho Springs
Myron H. Akin.....	Fort Collins	C. W. Darrow.....	Glenwood Springs
Henry Seifried.....	Georgetown	John Y. Munson.....	Berthoud
Scott & Lyons.....	Greeley	John P. Kearns.....	Walsenburg
D. F. Reynolds.....	Aspen	James W. Abbott.....	Ourray
Stickley & Shaw.....	Leadville	Samuel G. McMullen.....	Grand Junction
B. F. Wait.....	Loveland	W. J. Clark.....	Monte Vista
R. G. Sutphen.....	Longmont	H. H. Smith.....	Delta

Northern Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
R. F. Manders.....	Alamosa	T. C. Morley.....	Greeley
L. A. W. Brown.....	Aspen	Williams & Keene.....	Grand Junction
B. F. Rockafellow.....	Canon City	McClelland & Bush.....	Idaho Springs
Henry LeB. Wills.....	Colorado Springs	C. L. Seeley.....	La Junta
Anfenger & Stewart.....	Denver	Milner & Hurd.....	Leadville
G. H. Denio.....	Eaton	John W. Crump.....	Monte Vista
Edwards, Budrow & Kissock.....	Fort Collins	Henry C. Morris.....	Pueblo
E. T. Wolverton.....	Glenwood Springs	L. P. Rudolph.....	Salida
		Brigham & Washburn.....	Trinidad

Northwestern National Insurance Company of Milwaukee, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Lindsay & Lindsay	Trinidad	J. P. McMillin	Colorado Springs
E. S. Riche & Co.	Denver	Scott, Smith & Co.	Pueblo
Charles L. Seeley	La Junta	Bridwell & Cassidy	Canon City
T. J. Montgomery	Fort Collins	Chas. A. Cobb	Loveland
John W. Day	Boulder	Thomas Williams	Longmont
Robert Steele	Greeley		

Norwich Union Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
William H. McClure	Canon City	Alden Bassett	Del Norte
Harry Lake	Central City	Benedict & Smith	Creede
John Potter	Colorado Springs	J. E. Cole	Buena Vista
Martin H. Smith	Sterling	Myron H. Akin	Fort Collins
James W. Abbott	Ouray	Stephan & Findley	Delta
George A. Willis	Alamosa	D. T. Reynolds	Aspen
John Y. Munson	Berthoud	Gill & Wortman	Cripple Creek
Wm. B. Osborne	Loveland	Frank H. Thomas	Eaton
Frank Gallotti	Durango	Charles L. Cunningham	Colorado City
Edw. J. Morath	Boulder	Robt. E. Wallace	Salida
Frank L. Smith	Longmont	Emmet N. McPherrin	Holyoke
John P. Kearns	Walsenburg	Elbert E. Norton	Lyons
Charles A. Merriman	Monte Vista	Wm. A. Rice	Lafayette
Scott & Lyons	Greeley	Charles W. Darrow	Glenwood Springs
Lindsay & Lindsay	Trinidad	E. M. Slater	Lamar
John Tomay	Georgetown	Charles M. Gunst	Lake City
Robin Bros.	Silverton	Sam'l G. McMullin	Grand Junction
Wm. B. Hess	Rico	James Mackson	Brighton
Charles F. Painter	Telluride	James K. Darnell	Breckenridge
Alvin L. Bonney	Montrose	John L. Bell	Silver Plume
Hay & Walbridge	Meeker	Benson, Kirtland & Rice	Pueblo
Cobb, Wilson & Co.	Denver	Robert P. Mills	Montrose
Milner & Hurd	Leadville	Young & Crockett	Pueblo
John T. Russell	La Junta		

Orient Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	Stickley & Shaw	Leadville
Bridwell & Cassidy	Canon City	A. L. Bonney	Montrose
McIntyre & Hayden	Colorado Springs	Charles N. Corlett	Monte Vista
James Williams	Denver	John H. Kirtland	Pueblo
Myron H. Aken	Fort Collins	L. P. Rudolph	Salida
John Tomay	Georgetown	Brigham & Washburn	Trinidad
Scott & Lyons	Greeley	Adam C. Foote	Pueblo
George Edinger	Glenwood Springs	Bartels Bros. & Bishop	Denver

Pacific Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
John L. Boyd	Denver		

Palatine Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
W. G. Hamilton	Alamosa	Thomas F. Daly	Leadville
L. A. W. Brown	Aspen	E. S. Allen	Loveland
D. C. Sindlinger	Buena Vista	Giles Miller	Longmont
White & Griffin	Boulder	Eli Shoemaker	Las Animas
W. W. Williamson	Colorado Springs	John T. Russell	La Junta
Hight & Shepherd	Cripple Creek	W. O. Redding	Montrose
Frith & Ballard	Denver	James W. Abbott	Ouray
Joe Prewitt	Durango	Kirtland & Hill	Pueblo
Alden Bassett	Del Norte	L. P. Rudolph	Salida
C. Golding Dwyre	Fort Collins	Williams & Gottlieb	Trinidad
C. W. Darrow	Glenwood Springs	Chas. F. Painter	Telluride
A. M. McClenahan	Greeley	Geo. T. Kearns	Walsenburg
James H. and G. Ramey	Grand Junction	Ed O. Hughes	Denver
John Tomay	Georgetown	Mitchell & McCall	Colorado Springs

The Pennsylvania Fire Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Dexter T. Reynolds	Aspen	Goodale & Cooper	Lamar
George A. Willis	Alamosa	Chas. E. Day	Longmont
W. M. Adair	Antonito	Stickley & Shaw	Leadville
John S. Halsey	Buena Vista	Edwin S. Allen	Loveland
Andrew J. Mackey	Boulder	John T. Russell	La Junta
Schuyler G. Hurst	Brighton	Jacob J. Abbott	Lake City
W. H. McClure	Canon City	Alvin L. Bonney	Montrose
McIntyre & Hayden	Colorado Springs	C. A. Merriman	Monte Vista
Harry H. Lake	Central City	Harvey White	Monument
Holt & Axtell	Crested Butte	James W. Abbott	Ouray
Chas. H. Fairall	Cheyenne Wells	Kirtland & Hill	Pueblo
Walter W. Craig	Castle Rock	Henry E. Beck	Pitkin
David Frank	Conejos	Edwin J. Smith	Rocky Ford
Benedict & Smith	Creede	Wm. B. Hess	Rico
Gill & Wortman	Cripple Creek	Robert E. Wallace	Salida
Alden Bassett	Del Norte	Robin Bros.	Silverton
Wm. E. Sweet	Denver	Lee Fairbanks	Saguache
Blair & Mastin	Delta	Martin H. Smith	Sterling
Myron H. Akin	Fort Collins	Brigham & Washburn	Trinidad
George W. Warner	Fort Morgan	Charles F. Painter	Telluride
Eugene T. Wolverton	Glenwood Springs	John P. Kearns	Walsenburg
Edward L. Berthoud	Golden	John A. Gordon	Eaton
Henry Seifried	Georgetown	Christian A. Hahn	New Castle
John Gordon	Gunnison	McIntyre & Penrose	Cripple Creek
Burton D. Sanborn	Greeley	Charles A. Clark	Louisville
De Long Bros. & Marsh	Grand Junction	Frank Laverty	Florence
McClelland & Bush	Idaho Springs	Robert P. Mills	Montrose

Phoenix Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis	Alamosa	Stickley & Shaw	Leadville
Stockman & Bourguine	Aspen	Giles Miller	Longmont
Stanton F. Lincoln	Boulder	Chas. W. Haskins	Ouray
Daniel M. Jones	Buena Vista	George S. Draper	Pueblo
Willisford, Day & Co.	Denver	Lee Fairbanks	Saguache
Ransom H. McFadden	Durango	Lorin H. Roberts	Trinidad
Thomas C. Morley	Greeley	Henry LeB. Wills & Co.	Colorado Springs
Marion O. Delaplain	Grand Junction		

Phenix Insurance Company of Brooklyn, New York.

NAME.	TOWN.	NAME.	TOWN.
C. M. Sampson	Antonito	J. J. Abbott	Lake City
L. A. W. Brown	Aspen	Charles R. Buckey	La Junta
D. M. Jones	Buena Vista	Stickley & Shaw	Leadville
Andrew J. Mackey	Boulder	W. N. Hathaway	Lafayette
John Y. Munson	Berthoud	Goodale & Cooper	Lamar
James K. Darnell	Breckenridge	A. H. Crawford	Littleton
Wm. H. McClure	Canon City	A. M. Lambright	Las Animas
Bennett E. Seymour	Central City	Charles E. Day	Longmont
D. R. Jenkins	Coal Creek	H. L. Wallace	Louisville
John M. Jackson	Colorado City	R. W. Orvis	Loveland
H. LeB. Wills & Co.	Colorado Springs	E. E. Norton	Lyons
Benedict & Smith	Creede	A. L. Bonney	Montrose
Holt & Axtell	Crested Butte	James W. Abbott	Ouray
George Stephan	Delta	J. H. Springfield	Platteville
Cobb, Wilson & Co.	Denver	Young & Crockett	Pueblo
Frank Gallotti	Durango	Wm. B. Hess	Rico
George A. Miller	Fairplay	C. G. Ament	Rocky Ford
R. J. Van Valkenburg	Erie	Lee Fairbanks	Saguache
T. J. Montgomery	Fort Collins	R. E. Wallace	Salida
Wm. A. Hill	Fort Morgan	F. E. Milner	Steamboat Sp'gs
R. M. Marshall	Fremont	Robin Bros.	Silverton
Henry Sefried	Georgetown	Collier & McChesney	Trinidad
E. T. Wolverton	Glenwood Springs	Charles F. Painter	Telluride
Edward L. Berthoud	Golden	G. B. Beardsley	West Cliff
Williams & Keene	Grand Junction	George T. Kearns	Walsenburg
B. D. Sanborn	Greeley	Nice & Nice	Florence
Beggs & Cleland	Holyoke		

Phoenix Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Geo. A. Willis	Alamosa	Goodale & Cooper	Lamar
J. A. Day	Boulder	P. G. Scott	Las Animas
W. H. McClure	Canon City	Miles & Stewart	Pueblo
Bennett E. Seymour	Central City	E. J. Smith	Rocky Ford
McIntyre & Hayden	Colorado Springs	E. D. & A. A. Lindsay	Trinidad
A. Sweeney	Denver	W. H. Tucker	Craig
Joe Prewitt	Durango	Chas. L. Seelye	La Junta
C. Golding Dwyre	Fort Collins	Patrick Cummings	Louisville
B. D. Sanborn	Greeley	H. D. Hinkley	Sterling
J. A. Layton	Grand Junction	H. Cass Caldwell	Wray
John Gordon	Gunnison	Charles T. West	Denver
Capt. E. L. Berthoud	Golden	Moffat, Sweeney & Higginson	Denver
Henry A. Avery	Lake City	Chas. McCall	Morrison
R. G. Sutphen	Longmont		
W. H. McCreery	Loveland		

Prussian National Insurance Company, Germany.

NAME.	TOWN.	NAME.	TOWN.
L. Anfenger & Co.	Denver	D. L. McConaughy	Greeley
W. H. Hirst	Alamosa	John Gordon	Gunnison
L. A. W. Brown	Aspen	Thomas F. Daly	Leadville
Bromley & Williamson	Boulder	A. F. Reeves	Montrose
D. C. Sindlinger	Buena Vista	James W. Abbott	Ouray
J. S. Gibson	Colorado Springs	E. C. Mattes & Co.	Pueblo
Harry G. Shuck	Central City	Fred G. Bermoudy	New Castle
Prewitt & Pickerell	Durango	Wm. B. Hess	Rico
G. H. Denis	Eaton	L. P. Rudolph	Salida
C. Golding Dwyre	Fort Collins	John S. Lavender	Telluride
E. T. Wolverton	Glenwood Springs	Lindsay & Lindsay	Trinidad
Williams & Keene	Grand Junction		

Providence Washington Insurance Company, Rhode Island.

NAME.	TOWN.	NAME.	TOWN.
Ladd & Crockett	Aspen	Chas. T. Sills	Gunnison
Bromley & Williamson	Boulder	William J. Manley	Idaho Springs
Daniel M. Jones	Buena Vista	Thomas J. Russell	La Junta
Benedict & Smith	Creede	John J. Abbott	Lake City
Bridwell & Cassidy	Canon City	Willis L. Thompson	Leadville
Henry G. Shuck	Central City	Giles Miller	Longmont
Mathew Kennedy	Colorado Springs	A. J. Bonney	Montrose
Holt & Axtell	Crested Butte	William E. Smiley	Manitou
H. H. Smith	Delta	James W. Abbott	Ouray
Parks & Gray	Denver	J. H. Springfield	Platteville
J. M. Hanks	Florence	Oliver W. Malaby	Pueblo
Nicholas Nagengast	Durango	Henry E. Beck	Pitkin
George A. Miller	Fairplay	William B. Hess	Rico
Thomas J. Montgomery	Fort Collins	August Fast	Silverton
Edwin C. Luce	Fort Morgan	Charles F. Painter	Telluride
John Tomay	Georgetown	McChesney & Collier	Trinidad
Chas. W. Darrow	Glenwood Springs	John P. Kearns	Walsenburg
Ramey Bros.	Grand Junction	George B. Beardsley	West Cliff
T. C. Morley	Greeley		

Queen Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	Chas. W. Haskins	Ouray
C. W. Fulton	Boulder	L. P. Rudolph	Salida
B. F. Rockafellow	Canon City	Stickley & Shaw	Leadville
A. L. Lawton	Colorado Springs	O. W. Mallaby	Pueblo
Anthony Sweeney	Denver	H. D. Hinkley	Sterling
Myron H. Akin	Fort Collins	Brigham & Washburn	Trinidad
Ramey Bros.	Grand Junction	David H. Moffat	Denver
Henry Seifried	Georgetown	Moffat, Sweeney & Higginson	Denver
R. D. Sanborn	Greeley		
C. W. Darrow	Glenwood Springs		

Reliance Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
A. E. Carlton	Colorado Springs	Campbell & Murphy	Pueblo
Schirmer & Lehman	Denver	Williams & Gottlieb	Trinidad

Royal Exchange Assurance, England.

NAME.	TOWN.	NAME.	TOWN.
Bartels Bros. & Bishop	Denver	Robert Bell	Salida
James F. Mabury	Colorado Springs	E. E. Webster	Fort Collins
L. H. Roberts	Trinidad	Bromley & Williamson	Boulder
R. H. McFadden	Durango	A. M. McClenahan	Greeley
Scott, Smith & Co.	Pueblo	O. Hall	Idaho Springs
St. Clair Loan Abstract Co	Montrose		

Royal Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	R. G. Sutphen	Longmont
George A. Willis	Alamosa	W. H. McCreery	Loveland
Chas. M. Simpson	Antonito	Chas. R. Buckley	La Junta
John W. Day	Boulder	Chas. M. Corlett	Monte Vista
Wm. R. Logan	Buena Vista	A. F. Reeves	Montrose
Wm. H. McClure	Canon City	William E. Smiley	Manitou
Henry LeB. Wills	Colorado Springs	F. G. Bernoudy	New Castle
Joe Prewitt	Durango	Jas. W. Abbott	Ouray
Cobb, Wilson & Co.	Denver	Young & Crockett	Pueblo
Harry Smith	Delta	William B. Hess	Rico
Thomas J. Montgomery	Fort Collins	Edwin J. Smith	Rocky Ford
C. W. Darrow	Glenwood Springs	L. P. Rudolph	Salida
John Tomay	Georgetown	August Fast	Silverton
J. G. McMullen	Grand Junction	Chas. F. Painter	Telluride
B. D. Sanborn	Greeley	Brigham & Washburn	Trinidad
Jacob J. Abbott	Lake City	John P. Kearns	Walsenburg
W. L. Thompson	Leadville		

Scottish Union and National Insurance Company, Scotland.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	B. D. Sanborn	Greeley
W. H. Hirst	Alamosa	Milner & Hurd	Leadville
White & Griffin	Boulder	J. R. Wolverton	Loveland
D. M. Jones	Buena Vista	A. H. Crawford	Littleton
H. G. Shuck	Central City	A. F. Reeves	Montrose
M. Kennedy	Colorado Springs	J. W. Abbott	Ouray
Paul B. Gaylord	Denver	O. W. Mallaby	Pueblo
F. Gallotti	Durango	W. B. Hess	Rico
C. C. Emigh	Fort Collins	L. P. Rudolph	Salida
J. B. Lacy	Florence	August Fast	Silverton
H. Seifried	Georgetown	Brigham & Washburn	Trinidad
E. T. Wolverton	Glenwood Springs	C. T. Painter	Telluride
Williams & Keene	Grand Junction		

Southern Insurance Company, Louisiana.

NAME.	TOWN.	NAME.	TOWN.
C. R. Critchell	Denver	W. H. Bacon	Colorado Springs
Kirtland & Hill	Pueblo	E. C. Bacon	Ridgway
Stickley & Shaw	Leadville	Jno. B. Kearns	Walsenburg
Interest Investment Co.	Durango	C. F. Painter	Telluride
H. L. Roberts	Trinidad	J. W. Abbott	Ouray
D. H. Craig	Salida	W. O. Redding	Montrose
L. A. W. Brown	Aspen	McIntyre & Penrose	Cripple Creek
Wm. B. Hess	Rico		

Spring Garden Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Thomas V. Wilson	Boulder	Stickley & Shaw	Leadville
J. S. Gibson	Colorado Springs	Duper Bros.	Pueblo
Zollars & McGrew	Denver	Craig & Israel	Salida
J. W. Sanborn	Greeley	L. H. Roberts	Trinidad

Springfield Fire and Marine Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Louis C. Stephenson	..... Akron	William J. Manley	..... Idaho Springs
Chas. M. Sampson	..... Antonito	William H. Pound	..... Julesburg
Geo. A. Willis	..... Alamosa	John T. Russell	..... La Junta
L. A. W. Brown	..... Aspen	Jacob J. Abbott	..... Lake City
John Y. Munson	..... Berthoud	Clemens B. Thorman	..... Lamar
White & Griffin	..... Boulder	Milner & Hurd	..... Leadville
Jas. K. Darnell	..... Breckenridge	Eben White	..... Longmont
Irwin & Lee	..... Brighton	Herman G. Shallenberger	..... Loveland
Wm. H. McClure	..... Canon City	Hay & Walbridge	..... Meeker
Walter W. Craig	..... Castle Rock	George S. Wasburton	..... Monte Vista
Bennett & Seymour	..... Central City	Wm. B. Upton	..... Montrose
Walter E. Hickman	..... Cheyenne Wells	James W. Abbott	..... Ouray
Richard M. Marshall	..... Cripple Creek	James H. Springfield	..... Platteville
Andrew L. Lawton	..... Colorado Springs	Elijah Brayton & Co.	..... Pueblo
Wm. H. Tucker	..... Craig	William B. Hess	..... Rico
W. B. Fowler	..... Como	Edwin J. Smith	..... Rocky Ford
Benedict & Smith	..... Creede	Robert Bell	..... Salida
Alden Bassett	..... Del Norte	Stanard Bros.	..... Sheridan Lake
Harry H. Smith	..... Delta	Robin Bros.	..... Silverton
Brannen & Kellogg	..... Denver	Martin H. Smith	..... Sterling
Frank Gallotti	..... Durango	Chas. F. Painter	..... Telluride
J. M. Hanks	..... Florence	Collier & McChesney	..... Trinidad
Thos. J. Montgomery	..... Fort Collins	John P. Kearns	..... Walsenburg
Edgar S. H. John	..... Fort Lupton	Collier Hendrie	..... Wray
George W. Warner	..... Fort Morgan	Joseph Campbell	..... Yuma
Henry Seifried	..... Georgetown	Wm. M. Adair	..... Antonito
Chas. W. Darrow	..... Glenwood Springs	John C. Braiden	..... La Jara
Edward L. Berthoud	..... Golden	C. A. Hahn	..... New Castle
Williams & Keene	..... Grand Junction	Frank C. Hitchcock	..... Moslea
Scott & Lyons	..... Greeley	Myron H. Laybourn	..... Windsor
John Gordon	..... Gunnison	Frank G. Laverty	..... Florence
George E. Clark	..... Holyoke	John P. Kearns	..... Walsenburg

St. Paul Fire and Marine Insurance Company, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis	..... Alamosa	J. T. Russell	..... La Junta
Stockman & Bourguin	..... Aspen	Milner & Hurd	..... Leadville
Bromley & Williamson	..... Boulder	Chas. E. Day	..... Longmont
Charles L. Cunningham	..... Colorado City	William H. McCreery	..... Loveland
A. L. Lawton	..... Colorado Springs	Smiley & Curran	..... Manitou Springs
Alden Bassett	..... Del Norte	A. C. Moulton	..... Meeker
Cobb, Wilson & Co.	..... Denver	Wm. B. Upton	..... Montrose
Frank Gallotti	..... Durango	C. A. Meriman	..... Monte Vista
Blair & Mastin	..... Delta	J. H. Springfield	..... Platteville
Burton Preston	..... Fort Morgan	Henry O. Morris	..... Pueblo
Myron H. Akin	..... Fort Collins	Wm. B. Hess	..... Rico
H. Seifried	..... Georgetown	R. Bell	..... Salida
C. W. Darrow	..... Glenwood Springs	F. E. Milner	..... Steamboat Sp'gs
DeLong Bros. & Marsh	..... Grand Junction	H. F. Moore	..... Trinidad
B. D. Sanborn	..... Greeley	John P. Kearns	..... Walsenburg
Chas. T. Sills	..... Gunnison	John A. Lindsey	..... Trinidad
C. B. Thoman	..... Lamar		

Sun Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
L. E. Dwinnell	..... Colorado Springs	Vickers & McCartney	..... Denver
A. P. Dunlavy	..... Trinidad	Young & Crockett	..... Pueblo
John Tomay	..... Georgetown		

Sun Insurance Office, England.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	W. E. Smiley	Manitow
White & Griffin	Boulder	A. L. Bonney	Montrose
H. G. Shuck	Central City	James W. Abbott	Ouray
Mathew Kennedy	Colorado Springs	C. A. Hahn	New Castle
D. C. Packard	Denver	Henry O. Morris	Pueblo
Prewitt & Pickerill	Durango	W. B. Hess	Rico
Alden Bassett	Del Norte	Robin Bros.	Silverton
A. R. King	Delta	C. F. Painter	Telluride
Budrow & Kissock	Fort Collins	L. H. Roberts	Trinidad
John Tomay	Georgetown	George T. Kearns	Walsenburg
C. W. Darrow	Glenwood Springs	Edwin P. Piper	Denver
S. F. McCreery	Greeley	Bridwell & Cassidy	Canon City
C. T. Sills	Gunnison	J. M. Hanks	Florence
McClelland & Bush	Idaho Springs	Samuel G. McMullin	Grand Junction
W. L. Thompson	Leadville		

Svea Fire Insurance Company, Sweden.

NAME.	TOWN.	NAME.	TOWN.
George M. Boyd	Denver		

Teutonia Insurance Company of New Orleans, Louisiana.

NAME.	TOWN.	NAME.	TOWN.
Charles R. Critchell	Denver	A. G. Holland	Pueblo
Charles F. Black	Denver	F. W. Brush	Salida
Nicholas Nagengast	Durango		

Traders' Insurance Company, Illinois.

NAME.	TOWN.	NAME.	TOWN.
D. T. Reynolds	Aspen	Clemens B. Thoman	Lamar
C. W. Fulton	Boulder	Milner & Hurd	Leadville
J. E. Cole	Buena Vista	W. H. McCreery	Loveland
Jas. McKeon	Brighton	Eli Shoemaker	Las Animas
Bridwell & Cassidy	Canon City	W. A. Rice	Lafayette
Bennett E. Seymour	Central City	Chas. A. Gunst	Lake City
Henry LeB. Wills & Co.	Colorado Springs	William B. Upton	Montrose
Gill & Wortman	Cripple Creek	L. H. Cheney	Monte Vista
Charles L. Cunningham	Colorado City	Hay & Walbridge	Meeker
Frank Gallotti	Durango	Charles McCall	Morrison
O. K. Gaymon	Dillon	C. A. Hahn	New Castle
Cobb, Wilson & Co.	Denver	James W. Abbott	Ouray
Alden Bassett	Del Norte	Miles & Stewart	Pueblo
Blair & Mastin	Delta	Wm. B. Hess	Rico
F. N. Thomas	Eaton	F. E. Milner	Steamboat Sp'gs
Thos. J. Montgomery	Fort Collins	Craig & Israel	Salida
George W. Warner	Fort Morgan	Charles F. Painter	Telluride
Henry Seifried	Georgetown	Lindsay & Lindsay	Trinidad
Scott & Lyons	Greeley	John P. Kearns	Walsenburg
C. W. Darrow	Glenwood Springs	George B. Beardsley	West Cliff
Lewis E. Loveland	Julesburg	Blair & Mastin	Delta
John T. Russell	La Junta		

Trans-Atlantic Insurance Company of Hamburg, Germany.

NAME.	TOWN.	NAME.	TOWN.
L. Anfenger.....	Denver		

Union Assurance Society, England.

NAME.	TOWN.	NAME.	TOWN.
Zollars & McGrew.....	Denver	Stickley & Shaw.....	Leadville
Bartels Bros. & Bishop.....	Denver	Charles R. Buckey.....	La Junta
A. P. Mackey.....	Aspen	H. A. Avery.....	Lake City
Wm. Adair.....	Antonito	W. E. Smiley.....	Manitou Springs
L. E. Dwinell.....	Colorado Springs	L. H. Cheeney.....	Monte Vista
Holt & Axtell.....	Crested Butte	Jas. W. Abbott.....	Ouray
Curtis J. Smith.....	Creede	Miles & Stewart.....	Pueblo
Prewitt & Pickerill.....	Durango	Wm. B. Hess.....	Rico
Jacob M. Hanks.....	Florence	D. H. Craig.....	Salida
C. Golding Dwyre.....	Fort Collins	John L. Bell.....	Silver Plume
W. S. Wallace.....	Grand Junction	Charles T. Painter.....	Telluride
D. L. McConaughy.....	Greeley	Brigham & Washburn.....	Trinidad
Charles T. Sils.....	Gunnison	E. T. Root.....	Cripple Creek

Union Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Hunn & Fisher.....	Denver	Dupar Bros.....	Pueblo

United States Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
D. C. Packard.....	Denver		

Westchester Fire Insurance Company of New York, New York.

NAME.	TOWN.	NAME.	TOWN.
D. C. Packard.....	Denver	Geo. R. Graham.....	Pueblo
Jno. S. Potter.....	Colorado Springs		

Williamsburg City Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
J. T. Maybury.....	Colorado Springs	A. G. Holland.....	Pueblo
Paul B. Gaylord.....	Denver		

Western Assurance Company, Canada.

NAME.	TOWN.	NAME.	TOWN.
George A. Willis.....	Alamosa	Milner & Hurd.....	Leadville
Smith & Mulqueen.....	Aspen	Chas. E. Day.....	Longmont
E. J. Morath.....	Boulder	W. H. McCreery.....	Loveland
S. Grant Hurst.....	Brighton	W. E. Smiley.....	Manitou
W. H. McClure.....	Canon City	W. B. Upton.....	Montrose
A. L. Lawton.....	Colorado Springs	J. H. Springfield.....	Platteville
Gill & Wortman.....	Cripple Creek	Miles & Stewart.....	Pueblo
Alden Bassett.....	Del Norte	Wm. B. Hess.....	Rico
Blair & Mastin.....	Delta	R. E. Wallace.....	Salida
R. E. McCracken & Co.....	Denver	Collier & McChesney.....	Trinidad
Frank Gallotti.....	Durango	John P. Kearns.....	Walsenburg
Myron H. Akin.....	Fort Collins	William H. Pound.....	Julesburg
Henry Seifried.....	Georgetown	James W. Work.....	Florence
Hodges & Darrow.....	Glenwood Springs	Augustine H. Crawford.....	Littleton
Lee Larrison.....	Golden	Collier Hendrie.....	Wray
De Long Bros. & Marsh.....	Grand Junction	Homer A. Gibson.....	Akron
B. D. Sanborn.....	Greeley	Josiah M. Bonney.....	Buena Vista
C. T. Sills.....	Gunnison	Steele & Beall.....	Rocky Ford
John T. Russell.....	La Junta	Goodale & Cooper.....	Lamar

LIFE AND MUTUAL LIFE COMPANIES.

Ætna Life Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
A. W. Edwards.....	Denver	Albert Wagner.....	Cripple Creek
Arthur M. Edwards.....	Denver	F. A. A. Williams.....	Trinidad
J. Stanley Edwards.....	Denver	H. G. Shuck.....	Central City
C. W. Bowman.....	Denver	James A. Mussell.....	Littleton
G. W. Ray.....	Denver	August Fast.....	Silverton
A. F. Macklin.....	Denver	H. M. Miller.....	Denver
Noah Brandyberry.....	Boulder	Derwin C. Mitten.....	Denver

The Equitable Life Assurance Society of the United States, New York.

NAME.	TOWN.	NAME.	TOWN.
J. C. Harley.....	Denver	Chas. Tarbell.....	Saguache
Eugene M. Brewster.....	Denver	August Fast.....	Silverton
Wm. W. Booth.....	Denver	E. J. Smith.....	Rocky Ford
Clinton L. Booth.....	Denver	Charles H. Austin.....	Leadville
Keppel Brierly.....	Denver	Wm. T. Jenson.....	Pueblo
S. A. Shepperd.....	Denver	Frank M. Cooper.....	Denver
Schirmer & Lehman.....	Denver	B. M. Patten.....	Denver
W. H. Mastin.....	Delta	Chas. E. Dow.....	Denver
Intertate Investment Co.....	Durango	Herbert Skinner.....	Colorado Springs
F. A. Metcalf.....	Steamboat Sp'gs	Llewellyn Jones.....	Denver
W. L. Thompson.....	Leadville	Miss Z. Frazey.....	Denver
Bridwell & Cassidy.....	Canon City		

Germania Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
William E. Nordsieck	Denver	Carl Mansbach	Denver
Edwin R. Cowan	Denver	Albert H. Weber	Denver
Emil T. Fischer	Denver	John S. Charlton	Grand Junction
Oscar E. Guenther	Denver		

Home Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
E. C. Gilman	Denver	C. J. Phelps	Denver
Frank J. Doyle	Denver		

Manhattan Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
John J. Wyatt	Denver		

Massachusetts Mutual Life Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
James T. Ritchie	Denver	Mrs. Z. M. Shortridge	Denver

Michigan Mutual Life Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
J. F. McFarland	Denver	J. W. Bayne	Trinidad
George T. Kearns	Walsenburg		

Mutual Benefit Life Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Gilbert A. Newkirk	Denver	Benjamin F. Stickley	Leadville
Frank Shaw	Denver	John F. Gooding	Aspen
Fred W. Ballard	Denver	George E. Smith	Longmont
George W. Hewitt	Denver	E. Storrs Barrows	Denver
Owen Pierrepont	Denver	Richard G. Marsh	Denver
Wilson D. Suydam	Denver	Samuel E. Masson	Denver
Frank A. Timby	Pueblo	David G. Robinson	Denver
John H. Kirtland	Pueblo		

Mutual Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
W. T. Strait.....	Pueblo	J. H. Lewis.....	Denver
R. B. Holdsworth.....	Trinidad	H. T. De Long.....	Grand Junction
J. A. Erwin.....	Denver	J. L. Mitchell.....	Colorado Springs
Mrs. J. R. Hagerman.....	Denver	J. M. Henderson.....	Denver
W. T. Baker.....	Denver	Wm. P. Down.....	Denver
Theo. Hobberacht.....	Denver	J. T. Morland.....	Denver
J. N. Scouller.....	Denver	T. F. S. King.....	Denver
F. C. Nichols.....	Denver	F. Lee Forman.....	Denver
J. W. Richmond.....	Denver		

National Life Insurance Company, Vermont.

NAME.	TOWN.	NAME.	TOWN.
Adolph L. Roeder.....	Denver	William Brinker.....	Denver
Leo. R. Gottlieb.....	Trinidad	Daniel R. Roder.....	Denver
William Wittle.....	Rico	Granville S. Moore.....	Cripple Creek

New England Mutual Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Liverman & Smutzer.....	Denver	Walter F. Tyler.....	Denver
Ramey Bros.....	Grand Junction	W. A. Clark.....	Gunnison

New York Life Insurance Company of New York, New York.

NAME.	TOWN.	NAME.	TOWN.
C. L. Chase.....	Denver	Walter Whitmore.....	Eastonville
T. W. Coughlan.....	Denver	J. H. Young.....	Denver
C. P. Chandler.....	Denver	E. R. Perkins.....	Denver
Wm. Gaffney.....	Pueblo	L. J. Prince.....	Denver
O. D. Goodrich.....	Colorado Springs	F. Elmer Tripp.....	Harman
A. E. Howe.....	Denver	D. H. Craig.....	Salida
J. A. Hazard.....	Denver	Frank T. Wisdom.....	La Junta
C. S. Hoyt.....	Denver	Lewis J. Tunney.....	Colorado Springs
Rudolph Lossins.....	Grand Junction	R. J. Bruner.....	Pueblo
H. G. Moore.....	Denver	Thos. T. Hood.....	Pueblo
McClelland & Bush.....	Idaho Springs	Samuel Leach.....	Denver
Jas. Morrison.....	Central City	D. T. Jeffries.....	Denver
D. A. Noble.....	Trinidad	Philip Garretson.....	Denver
Prowitt & Pickerill.....	Durango	S. W. McCreery.....	Greeley
George H. Rowley.....	Colorado Springs	Robert T. Manders.....	Denver
A. A. Riley.....	Denver	A. B. Colvin.....	Akron
J. F. Smith.....	Denver	Wm. Foy.....	Fort Collins
A. B. Strout.....	Denver	Wm. B. Upton.....	Montrose
Geo. C. Simmons.....	Salida	C. A. Sherman.....	Denver
O. Spangler.....	Peyton	W. E. Mitchell.....	Denver
R. E. Sherwood.....	Loveland	J. F. Huntington.....	Denver
F. C. Ticknor.....	Denver	C. A. Stein.....	Denver
J. R. Wallingford.....	Glenwood Springs		

Northwestern Mutual Life Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Oliver Williams	Denver	W. L. Smiley	Denver
John Connors	Denver	F. H. Townsend	Denver
F. H. Boardman	Denver	Scott & Lyons	Greeley
Wm. H. Williston	Denver	Otis Remick	Colorado Springs
Myron R. Williams	Denver	Floyd M. McChesney	Trinidad
H. Ornauer	Denver	George W. Kephart	Durango
Lawrence M. Miller	Denver	David E. Cole	Cripple Creek
Nathan S. Hurd	Denver		

Pacific Mutual Life Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
Wm. T. Bridwell	Canon City	J. A. Stafford	Denver
Robt. E. Wallace	Salida	E. J. Lake	Denver
John P. Kearns	Walsenburg	Jackson & Crehan	Denver
Scott & Lyons	Greeley	S. E. Hoge	Denver
McIntyre & Hayden	Colorado Springs	M. M. Van Fleet	Cripple Creek
Miles & Stewart	Pueblo	Clements M. Weyand	Denver
John Gordon	Gunnison	W. H. McCreery	Loveland
M. O. Deleplain	Grand Junction	Wesley J. Evett	Loveland
Fred White	Boulder	R. E. Sherwood	Loveland
R. B. Cameron	Salida	L. B. Hoge	Denver

Penn Mutual Life Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Meyer Harrison	Denver	N. Nagengast	Durango
H. J. Meyer	Denver	Sloan, Wood & Co.	Durango
R. B. Cameron	Salida	S. E. Darby	Denver
A. Sonneborn	Pueblo	Joseph H. Harrison	Denver
Scott, Smith & Co.	Pueblo	W. J. Smith	Denver
L. A. W. Brown	Aspen	H. H. Mitchell	Colorado Springs
W. F. Page	Leadville	W. G. McCall	Colorado Springs
J. W. Abbott	Ouray		

Phoenix Mutual Life Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Francis A. Chapman	Denver	W. G. Ramey	Grand Junction
E. C. Baggs	Denver	A. B. Yeaton	Grand Junction
W. S. Wallace	Grand Junction	W. H. Wetmore	Florence
J. H. Ramey	Grand Junction	Stearns & Thorpe	Denver

The Provident Life and Trust Insurance Company of Philadelphia,
Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
William C. Allen	Denver	W. L. Anderson	Pueblo

Provident Savings Life Assurance Society, New York.

NAME.	TOWN.	NAME.	TOWN.
Jasper B. Chasseaud	Denver	Harry McComb	Denver
Henry A. Staples	Denver	Dayton O. Gilbert	Denver
John W. Cochran	Denver	Arthur Cornforth	Durango
John S. Eddy	Denver	J. E. Beebe	Denver
Charles R. Bard	Denver		

Prudential Insurance Company of America, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Chas. T. Webber	Denver	Chas. S. Groesbeck	Denver
Anna Walzer	Denver	Church P. Castle	Denver
George Behrman	Denver	Henry Mather	Denver
Harry Perry	Denver	Wm. F. Neidfelt	Denver
Jacob Friedman	Denver	Joseph Fredrick	Denver
Ernest Cattlon	Denver	Sam. Paletz	Denver
Arthur E. Southard	Denver	John Deeming	Denver
Harry P. Holzman	Denver	Herman Lewkowitz	Denver
Harry Bader	Denver	Alexander Block	Denver
Darwin C. Mitten	Denver	Otto J. Brunner	Denver
Chas. Lazarus	Denver	Irwin E. Fredrick	Denver
Myer Gordon	Denver	Claude Maetison	Denver
Frederick Hill	Denver	Wm. S. Mackay	Denver
Merrill A. Teague	Denver	Gottlob Pfeiderer	Denver
Jas. H. Knuckey	Denver	Fred G. Ledder	Denver
Frank M. Cooper	Denver	Minnie Miller	Denver
Walter A. Crampton	Denver	Milford G. Curtis	Pueblo
Albert Hilker	Denver	Chas. H. Crambron	Pueblo
David Zimmermann	Denver	John Sinnott	Pueblo
Herman Eras	Denver	Thomas Wilkins	Pueblo
Robert A. Edie	Denver	Geo. W. Kinsay	Pueblo
John R. Zachner	Denver	Asahel S. Knapp	Pueblo
Walter J. Fabling	Denver	Wm. H. Roberts	Pueblo
Grace G. Brown	Denver	Warren Pond	Pueblo
Stephen F. Cuyler	Denver	Agnes O. Brown	Pueblo
Jacob M. Hyman	Denver	James W. Ritchey	Pueblo
Thos. Ward	Golden	John S. McNamee	Pueblo
Louis J. Friell	Denver	Wm. T. Lewark	Pueblo
Fred Schwab	Denver	Thaddeus M. Gittings	Pueblo
Sol. Chapske	Denver	Fred Neville	Pueblo
Elias Schlom	Denver	Jas. Q. Williams	Pueblo
Ralph B. Williams	Denver	David C. Chadick	Pueblo

Union Mutual Life Insurance Company, Maine.

NAME.	TOWN.	NAME.	TOWN.
Oliver W. Mallaby	Pueblo	George H. Root	Denver

Union Central Life Insurance Company, Ohio.

NAME.	TOWN.	NAME.	TOWN.
J. P. Cullen	Denver	W. F. Freeman	Denver
Luther C. Dodd	Denver	D. G. Robinson	Denver

Travelers' Insurance Company of Hartford, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
L. A. W. Brown	Aspen	James Milner	Denver
John W. Day	Boulder	J. P. Hall	Denver
Frank Gallotti	Durango	Allison T. Winter	Denver
Samuel Lesem	Denver	George Ady	Denver
Andrew L. Lawton	Colorado Springs	Scott Bryan	Denver
Chas. A. Little	Rico	Wm. N. Johnson	Denver
Geo. E. McClelland	Idaho Springs	W. R. Peck	Denver
John A. Milner	Leadville	C. M. Van Law	Denver
Thomas J. Montgomery	Fort Collins	Stephen W. Loomis	Del Norte
Chas. F. Painter	Telluride	A. J. Kibby	Divide
Henry Seifried	Georgetown	Patrick B. McAtee	Durango
Bennett E. Seymour	Central City	David E. McKinney	Fairplay
Charles T. Sills	Gunnison	J. F. Collins	Florence
Riley G. Sutphen	Longmont	Joseph W. Williams	Fort Morgan
Benton D. Sanborn	Greeley	Geo. P. Overhiser	Grand Junction
H. S. Vankuran	Pueblo	J. R. De Remer	Glenwood Springs
E. T. Wolverton	Glenwood Springs	Geo. T. Witten	Glenwood Springs
James Roper	Alamosa	John P. Huntley	Gunnison
T. F. Stokes	Akron	Lee Hiser	Idaho Springs
F. B. Hatfield	Antonito	John A. Atkinson	Jintown
C. B. Smith	Aspen	Wm. C. Fritter	La Junta
W. N. Davidson	Aspen	W. M. Fuller	Lake City
Otto B. Bennitt	Aspen Junction	A. G. Palmer	Las Animas
F. W. Juneman	Breckenridge	S. M. Brown	Leadville
Henry Butler	Buena Vista	S. S. Jaynes	Longmont
Clarence L. Barnes	Buena Vista	C. A. Pollen	Manitou
Clyde G. Nikirk	Canon City	C. A. Dole	Montrose
Allen E. Ford	Canon City	Chas. C. Strawn	Monte Vista
John Q. Logan	Crested Butte	C. I. Lawrence	Ouray
B. M. Marshall	Cripple Creek	Alexander Jackson	Pueblo
Edward R. Ingersoll	Cripple Creek	F. B. Seawright	Pueblo
Isaac Nichols	Colorado City	Alex. S. Cuthbertson	Pueblo
H. Wildman	Colorado Springs	Frank F. Blakney	Pueblo
C. C. Hayt	Colorado Springs	J. G. Heller	Pueblo
W. G. Rice	Colorado Springs	Wm. Hogg	Pueblo
Edwin R. Squires	Colorado Springs	Chas. H. Leiby	Red Cliff
Wm. W. Wood	Colorado Springs	Harry L. Sweet	Ridgway
J. M. Ellison	Colorado Springs	Don O. Haywood	Rico
Elsworth J. Edwards	Colorado Springs	Geo. S. Nelson	Salida

United States Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Thomas F. Daly	Leadville	James A. Dean	Denver
Thomas E. Eastland	Denver	John E. Veak	Cripple Creek

Washington Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
F. E. Busby	Denver	G. M. Dumbleton	Denver
David A. Frayler	Denver		

ASSESSMENT COMPANIES.

American Accident Company, Kentucky.

NAME.	TOWN.	NAME.	TOWN.
J. A. Ferguson	Denver	J. Herbert Kennedy	Denver
Luther C. Dodd	Denver		

Bankers' Alliance of California, California.

NAME.	TOWN.	NAME.	TOWN.
Charles J. George	Denver	John O. Martine	Denver
Charles W. Stone	Denver	F. G. Hitzfield	Denver
W. D. Robinson	Denver	Albert L. Nighswonger	Denver
S. J. Bean	Denver	Howard Anderson	Denver
W. H. Harris	Denver	John M. McDonald	Denver
Samuel T. Wicks	Colorado Springs	Alexander B. Levi	Denver
Robert Graham	Greeley	Daniel Williams	Denver
Melvin C. Nichols	Denver	William O. Campbell	Pueblo
A. C. McQuarrie	Denver	John A. Murphy	Pueblo
Mrs. Sallie L. Behm	Denver	Henry S. Dugan	New Castle

Bankers' Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
James Condit	Denver	G. E. Bowerman	Cripple Creek
David E. Cole	Buena Vista		

Bankers' Life Association, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
S. B. Clark	Denver		

Bay State Beneficiary Association, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
John W. Moakler	Denver		

Covenant Mutual Benefit Association, Illinois.

NAME.	TOWN.	NAME.	TOWN.
William Stevenson	Denver	G. C. Felton	Denver

Des Moines Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Jacob B. Stansell	Denver	A. S. Knapp	Pueblo
C. Madison	Denver	Victor Good	Cripple Creek

Equitable Mutual Life and Endowment Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Homer E. Byler	Trinidad	S. J. Stewart	Howard
James Condit	Buena Vista		

Fidelity Mutual Life Association, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
W. Fitzgerald	Pueblo	Jackson Cochran	Denver

Guarantee Fund Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Frederick W. Nance	Denver		

Iowa Mutual Benefit Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
James Stuart	Aspen	Theodore Hotopp	New Castle
F. A. Anthony	Aspen		

Life Insurance Clearing Company, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
A. W. Edwards	Denver	Liverman & Smutzer	Denver
W. E. Nordsieck	Denver	John L. Stearns	Denver

Massachusetts Benefit Life Association, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
George L. Stapleton	Denver	Alex. McNicol	Minturn
George Kellar	Colorado Springs	J. W. Obrecht	Denver
S. L. Cunningham	Denver	G. C. Stevens	Denver
Mrs. Amelia E. Lake	Central City	Chas. J. Haffeks	Denver
F. A. Dupar	Pueblo	J. Boyd	Denver
Williams A. Miles	Denver	C. W. Clifton	Denver
D. J. Lewis	Denver	Samuel G. McMullins	Grand Junction
W. S. Green	Denver	E. S. Ebbs	Denver
Frank N. Stuart	Denver	Charles S. Lee	Denver
L. W. Chamberlin	University Park	Samuel Palmer	Florence
Samuel Pelton	Denver	C. G. Downing	Delta
J. E. Rokey	Denver	E. L. Humphrey	Cripple Creek
S. S. Mack	Denver	S. E. Van Nooden	Teller
J. F. McKelvey	Pueblo		

Mutual Reserve Fund Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Walter S. Cutler	Denver	Anthony N. Coyn	Denver
A. H. Robinson	Buena Vista	Fred Groening	Alamosa
E. A. Willoughby	Denver		

National Benevolent Association, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
Harvey W. King	Denver		

New England Mutual Accident Association, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
N. O. Vosburgh	Denver		

Northwestern Masonic Aid Association, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Richards & Boice	Denver	E. S. Ebbs	Denver
Eugene S. Cohen	Colorado Springs	George A. Eubank	Denver
Lindsay & Londgoest	Denver	R. L. Roberts	Berthoud
Emil T. Fischer	Denver	Theodore Leland	Denver
H. L. Sherwood	Denver	Ramey W. Patten	Denver
I. S. Elrod	Denver	Joseph Fredrick	Denver

Railway Officials' and Employers' Accident Association, Indiana.

NAME.	TOWN.	NAME.	TOWN.
Reuben L. Willard	Denver	Nathaniel O. Walker	Denver
Elmer E. Gordon	Denver		

Security Mutual Life Association, New York.

NAME.	TOWN.	NAME.	TOWN.
William N. Johnson	Denver		

United States Mutual Accident Association, New York.

NAME.	TOWN.	NAME.	TOWN.
Egbert W. Reed	Fort Collins	J. G. Johnson & Co.	Florence
Willis & Colt	Alamosa	John H. Schmidt, Jr.	Denver
Leo Borgholz	Cripple Creek		

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Surety Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Robert G. Withers.....	Aspen	Dexter T. Sapp.....	Gunnison
Guy D. Duncan.....	Boulder	William D. Kelsey.....	Holyoke
McCoy & McCoy.....	Salida	Sabine & Duncan.....	La Junta
Waldo & Dawson.....	Canon City	John A. Ewing.....	Leadville
Chas. H. Fairall.....	Cheyenne Wells	Thomas J. Black.....	Montrose
Henry M. Blackmer.....	Colorado Springs	Lyman I. Henry.....	Ouray
International Trust Co.....	Denver	Albert L. Murray.....	Pueblo
Alfred R. King.....	Delta	Charles B. Phillips.....	Saguache
Ben W. Ritter.....	Durango	John J. Hendrick.....	Trinidad
Geo. A. Miller.....	Fairplay	George A. Garard.....	Fort Morgan
Frank J. Annis.....	Fort Collins	John S. J. Miller.....	Denver
Sullivan & Wheeler.....	Grand Junction		

Employers' Liability Assurance Corporation, England.

NAME.	TOWN.	NAME.	TOWN.
H. J. Meyer.....	Denver	Sloan, Wood & Co.....	Durango
S. E. Darby.....	Denver	A. Percy Prosser.....	Denver
R. B. Cameron.....	Salida	Otto Hennann.....	Denver
Scott, Smith & Co.....	Pueblo	Luther C. Dodd.....	Denver
L. A. W. Brown.....	Aspen	W. J. Smith.....	Denver
W. F. Page.....	Leadville	H. H. Mitchell.....	Colorado Springs
J. W. Abbott.....	Ouray	W. G. McCall.....	Colorado Springs
N. Nagengast.....	Durango		

Fidelity and Casualty Company, New York.

NAME.	TOWN.	NAME.	TOWN.
De Long Bros. & Marsh.....	Grand Junction	Dexter T. Reynolds.....	Aspen
Thomas L. Drake & Co.....	Denver	Wm. J. Stratton.....	Red Lodge
Durand C. Packard.....	Denver	F. A. Williams.....	Trinidad
Parks, Gray & Co.....	Denver	Walter Snapp.....	Denver
Joe Prewitt.....	Durango	Chas. A. Little.....	Rico

Fidelity and Deposit Insurance Company, Maryland.

NAME.	TOWN.	NAME.	TOWN.
Francis A. Chapman.....	Denver		

Guarantee Company of North America, Canada.

NAME.	TOWN.	NAME.	TOWN.
Brannen & Kellogg.....	Denver		

Hartford Steam Boiler Inspection and Insurance Company,
Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Zollars & McGrew	Denver	Thos. F. Daly	Leadville
E. K. Guy	Colorado Springs	Dupar Bros.	Pueblo
Anfenger & Stewart	Denver	Brigham & Washburn	Trinidad

Interstate Casualty Company, New York.

NAME.	TOWN.	NAME.	TOWN.
George Kellar.....	Colorado Springs	H. E. Armstrong.....	Denver
E. S. Marshall.....	Denver	E. T. Alling.....	Denver
Francis A. Chapman	Denver	Samuel G. McMullin	Grand Junction

Lloyds' Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Louis Anfenger & Co.	Denver	H. P. Lyons.....	Lake City
Robert Bell & Son.....	Salida	McClelland & Bush.....	Idaho Springs
John W. Day.....	Boulder	B. D. Sanborn.....	Greeley
Frank Gallotti.....	Durango	Bennett E. Seymour.....	Central City
Kirtland & Hill.....	Pueblo	Stickley & Shaw.....	Leadville
Mathew Kennedy.....	Colorado Springs	Riley G. Sutphen.....	Longmont
Lindsay & Lindsay.....	Trinidad		

London Guarantee and Accident Company, England.

NAME.	TOWN.	NAME.	TOWN.
Thomas F. Daly.....	Leadville	F. A. Timby.....	Pueblo
J. A. Dean.....	Denver	J. E. Veak.....	Cripple Creek
Thomas E. Eastland.....	Denver	H. E. Armstrong.....	Denver

National Surety Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Jackson & Crehan.....	Denver	Miles & Stewart.....	Pueblo
John L. Boyd.....	Denver		

Metropolitan Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
L. E. Dwinell.....	Colorado Springs	A. J. Mackey.....	Boulder
A. G. Holland.....	Pueblo	Scott & Lyons.....	Greeley
Brigham & Washburn.....	Trinidad	Ramey Bros.....	Grand Junction
L. A. W. Brown.....	Aspen	Barrows Bros.....	Denver
Milner & Hurd.....	Leadville		

New Jersey Plate Glass Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Henry O. Morris.....	Pueblo	Willis S. Thompson.....	Leadville
McIntyre & Hayden.....	Colorado Springs	J. G. Johnson & Co.....	Florence
Rich & Smiley.....	Denver		

New York Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
D. H. Craig.....	Salida	O. W. Mallaby.....	Pueblo
Cobb, Wilson & Co.....	Salida	Charles Knock.....	Denver
H. E. Armstrong.....	Denver	L. H. Roberts.....	Trinidad
Dupar Bros.....	Pueblo		

Preferred Accident Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Howard G. Pearce.....	Denver	Eugene S. Cohen.....	Colorado Springs
F. A. Timby.....	Pueblo	D. Williams.....	Denver
S. A. Shepperd.....	Denver	P. J. Schlosser.....	Denver
William Gaffney.....	Pueblo	Anthony N. Coyne.....	Pueblo

Standard Life and Accident Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
William Mack.....	Denver	S. Bryan.....	Denver
R. C. Bloomfield.....	Denver	George Ady.....	Denver
Quay & Croxall.....	Denver	J. W. Salter.....	Leadville
Collier & McChesney.....	Denver	John Humphrey.....	Trinidad
Young & Crockett.....	Pueblo	F. F. Blakney.....	Pueblo
McClelland & Bush.....	Idaho Springs	W. A. Fenn.....	Boulder
D. E. Cole.....	Cripple Creek	C. E. Angrove.....	Fort Collins
Corsen & Hall.....	Leadville	E. J. Grenfell.....	Black Hawk
Straub's Ticket Agency.....	Denver	Lee Hiser.....	Idaho Springs
Hatch & Co.....	Denver	F. W. Juneman.....	Breckenridge
W. Willoughby.....	Denver	A. N. Oliver.....	Denver
P. Simmons.....	Denver	Jesse V. Dailey.....	Trinidad
R. D. Munson.....	Colorado Springs		

Travelers' Insurance Company of Hartford, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
David V. Sitmore	St. Elmore	E. J. Grenfell	Black Hawk
Austin Anderson	Sargent	C. H. Smith	Central City
Thomas J. Silver	Burlington	A. N. Oliver	Denver
C. E. Angove	Fort Collins	B. M. Jamison	Elizabeth
W. O. Redding	Montrose	Geo. La Munyon	Fort Morgan
Geo. W. Atkinson	Sterling	J. H. Turrell	Georgetown
F. B. Stevenson	Silverton	A. W. Davis	Greeley
Wm. Champion, Jr.	Telluride	R. K. Pierson	Longmont
J. F. Linthurst	Trinidad	W. A. Martin	Loveland
Wm. M. Smith	Trinidad	W. B. Haines	Palisade
E. E. Moore	Walsenburg	H. J. Whiney	Silver Plume
Thomas E. McMeans	Julesburg	Geo. R. Couzen	Golden
Edward J. Reynolds	Leadville		

Union Casualty and Surety Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Brooks & Baker	Denver	S. E. Hoge	Denver
John S. Eddy	Denver	Geo. B. Dougan	Denver
Harry McCaub	Denver	Joe Prewitt	Durango
Tim O'Brien	Denver	Wm. Pickerill	Durango
Dave Brainard	Denver	Ben F. Dupar	Pueblo
Wm. C. Jones	Denver	Willis L. Thompson	Leadville
Frank J. Bynar	Denver	John W. Bayn	Trinidad
J. E. Dickson	Denver		

United States Guarantee Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Brannen & Kellogg	Denver		

United States Mutual Accident Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Egbert W. Reed	Fort Collins	J. G. Johnson & Co.	Florence
Willis & Colt	Alamosa	John H. Schmidt, Jr.	Denver
Leo Borgholz	Cripple Creek		

UNITED STATES PATENT OFFICE

Patent Office

Serial	Inventor	Attorney	Date
1000	John A. ...	...	...
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010

Patent Office

Serial	Inventor	Attorney	Date
1011
1012
1013
1014
1015
1016
1017
1018
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1020

UNITED STATES PATENT OFFICE

Serial	Inventor	Attorney	Date
1021
1022
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1024
1025
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UNITED STATES PATENT OFFICE

Serial	Inventor	Attorney	Date
1031
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RECEIPTS.

RECEIPTS

Receipts from Fire Insurance Companies.

Etna Insurance Company, Connecticut.....	\$283 15
Agricultural Insurance Company, New York.....	69 13
Alamo Fire Insurance Company, Texas.....	7 00
Alliance Assurance Company, England.....	391 92
Allemania Fire Insurance Company, Pennsylvania.....	73 33
American Insurance Company, New Jersey.....	63 53
American Insurance Company, Massachusetts.....	2 00
American Central Insurance Company, Missouri.....	114 81
American Mutual Fire Insurance Company, Colorado.....	69 00
Atlas Assurance Company, England.....	208 93
Armenia Insurance Company, Pennsylvania.....	65 00
Baloise Fire Insurance Company, Switzerland.....	69 00
British America Assurance Company, Canada.....	208 15
Broadway Insurance Company, New York.....	89 55
Burlington Insurance Company, Iowa.....	4 00
Caledonia Insurance Company, Scotland.....	122 20
Capital Fire Insurance Company, New Hampshire.....	8 00
Citizens' Insurance Company, New York.....	4 51
Columbian Fire Insurance Company, Kentucky.....	84 00
Commercial Union Assurance Company, England.....	359 56
Connecticut Fire Insurance Company, Connecticut.....	3 70
Continental Insurance Company, New York.....	30 00
Delaware Insurance Company of Philadelphia, Pennsylvania.....	46 41
Detroit Fire and Marine Insurance Company, Michigan.....	72 49
Denver Insurance Company, Colorado.....	42 59
Eagle Fire Company, New York.....	111 99
Farragut Fire Insurance Company, New York.....	57 00
Fire Association of Philadelphia, Pennsylvania.....	217 55
Fireman's Fund Insurance Company, California.....	353 02
Franklin Fire Insurance Company, Pennsylvania.....	114 84
German Fire Insurance Company, Freeport, Illinois.....	163 04
German Fire Insurance Company, Peoria, Illinois.....	67 00
German Fire Insurance Company, Pennsylvania.....	93 63
German American Insurance Company, New York.....	232 19
German Insurance Company, Quincy, Illinois.....	65 00
Germania Fire Insurance Company, New York.....	111 26
Glens Falls Insurance Company, New York.....	108 11
Girard Fire and Marine Insurance Company, Pennsylvania.....	2 00
Grand Rapids Fire Insurance Company, Michigan.....	4 00
Greenwich Insurance Company, New York.....	71 48
Granite State Insurance Company, New Hampshire.....	82 47
Guardian Fire and Life Assurance Company, England.....	33 00
Hamburg-Bremen Fire Insurance Company, Germany.....	89 59
Hanover Fire Insurance Company, New York.....	9 03
Hartford Fire Insurance Company, Connecticut.....	283 50
Helvetia Swiss Fire Insurance Company, Switzerland.....	168 50
Home Mutual Insurance Company, California.....	6 00
Home Insurance Company, New York.....	493 51
Imperial Insurance Company (Limited), England.....	309 33
Insurance Company of North America, Pennsylvania.....	10 00
Insurance Company of the State of Pennsylvania, Pennsylvania.....	87 53
Lancashire Insurance Company, England.....	150 34
Lion Fire Insurance Company, England.....	338 78
Liverpool and London and Globe Insurance Company, England.....	694 10
London Assurance Corporation, England.....	6 00
London and Lancashire Fire Insurance Company, England.....	154 34
Lumbermen's Insurance Company, Pennsylvania.....	57 00
Manufacturers' and Builders' Fire Insurance Company, New York.....	14 00
Manchester Fire Assurance Company, England.....	335 85
Manufacturers' and Merchants' Insurance Company, Pennsylvania.....	74 31
Mercantile Fire and Marine Insurance Company, Massachusetts.....	104 92
Merchants' Insurance Company, Rhode Island.....	59 00
Michigan Fire and Marine Insurance Company, Michigan.....	189 89
Milwaukee Mechanics' Insurance Company, Wisconsin.....	105 60

National Assurance Company, Ireland	131 40
National Fire Insurance Company, Connecticut.....	230 60
Newark Fire Insurance Company, New Jersey.....	59 00
New Hampshire Fire Insurance Company, New Hampshire.....	190 23
New Zealand Insurance Company, New Zealand.....	161 00
Niagara Fire Insurance Company, New York.....	156 44
North British and Mercantile Insurance Company, London and Edinburgh.....	303 78
Northwestern National Insurance Company, Wisconsin.....	185 10
Norwich Union Fire Insurance Society, England.....	34 00
Northern Assurance Company, England.....	247 57
Orient Insurance Company, Connecticut.....	10 00
Pacific Fire Insurance Company, New York.....	2 00
Palatine Insurance Company (Limited), England.....	186 22
Patriotic Insurance Company, Ireland.....	141 27
Pennsylvania Fire Insurance Company, Pennsylvania.....	10 00
Phenix Insurance Company, New York.....	285 20
Phoenix Assurance Company, England.....	169 10
Phoenix Insurance Company, Connecticut.....	186 88
Providence Washington Insurance Company, Rhode Island.....	209 98
Queen Insurance Company, New York.....	87 00
Reading Fire Insurance Company, Pennsylvania.....	57 00
Reliance Insurance Company, Pennsylvania.....	6 00
Rockford Insurance Company, Illinois.....	6 00
Royal Exchange Assurance, England.....	184 35
Royal Insurance Company, England.....	373 53
Rochester German Insurance Company, New York.....	2 00
Scottish Union and National Insurance Company, Scotland.....	129 67
Southern Insurance Company, Louisiana.....	96 24
Springfield Fire and Marine Insurance Company, Massachusetts.....	127 00
Spring Garden Insurance Company, Pennsylvania.....	201 03
St. Paul Fire and Marine Insurance Company, Minnesota.....	159 77
State Investment Company, California.....	142 10
Sun Insurance Company, California.....	68 19
Svea Fire Insurance Company, Sweden.....	59 00
Syndicate Insurance Company, Minnesota.....	6 00
State Insurance Company, Iowa.....	8 00
Teutonia Insurance Company, Louisiana.....	84 00
Traders' Insurance Company, Illinois.....	211 59
Union Assurance Society, England.....	157 57
Union Insurance Company, Pennsylvania.....	6 00
United Firemen's Insurance Company, Pennsylvania.....	4 00
United States Fire Insurance Company, New York.....	87 58
Westchester Fire Insurance Company, New York.....	102 10
Western Assurance Company, Canada.....	354 08
Williamsburg City Fire Insurance Company, New York.....	2 00
Total	\$13,742 23

Receipts from Life and Mutual Life Insurance Companies.

Etna Life Insurance Company, Connecticut.....	\$ 183 75
Commercial Alliance Life Insurance Company, New York.....	119 83
Equitable Life Assurance Society of the United States, New York.....	4,176 80
Germania Life Insurance Company, New York.....	133 66
Hartford Life and Annuity Insurance Company, Connecticut.....	49 04
Home Life Insurance Company, New York.....	140 84
Manhattan Life Insurance Company, New York.....	295 31
Massachusetts Mutual Life Insurance Company, Massachusetts.....	266 76
Michigan Mutual Life Insurance Company, Michigan.....	20 00
Mutual Benefit Life Insurance Company, New Jersey.....	10 00
Mutual Life Insurance Company, New York.....	2,718 60
National Life Insurance Company, Vermont.....	701 21
New England Mutual Life Insurance Company, Massachusetts.....	1,007 94
New York Life Insurance Company, New York.....	4,536 85
Northwestern Mutual Life Insurance Company, Wisconsin.....	2,246 09
Pacific Mutual Life Insurance Company, California.....	578 74
Penn Mutual Life Insurance Company, Pennsylvania.....	1,049 39
Phoenix Mutual Life Insurance Company, Connecticut.....	82 00
Provident Life and Trust Company of Philadelphia, Pennsylvania.....	217 61
Provident Savings Life Assurance Society, New York.....	273 11
Prudential Insurance Company, New Jersey.....	165 00
Travelers' Life Insurance Company, Connecticut.....	1,213 66
Union Mutual Life Insurance Company, Maine.....	234 99
Union Central Life Insurance Company, Ohio.....	550 45
United States Life Insurance Company, New York.....	61 00
Washington Life Insurance Company, New York.....	313 78
Total.....	\$21,346 41

Receipts from Assessment Companies.

Atlas Accident Insurance Company, Massachusetts.....	\$ 55 00
Bankers' Alliance of California, California.....	89 67
Bankers' Life Association, Iowa.....	166 55
Connecticut Indemnity Association, Connecticut.....	61 00
Covenant Mutual Benefit Association, Illinois.....	61 00
Des Moines Life Association, Iowa.....	71 00
Equitable Mutual Life and Endowment Association, Iowa.....	75 00
Fidelity Mutual Life Association, Pennsylvania.....	2 00
Guaranty Fund Life Association, Iowa.....	82 00
Iowa Mutual Benefit Association, Iowa.....	223 42
Life Insurance Clearing Company, Minnesota.....	82 00
Massachusetts Benefit Life Association, Massachusetts.....	169 63
Masons' Fraternal Accident Association of America, Massachusetts.....	50 00
Mutual Reserve Fund Life Association, New York.....	83 05
National Benevolent Association, Minnesota.....	2 00
National Mutual Life Insurance Company, New York.....	2 00
New England Mutual Accident Association, Massachusetts.....	59 15
Northern Fraternal Insurance Association, Iowa.....	52 00
Northwestern Masonic Aid Association, Illinois.....	16 00
Odd Fellows' Fraternal Insurance Company, Massachusetts.....	50 00
Odd Fellows' Mutual Aid and Accident Association, Ohio.....	55 00
Order of Chosen Friends, Indiana.....	50 00
Preferred Masonic Mutual, Michigan.....	54 00
Provident Fund Society, New York.....	84 28
Security Mutual Life Association, New York.....	50 00
Star Accident Company, Illinois.....	80 00
Supreme Court Independent Order of Foresters, Canada.....	50 00
United States Masonic Benevolent Association, Iowa.....	2 00
Total.....	\$1,879 75

Receipts from Fidelity, Casualty and Accident Insurance Companies.

American Casualty Insurance and Security Company, Maryland	\$ 14 00
American Surety Company, New York	292 02
American Employers' Liability, New Jersey	135 21
Employers' Liability Assurance Corporation, England	8 00
Equitable Accident Insurance Company, Colorado	4 00
Fidelity and Casualty Company, New York	81 40
Fidelity and Deposit Insurance Company, Maryland	139 00
Fidelity and Mutual Aid Association, California	33 00
Guarantee Company of North America, Canada	8 06
Hartford Steam Boiler Inspection and Insurance Company, Connecticut	141 42
Interstate Casualty Company, New York	86 00
Lloyds' Plate Glass Insurance Company, New York	159 40
London Guarantee and Accident Company (Limited), England	66 00
Metropolitan Plate Glass Insurance Company, New York	111 12
National Surety Company, Missouri	33 13
New Jersey Plate Glass Insurance Company, New Jersey	154 66
New York Plate Glass Insurance Company, New York	21 09
Preferred Accident Insurance Company, New York	106 00
Standard Life and Accident Insurance Company, Michigan	63 00
Security Casualty Company, Minnesota	82 00
Union Casualty and Surety Company, Missouri	369 61
United States Guarantee Company, New York	78 93
United States Mutual Accident Association, New York	8 00
Wheelman's and Investors' Mutual Insurance Company, Colorado	55 00
Total	\$2,250 05

EXPENSE ACCOUNT.

Expense Account.

Salary of Deputy Superintendent George M. McConaughy	\$3,000 00
Salary of Chief Clerk T. W. Monell	2,500 00
Extra clerk hire	1,289 17
Postage	182 00
Printing and stationery	506 84
Printing Annual Report for 1893	1,276 20
Rent	80 00
Sundry office expense	132 46
Total	\$8,966 67

Recapitulation.

RECEIPTS.

Cash on hand March, 1893	\$23,699 29
Cash from fire companies	13,742 23
Cash from life companies	21,346 41
Cash from fidelity, casualty and accident companies	2,250 05
Cash from assessment companies	1,879 75
Cash from all other sources	294 00
Total	\$63,211 73

EXPENDITURES.

Expense Account	\$ 8,966 67
Refunded to companies (overpaid)	129 61
Transferred to general fund November 29, 1893	38,402 56
Cash on hand March 1, 1894	15,712 89
Total	\$63,211 73

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American Mutual Fire Insurance Company, Colorado.....	10
Atlas Assurance Company, England.....	11
Baloise Fire Insurance Company, Switzerland.....	12
Boylston Insurance Company, Massachusetts.....	13
British America Assurance Company, Canada.....	14
Broadway Insurance Company, New York.....	15
Caledonia Insurance Company, Scotland.....	16
Capital Fire Insurance Company, New Hampshire.....	17
Citizens' Insurance Company, Pennsylvania.....	18
Commercial Union Assurance Company, England.....	19
Concordia Fire Insurance Company, Wisconsin.....	20
Connecticut Fire Insurance Company, Connecticut.....	21
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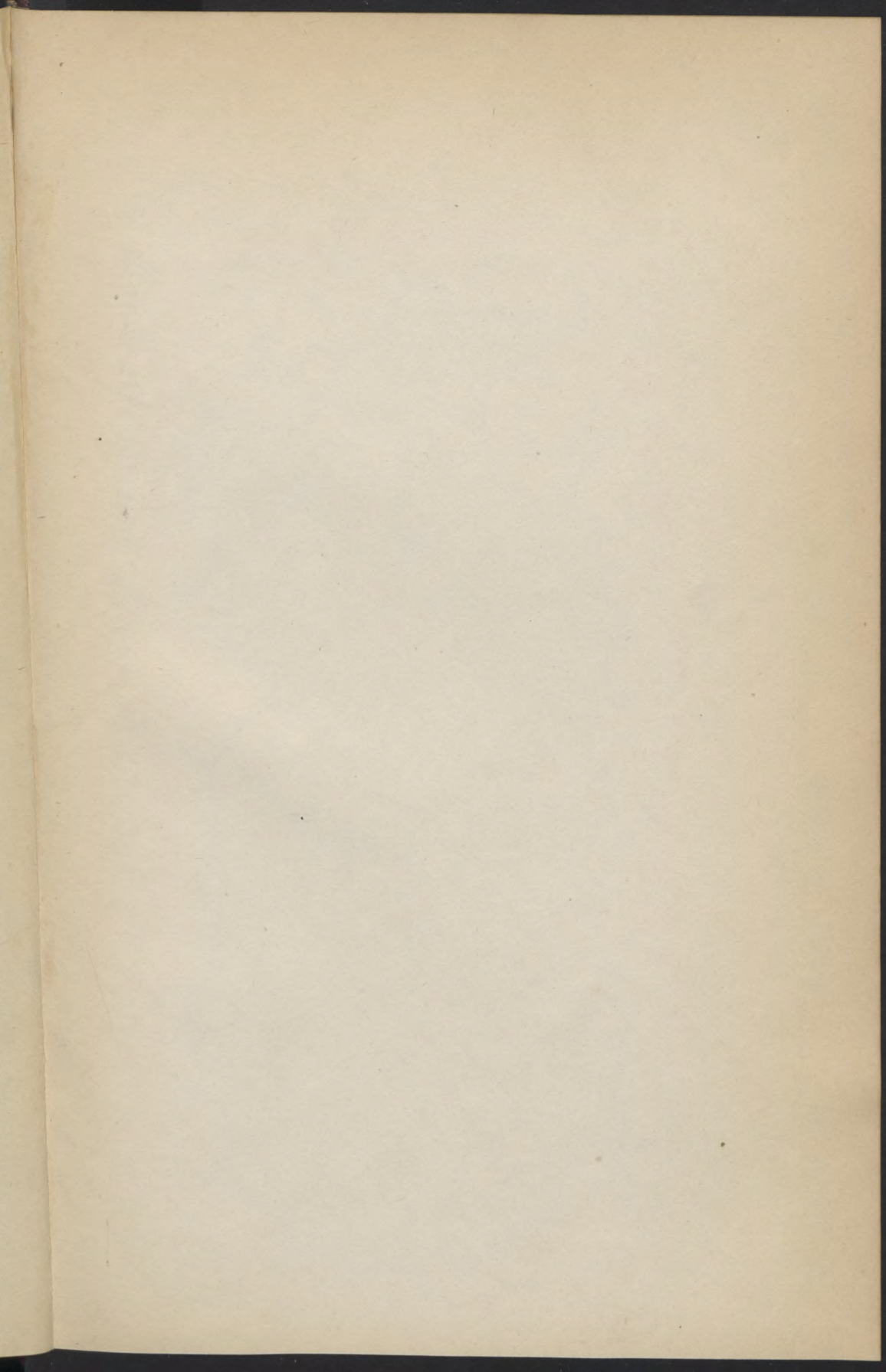
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