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FOURTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

INSURANCE

OF THE

STATE OF COLORADO,

MADE FROM

ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1895.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE, }
DENVER, MAY 1, 1896.

To His Excellency,

A. W. McINTIRE,

Governor of Colorado:

In compliance with the Insurance Laws of Colorado, I have the honor to transmit herewith the Fourteenth Annual Report of the Insurance Department, showing the business transacted by all Insurance Companies authorized to do business within the State during the year 1895.

C. C. PARKS,

Auditor of State, Superintendent Ex-Officio

INTRODUCTORY.

This report contains a full and complete detail of the business of Fire, Fidelity, Casualty, Accident and Life Insurance, as rendered by the different companies herein represented, for the year 1895.

FIRE INSURANCE.

The following Fire Companies have been licensed to transact business in this State, all of which are licensed for the first time:

Name.	Location.	Capital.
Merchants' Mutual Fire Insurance Company.....	Colorado	Mutual.
Mutual Guarantee Fund Fire Insurance Company.....	Colorado	Mutual.
Standard Mutual Fire Insurance Company	Massachusetts.....	Mutual.

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

Name.	Location.	Capital.
Baloise Fire Insurance Company.....	Switzerland .....	.....
Essex Mutual Fire Insurance Company	Massachusetts	Mutual.
New Zealand Fire Insurance Company.....	New Zealand.....	.....
Patriotic Insurance Company.....	Ireland	\$ 394,675 00
Sun Insurance Company.....	California	300,000.00

This table shows \$894,675 of capital withdrawn from the State in 1895, as against \$2,207,200 withdrawn in 1894.

On January 1st, 1896, there were 96 Fire Insurance Companies of other States authorized to do business in this State, and 5 Mutual Fire Insurance companies of this State.

The amount of risks written in this State during the year 1895 was \$90,481,948.31, as compared with \$86,931,558.44 written the previous year, showing an increase of \$3,910,389.87.

The premium receipts were \$1,499,017.34, as against \$1,466,933.22 during the same time. Average rate of premiums \$1.65 as against \$1.68 in 1894.

The losses paid decreased from \$810,568.87 in 1894 to \$520,096.96 in 1895, and the ratio of losses to premium receipts from 55.25 per cent in 1894 to 34.68 per cent in 1895.

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.....	\$ 32,817,015.92	\$ 600,919 41	1.83	\$300,679 85	50.03	\$ 311,281 24
1883.....	42,760,817 76	769,777 10	1.80	357,215 86	46.27	390,876 40
1884.....	40,151,636 10	756,068 42	1.88	316,340 22	41.84	342,902 07
1885.....	42,137,800 60	819,885 75	1.95	274,710 48	33.50	242,762 51
1886.....	45,532,753 42	861,850 97	1.89	412,554 82	46.71	404,916 78
1887.....	50,617,776 15	950,232 38	1.88	390,226 12	41.06	400,156 33
1888.....	61,598,998 20	1,121,077 87	1.82	389,168 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	511,663 78
1892.....	103,168,403 69	1,721,483 74	1.67	806,481 04	46.85	799,970 85
1893.....	89,146,710 16	1,495,885 22	1.70	871,562 79	58.26	915,711 50
1894.....	86,931,558 44	1,466,933 22	1.68	810,568 87	55.25	812,972 89
1895.....	90,841,948 31	1,499,017 34	1.65	520,096 96	34.68	635,554 68

COLORADO COMPANIES.

There are no Colorado companies with a paid up capital doing business in this State. The following companies are organized and do business on the assessment plan:

The Farmers' Alliance Mutual Fire Insurance Company.
 The German Mutual Fire Insurance Company.
 The Grange Mutual Fire Insurance Company.
 Mutual Guarantee Fund Fire Insurance Company.
 Western Mutual Fire Insurance Company.

The amount of risks written in Colorado by foreign companies creates the hope that local capital will soon interest itself in insurance business.

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

On December 31st, 1894, there were 28 Fidelity, Casualty and Accident insurance companies authorized to do business in the state. Since the above named date, the following companies have been admitted to this State:

The Banker's Accident Insurance Company of Iowa.
 Mutual Benefit Association of Colorado.

The amount of risks written within the State during the year was \$43,058,913.31, as against \$29,331,614 in 1894, showing an increase of \$13,727,299.31.

The premium receipts were \$262,460.57, as against \$222,854.05 the previous year.

Losses paid \$180,847.11, losses incurred \$196,549.03; as against losses paid \$141,406.09, losses incurred \$143,392.07. Total expenses \$34,934.23, as against \$26,859.06.

The following companies have withdrawn from the State during the year:

National Masonic Accident Association of Iowa.
 Star Accident Company of Illinois.
 United States Mutual Accident Association of New York.

LIFE.

On January 1st, 1896, there were 25 Life Insurance Companies authorized to do business in this State.

Policies in force Dec. 31, 1894, . . . 14,249 . . .	Amount of Insurance	\$45,477,497.53
Policies issued during 1895, 16,001 . . .	Amount of Insurance	9,873,207.05
		30,250
Policies terminated in 1895, 9,130 . . .	Amount of Insurance	8,943,093.75
		\$46,407,610.83

The above figures show an increase from \$45,477,497.53 written during 1894 to \$46,407,610.83 written during 1895.

Premium receipts for 1895	-	\$1,487,304.83.
Expenses	- - - -	223,361.48.
Losses incurred during year	-	497,956.05.
Losses paid during year	-	491,526.38.

ASSESSMENT.

The following companies have been licensed to transact business within the State since January 1st, 1895:

American Temperance Life Insurance Association of N. Y.
 Bankers' Life Insurance Company of New York.
 Northwestern Benevolent Society of Minnesota.
 National Life Association of Connecticut.

Risks written during the year	-	\$7,956,075.00.
Premiums received	- - - -	217,701.48.
Losses paid	- - - -	189,157.13.
Losses incurred	- - - -	195,949.43.
Expenses	- - - -	36,301.35.

The following companies have withdrawn from the State:

Knights of the Globe Mutual Benefit Association of Ill.
 Knights Templars and Masons' Life Indemnity Co. of Ill.
 Merchants Life Association of the U. S., of Missouri.
 United States Masonic Benefit Association, of Iowa.
 Union Life Insurance Company of Minn.

Grand Recapitulation of Premiums Received by all Companies.

Fire Companies,.....	\$1,499,017.34
Fidelity, Casualty and Accident Co.'s	262,460.57
Assessment Companies.....	217,701.48
Life Companies,.....	1,487,304.83

Total Premiums Received.....\$3,466,484.22

Grand Recapitulation of Losses and Expenses paid by all Companies.

Losses paid by Fire companies.....	\$ 520,006.06	
Expense paid by same.....	418,087.31	
Losses paid by Fidelity, Casualty and Accident companies.....	180,847.11	
Expenses paid by same.....	34,934.23	
Losses paid by Assessment companies	189,157.13	
Expenses paid by same.....	36,301.35	
Losses paid by Life companies.....	491,529.38	
Expenses paid by same.....	223,301.48	\$2,094,251.85

The above figures show premiums to be \$1,372,232.37 over losses and expenses paid by all companies.

**THE INSURANCE DEPARTMENT AND OUR
INSURANCE LAWS.**

I recommend that every assessment certificate or policy in a natural premium company be required to be branded at the top of the first page of the contract, in plain type, that its premiums are *not fixed*, but that future cost will depend upon the experience of the company.

The old-line companies writing insurance, which calls for the withholding of dividends until some future time, should be required to report the amount of *general* as well as *special* Surplus, as is done in the Connecticut report. If a company is not paying dividends on certain policies, and claims to be accumulating a surplus for them, there should be some means of ascertaining whether they have on hand, or are accumulating, a surplus.

Every life company, of whatever character, should be required to make a full annual report to the Department, whether fraternal or not. The majority of insurants entering the fraternal organizations are less able to determine the character of their management, whether honest or competent or not, than are those entering the old-line companies, and should have the benefit of the Department supervision. They are also usually less able to bear the loss consequent upon dishonest or incompetent management.

The principle, which would free these from State supervision, on account of the expense incident to supervision, is just as applicable to old-line Mutual companies, whose profits or savings belong exclusively to the policy holders and not to the managers of these companies.

There is a provision in our laws requiring assessment companies to deposit a copy of application and certificate with the Department. This requirement should be extended to all Life companies particularly the old-line companies, which are frequently producing new forms of policies, making it obligatory upon them to at once forward to the Department a copy of any new form issued in the State, and this should be required under penalty.

I recommend changes in our Insurance Law, 1883, providing that no company doing business in this State, and no officer or agent of any such company, shall, in any public advertisement, card or circular, include in any statement of assets, any item of value of a class or character not admitted by the Superintendent of Insurance in the annual reports of said companies. And every such advertisement, card or circular, containing a statement of assets, shall, in all cases, contain also a full statement of all the liabilities of said company, including the reinsurance reserve, which in no case shall be less than fifty per cent on the gross premiums received on all unexpired risks, and providing that any violation of this provision shall render the company liable to have its license revoked.

I recommend that no assessment insurance company be admitted to do business in this State until a sufficient deposit has been made with the Treasurer of this State or with the duly authorized officer of some other state for the benefit and security of all the company's policy holders and creditors in the United States.

The Treasurer and his sureties should be made responsible by law for the safe keeping of all deposits. The present law is inadequate in this respect and companies desiring to deposit securities in this state do not feel that they are afforded the security that the magnitude of their deposit requires. As a result no company has deposited its securities in this State, although several have been desirous of so doing.

I also recommend that there be passed a law prohibiting the writing of policies of insurance on property in this State by companies not authorized to do business therein except in cases where all the insurance desired cannot be secured in companies

authorized to do business in this State. In such cases additional insurance may be written by outside companies, provided that the insurant shall report to the Superintendent of Insurance at the time of the writing of the policies, the amount of such insurance and the premiums paid therefor and pay a tax of three per cent. on the amount of premium; and providing that such policies shall be void unless the provisions above set forth are complied with.

The receipts and expenses of the Department for the past four years have been as follows:

Receipts for 1892	-	-	-	-	\$45,432.48
Expense for 1892	-	-	-	-	12,921.48
Receipts for 1893	-	-	-	-	39,522.44
Expense for 1893	-	-	-	-	8,966.67
Receipts for 1894	-	-	-	-	39,413.18
Expense for 1894	-	-	-	-	9,754.40
Receipts for 1895	-	-	-	-	67,275.13
Expense for 1895	-	-	-	-	9,676.13

The law passed by the Tenth General Assembly increasing the rate of taxation against companies doing business in this State has resulted in a large increase in the receipts of the office. We estimate that there will be fully \$100,000.00 surplus during the two years of our administration to be transferred to the general revenue fund of the State.

Reference is made to the last page of this report for a statement of receipts and expenditures of the Department for the past year.

In conclusion, I desire to call attention to the fact that the duties of the Auditor's office have been of such an exacting character and have so fully occupied my time, that the work of this Department has practically all been done by the Deputy Superintendent, Mr. N. S. Walpole, and his assistants, under whom it has reached its present state of efficiency.

All of which is respectfully submitted,

C. C. PARKS,

Auditor of State, Superintendent Ex-Officio

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

1895

UNITED STATES BRANCH
OF THE
AACHEN & MUNICH FIRE INSURANCE COMPANY.

OF
GERMANY.

(Organized in 1825.)

VOSS, CONRAD & CO., Managers, San Francisco, Cal.

I. ASSETS.

Market value of bonds and stocks.....	\$	599,500 00
Cash on hand and in bank.....		19,116 43
Premiums in course of collection.....		39,708 87
Total admitted assets.....	\$	658,325 30

II. LIABILITIES.

Unpaid losses.....	\$	337 71
Unearned premiums.....		74,599 58
Other liabilities.....		19,335 03
Total liabilities.....	\$	94,272 32
Net surplus.....	\$	564,052 98

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	90,321 06
Received from interest and dividends.....		13,750 00
Total income.....	\$	104,071 06
Excess of income over expenditures.....	\$	35,154 84

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	27,513 48
Commissions and brokerage.....		12,845 27
Salaries of officers and employes.....		14,149 00
Taxes.....		209 50
All other expenditures.....		14,198 97
Total expenditures.....	\$	68,916 22

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	13,880,336 09
Premiums received thereon.....		173,937 42
Total risks in force December 31, 1895.....	\$	11,336,047 02

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	266,680 00
Premiums received.....		4,086 47
Losses paid.....		1,256 55
Losses incurred.....		1,256 55
Expense.....		1,889 51
Tax.....		81 72

AETNA INSURANCE COMPANY.

Principal Office Hartford, Conn.

(Organized in 1819.)

JAMES F. DUDLEY, President.

WM. H. KING, Secretary.

CASH CAPITAL, \$4,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 200,000 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.....	9,526,068 00
Loans secured by bonds and stocks as collateral.....	5,600 00
Cash on hand and in bank.....	752,512 97
Premiums in course of collection.....	534,644 96
All other assets.....	887 50
Total admitted assets.....	\$ 11,055,513 88

II. LIABILITIES.

Capital stock paid up.....	\$ 4,000,000 00
Unpaid losses.....	398,575 19
Unearned premiums.....	3,026,590 39
Other liabilities.....	217,486 20
Total liabilities, including capital.....	\$ 7,642,651 78
Net surplus.....	\$ 3,412,862 10

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 3,868,744 57
Received from interest and dividends.....	474,840 18
Received from rents and all other sources.....	3,638 82
Total income.....	\$ 4,347,223 57
Excess of income over expenditures.....	\$ 242,793 06

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 2,170,636 88
Paid dividends.....	720,000 00
Commissions and brokerage.....	615,970 86
Salaries of officers and employes.....	258,304 42
Taxes.....	74,785 38
All other expenditures.....	264,732 97
Total expenditures.....	\$ 4,104,430 51

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$ 158,278 00
Premiums received thereon.....	3,563 79
Fire risks written in 1895.....	357,024,849 00
Premiums received thereon.....	4,461,273 06
Marine and inland risks written in 1895.....	64,771,068 00
Premiums received thereon.....	198,663 00
Total risks in force December 31, 1895, including perpetual.....	\$ 487,878,130 00
Total premiums received from commencement to date.....	\$ 136,144,043 67
Total losses paid from commencement to date.....	77,313,153 68
Excess of premiums over losses.....	\$ 58,830,889 99

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,599,747 00
Premiums received.....	30,284 03
Losses paid.....	13,803 62
Losses incurred.....	15,309 35
Expense.....	8,872 53
Tax.....	605 68

AGRICULTURAL INSURANCE COMPANY.

Principal Office.....23 Washington St., Watertown, N. Y.

(Organized in 1863.)

J. R. STEBBINS, President.

H. M. STEVENS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	297,595 00
Loans secured by mortgages on real estate.....		4,093,669 30
Interest due on said mortgage loans.....		35,708 07
Market value of bonds and stocks.....		370,960 50
Loans secured by bonds and stocks as collateral.....		169,894 26
Cash on hand and in bank.....		138,656 98
Premiums in course of collection.....		177,379 91
All other assets.....		17,716 52
Total admitted assets.....	\$	2,301,580 54

II. LIABILITIES.

Capital stock paid up.....	\$	500,000 00
Unpaid losses.....		119,165 12
Unearned premiums.....		1,327,401 27
Cash dividends to stockholders unpaid.....		75 00
Other liabilities.....		44,766 90
Total liabilities, including capital.....	\$	1,991,408 29
Net surplus.....	\$	310,172 25

III. INCOME IN 1865.

Net cash actually received for premiums.....	\$	1,044,289 67
Received from interest and dividends.....		101,439 01
Received from rents and all other sources.....		3,419 89
Total income.....	\$	1,149,148 57
Excess of income over expenditures.....	\$	87,986 46

IV. EXPENDITURES IN 1865.

Net amount paid for losses.....	\$	552,615 02
Paid dividends.....		49,980 00
Commissions and brokerage.....		208,842 57
Salaries of officers and employes.....		125,601 85
Taxes.....		24,570 50
All other expenditures.....		99,552 17
Total expenditures.....	\$	1,061,162 11

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	157,565,000 00
Premiums received thereon.....		1,386,695 00
Total risks in force December 31, 1895.....	\$	277,334,047 00
Total premiums received from commencement to date.....	\$	19,480,301 00
Total losses paid from commencement to date.....		9,588,859 00
Excess of premiums over losses.....	\$	9,891,442 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,184,400 00
Premiums received.....		15,153 00
Losses paid.....		3,125 00
Losses incurred.....		3,270 00
Expense.....		4,020 53
Tax.....		303 06

UNITED STATES BRANCH
OF THE
ALLIANCE ASSURANCE COMPANY.

OF

LONDON, ENGLAND.

Principal Office.....416 California St., San Francisco, California.

(Organized in 1824.)

NATHANIEL T. JAMES, U. S. Manager, San Francisco, Cal.

I. ASSETS.

Value of real estate owned	\$	160,000 00
Loans secured by mortgages on real estate.....		52,000 00
Interest due on said mortgage loans		760 00
Market value of bonds and stocks.....		404,760 00
Cash on hand and in bank.....		64,135 69
Premiums in course of collection.....		32,888 39
All other assets.....		2,630 13
Total admitted assets.....	\$	717,174 21

II. LIABILITIES.

Unpaid losses	\$	16,993 00
Unearned premiums		111,284 80
Other liabilities.....		6,577 67
Total liabilities.....	\$	134,855 47
Net surplus.....	\$	582,318 74

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	136,113 65
Received from interest and dividends.....		10,940 00
Received from rents and all other sources.....		6,800 00
Total income	\$	153,853 65
Excess of income over expenditures	\$	4,764 22

IV. EXPENDITURES IN 1895.

Net amount paid for losses	\$	80,705 25
Commissions and brokerage		34,786 02
Salaries of officers and employes.....		19,647 97
Taxes		1,863 70
All other expenditures.....		12,086 49
Total expenditures.....	\$	149,089 43

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	19,370,603 00
Premiums received thereon		257,403 56
Total risks in force December 31, 1895	\$	15,148,027 00
Total premiums received from commencement to date.....	\$	796,410 61
Total losses paid from commencement to date.....		467,929 16
Excess of premiums over losses.....	\$	328,481 45

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	735,158 00
Premiums received.....		15,973 21
Losses paid.....		16,017 06
Expense		3,194 64
Tax.....		319 46

AMERICAN INSURANCE COMPANY.

Principal Office.....30 Kilby St., Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, President.

HENRY S. BEAN, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Market value of bonds and stocks.....	\$	506,457	00
Loans secured by bonds and stocks as collateral.....		15,000	00
Cash on hand and in bank.....		23,875	18
Premiums in course of collection.....		19,924	76
All other assets.....		2,594	51
Total admitted assets.....	\$	567,851	45

II. LIABILITIES.

Capital stock paid up.....	\$	300,000	00
Unpaid losses.....		23,765	09
Unearned premiums.....		148,976	55
Cash dividends to stockholders unpaid.....		45	00
Other liabilities.....		8,042	96
Total liabilities, including capital.....	\$	480,829	60
Net surplus.....	\$	87,021	85

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	236,858	00
Received from interest and dividends.....		21,801	51
Total income.....	\$	258,659	51
Excess of income over expenditures.....	\$	5,353	36

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	124,551	45
Paid dividends.....		18,132	00
Commissions and brokerage.....		50,476	73
Salaries of officers and employes.....		24,266	41
Taxes.....		5,939	53
All other expenditures.....		29,940	03
Total expenditures.....	\$	258,306	15

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	25,416,386	00
Premiums received thereon.....		282,517	36
Total risks in force December 31, 1895.....	\$	28,288,809	00
Total premiums received from commencement to date.....	\$	11,512,629	93
Total losses paid from commencement to date.....		8,019,264	00
Excess of premiums over losses.....	\$	3,493,365	93

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	239,535	00
Premiums received.....		2,407	99
Losses paid.....		1,223	64
Losses incurred.....		2,423	64
Expense.....		781	08
Tax.....		48	16

AMERICAN INSURANCE COMPANY.

Principal Office.....746 Broad St., Newark, N. J.

(Organized in 1846.)

F. H. HARRIS, President.

J. H. WORDEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$	253,977	20
Loans secured by mortgages on real estate.....		1,470,422	06
Interest due on said mortgage loans.....		23,408	95
Market value of bonds and stocks.....		764,440	00
Cash on hand and in bank.....		35,838	63
Premiums in course of collection.....		45,236	46
Interest due and accrued.....		8,971	66
All other assets.....		71,992	85
Gross assets.....	\$	2,674,287	81
Deduct on account of bad and doubtful debts.....		70,488	52
Total admitted assets.....	\$	2,603,799	29

II. LIABILITIES.

Capital stock paid up.....	\$	600,000	00
Unpaid losses.....		51,404	35
Unearned premiums.....		483,073	82
Dividends to stockholders unpaid.....		5,150	15
Other liabilities.....		10,740	06
Total liabilities, including capital.....	\$	1,150,368	38
Net surplus.....	\$	1,453,480	91

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	522,817	96
Received from interest and dividends.....		112,394	96
Received from rents and all other sources.....		1,341	10
Total income.....	\$	636,554	02
Excess of income over expenditures.....	\$	147,310	06

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	227,607	29
Paid dividends.....		61,225	25
Commissions and brokerage.....		97,282	85
Salaries of officers and employes.....		50,176	34
Taxes.....		21,736	64
All other expenditures.....		31,265	59
Total expenditures.....	\$	489,243	96

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	68,458,777	00
Premiums received thereon.....		666,794	05
Total risks in force December 31, 1895.....	\$	102,990,131	00
Total premiums received from commencement to date.....	\$	9,328,359	50
Total losses paid from commencement to date.....		3,820,258	96
Excess of premiums over losses.....	\$	5,508,100	54

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	393,093	00
Premiums received.....		4,939	19
Losses paid.....		158	61
Losses incurred.....		315	42
Expense.....		1,396	82
Tax.....		98	78

AMERICAN CENTRAL INSURANCE COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1853.)

GEORGE T. CRAM, President.

JOHN H. ADAMS, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$	500,000 00
Loans secured by mortgages on real estate.....		81,000 00
Market value of bonds and stocks.....		787,000 00
Loans secured by bonds and stocks as collateral.....		100,291 33
Cash on hand and in bank.....		99,925 31
Premiums in course of collection.....		92,970 47
Total admitted assets.....	\$	1,661,187 11

II. LIABILITIES.

Capital stock paid up.....	\$	600,000 00
Unpaid losses.....		134,000 00
Unearned premiums.....		662,000 01
Other liabilities.....		18,945 37
Total liabilities, including capital.....	\$	1,409,945 58
Net surplus.....	\$	251,241 53

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	802,095 25
Received from interest and dividends.....		52,802 41
Received from rents and all other sources.....		22,045 92
Total income.....	\$	877,543 58
Excess of income over expenditure.....	\$	28,875 95

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	484,220 25
Paid dividends.....		60,000 00
Commissions and brokerage.....		123,385 97
Salaries of officers and employes.....		64,998 11
Taxes.....		16,828 20
All other expenditures.....		99,232 10
Total expenditures.....	\$	848,664 63

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	78,260,448 00
Premiums received thereon.....		1,008,226 95
Total risks in force December 31, 1895.....	\$	105,138,121 00
Total premiums received from commencement to date.....	\$	16,749,612 30
Total losses paid from commencement to date.....		8,570,669 20
Excess of premiums over losses.....	\$	8,178,943 10

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	459,893 00
Premiums received.....		9,687 71
Losses paid.....		2,522 42
Losses incurred.....		4,083 49
Expense.....		2,507 43
Tax.....		193 75

AMERICAN FIRE INSURANCE COMPANY.

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

(Organized in 1857.)

F. W. DOWNER, President.

HENRY DAYTON, Secretary.

CASH CAPITAL, \$392,150.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	14,500 00
Interest due on said mortgage loans.....		120 83
Market value of bonds and stocks.....		603,661 00
Cash on hand and in bank.....		146,172 66
Premiums in course of collection.....		98,261 76
All other assets.....		16,387 65
Total admitted assets.....	\$	879,103 90

II. LIABILITIES.

Capital stock paid up.....	\$	392,150 00
Unpaid losses.....		87,653 13
Unearned premiums.....		192,633 63
Other liabilities.....		41,782 13
Total liabilities, including capital.....	\$	714,218 89
Net surplus.....	\$	164,885 01

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	349,473 42
Received from interest and dividends.....		34,177 21
Total income.....	\$	383,650 63

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	636,110 01
Paid dividends.....		20,000 00
Commissions and brokerage.....		198,671 78
Salaries of officers and employes.....		72,708 95
Taxes.....		25,552 77
All other expenditures.....		114,375 40
Total expenditures.....	\$	1,067,418 91

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	110,087,641 00
Premiums received thereon.....		1,144,258 80
Total risks in force December 31, 1895.....	\$	83,100,192 00
Total premiums received from commencement to date.....	\$	13,008,145 93
Total losses paid from commencement to date.....		7,379,199 41
Excess of premiums over losses.....	\$	5,628,946 52

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	249,648 00
Premiums received.....		3,368 20
Losses paid.....		479 28
Losses incurred.....		475 11
Expense.....		975 29
Tax.....		67 36

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

Principal Office.....Chicago, Ill.

(Organized in 1808.)

G. M. NEUBURGER, U. S. Manager.

I. ASSETS.

Market value of bonds and stocks.....	\$ 729,787 50
Cash on hand and in bank.....	54,641 93
Premiums in course of collection.....	99,725 24
All other assets.....	7,572 50
Total admitted assets.....	\$ 891,727 17

II. LIABILITIES.

Unpaid losses.....	\$ 46,046 37
Unearned premiums.....	419,867 18
Other liabilities.....	25,806 08
Total liabilities.....	\$ 491,719 63
Net surplus.....	\$ 400,007 54

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 580,889 51
Received from interest and dividends.....	27,021 06
Total income.....	\$ 607,860 57
Excess of income over expenditures.....	\$84,305 84

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 319,110 42
Commissions and brokerage.....	112,922 26
Salaries of officers and employes.....	37,020 91
Taxes.....	11,256 72
All other expenditures.....	43,244 42
Total expenditures.....	\$ 523,554 73

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 61,799,778 00
Premiums received thereon.....	751,433 12
Total risks in force December 31, 1895.....	\$ 63,625,264 00
Total premiums received from commencement to date.....	\$ 2,459,194 51
Total losses paid from commencement to date.....	1,317,087 00
Excess of premiums over losses.....	\$ 1,142,107 51

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,501,162 00
Premiums received.....	25,608 43
Losses paid.....	18,641 69
Losses incurred.....	20,781 37
Expense.....	9,357 15
Tax.....	512 17

ATLAS MUTUAL INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1892.)

JOHN A. PRAY, President.

ARTHUR F. JONES, Secretary.

I. ASSETS.

Market value of bonds and stocks	\$	77,725 00
Cash on hand and in bank		64,445 89
Premiums in course of collection		60,992 57
All other assets		28,987 53
Total admitted assets	\$	232,150 99

II. LIABILITIES.

Unpaid losses	\$	34,700 00
Unearned premiums		117,650 44
Other liabilities		25,066 92
Total liabilities	\$	177,417 36
Net surplus	\$	54,733 63

III. INCOME IN 1895.

Net cash actually received for premiums	\$	225,004 41
Received from interest and dividends		3,417 65
Total income	\$	228,422 06
Excess of income over expenditures	\$	46,062 74

IV. EXPENDITURES IN 1895.

Net amount paid for losses	\$	144,217 59
Paid dividends		3,089 88
Commissions and brokerage		24,282 31
Salaries of officers and employes		6,488 89
Taxes		4,280 65
Total expenditures	\$	182,359 32

V. MISCELLANEOUS.

Fire risks written in 1895	\$	23,774,568 00
Premiums received thereon		301,916 30
Total risks in force December 31, 1895	\$	17,486,782 00
Total premiums received from commencement to date	\$	1,136,193 08
Total losses paid from commencement to date		586,269 22
Excess of premiums over losses	\$	549,923 89

BUSINESS IN COLORADO IN 1895.

Premiums received	\$	289 28
Losses paid		29 30
Losses incurred		29 30
Expense		80 00
Tax		5 78

UNITED STATES BRANCH
OF THE
BRITISH AMERICA ASSURANCE COMPANY.

OF
TORONTO, CANADA.

(Organized in 1833.)

GEO. A. COX, President.

P. H. SIMS, Secretary.

I. ASSETS.

Market value of bonds and stocks.....	\$ 946,550 52
Cash on hand and in bank.....	30,493 98
Premiums in course of collection.....	177,720 50
All other assets.....	25,454 52
Total admitted assets.....	\$ 1,180,219 52

II. LIABILITIES.

Unpaid losses.....	\$ 149,294 46
Unearned premiums.....	594,587 98
Other liabilities.....	41,970 54
Total liabilities.....	\$ 785,852 93
Net surplus.....	\$ 394,366 59

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,172,448 68
Received from interest and dividends.....	37,745 91
Total income.....	\$ 1,210,194 59
Excess of income over expenditures.....	\$ 100,123 33

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 739,771 87
Commissions and brokerage.....	224,204 13
Salaries of officers and employes.....	24,875 28
Taxes.....	25,325 12
All other expenditures.....	95,894 86
Total expenditures.....	\$ 1,110,071 26

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 87,163,113 00
Premiums received thereon.....	1,271,957 75
Marine and inland risks written in 1895.....	24,623,044 00
Premiums received thereon.....	237,279 75
Total risks in force December 31, 1895.....	\$ 90,264,165 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 813,895 00
Premiums received.....	15,952 34
Losses paid.....	2,390 12
Losses incurred.....	553 99
Expense.....	5,661 75
Tax.....	319 05

BROADWAY INSURANCE COMPANY.

Principal Office.....63 William St., New York, N. Y.

(Organized in 1849.)

E. B. MAGNUS, President.

GEO. W. JONES, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Market value of bonds and stocks.....	\$	363,200	00
Cash on hand and in bank.....		3,634	62
Premiums in course of collection.....		47,105	78
All other assets.....		7,470	44
Total admitted assets.....	\$	426,410	84

II. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		25,454	29
Unearned premiums.....		141,861	00
Other liabilities.....		12,520	00
Total liabilities, including capital.....	\$	382,838	29
Net surplus.....	\$	43,572	55

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	245,221	36
Received from interest and dividends.....		17,215	73
Received from rents and all other sources.....		5,000	00
Total income.....	\$	267,437	09

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	155,542	68
Paid dividends.....		20,000	00
Commissions and brokerage.....		59,535	82
Salaries of officers and employes.....		18,110	64
Taxes.....		4,420	63
All other expenditures.....		24,717	46
Total expenditures.....	\$	282,327	23

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	26,735,320	00
Premiums received thereon.....		297,927	42
Total risks in force December 31, 1895.....	\$	35,831,672	00
Total premiums received from commencement to date.....	\$	5,194,171	61
Total losses paid from commencement to date.....		1,282,335	99
Excess of premiums over losses.....	\$	1,911,835	62

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	317,634	00
Premiums received.....		3,450	34
Losses paid.....		634	56
Losses incurred.....		595	79
Expense.....		915	17
Tax.....		69	00

UNITED STATES BRANCH
OF THE
CALEDONIAN INSURANCE COMPANY.

Principal Office.....Edinburgh, Scotland.

(Organized in 1805.)

CHAS. H. POST, U. S. Manager, 29 Pine St., New York.

CASH CAPITAL, \$537,500.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 50,000 00
Market value of bonds and stocks.....	1,634,412 50
Cash on hand and in banks.....	187,577 64
Premiums in course of collection.....	112,295 65
All other assets.....	31,318 54
Total admitted assets.....	\$ 2,015,904 33

II. LIABILITIES.

Unpaid losses.....	\$ 203,068 64
Unearned premiums.....	1,056,160 86
Other liabilities.....	46,527 55
Total liabilities.....	\$ 1,305,757 05
Net surplus.....	\$ 710,147 25

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,307,561 24
Received from interest and dividends.....	74,652 83
Total income.....	\$ 1,382,214 07

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 986,161 25
Commissions and brokerage.....	259,164 89
Salaries of officers and employes.....	74,610 88
Taxes.....	47,383 79
All other expenditures.....	100,305 80
Total expenditures.....	\$ 1,467,626 61

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 144,655,997 00
Premiums received thereon.....	1,807,113 31
Total risks in force December 31, 1895.....	\$ 201,272,676 00
Total premiums received from commencement to date.....	\$ 7,913,997 82
Total losses paid from commencement to date.....	4,615,361 63
Excess of premiums over losses.....	\$ 3,298,636 19

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 915,245 00
Premiums received.....	15,378 45
Losses paid.....	6,436 71
Losses incurred.....	6,911 28
Expense.....	3,523 27
Tax.....	307 56

CITIZENS INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1849.)

J. R. SNIVELY, President.

HOWARD WELSH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	120,000	00
Loans secured by mortgages on real estate.....		310,593	40
Interest due on said mortgage loans.....		3,788	30
Market value of bonds and stocks.....		212,428	50
Loans secured by bonds and stocks as collateral.....		43,550	00
Cash on hand and in bank.....		38,751	89
Premiums in course of collection.....		31,028	78
All other assets.....		2,007	86
Total admitted assets.....	\$	762,148	73

II. LIABILITIES.

Capital stock paid up.....	\$	500,000	00
Unpaid losses.....		23,788	07
Unearned premiums.....		162,531	15
Other liabilities.....		7,671	46
Total liabilities, including capital.....	\$	693,990	68
Net surplus.....	\$	68,158	05

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	229,686	93
Received from interest and dividends.....		29,889	50
Received from rents and all other sources.....		7,004	90
Total income.....	\$	266,581	33
Excess of income over expenditures.....	\$	32,365	51

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	117,857	03
Paid dividends.....		30,000	10
Commissions and brokerage.....		54,209	51
Salaries of officers and employes.....		9,899	88
Taxes.....		7,451	02
All other expenditures.....		15,278	38
Total expenditures.....	\$	234,215	82

MISCELLANEOUS.

Fire risks written in 1895.....	\$	22,645,182	00
Premiums received thereon.....		282,003	98
Total risks in force December 31, 1895.....	\$	26,414,061	00
Total premiums received from commencement to date.....	\$	4,744,240	00
Total losses paid from commencement to date.....		2,696,278	00
Excess of premiums over losses.....	\$	2,047,962	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	343,499	18
Premiums received.....		4,140	84
Losses paid.....		55	80
Losses incurred.....		55	80
Expense.....		1,366	48
Tax.....		82	82

UNITED STATES BRANCH
OF THE
COMMERCIAL UNION ASSURANCE COMPANY.

Principal Office.....Pine and William Sts., New York. N. Y.,

(Organized in 1861.)

CHARLES SEWALL, U. S. Manager.

I. ASSETS.

Value of real estate owned.....	\$	870,395 85
Market value of bonds and stocks.....		1,628,657 50
Cash on hand and in bank.....		535,922 07
Premiums in course of collection.....		418,487 30
All other assets.....		52,568 44
Total admitted assets.....	\$	3,506,031 16

II. LIABILITIES.

Unpaid losses.....	\$	290,293 19
Unearned premiums.....		1,947,189 45
Amount reclaimable on perpetual policies.....		67,256 01
Other liabilities.....		62,389 76
Total liabilities.....	\$	2,367,128 41
Net surplus.....	\$	1,138,902 75

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,708,283 13
Received from interest and dividends.....		76,148 20
Received from rents and all other sources.....		29,642 15
Total income.....	\$	2,814,073 50
Excess of income over expenditures.....	\$	374,248 77

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,641,104 87
Commissions and brokerage.....		457,956 41
Salaries of officers and employes.....		142,723 04
Taxes.....		61,038 72
All other expenditures.....		137,001 69
Total expenditures.....	\$	2,439,824 73

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	3,536,879 17
Premiums received thereon.....		74,728 90
Fire risks written in 18 ⁹⁵		283,633,327 00
Premiums received thereon.....		3,138,509 51
Marine and inland risks written in 1895.....		27,985,964 00
Premiums received thereon.....		208,221 51
Total risks in force December 31, 1895.....	\$	367,499,191 17
Total premiums received from commencement to date.....	\$	41,626,605 00
Total losses paid from commencement to date.....		25,809,297 00
Excess of premiums over losses.....	\$	15,817,308 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,170,767 89
Premiums received.....		38,971 89
Losses paid.....		4,936 50
Losses incurred.....		4,597 83
Expense.....		10,751 80
Tax.....		779 44

CONCORDIA FIRE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1870.)

J. H. INBUSH, President.

GUSTAV WOLLAEGER, Secretary.

CASH CAPITAL, \$200,000

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	517,905 00
Interest due on said mortgage loans.....		6,438 19
Market value of bonds and stocks.....		135,600 00
Cash on hand and in bank.....		34,611 52
Premiums in course of collection.....		58,123 79
All other assets.....		1,658 34
Total admitted assets.....	\$	754,336 83

II. LIABILITIES.

Capital stock paid up.....	\$	200,000 00
Unpaid losses.....		32,313 76
Unearned premiums.....		381,566 75
Other liabilities.....		14,433 86
Total liabilities, including capital.....	\$	628,314 37
Net surplus.....	\$	126,022 46

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	442,544 58
Received from interest and dividends.....		32,815 23
Total income.....	\$	475,359 81
Excess of income over expenditures.....	\$	50,333 33

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	121,025 59
Paid dividends.....		16,000 00
Commissions and brokerage.....		103,018 36
Salaries of officers and employes.....		28,660 00
Taxes.....		9,971 84
All other expenditures.....		46,360 69
Total expenditures.....	\$	425,026 48

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	43,855,988 00
Premiums received thereon.....		573,976 84
Total risks in force December 31, 1895.....	\$	61,115,164 00
Total premiums received from commencement to date.....	\$	4,846,814 62
Total losses paid from commencement to date.....		2,676,038 18
Excess of premiums over losses.....	\$	2,170,776 44

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	628,048 00
Premiums received.....		8,310 47
Losses paid.....		2,835 58
Losses incurred.....		3,695 37
Expense.....		2,654 44
Tax.....		166 20

CONNECTICUT FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, President.

CHARLES R. BURT, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$	146,525 00
Loans secured by mortgages on real estate.....		854,750 00
Market value of bonds and stocks.....		1,760,605 00
Loans secured by bonds and stocks as collateral.....		12,500 00
Cash on hand and in bank.....		163,803 20
Premiums in course of collection.....		252,329 69
Bills receivable.....		1,488 80
Total admitted assets.....	\$	3,192,001 69

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000 00
Unpaid losses.....		251,542 00
Unearned premiums.....		1,375,050 28
Other liabilities.....		59,000 00
Total liabilities, including capital.....	\$	2,685,592 28
Net surplus.....	\$	506,409 41

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,763,146 14
Received from interest and dividends.....		125,060 87
Total income.....	\$	1,888,147 01
Excess of income over expenditures.....	\$	226,980 95

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	936,986 72
Paid dividends.....		100,000 00
Commissions and brokerage.....		311,373 31
Salaries of officers and employes.....		137,642 73
Taxes.....		38,407 75
All other expenditures.....		136,755 55
Total expenditures.....	\$	1,661,166 06

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	157,329,883 00
Premiums received thereon.....		2,046,393 40
Total risks in force December 31, 1895.....	\$	205,081,193 00
Total premiums received from commencement to date.....	\$	20,167,335 91
Total losses paid from commencement to date.....		11,479,462 98
Excess of premiums over losses.....	\$	8,687,872 93

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,952,375 00
Premiums received.....		29,755 07
Losses paid.....		15,797 07
Losses incurred.....		17,382 63
Expense.....		6,115 20
Tax.....		595 10

CONTINENTAL INSURANCE COMPANY.

Principal Office 46 Cedar St., 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.....	\$	1,082,430	19
Loans secured by mortgages on real estate.....		107,560	00
Interest due on said mortgage loans.....		2,168	25
Market value of bonds and stocks.....		4,880,494	00
Cash on hand and in bank.....		522,237	66
Premiums in course of collection.....		350,731	19
All other assets.....		271,150	96
Total admitted assets.....	\$	7,216,828	25

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000	00
Unpaid losses.....		366,713	64
Unearned premiums.....		3,521,726	96
Other liabilities.....		152,579	52
Reserved for contingencies.....		150,000	00
Total liabilities, including capital.....	\$	5,191,020	12
Net surplus.....	\$	2,025,808	13

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	3,421,484	48
Received from interest and dividends.....		279,152	49
Received from rent and all other sources.....		40,107	62
Total income.....	\$	3,740,744	59
Excess of income over expenditures.....	\$	508,643	48

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,830,789	06
Paid dividends.....		153,961	50
Commissions and brokerage.....		671,646	76
Salaries of officers and employes.....		296,656	85
Taxes.....		65,255	12
All other expenditures.....		213,791	82
Total expenditures.....	\$	3,232,101	11

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	448,573,640	00
Premiums received thereon.....		3,816,309	10
Total risks in force December 31, 1895.....	\$	662,294,844	00
Total premiums received from commencement to date.....	\$	61,833,597	85
Total losses paid from commencement to date.....		34,536,782	14
Excess of premiums over losses.....	\$	27,296,815	71

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,606,321	00
Premiums received.....		36,195	47
Losses paid.....		9,930	71
Losses incurred.....		12,250	96
Expense.....		13,740	56
Tax.....		723	90

DELAWARE INSURANCE COMPANY.

Principal Office.....Third and Walnut Sts., Philadelphia, Pa.

(Organized in 1855.)

T. PAULDING, President.

HENRY LYLURN, Secretary.

CASH CAPITAL, \$702,875.

I. ASSETS

Value of real estate owned.....	\$	160,000	00
Loans secured by mortgages on real estate.....		112,200	00
Interest due on said mortgage loans.....		1,310	68
Market value of bonds and stocks.....		987,249	00
Cash on hand and in bank.....		69,738	89
Premiums in course of collection.....		166,514	10
All other assets.....		16,577	41
Total admitted assets.....	\$	1,513,590	08

II. LIABILITIES.

Capital stock paid up.....	\$	702,875	00
Unpaid losses.....		53,545	00
Unearned premiums.....		491,834	91
Amount reclaimable on perpetual policies.....		81,602	34
Cash dividends to stockholders unpaid.....		97	00
Other liabilities.....		14,237	46
Total liabilities, including capital.....	\$	1,344,191	71
Net surplus.....	\$	169,398	37

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	812,004	76
Received from interest and dividends.....		54,663	01
Received from rents and all other sources.....		11,169	07
Total income.....	\$	877,836	84

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	522,943	72
Paid dividends.....		42,172	50
Commissions and brokerage.....		158,413	44
Salaries of officers and employes.....		74,595	25
Taxes.....		30,075	63
All other expenditures.....		78,067	16
Total expenditures.....	\$	906,267	70

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	273,563	34
Premiums received thereon.....		8,153	92
Fire risks written in 1895.....		77,118,473	00
Premiums received thereon.....		937,969	32
Marine and inland risks written in 1895.....		17,517,107	00
Premiums received thereon.....		118,971	20
Total risks in force December 31, 1895.....	\$	79,090,100	72
Total premiums received from commencement to date.....	\$	30,476,607	00
Total losses paid from commencement to date.....		18,246,809	00
Excess of premiums over losses.....	\$	12,229,798	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	324,305	00
Premiums received.....		4,124	74
Losses paid.....		1,278	26
Losses incurred.....		2,123	00
Expense.....		1,561	93
Tax.....		82	49

EAGLE FIRE INSURANCE COMPANY.

Principal Office..... 71 Wall St., New York, N. Y.

(Organized in 1806.)

A. J. CLINTON, President.

T. J. GAINES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	425,000 00
Loans secured by mortgages on real estate.....		23,000 00
Interest due on said mortgage loans.....		841 25
Market value of bonds and stocks.....		681,830 00
Cash on hand and in bank.....		24,677 79
Premiums in course of collection.....		33,424 26
Interest due and accrued.....		7,934 50
All other assets.....		4,549 80
Total admitted assets.....		\$ 1,201,257 60

II. LIABILITIES.

Capital stock paid up.....	\$	300,000 00
Unpaid losses.....		21,514 80
Unearned premiums.....		203,998 34
Cash dividends to stockholders unpaid.....		1,792 24
Other Liabilities.....		14,113 33
Total liabilities, including capital.....		\$ 541,418 71
Net surplus.....	\$	659,838 89

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	236,390 69
Received from interest and dividends.....		29,585 44
Received from rents and all other sources.....		7,327 63
Total income.....		\$ 273,303 76
Excess of income over expenditures.....	\$	29,107 50

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	97,749 06
Paid dividends.....		45,252 00
Commissions and brokerage.....		54,952 09
Salaries of officers and employes.....		34,030 66
Taxes.....		3,476 65
All other expenditures.....		8,735 80
Total expenditures.....		\$ 244,196 26

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	40,007,583 00
Premiums received thereon.....		292,164 79
Total risks in force December 31, 1895.....		\$ 56,505,661 00
Total premiums received from commencement to date.....		\$ 7,960,290 00
Total losses paid from commencement to date.....		\$ 3,701,379 00
Excess of premiums over losses.....	\$	4,258,911 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	564,647 00
Premiums received.....		6,876 29
Losses paid.....		2,347 72
Losses incurred.....		2,347 72
Expense.....		1,963 80
Tax.....		137 52

FARMERS' ALLIANCE MUTUAL FIRE INSURANCE COMPANY,

Principal Office..... Denver, Colo.

(Organized in 1895.)

D. M. RICHARDS, President.

R. A. SOUTHWORTH, Secretary

I. ASSETS.

Cash and notes.....	\$	228 33
Premiums in course of collection.....		1,316 35
		1,316 35
Total assets.....	\$	1,316 35
Deduct.....		282 40
		1,033 95
Total admitted assets.....	\$	1,033 95

II. LIABILITIES.

Unearned premiums.....	\$	1,316 35
Total liabilities.....	\$	1,316 35

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	282 40
Total income.....	\$	282 40
		282 40
Excess of income over expenditures.....	\$	54 60

IV. EXPENDITURES IN 1895.

Salaries of officers and employes.....	\$	29 00
All other expenditures.....		198 80
		227 80
Total expenditures.....	\$	227 80

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	62,240 00
Premiums and notes received thereon.....		1,316 35
		62,240 00
Total risks in force December 31, 1895.....	\$	62,240 00
Total premiums received from commencement to date.....	\$	1,316 35

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	62,240 00
Premiums and notes received.....		1,316 35
Expense.....		226 80
Tax.....		5 64

FARRAGUT FIRE INSURANCE COMPANY.

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

(Organized in 1872.)

JOHN E. LEFFINGWELL, President. SAMUEL DARBEE, Sec'y.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$	6,000 00
Loans secured by mortgages on real estate.....		12,930 00
Interest due on said mortgage loans.....		223 03
Market value of bonds and stocks.....		237,421 00
Loans secured by bonds and stocks as collateral.....		6,900 00
Cash on hand and in bank.....		22,644 87
Premiums in course of collection.....		25,851 27
All other assets.....		3,037 38
Total admitted assets.....	\$	315,007 36

II. LIABILITIES.

Capital stock paid up.....	\$	200,000 00
Unpaid losses.....		10,984 42
Unearned premiums.....		68,815 81
Other liabilities.....		4,141 28
Total liabilities, including capital.....	\$	288,941 51
Net surplus.....	\$	31,065 85

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	140,990 65
Received from interest and dividends.....		9 940 72
Received from rents and all other sources.....		425 04
Total income.....	\$	151,356 41

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	83,653 95
Paid dividends.....		11,000 00
Commissions and brokerage.....		27,485 62
Salaries of officers and employes.....		17,211 00
Taxes.....		2,949 62
All other expenditures.....		10,308 23
Total expenditures.....	\$	152,607 82

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	15,147,168 00
Premiums received thereon.....		177,884 23
Total risks in force December 31, 1895.....	\$	11,682,340 00
Total premiums received from commencement to date.....	\$	3,578,660 02
Total losses paid from commencement to date.....		1,776,729 86
Excess of premiums over losses.....	\$	1,801,930 16

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	606,460 96
Premiums received.....		6,852 33
Losses paid.....		1,211 63
Losses incurred.....		1,236 63
Expense.....		2,031 91
Tax.....		137 04

FIRE ASSOCIATION OF PHILADELPHIA.

Principal Office 407 Walnut St., Philadelphia, Pa.

(Organized in 1820.)

E. C. ERVIN, President.

BENJ. T. HERKNESS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	202,900	00
Loans secured by mortgages on real estate.....		1,891,829	51
Interest due on said mortgage loans.....		40,764	44
Market value of bonds and stocks.....		2,498,014	00
Loans secured by bonds and stocks as collateral.....		92,099	00
Cash on hand and in bank.....		311,150	31
Premiums in course of collection.....		516,384	24
All other assets.....		28,101	56
Total admitted assets.....	\$	5,581,243	06

II. LIABILITIES.

Capital stock paid up.....	\$	500,000	00
Unpaid losses.....		320,029	84
Unearned premiums.....		1,854,618	25
Amount reclaimable on perpetual policies.....		1,924,533	29
Other liabilities.....		179,087	54
Total liabilities, including capital.....	\$	4,778,268	92
Net surplus.....	\$	802,974	14

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,478,561	81
Received from interest and dividends.....		239,743	33
Received from rents and all other sources.....		4,673	71
Total income.....	\$	2,719,977	85
Excess of income over expenditures.....	\$	359,087	63

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,277,629	54
Paid dividends.....		200,000	00
Commissions and brokerage.....		521,914	95
Salaries of officers and employes.....		300,415	68
Taxes.....		57,848	95
All other expenditures.....		3,051	10
Total expenditures.....	\$	2,360,890	22

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	87,156,784	00
Premiums received thereon.....		2,085,582	48
Fire risks written in 1895.....		252,671,760	00
Premiums received thereon.....		3,024,678	21
Total risks in force December 31, 1895.....	\$	342,368,028	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,157,560	00
Premiums received.....		21,952	61
Losses paid.....		5,339	70
Losses incurred.....		9,883	06
Expense.....		6,392	56
Tax.....		439	05

FIREMAN'S FUND INSURANCE COMPANY OF SAN FRANCISCO.

Principal Office,401 California St., San Francisco, Cal.

(Organized in 1863.)

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

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 416,700 00
Loans secured by mortgages on real estate.....	492,243 85
Interest due on said mortgage loans.....	6,220 31
Market value of bonds and stocks.....	1,710,979 00
Loans secured by bonds and stocks as collateral.....	178,301 65
Cash on hand and in bank.....	198,297 39
Premiums in course of collection.....	369,500 75
All other assets.....	81,852 93
Total admitted assets.....	\$ 3,449,095 88

II. LIABILITIES.

Capital stock paid up.....	\$ 1,000,000 00
Unpaid losses.....	125,491 42
Unearned premiums.....	1,218,571 74
Other liabilities.....	117,827 63
Total liabilities, including capital.....	\$ 2,461,890 79
Net surplus.....	\$ 987,205 09

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,640,878 94
Received from interest and dividends.....	131,456 26
Received from rents and all other sources.....	19,168 15
Total income.....	\$ 1,791,503 35
Excess of income over expenditures.....	\$ 235,023 05

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 847,749 26
Paid dividends.....	120,000 00
Commissions and brokerage.....	224,935 85
Salaries of officers and employes.....	179,027 74
Taxes.....	30,701 61
All other expenditures.....	154,065 84
Total expenditures.....	\$ 1,556,480 30

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 179,216,492 00
Premiums received thereon.....	2,155,368 87
Marine and inland risks written in 1895.....	27,914,784 00
Premiums received thereon.....	329,747 18
Total risks in force December 31, 1895.....	\$ 193,685,122 00
Total premiums received from commencement to date.....	\$ 28,489,258 00
Total losses paid from commencement to date.....	14,370,424 00
Excess of premiums over losses.....	\$ 14,118,834 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 2,488,857 00
Premiums received.....	49,423 15
Losses paid.....	17,900 00
Losses incurred.....	22,801 80
Expense.....	13,585 52
Tax.....	999 80

FIREMEN'S INSURANCE COMPANY.

Principal Office..... Baltimore, Md.

(Organized in 1825.)

F. E. S. WOLFE, President.

HARRY L. RIALI, Secretary.

CASH CAPITAL, \$378,000.

I. ASSETS.

Value of real estate owned.....	\$	146,875 00
Market value of bonds and stocks.....		488,184 60
Cash on hand and in bank.....		37,671 46
Premiums in course of collection.....		25,200 66
All other assets.....		14,131 91
Total admitted assets.....	\$	712,063 63

II. LIABILITIES.

Capital stock paid up.....	\$	378,000 00
Unpaid losses.....		38,041 72
Unearned premiums.....		180,052 69
Other liabilities.....		8,321 32
Total liabilities, including capital.....	\$	604,415 73
Net surplus.....	\$	107,647 90

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	254,779 99
Received from interest and dividends.....		21,682 04
Received from rents and all other sources.....		6,303 65
Total income.....	\$	282,765 68
Excess of income over expenditures.....	\$	39,471 12

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	104,837 32
Paid dividends.....		29,913 30
Commissions and brokerage.....		65,235 18
Salaries of officers and employes.....		17,153 00
Taxes.....		13,740 41
All other expenditures.....		12,415 35
Total expenditures.....	\$	243,294 56

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	34,200,205 00
Premiums received thereon.....		343,965 14
Total risks in force December 31, 1895.....	\$	32,669,958 00
Total premiums received from commencement to date.....	\$	7,332,526 40
Total losses paid from commencement to date.....		3,742,258 00
Excess of premiums over losses.....	\$	3,590,268 40

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	78,619 66
Premiums received.....		1,324 19
Losses paid.....		328 47
Losses incurred.....		1,000 00
Expense.....		425 17
Tax.....		26 48

FRANKLIN FIRE INSURANCE COMPANY.

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

(Organized in 1829.)

JAMES W. M'ALLISTER, President.

EZRA T. CRESSON, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$	279,000	00
Loans secured by mortgages on real estate.....		233,808	00
Interest due on said mortgage loans.....		3,507	12
Market value of bonds and stocks.....		2,299,450	00
Loans secured by bonds and stocks as collateral.....		197,500	00
Cash in hand and in bank.....		89,751	27
Premiums in course of collection.....		65,222	93
Interest due and accrued.....		1,312	26
Total admitted assets.....	\$	3,169,551	58

II. LIABILITIES.

Capital stock paid up.....	\$	400,000	00
Unpaid losses.....		41,509	42
Unearned premiums.....		454,851	00
Amount reclaimable on perpetual policies.....		1,193,448	62
Dividends to stockholders unpaid.....		410	00
Other liabilities.....		8,838	90
Total liabilities, including capital.....	\$	2,099,057	94
Net surplus.....	\$	1,070,493	64

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	489,756	87
Received from interest and dividends.....		135,362	37
Received from rents and all other sources.....		9,750	29
Total income.....	\$	634,869	53
Excess of income over expenditures.....	\$	19,647	21

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	278,422	30
Paid dividends.....		99,890	00
Commissions and brokerage.....		88,278	93
Salaries of officers and employes.....		38,140	00
Taxes.....		20,960	98
All other expenditures.....		89,530	11
Total expenditures.....	\$	615,222	32

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	57,737,973	00
Premiums received thereon.....		1,295,299	05
Fire risks written in 1895.....		50,157,976	00
Premiums received thereon.....		588,497	97
Total risks in force December 31, 1895, including perpetual.....	\$	135,538,292	00
Total premiums received from commencement to date.....	\$	30,230,371	57
Total losses paid from commencement to date.....		16,114,023	09
Excess of premiums over losses.....	\$	14,116,348	48

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	398,500	00
Premiums received.....		5,345	68
Losses paid.....		30	16
Losses incurred.....		2,536	25
Expense.....		1,110	45
Tax.....		196	91

GERMAN INSURANCE COMPANY.

Principal Office.....Freeport, Ill.

(Organized in 1865.)

C. O. COLLMANN, President.

WM TREMBOR, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$	115,198	48
Loans secured by mortgages on real estate.....		1,731,660	39
Interest due on said mortgage loans.....		73,548	05
Market value of bonds and stocks.....		453,950	00
Loans secured by bonds and stock as collateral.....		39,823	00
Cash on hand and in bank.....		171,216	80
Premiums in course of collection.....		235,753	76
All other assets.....		191,451	67
Total admitted assets.....	\$	3,012,602	15

II. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		102,576	63
Unearned premiums.....		1,917,691	06
Other liabilities.....		16,946	68
Total liabilities, including capital.....	\$	2,237,214	37
Net surplus.....	\$	775,387	78

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,442,038	62
Received from interest and dividends.....		121,847	30
Received from rents and all other sources.....		10,035	43
Total income.....	\$	1,576,921	35
Excess of income over expenditures.....	\$	94,905	52

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	870,839	20
Paid dividends.....		40,000	00
Commissions and brokerage.....		326,702	85
Salaries of officers and employes.....		73,003	25
Taxes.....		32,588	69
All other expenditures.....		138,881	84
Total expenditures.....	\$	1,482,015	83

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	107,920,440	00
Premiums received thereon.....		1,725,262	28
Total risks in force December 31, 1895.....	\$	210,451,980	00
Total premiums received from commencement to date.....	\$	20,771,472	30
Total losses paid from commencement to date.....		10,108,867	71
Excess of premiums over losses.....	\$	10,662,604	95

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,009,443	00
Premiums received.....		15,820	81
Losses paid.....		4,393	33
Losses incurred.....		5,214	77
Expense.....		5,272	82
Tax.....		316	41

GERMAN FIRE INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1862.)

A. E. SUCCOP, President.

F. L. GROSS, Secretary.

CASH CAPITAL. \$200,000

I. ASSETS.

Value of real estate owned.....	\$	49,200 00
Loans secured by mortgages on real estate.....		216,717 00
Interest due on said mortgage loans.....		3,498 41
Market value of bonds and stocks.....		144,591 50
Loans secured by bonds and stocks as collateral.....		1,000 01
Cash on hand and in bank.....		33,147 92
Premiums in course of collection.....		26,886 49
All other assets.....		1,054 17
Total admitted assets.....	\$	475,995 66

II. LIABILITIES.

Capital stock paid up.....	\$	200,000 00
Unpaid losses.....		29,584 00
Unearned premiums.....		163,935 73
Other liabilities.....		5,658 33
Total liabilities, including capital.....	\$	399,178 06
Net surplus.....	\$	76,817 60

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	213,377 39
Received from interest and dividends.....		19,546 86
Received from rents and all other sources.....		3,609 12
Total income.....	\$	236,533 37

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	145,224 53
Paid dividends.....		20,000 00
Commissions and brokerage.....		48,581 63
Taxes.....		7,166 16
All other expenditures.....		21,167 54
Total expenditures.....	\$	242,149 86

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	21,057,722 00
Premiums received thereon.....		260,927 30
Total risks in force December 31, 1895.....	\$	27,421,017 00
Total premiums received from commencement to date.....	\$	1,749,918 26
Total losses paid from commencement to date.....		2,305,402 70
Excess of premiums over losses.....	\$	2,444,515 56

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	160,110 00
Premiums received.....		1,789 75
Losses paid.....		2,351 64
Losses incurred.....		2,151 64
Tax.....		35 79

GERMAN FIRE INSURANCE COMPANY.

Principal Office.....Peoria, Ill.

(Organized in 1876.)

BERNARD CREMER, President. CHARLES CREMER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$	10,000	00
Loans secured by mortgages on real estate.....		259,630	83
Interest due on said mortgage loans.....		15,413	69
Market value of bonds and stocks.....		9,250	00
Loans secured by bonds and stocks as collateral.....		50,400	00
Cash on hand and in bank.....		48,021	85
Premiums in course of collection.....		25,654	47
All other assets.....		1,140	33
Total admitted assets.....	\$	419,511	17

II. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		24,523	08
Unearned premiums.....		109,720	61
Other liabilities.....		5,130	88
Total liabilities, including capital.....	\$	339,374	57
Net surplus.....	\$	80,136	60

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	128,165	01
Received from interest and dividends.....		19,571	18
Received from rents and all other sources.....		4,476	89
Total income.....	\$	152,213	08
Excess of income over expenditures.....	\$	44,322	72

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	56,940	20
Commissions and brokerage.....		32,377	66
Salaries of officers and employes.....		6,599	92
Taxes.....		1,388	83
All other expenditures.....		10,583	75
Total expenditures.....	\$	107,890	36

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	11,740,075	00
Premiums received thereon.....		167,474	82
Total risks in force December 31, 1895.....	\$	14,823,530	00
Total premiums received from commencement to date.....	\$	2,921,498	96
Total losses paid from commencement to date.....		1,403,255	26
Excess of premiums over losses.....	\$	1,518,243	70

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	476,963	00
Premiums received.....		6,511	13
Losses paid.....		3,458	70
Losses incurred.....		2,541	96
Expense.....		2,020	33
Tax.....		130	22

GERMAN AMERICAN INSURANCE COMPANY

Principal Office.....115 Broadway, New York, N. Y.

(Organized in 1872.)

EMIL OELBERMANN, President. WM. S. NEWALL, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned	\$	25,000 00
Market value of bonds and stocks.....		5,732,385 00
Cash on hand and in bank.....		396,674 09
Premiums in course of collection.....		418,702 32
All other assets.....		7,307 67
Total admitted assets.....		\$ 6,580,069 08

III. LIABILITIES.

Capital stock paid up.....	\$	1,000,000 00
Unpaid losses		368,731 10
Unearned premiums		2,591,902 88
Other liabilities.....		206,348 48
Total liabilities, including capital.....		\$ 4,166,982 46
Net surplus.....		\$ 2,413,086 62

III. INCOME IN 1895.

Net cash actually received for premiums	\$	2,740,182 33
Received from interest and dividends.....		256,100 86
Total income.....		\$ 2,996,283 19
Excess of income over expenditures.....		\$ 241,022 66

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,526,088 14
Paid dividends		200,000 00
Commissions and brokerage.....		497,813 94
Salaries of officers and employes.....		179,528 79
Taxes		72,110 08
All other expenditures.....		279,719 58
Total expenditures		\$ 2,755,260 53

V. MISCELLANEOUS.

Fire risks written in 1895	\$	353,729,637 00
Premiums received thereon.....		3,706,619 78
Total risks in force December 31, 1895.....		\$ 532,284,822 00
Total premiums received from commencement to date.....		\$ 43,712,471 87
Total losses paid from commencement to date		23,124,346 88
Excess of premiums over losses.....		\$ 20,588,124 99

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,906,470 00
Premiums received.....		29,901 07
Losses paid		11,597 86
Losses incurred		22,891 22
Expense		7,917 52
Tax		598 02

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....15 Good Block, Denver

(Organized in 1892.)

CONRAD WALBRACH, President. CHAS. J. KNOCH, Secretary.

I. ASSETS.

Cash on hand and in bank.....	\$	1,304 45
Premiums in course of collection.....		75 55
All other assets.....		11,793 92
Total admitted assets.....	\$	13,173 92

II. LIABILITIES.

Unearned premiums.....	\$	6,628 95
Total liabilities.....	\$	6,628 95
Net surplus.....	\$	6,544 97

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	644 21
Received from interest.....		575 01
Total income.....	\$	1,219 25
Excess of income over expenditures.....	\$	471 10

IV. EXPENDITURES IN 1895.

Salaries of officers and employes.....	\$	540 00
Taxes.....		55 00
All other expenditures.....		153 15
Total expenditures.....	\$	748 15

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	116,575 00
Premiums received thereon.....		1,888 18
Total risks in force December 31, 1895.....	\$	461,200 00
Total premiums received from commencement to date.....	\$	20,897 40
Total losses paid from commencement to date.....		1,119 34
Excess of premiums over losses.....	\$	19,778 06

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	116,575 00
Premiums and premium notes received.....		1,888 18
Tax.....		12 88

GLENS FALLS INSURANCE COMPANY.

Principal Office.....Glens Falls, N. Y.

(Organized in 1849.)

J. S. CUNNINGHAM, President.

R. A. LITTLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 44,650 00
Loans secured by mortgages on real estate.....	860,873 81
Interest due on said mortgage loans.....	5,481 77
Market value of bonds and stocks.....	1,500,055 00
Loans secured by bonds and stocks as collateral.....	4,000 00
Cash on hand and in bank.....	133,589 25
Premiums in course of collection.....	90,601 00
All other assets.....	11,567 67
Total.....	\$ 2,650,817 50
Deduct on account of bad and doubtful debts.....	4,123 34
Total admitted assets.....	\$ 2,646,694 16

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	32,808 85
Unearned premiums.....	857,728 80
Other liabilities.....	23,578 84
Total liabilities, including capital.....	\$ 1,114,116 49
Net surplus.....	\$ 1,532,577 67

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 805,646 81
Received from interest and dividends.....	132,452 16
Received from rents and all other sources.....	1,255 06
Total income.....	\$ 939,354 03
Excess of income over expenditures.....	\$ 214,775 29

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 369,092 49
Paid dividends.....	40,000 00
Commissions and brokerage.....	156,831 46
Salaries of officers and employes.....	60,434 36
Taxes.....	36,344 34
All other expenditures.....	61,876 09
Total expenditures.....	\$ 724,578 74

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 88,447,232 00
Premiums received thereon.....	972,189 84
Total risks in force December 31, 1895.....	\$ 150,915,946 00
Total premiums received from commencement to date.....	\$ 14,142,866 00
Total losses paid from commencement to date.....	6,988,309 24
Excess of premiums over losses.....	\$ 7,154,556 76

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 546,392 00
Premiums received.....	5,801 56
Losses paid.....	783 24
Losses incurred.....	783 24
Expense.....	1,527 10
Tax.....	126 94

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1853.)

ALFRED S. GILLETT, President.

E. F. MERRILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	307,500 00
Loans secured by mortgages on real estate.....		813,910 00
Interest due on said mortgage loans.....		15,837 00
Market value of bonds and stocks.....		456,024 17
Loans secured by bonds and stocks as collateral.....		57,960 00
Cash on hand and in bank.....		103,975 16
Premiums in course of collection.....		114,927 35
All other assets.....		27,163 51
Total admitted assets.....	\$	1,897,257 19

II. LIABILITIES.

Capital stock paid up.....	\$	300,000 00
Unpaid losses.....		44,338 03
Unearned premiums.....		386,422 52
Amount reclaimable on perpetual policies.....		533,267 92
Other liabilities.....		44,549 36
Total liabilities, including capital.....	\$	1,308,577 83
Net surplus.....	\$	588,679 36

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	399,502 57
Received from interest and dividends.....		67,595 22
Received from rents and all other sources.....		5,710 10
Total income.....	\$	472,807 89
Excess of income over expenditures.....	\$	35,342 82

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	187,569 72
Paid dividends.....		60,000 00
Commissions and brokerage.....		88,706 08
Salaries of officers and employes.....		56,737 84
Taxes.....		18,284 79
All other expenditures.....		26,366 64
Total expenditures.....	\$	437,465 07

MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	4,581,588 00
Premiums received thereon.....		95,467 02
Fire risks written in 1895.....	\$	47,194,069 00
Premiums received thereon.....		499,205 75
Total risks in force December 31, 1895.....	\$	98,424,800 00
Total premiums received from commencement to date.....	\$	11,791,088 00
Total losses paid from commencement to date.....		4,879,233 00
Excess of premiums over losses.....	\$	6,911,855 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	428,463 00
Premiums received.....		5,631 81
Losses paid.....		2,538 48
Losses incurred.....		4,838 48
Expense.....		1,483 67
Tax.....		112 64

GREENWICH INSURANCE COMPANY.

Principal Office161 Broadway, New York, N. Y.

(Organized in 1884.)

MASON A. STONE, President. NICHOLAS W. MESEROLE, Sec.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$	200,000	00
Loans secured by mortgages on real estate.....		1,100	00
Interest due on said mortgage loans.....		33	00
Market value of bonds and stocks.....		901,250	00
Loans secured by bonds and stocks as collateral.....		1,400	00
Cash on hand and in bank.....		95,926	61
Premiums in course of collection.....		154,583	66
All other assets.....		22,025	02
Total.....	\$	1,376,318	29
Deduct on account of bad and doubtful debts.....		3,000	00
Total admitted assets.....	\$	1,373,318	29

II. LIABILITIES.

Capital stock paid up.....	\$	200,600	00
Unpaid losses.....		201,494	20
Unearned premiums.....		741,849	72
Amount reclaimable on perpetual policies.....		931	50
Other liabilities.....		27,945	00
Total liabilities, including capital.....	\$	1,172,220	42
Net surplus.....	\$	201,097	87

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,024,746	68
Received from interest and dividends.....		42,519	03
Received from rents and all other sources.....		17,125	02
Total income.....	\$	1,084,390	73
Excess of income over expenditures.....	\$	61,021	57

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	611,817	13
Paid dividends.....		20,000	00
Commissions and brokerage.....		190,931	08
Salaries of officers and employes.....		102,279	84
Taxes.....		14,896	04
All other expenditures.....		84,445	07
Total expenditures.....	\$	1,024,369	16

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	152,991,012	00
Premiums received thereon.....		1,170,949	04
Marine and inland risks written in 1895.....		33,676,054	00
Premiums received thereon.....		138,642	41
Total risks in force December 31, 1895,.....	\$	224,829,256	00
Total premiums received from commencement to date.....	\$	16,037,598	00
Total losses paid from commencement to date.....		10,207,904	00
Excess of premiums over losses.....	\$	5,829,694	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	530,532	00
Premiums received.....		7,659	18
Losses paid.....		18	20
Losses incurred.....		1,350	90
Expense.....		1,269	06
Tax.....		133	78

GRANGE MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....306 Symes Block, Denver, Colo.

(Organized in 1895.)

ELWOOD EASLEY, President. JAS. F. ROBINSON, Secretary.

II. LIABILITIES.

Unearned premiums	\$	570 34
Total liabilities,	\$	570 34

III. INCOME IN 1895.

Net cash actually received for premiums	\$	570 34
Total income	\$	570 34
Excess of income over expenditures	\$	291 39

IV. EXPENDITURES IN 1895.

Salaries of officers and employes	\$	146 05
All other expenditures		132 90
Total expenditures	\$	278 95

V. MISCELLANEOUS.

Fire risks written in 1895	\$	82,510 00
Premiums received thereon		570 34
Total risks in force December 31, 1895.	\$	82,510 00
Total premiums received from commencement to date	\$	570 34

BUSINESS IN COLORADO IN 1895.

Risks written	\$	82,510 00
Premiums received		570 34
Expense .. .		284 95
Tax		11 40

UNITED STATES BRANCH
OF THE
HAMBURG BREMEN FIRE INSURANCE COMPANY.

Principal Office Hamburg, Germany
(Organized in 1854.)

F. O. AFFELD, U. S. Manager, New York.

I. ASSETS.

Market value of bonds and stocks.....	\$ 1,260,675 00
Loans secured by bonds as collateral.....	20,000 00
Cash on hand and in bank.....	33,710 68
Premiums in course of collection.....	107,338 31
All other assets.....	1,000 00
Total admitted assets.....	\$ 1,422,723 99

II. LIABILITIES.

Unpaid losses.....	\$ 86,065 00
Unearned premiums.....	797,697 94
Other liabilities.....	17,870 72
Total liabilities.....	\$ 901,633 66
Net surplus.....	\$ 521,090 33

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,123 703 86
Received from interest and dividends.....	47,178 66
Total income.....	\$ 1,170,882 52
Excess of income over expenditures.....	\$ 159,583 33

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 563,270 82
Commissions and brokerage.....	235,353 07
Salaries of officers and employes.....	92,115 97
Taxes.....	25,369 27
All other expenditures.....	65,190 06
Total expenditures.....	\$ 981,299 19

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 114,178,711 00
Premiums received thereon.....	1,419,244 46
Total risks in force December 31, 1895.....	\$ 124,958,214 00
Total premiums received from commencement to date.....	\$ 16,733,478 62
Total losses paid from commencement to date.....	9,986,621 55
Excess of premiums over losses.....	\$ 6,746,857 07

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 589,784 06
Premiums received.....	8,629 82
Losses paid.....	1,505 72
Losses incurred.....	1,495 72
Expense.....	2,784 62
Tax.....	172 59

HANOVER FIRE INSURANCE COMPANY.

Principal Office..... 34 Pine St., New York, N. Y.

(Organized in 1852.)

I. REMSEN LANE, President.

CHAS. L. ROE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$	450,000 00
Loans secured by mortgages on real estate		22,000 00
Interest due on said mortgage loans.....		91 66
Market value of bonds and stocks.....		1,758,226 00
Cash on hand and in bank.....		112,088 11
Premiums in course of collection.....		177,493 08
All other assets.....		13,728 35
Total admitted assets	\$	2,533,627 20

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000 00
Unpaid losses.....		189,679 05
Unearned premiums.....		1,096,305 52
Other liabilities.....		29,777 94
Total liabilities, including capital.....	\$	2,315,762 51
Net surplus.....	\$	217,864 69

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,503,862 99
Received from interest and dividends		70,303 25
Received from rents and all other sources.....		16,013 98
Total income.....	\$	1,590,180 22
Excess of income over expenditure.....	\$	232,493 88

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	722,397 81
Paid dividends.....		70,000 00
Commissions and brokerage.....		264,375 69
Salaries of officers and employes.....		138,740 13
Taxes.....		34,259 29
All other expenditures.....		127,913 42
Total expenditures	\$	1,357,686 34

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	153,987,727 99
Premiums received thereon		1,811,143 98
Total risks in force December 31, 1895.....	\$	181,788,139 65
Total premiums received from commencement to date.....	\$	28,866 741 18
Total losses paid from commencement to date.....		16,208,123 16
Excess of premiums over losses.....	\$	12,658,618 02

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	423,945 00
Premiums received.....		6,756 97
Losses paid.....		1,488 73
Losses incurred.....		4,457 38
Expense.....		1,596 36
Tax.....		135 13

HARTFORD FIRE INSURANCE COMPANY.

Principal Office.....53 Trumbull St., Hartford, Conn.

(Organized in 1810.)

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

CASH CAPITAL, \$1,250,000.

I. ASSETS.

Value of real estate.....	\$	385,775 60
Loans secured by mortgages on real estate.....		1,316,000 00
Interest due on said mortgage loans.....		24,177 22
Market value of bonds and stocks.....		5,341,629 00
Loans secured by bonds and stocks as collateral.....		9,800 00
Cash on hand and in bank.....		1,088,291 95
Premiums in course of collection.....		1,042,418 69
All other assets.....		21,120 63
Total admitted assets.....	\$	9,229,213 09

II. LIABILITIES.

Capital stock paid up.....	\$	1,250,000 00
Unpaid losses.....		599,081 08
Unearned premiums.....		4,404,238 50
Other liabilities.....		75,000 00
Total liabilities, including capital.....	\$	6,328,319 58
Net surplus.....	\$	2,900,893 51

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	5,692 226 03
Received from interest and dividends.....		345,770 11
Received from rents and all other sources.....		7,921 39
Total income.....	\$	6,045,917 53
Excess of income over expenditures.....	\$	514,609 25

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	3,284,189 1 ¹
Paid dividends.....		325,000 0 ⁰
Commissions and brokerage.....		960,377 44
Salaries of officers and employes.....		421,902 97
Taxes.....		107,310 18
All other expenditures.....		432,528 58
Total expenditures.....	\$	5,531,308 28

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	507,025,724 00
Premiums received thereon.....		6,706,471 58
Total risks in force December 31, 1895.....	\$	707,465,610 00
Total premiums received from commencement to date.....	\$	83,673,149 16
Total losses paid from commencement to date.....		49,763,332 46
Excess of premiums over losses.....	\$	33,909, 16 70

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,951,351 00
Premiums received.....		51,194 39
Losses paid.....		20,944 64
Losses incurred.....		28,721 32
Expense.....		12,288 22
Tax.....		1,023 88

HOME INSURANCE COMPANY.

Principal Office.....119 Broadway, New York, N. Y.

(Organized in 1853.)

DANIEL A. HEALD, President. WM. L. BIGELOW, Secretary

CASH CAPITAL, \$3,000,000.

I. ASSETS.

Value of real estate owned	\$ 1,705,895 91
Loans secured by mortgages on real estate.....	463,009 13
Interest due on said mortgage loans	11,029 84
Market value of bonds and stocks	6,220,845 93
Loans secured by bonds and stocks as collateral.....	426,550 00
Cash on hand and in bank.....	469,914 59
Premiums in course of collection.....	511,264 45
All other assets.....	45,118 69
Total admitted assets.....	\$ 9,853,628 54

II. LIABILITIES.

Capital stock paid up.....	\$ 3,000,000 00
Unpaid losses	571,731 41
Unearned premiums	4,395,659 00
Cash dividends to stockholders unpaid.....	300 00
Other liabilities.....	180,482 72
Total liabilities, including capital.....	\$ 8,148,173 13
Net surplus.....	\$ 1,705,455 41

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 4,928,289 01
Received from interest and dividends.....	338,237 61
Received from rents and all other sources.....	117,297 15
Total income	\$ 5,383,823 77
Excess of income over expenditures	\$ 700,689 61

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 2,674,182 07
Paid dividends	300,150 00
Commissions and brokerage	822,771 07
Salaries of officers and employes.....	399,552 86
Taxes	88,827 59
All other expenditures.....	337,650 57
Total expenditures.....	\$ 4,683,124 16

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 644,799,209 00
Premiums received thereon	5,987,682 12
Marine and inland risks written in 1895.....	65,887,821 00
Premiums received thereon.....	266,040 92
Total risks in force December 31, 1895.....	\$ 856,964,834 00
Total premiums received from commencement to date.....	\$ 111,056,293 76
Total losses paid from commencement to date.....	66,885,843 20
Excess of premiums over losses.....	\$ 44,170,450 56

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 2,070,543 00
Premiums received.....	30,522 80
Losses paid.....	9,754 98
Losses incurred	16,637 10
Expense	5,031 55
Tax.....	610 45

HOME MUTUAL INSURANCE COMPANY.

Principal Office.....318 California St., San Francisco, California

(Organized in 1864.)

CHAS. R. STORY, President.

STEPHEN D. IVES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	255,500	00
Loans secured by Mortgages on real estate.....		365,403	00
Market value of bonds and stocks.....		85,192	00
Interest due on said mortgage loans.....		6,258	02
Loans secured by bonds and stocks as collateral.....		22,100	00
Cash on hand and in bank.....		56,035	14
Premiums in course of collection.....		79,962	71
All other assets.....		16,567	80
Total admitted assets.....	\$	887,018	67

II. LIABILITIES.

Capital stock paid up.....	\$	300,000	00
Unpaid losses.....		21,866	14
Unearned premiums.....		220,941	43
Other liabilities.....		16,026	25
Total liabilities, including capital.....	\$	558,833	82
Net surplus.....	\$	328,184	85

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	289,668	77
Received from interest and dividends.....		35,566	53
Received from rents and all other sources.....		10,158	81
Total income.....	\$	335,394	11
Excess of income over expenditures.....	\$	721	36

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	152,362	42
Paid dividends.....		36,000	00
Commissions and brokerage.....		48,235	82
Salaries of officers and employes.....		55,260	61
Taxes.....		9,660	47
All other expenditures.....		33,153	43
Total expenditures.....	\$	334,672	75

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	27,059,910	00
Premiums received thereon.....		373,003	42
Marine and inland risks written in 1895.....		3,088,175	00
Premiums received thereon.....		107,161	03
Total risks in force December 31, 1895.....	\$	27,934,241	00
Total premiums received from commencement to date.....	\$	9,032,667	67
Total losses paid from commencement to date.....		4,061,284	50
Excess of premiums over losses.....	\$	4,971,383	17

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	742,428	00
Premiums received.....		14,391	17
Losses paid.....		10,704	99
Losses incurred.....		8,346	99
Expense.....		4,559	83
Tax.....		287	82

UNITED STATES BRANCH
OF THE
IMPERIAL INSURANCE COMPANY, (LTD.)
OF LONDON, ENGLAND.

Principal Office.....33 Pine St., New York.

(Organized in 1803.)

J. J. COURTNEY, General Attorney.

I. ASSETS.

Value of real estate owned	\$ 476,634 70
Market value of bonds and stocks.....	1,097,703 33
Cash on hand and in banks.....	132,004 33
Premiums in course of collection.....	186,013 84
All other assets.....	7,865 17
Total admitted assets.....	\$ 1,900,221 37

II. LIABILITIES.

Unpaid losses.....	\$ 77,805 05
Unearned premiums.....	875,587 59
Other liabilities.....	20,003 61
Total liabilities.....	\$ 973,396 25
Net surplus.....	\$ 926,825 12

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,169,502 42
Received from interest and dividends.....	37,267 68
Received from rents and all other sources.....	36,699 66
Total income.....	\$ 1,243,469 76
Excess of income over expenditures.....	\$ 196,665 47

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 625,670 25
Commissions and brokerage.....	215,251 23
Salaries of officers and employes.....	102,965 85
Taxes.....	46,741 17
All other expenditures.....	56,175 79
Total expenditures.....	\$ 1,046,804 29

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 134,638,866 16
Premiums received thereon.....	1,553,747 33
Total risks in force December 31, 1895.....	\$ 161,652,887 06
Total premiums received from commencement to date.....	\$ 23,352,572 67
Total losses paid from commencement to date.....	15,807,007 76
Excess of premiums over losses.....	\$ 8,045,564 91

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,088,596 05
Premiums received.....	18,828 56
Losses paid.....	8,627 75
Losses incurred.....	4,293 70
Expense.....	3,724 52
Tax.....	376 24

INSURANCE COMPANY OF NORTH AMERICA.

Principal Office.....232 Walnut St., Philadelphia, Pa.

(Organized in 1794.)

CHAS. PLATT, President.

GREVILLE E. FRYER, Secretary.

CASH CAPITAL, \$3,000,000.

I. ASSETS.

Value of real estate owned.....	\$	401,205	62
Loans secured by mortgages on real estate.....		2,454,783	76
Interest due on said mortgage loans.....		40,473	66
Market value of bonds and stocks.....		4,748,630	38
Loans secured by bonds and stocks as collateral.....		13,400	00
Cash on hand and in bank.....		759,625	96
Premiums in course of collection.....		828,923	56
All other assets.....		240,680	59
Total admitted assets.....	\$	9,487,673	53

II. LIABILITIES.

Capital stock paid up.....	\$	3,000,000	00
Unpaid losses.....		453,078	58
Unearned premiums.....		3,159,774	57
Amount reclaimable on perpetual policies.....		779,739	28
Other liabilities.....		73,064	61
Total liabilities, including capital.....	\$	7,465,657	04
Net surplus.....	\$	2,022,016	49

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	5,640,920	02
Received from interest and dividends.....		375,971	26
Received from rents and all other sources.....		8,116	47
Total income.....	\$	6,025,007	75
Excess of income over expenditures.....	\$	17,179	46

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	3,906,075	19
Paid dividends.....		360,000	00
Commissions and brokerage.....		1,001,120	15
Salaries of officers and employes.....		287,978	73
Taxes.....		117,263	74
All other expenditures.....		335,380	48
Total expenditures.....	\$	6,007,828	29

V. MISCELLANEOUS

Perpetual risks written in 1895.....	\$	914,092	92
Premiums received thereon.....		22,245	82
Fire risks written in 1895.....		610,660,537	00
Premiums received thereon.....		4,861,863	96
Marine and inland risks written in 1895.....		373,366,976	00
Premiums received thereon.....		2,167,175	46
Total risks in force December 31, 1895, including perpetual.....	\$	695,290,407	69
Total premiums received from commencement to date.....	\$	121,113,186	96
Total losses paid from commencement to date.....		85,345,523	32
Excess of premiums over losses.....	\$	35,767,663	64

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,662,871	00
Premiums received.....		51,132	48
Losses paid.....		15,640	07
Losses incurred.....		15,794	23
Expense incurred.....		16,597	34
Tax.....		1,022	64

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal Office..... 136 South Fourth St., Philadelphia, Pa.

(Organized in 1794.)

GEO. G. CROWELL, President.

A. B. EARLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 336,865 38
Loans secured by mortgages on real estate.....	66,250 00
Interest due on said mortgage loans.....	2,761 91
Market value of bonds and stocks.....	185,420 83
Cash on hand and in bank.....	76,557 66
Premiums in course of collection.....	51,813 67
Interest due and accrued.....	30,726 45
Total admitted assets.....	\$ 750,395 90

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	21,993 75
Unearned premiums.....	182,083 90
Amount reclaimable on perpetual policies.....	203,322 42
Other liabilities.....	52,772 05
Total liabilities, including capital.....	\$ 660,172 12
Net surplus.....	\$ 90,223 78

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 295,614 21
Received from interest and dividends.....	10,808 30
Received from rents and all other sources.....	9,719 77
Total income.....	\$ 316,142 28
Excess of income over expenditures.....	\$ 5,439 92

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 188,176 56
Paid dividends.....	10,000 00
Commissions and brokerage.....	74,410 21
Salaries of officers and employes.....	15,307 96
Taxes.....	3,522 30
All other expenditures.....	19,285 33
Total expenditures.....	\$ 310,702 36

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$ 6,904,134 00
Premiums received thereon.....	225,913 79
Fire risks written in 1895.....	29,615,904 00
Premiums received thereon.....	389,664 76
Total risks in force December 31, 1895, including perpetual.....	\$ 35,627,232 00
Total premiums received from commencement to date.....	\$ 20,969,304 70
Total losses paid from commencement to date.....	16,618,090 50
Excess of premiums over losses.....	\$ 4,351,214 20

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 712,793 00
Premiums received.....	9,470 79
Losses paid.....	2,940 09
Losses incurred.....	886 18
Expense.....	3,176 27
Tax.....	189 41

UNITED STATES BRANCH
OF
LANCASHIRE INSURANCE COMPANY.
OF MANCHESTER, ENGLAND.
(Organized in 1852.)

I. ASSETS.

Value of real estate owned.....	\$	385,585 72
Market value of bonds and stocks.....		1,549,502 50
Cash on hand and in bank.....		128,331 48
Premiums in course of collection.....		244,436 33
Total admitted assets.....	\$	2,307,856 04

II. LIABILITIES.

Unpaid losses.....		229,003 13
Unearned premiums.....		1,263,811 57
Other liabilities.....		45,000 00
Total liabilities.....	\$	1,537,814 70
Net surplus.....	\$	770,041 34

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,896,651 43
Received from interest and dividends.....		65,064 26
Received from rents and all other sources.....		3,443 83
Total income.....	\$	1,966,059 52
Excess of income over expenditures.....	\$	173,902 66

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,113,679 61
Commissions and brokerage.....		313,603 94
Salaries of officers and employes.....		171,951 02
Taxes.....		42,957 96
All other expenditures.....		149,964 34
Total expenditures.....	\$	1,792,156 87

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	224,395,432 00
Premiums received thereon.....		2,584,042 13
Total risks in force December 31, 1895.....	\$	208,943,226 00
Total premiums received from commencement to date.....	\$	28,982,251 00
Total losses paid from commencement to date.....	\$	18,945,209 00
Excess of premiums over losses.....	\$	10,037,042 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	905,319 00
Premiums received.....		17,985 21
Losses paid.....		7,043 15
Losses incurred.....		6,760 80
Expense.....		5,734 09
Tax.....		359 70

UNITED STATES BRANCH
OF THE
LION FIRE INSURANCE COMPANY.
OF LONDON, ENGLAND.

Principal Office.....197 Asylum St., Hartford, Conn.

(Organized in 1879.)

MARTIN BENNETT, U. S. Manager.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 192,950 00
Interest due on said mortgage loans.....	4,412 81
Market value of bonds and stocks.....	482,662 50
Cash on hand and in bank.....	124,245 50
Premiums in course of collection.....	63,959 51
All other assets.....	6,227 08
Total admitted assets.....	\$ 874,457 40

II. LIABILITIES.

Unpaid losses.....	\$ 61,165 55
Unearned premiums.....	369,748 69
Other liabilities.....	11,792 57
Total liabilities.....	\$ 442,706 81
Net surplus.....	\$ 431,750 59

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 538,655 99
Received from interest and dividends.....	28,012 93
Total income.....	\$ 566,668 92
Excess of income over expenditures.....	\$ 46,511 43

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 320,965 27
Commissions and brokerage.....	106,399 95
Salaries of officers and employes.....	35,487 70
Taxes.....	14,438 28
All other expenditures.....	42,866 29
Total expenditures.....	\$ 520,157 49

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 58,725,954 00
Premiums received thereon.....	749,667 44
Total risks in force December 31, 1895.....	\$ 59,623,635 00
Total premiums received from commencement to date.....	\$ 6,800,164 72
Total losses paid from commencement to date.....	4,207,196 08
Excess of premiums over losses.....	\$ 2,592,968 64

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 903,937 35
Premiums received.....	16,752 67
Losses paid.....	11,910 73
Losses incurred.....	7,702 89
Expense.....	3,199 75
Tax.....	335 05

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

Principal Office 45 William St., New York, N. Y.

(Organized in 1836.)

HENRY W. EATON, U. S. Manager.

I. ASSETS.

Value of real estate owned.....	\$ 1,752,000 00
Loans secured by mortgages on real estate.....	3,588,318 64
Interest due on said mortgage loans.....	47,657 28
Market value of bonds and stocks.....	1,991,025 00
Cash on hand and in bank.....	415,291 18
Premiums in course of collection.....	845,782 10
All other assets.....	30,359 86
Total admitted assets.....	\$ 8,670,434 06

II. LIABILITIES.

Unpaid losses.....	\$ 633,582 54
Unearned premiums.....	4,075,773 63
Amount reclaimable on perpetual policies.....	330,616 21
Other liabilities.....	316,344 12
Total liabilities.....	\$ 5,356,316 50
Net surplus.....	\$ 3,314,117 56

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 5,600,129 27
Received from interest and dividends.....	219,444 17
Received from rents and all other sources.....	59,735 36
Total income.....	\$ 5,879,308 80
Excess of income over expenditures.....	\$ 1,051,113 19

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 3,130,892 67
Commissions and brokerage.....	945,105 30
Salaries of officers and employes.....	317,499 69
Taxes.....	111,788 93
All other expenditures.....	322,909 02
Total expenditures.....	\$ 4,828,195 61

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$ 10,218,499 00
Premiums received thereon.....	348,017 06
Fire risks written in 1895.....	715,761,722 00
Premiums received thereon.....	7,224,648 57
Total risks in force December 31, 1895.....	\$ 855,482,784 00
Total premiums received from commencement to date.....	\$ 110,312,822 35
Total losses paid from commencement to date.....	66,440,871 90
Excess of premiums over losses.....	\$ 43,871,950 45

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 3,532,619 00
Premiums received.....	60,839 83
Losses paid.....	18,126 78
Losses incurred.....	22,596 78
Expense.....	16,708 98
Tax.....	1,216 80

UNITED STATES BRANCH
OF THE
LONDON ASSURANCE CORPORATION.
OF LONDON, ENGLAND.

Principal Office44 Pine St., New York.

(Organized in 1720.)

CHAS. L. CASE, U. S. Manager.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	15,000	00
Market value of bonds and stocks.....		1,837,245	00
Cash on hand and in bank.....		249,560	36
Premiums in course of collection.....		218,663	82
All other assets.....		53,179	62
Total admitted assets.....	\$	2,373,648	80

II. LIABILITIES.

Unpaid losses.....	\$	230,770	00
Unearned premiums.....		805,325	31
Amount reclaimable on perpetual policies.....		174	89
Other liabilities.....		38,251	73
Total liabilities.....	\$	1,074,521	84
Net surplus.....	\$	1,299,126	96

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,211,417	20
Received from interest and dividends.....		75,425	52
Total income.....	\$	1,286,842	71
Excess of income over expenditures.....	\$	133,852	72

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	765,957	70
Commissions and brokerage.....		196,819	07
Salaries of officers and employes.....		86,208	09
Taxes.....		31,146	30
All other expenditures.....		72,858	83
Total expenditures.....	\$	1,152,959	99

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	115,111,511	00
Premiums received thereon.....		1,065,107	55
Marine and inland risks written in 1895.....		86,658,838	00
Premiums received thereon.....		513,956	55
Total risks in force December 31, 1895.....	\$	168,474,505	00
Total premiums received from commencement to date.....	\$	19,577,148	00
Total losses paid from commencement to date.....		11,731,112	00
Excess of premiums over losses.....	\$	7,846,036	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	490,973	00
Premiums received.....		8,536	98
Losses paid.....		1,113	65
Losses incurred.....		2,670	65
Expense.....		1,601	08
Tax.....		170	74

UNITED STATES BRANCH
OF THE
LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.
OF LIVERPOOL, ENGLAND.

Principal Office..... 57 William St., New York, N. Y.

(Organized in 1861.)

ARCHIBALD G. McILWAINE, Jr., Manager.

I. ASSETS.

Value of real estate owned.....	\$ 299,125 00
Market value of bonds and stocks.....	1,997,489 00
Cash on hand and in bank.....	59,402 24
Premiums in course of collection.....	289,839 03
All other assets.....	15,715 25
Total admitted assets.....	\$ 2,691,570 52

II. LIABILITIES.

Unpaid losses.....	\$ 134,902 09
Unearned premiums.....	1,504,255 56
Other liabilities.....	72,388 82
Total liabilities.....	\$ 1,711,546 47
Net surplus.....	\$ 980,024 05

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,859,006 64
Received from interest and dividends.....	81,372 73
Received from rents and all other sources.....	11,107 53
Total income.....	\$ 1,951,486 90
Excess of income over expenditures.....	\$ 305,264 49

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 985,670 08
Commissions and brokerage.....	354,645 30
Salaries of officers and employes.....	144,232 37
Taxes.....	40,120 64
All other expenditures.....	121,554 02
Total expenditures.....	\$ 1,646,222 41

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 283,613,817 00
Premiums received thereon.....	2,552,790 03
Total risks in force December 31, 1895.....	\$ 364,632,489 00
Total premiums received from commencement to date.....	\$ 22,932,501 21
Total losses paid from commencement to date.....	13,826,809 76
Excess of premiums over losses.....	\$ 9,105,691 45

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,397,462 00
Premiums received.....	26,971 11
Losses paid.....	10,945 09
Losses incurred.....	17,089 40
Expense.....	6,572 64
Tax.....	539 42

LUMBERMEN'S INSURANCE COMPANY.

Principal Office. 427 Walnut St., Philadelphia, Pa.

(Organized in 1873.)

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned	\$	85,400	00
Loans secured by mortgages on real estate		425,017	52
Interest due on said mortgage loans		9,677	35
Market value of bonds and stocks		476,935	00
Loans secured by bonds and stocks as collateral		48,700	00
Cash on hand and in bank		11,480	80
Premiums in course of collection		30,214	66
Interest due and accrued		604	80
All other assets		1,906	50
Total admitted assets	\$	1,089,936	63

II. LIABILITIES.

Capital stock paid up	\$	250,000	00
Unpaid losses		20,495	77
Unearned premiums		115,840	65
Amount reclaimable on perpetual policies		228,042	52
Other liabilities		13,920	92
Total liabilities, including capital	\$	628,299	86
Net surplus	\$	461,636	77

III. INCOME IN 1895.

Net cash actually received for premiums	\$	158,516	80
Received from interest and dividends		50,274	02
Received from rents and all other sources		3,465	75
Total income	\$	212,256	66
Excess of income over expenditures	\$	70,309	40

IV. EXPENDITURES IN 1895.

Net amount paid for losses	\$	54,367	23
Paid dividends		25,000	00
Commissions and brokerage		34,988	22
Salaries of officers and employes		12,060	00
Taxes		5,374	87
All other expenditures		10,156	94
Total expenditures	\$	141,947	26

V. MISCELLANEOUS.

Perpetual risks written in 1895	\$	9,282,418	00
Deposits on same		253,380	57
Fire risks written in 1895		21,082,715	00
Premiums received thereon		207,075	29
Total risks in force December 31, 1895, including perpetual	\$	30,278,904	00
Total premiums received from commencement to date	\$	1,815,674	00
Total losses paid from commencement to date		928,504	00
Excess of premiums over losses	\$	886,870	00

BUSINESS IN COLORADO IN 1895.

Risks written	\$	448,975	00
Premiums received		4,631	32
Losses paid		1,508	34
Losses incurred		639	47
Expense		1,153	00
Tax		92	62

UNITED STATES BRANCH
OF THE
MAGDEBURG FIRE INSURANCE COMPANY.
OF MAGDEBURG, GERMANY.

Principal Office..... San Francisco, Cal.

(Organized in 1844.)

GUTTE & FRANK, U. S. Managers.

I. ASSETS.

Market value of bonds and stocks.....	\$	276,250 00
Cash on hand and in bank.....		12,322 75
Premiums in course of collection.....		18,220 65
All other assets.....		2,500 00
Total admitted assets.....	\$	309,293 40

II. LIABILITIES.

Unpaid losses.....	\$	28,535 79
Unearned premiums.....		80,615 93
Total liabilities.....	\$	109,151 72
Net surplus.....	\$	200,141 68

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	111,872 80
Received from interest and dividends.....		10,000 00
Received from rents and all other sources.....		8,486 75
Total income.....	\$	130,359 55
Excess of income over expenditures.....	\$	6,166 00

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	51,043 05
Commissions and brokerage.....		36,531 85
Salaries of officers and employes.....		4,355 00
Taxes.....		840 55
All other expenditures.....		31,423 10
Total expenditures.....	\$	124,193 55

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	11,767,601 00
Premiums received thereon.....		157,119 85
Total risks in force December 31, 1895.....	\$	13,839,813 00
Total premiums received from commencement to date.....	\$	348,055 45
Total losses paid from commencement to date.....	\$	148,867 95
Excess of premiums over losses.....	\$	199,187 50

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	4,908,913 00
Premiums received.....		26,686 30
Losses paid.....		1,229 35
Losses incurred.....		17,860 20
Expense.....		10,139 95
Tax.....		533 72

UNITED STATES BRANCH
OF THE
MANCHESTER FIRE ASSURANCE COMPANY.
OF MANCHESTER, ENGLAND.

Principal Office.....Chicago, Ill.

(Organized in 1824.)

W. W. DUDLEY, U. S. Manager

I. ASSETS.

Market value of bonds and stocks.....	\$	1,808,070 00
Cash on hand and in bank.....		67,441 00
Premiums in course of collection.....		297,072 00
All other assets.....		5,016 50
Total admitted assets.....		2,180,629 50

II. LIABILITIES.

Unpaid losses.....	\$	204,733 20
Unearned premiums.....		1,189,676 98
Other liabilities.....		56,118 61
Total liabilities.....		1,460,528 79
Net surplus.....	\$	720,100 71

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,524,151 55
Received from interest and dividends.....		60,417 50
Total income.....		1,584,569 05
Excess of income over expenditures.....	\$	22,021 87

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,019,739 95
Commissions and brokerage.....		298,748 65
Salaries of officers and employes.....		91,287 51
Taxes.....		39,764 55
All other expenditures.....		113,006 52
Total expenditures.....		1,562,547 18

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	157,692,907 12
Premiums received thereon.....		2,067,584 41
Total risks in force December 31, 1895.....		186,134,307 42
Total premiums received from commencement to date.....	\$	8,273,183 15
Total losses paid from commencement to date.....		4,877,872 36
Excess of premiums over losses.....		\$3,395,310 79

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,871,742 12
Premiums received.....		30,996 21
Losses paid.....		6,241 52
Losses incurred.....		10,390 71
Expense.....		6,764 66
Tax.....		619 92

MANUFACTURERS AND MERCHANTS INSURANCE COMPANY.

Principal Office.....417 Wood St., Pittsburg, Pa.

(Organized in 1865.)

CHAS. W. BATCHELOR, President. WM. T. ADAIR, Secretary.

CASH CAPITAL, \$250,000

I. ASSETS.

Value of real estate owned.....	\$	45,000 00
Loans secured by mortgages on real estate.....		262,110 01
Interest due on said mortgage loans.....		4,507 53
Market value of bonds and stocks.....		108,505 00
Loans secured by bonds and stocks as collateral.....		27,260 00
Cash on hand and in bank.....		35,284 02
Premiums in course of collection.....		22,821 64
All other assets.....		2,720 78
Total admitted assets.....		\$ 508,208 98

II. LIABILITIES.

Capital stock paid up.....	\$	250,000 00
Unpaid losses.....		26,494 89
Unearned premiums.....		129,070 52
Other liabilities.....		2,529 62
Total liabilities, including capital.....		\$ 408,095 03
Net surplus.....		95,113 95

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	189,243 62
Received from interest and dividends.....		22,318 42
Received from rent and all other sources.....		482 10
Total income.....		\$ 212,044 14
Excess of income over expenditures.....		\$ 42,608 14

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	86,429 19
Paid dividends.....		15,000 00
Commissions and brokerage.....		48,685 08
Salaries of officers and employes.....		8,079 72
Taxes.....		4,023 07
All other expenditures.....		7,218 94
Total expenditures.....		\$ 169,486 00

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	20,314,923 00
Premiums received thereon.....		253,472 08
Marine and inland risks written in 1895.....		324,270 00
Premiums received thereon.....		1,383 73
Total risks in force December 31, 1895.....		\$ 19,891,554 00
Total premiums received from commencement to date.....		\$ 2,939,239 52
Total losses paid from commencement to date.....		1,240,038 89
Excess of premiums over losses.....		\$ 1,699,200 63

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	298,915 33
Premiums received.....		3,341 98
Losses paid.....		453 55
Losses incurred.....		1,333 72
Expense.....		1,102 85
Tax.....		66 84

MECHANICS INSURANCE COMPANY.

Principal Office..... 500 Walnut St., Philadelphia, Pa.

(Organized in 1854.)

SIMON J. MARTIN, President.

JNO. A. SNYDER, Secretary.

CASH CAPITAL, \$250,000

I. ASSETS.

Value of real estate owned.....	\$	87,000 00
Loans secured by mortgages on real estate.....		351,105 00
Interest due on said mortgage loans.....		5,314 91
Market value of bonds and stocks.....		312,539 00
Loans secured by bonds and stocks as collateral.....		23,500 00
Cash on hand and in bank.....		26,428 72
Premiums in course of collection.....		46,317 63
All other assets.....		4,108 20
Total admitted assets.....	\$	856,313 46

II. LIABILITIES.

Capital stock paid up.....	\$	250,000 00
Unpaid losses.....		34,197 01
Unearned premiums.....		146,171 32
Amount reclaimable on perpetual policies.....		219,526 98
Other liabilities.....		18,748 13
Total liabilities, including capital.....	\$	668,643 44
Net surplus.....	\$	187,670 02

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	242,143 56
Received from interest and dividends.....		32,125 65
Received from rents and all other sources.....		4,097 98
Total income.....	\$	278,367 22
Excess of income over expenditures.....		49,144 00

IV EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	111,722 58
Paid dividends.....		26,010 00
Commissions and brokerage.....		65,035 53
Salaries of officers and employes.....		11,213 99
Taxes.....		5,284 00
All other expenditures.....		15,957 12
Total expenditures.....	\$	229,223 22

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	745,450 00
Premiums received thereon.....		17,067 25
Fire risks written in 1895.....		31,308,670 00
Premiums received thereon.....		298,294 32
Total risks in force December 31, 1895, including perpetual.....	\$	39,378,277 00
Total premiums received from commencement to date.....	\$	2,601,808 05
Total losses paid from commencement to date.....		1,400,999 04
Excess of premiums over losses.....	\$	1,200,809 01

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	534,454 01
Premiums received.....		6,427 61
Losses paid.....		9 50
Losses incurred.....		134 50
Expense.....		2,121 11
Tax.....		128 55

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Principal Office Boston, Mass.

(Organized in 1823.)

GEO. R. ROGERS, President.

JAMES SIMPSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	90,000 00
Interest due on said mortgage loans.....		650 09
Market value of bonds and stocks.....		452,693 00
Cash on hand and in bank.....		47,804 93
Premiums in course of collection.....		22,730 67
All other assets.....		1,299 41
Total admitted assets.....		\$ 615,178 10

II. LIABILITIES.

Capital stock paid up.....	\$	400,000 00
Unpaid losses.....		25,145 00
Unearned premiums.....		147,110 14
Other liabilities.....		7,574 28
Total liabilities, including capital.....		\$ 579,829 42
Net surplus.....	\$	85,348 68

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	191,064 06
Received from interest and dividends.....		3,624 62
Received from rents and all other sources.....		18,169 57
Total income.....		\$ 212,858 25
Excess of income over expenditures.....		84,964 11

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	71,703 34
Paid dividends.....		23,802 00
Commissions and brokerage.....		42,799 46
Salaries of officers and employes.....		19,143 42
Taxes.....		3,825 44
All other expenditures.....		16,620 48
Total expenditures.....		\$ 177,894 14

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	21,683,939 00
Premiums received thereon.....		236,169 52
Marine and inland risks written in 1895.....		1,594,255 00
Premiums received thereon.....		2,156 03
Total risks in force December 31, 1895.....		\$ 26,187,369 00
Total premiums received from commencement to date.....	\$	8,163,893 00
Total losses paid from commencement to date.....		5,710,636 00
Excess of premiums over losses.....	\$	2,453,257 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	280,950 00
Premiums received.....		3,212 15
Losses paid.....		441 94
Losses incurred.....		1,241 94
Tax.....		64 24

MERCHANTS INSURANCE COMPANY.

Principal Office.....778 Broad St., Newark, N. J.

(Organized in 1858.)

G. L. 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.....		295,400 00
Interest due on said mortgage loans.....		5,630 89
Market value of bonds and stocks.....		636,830 00
Loans secured by bonds and stocks as collateral.....		6,500 00
Cash on hand and in bank.....		70,191 61
Premiums in course of collection.....		127,419 37
All other assets.....		7,363 82
Total admitted assets.....		\$ 1,452,283 94

II. LIABILITIES.

Capital stock paid up.....	\$	400,000 00
Unpaid losses.....		110,002 26
Unearned premiums.....		654,913 30
Other Liabilities.....		36,774 77
Total liabilities, including capital.....		\$ 1,201,690 33
Net surplus.....	\$	250,593 61

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	932,442 35
Received from interest and dividends.....		47,124 05
Received from rents and all other sources.....		16,005 69
Total income.....		\$ 995,572 09
Excess of income over expenditures.....	\$	139,987 89

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	471,603 25
Paid dividends.....		24,000 00
Commissions and brokerage.....		173,571 90
Salaries of officers and employes.....		45,238 69
Taxes.....		32,500 00
All other expenditures.....		108,670 36
Total expenditures.....		\$ 855,584 20

V. MISCELLANEOUS

Fire risks written in 1895.....	\$	97,901,836 00
Premiums received thereon.....		1,113,989 49
Total risks in force December 31, 1895.....		\$ 118,788,979 00
Total premiums received from commencement to date.....	\$	14,400,870 85
Total losses paid from commencement to date.....		8,245,111 51
Excess of premiums over losses.....		\$ 6,155,759 34

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	318,502 66
Premiums received.....		4,715 12
Losses paid.....		630 98
Losses incurred.....		26 20
Expense.....		1,165 11
Tax.....		94 20

MILWAUKEE MECHANICS INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1852.)

CHRISTIAN PREUSSER, President.

ADOLF J. KRAMER, Sec.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned	\$	45,000	00
Loans secured by mortgages on real estate.....		1,130,997	65
Interest due on said mortgage loans.....		27,238	00
Market value of bonds and stocks.....		762,547	20
Cash on hand and in bank.....		127,380	30
Premiums in course of collection.....		136,182	52
Interest due and accrued.....		6,303	00
Total admitted assets.....	\$	2,235,648	67

III. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		80,972	20
Unearned premiums.....		743,120	75
Other liabilities.....		69,747	05
Total liabilities, including capital.....	\$	1,093,840	00
Net surplus.....	\$	1,141,808	67

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	869,427	83
Received from interest and dividends.....		87,562	81
Received from rents and all other sources.....		1,200	00
Total income.....	\$	958,190	64
Excess of income over expenditures.....		49,825	23

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	468,040	03
Paid dividends.....		60,000	00
Commissions and brokerage.....		236,125	06
Salaries of officers and employes.....		58,807	87
Taxes.....		31,930	59
All other expenditures.....		58,461	86
Total expenditures.....	\$	908,365	41

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	82,248,994	00
Premiums received thereon.....		1,175,120	06
Total risks in force December 31, 1895.....	\$	105,481,897	00
Total premiums received from commencement to date.....	\$	11,363,844	86
Total losses paid from commencement to date.....		5,717,187	58
Excess of premiums over losses.....	\$	5,646,657	28

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	956,627	00
Premiums received.....		13,055	69
Losses paid.....		1,585	20
Losses incurred.....		3,652	71
Expense.....		4,310	48
Tax.....		261	11

MUTUAL GUARANTEE FUND FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colorado.

(Organized in 1895)

W. S. ALLEN, President.

J. S. CHAPMAN, Secretary.

I. ASSETS.

Cash on hand and in bank.....	\$	207 35
Premiums in course of collection.....		163 75
All other assets.....		907 40
		1,278 50

IV. EXPENDITURES IN 1895.

Total expenditures.....	\$	1,248 03
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V. MISCELLANEOUS.

Total premiums received from commencement to date.....	\$	3,163 27
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BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	161,615 00
Premiums received.....		3,163 27
Expense.....		1,248 03
Tax.....		63 26

NATIONAL FIRE INSURANCE COMPANY.

Principal Office.....95 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.....	\$	263,480 75
Loans secured by mortgages on real estate.....		685,563 97
Interest due on said mortgage loans.....		16,104 34
Market value of bonds and stocks.....		2,268,586 00
Cash on hand and in bank.....		225,290 80
Premiums in course of collection.....		401,115 88
Total admitted assets.....		\$ 3,860,141 74

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000 00
Unpaid losses.....		210,573 69
Unearned premiums.....		1,825,152 38
Other liabilities.....		111,217 92
Total liabilities, including capital.....		\$ 3,146,943 99
Net surplus.....		\$ 713,197 75

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,378,588 52
Received from interest and dividends.....		144,096 51
Total income.....		\$ 2,522,685 03
Excess of income over expenditures.....		\$ 272,398 12

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,300,551 38
Paid dividends.....		100,000 00
Commissions and brokerage.....		425,554 77
Salaries of officers and employes.....		178,753 93
Taxes.....		63,468 65
All other expenditures.....		181,908 18
Total expenditures.....		\$ 2,250,236 91

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	288,662,764 00
Premiums received thereon.....		2,907,842 38
Total risks in force December 31, 1895.....		\$ 293,053,406 00
Total premiums received from commencement to date.....		\$ 19,765,753 92
Total losses paid from commencement to date.....		10,308,902 53
Excess of premiums over losses.....		\$ 9,456,851 39

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,229,253 00
Premiums received.....		46,591 39
Losses paid.....		16,131 59
Losses incurred.....		22,420 66
Expense.....		12,543 92
Tax.....		981 82

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Principal Office..... Manchester, N. H.

(Organized in 1869.)

JOHN C. FRENCH, President. GEORGE W. KENDALL, Secretary.

CASH CAPITAL, \$800,000.

I. ASSETS.

Value of real estate owned.....	\$	41,250	00
Loans secured by mortgages on real estate.....		589,476	66
Market value of bonds and stocks.....		1,374,085	00
Loans secured by mortgages on real estate.....		66,700	00
Cash on hand and in bank.....		100,345	67
Premiums in course of collection.....		168,061	15
Total admitted assets.....	\$	2,342,918	48

II. LIABILITIES.

Capital stock paid up.....	\$	800,000	00
Unpaid losses.....		123,632	54
Unearned premiums.....		867,664	33
Other liabilities.....		33,612	23
Total liabilities, including capital.....	\$	1,824,909	10
Net surplus.....	\$	518,009	38

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,030,121	54
Received from interest and dividends.....		93,997	58
Total income.....	\$	1,124,119	12
Excess of income over expenditures.....	\$	157,657	59

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	569,765	42
Paid dividends.....		64,000	00
Commissions and brokerage.....		207,359	59
Salaries of officers and employes.....		47,327	44
Taxes.....		30,050	88
All other expenditures.....		56,958	20
Total expenditures.....	\$	966,461	53

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	102,798,549	00
Premiums received thereon.....		1,253,687	13
Total risks in force December 31, 1895.....	\$	123,006,870	00
Total premiums received from commencement to date.....	\$	12,373,785	67
Total losses paid from commencement to date.....		6,652,545	55
Excess of premiums over losses.....	\$	5,721,240	12

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	886,076	00
Premiums received.....		11,909	81
Losses paid.....		5,924	04
Losses incurred.....		8,617	86
Expense.....		2,294	72
Tax.....		238	19

NIAGARA FIRE INSURANCE COMPANY.

Principal Office.....135 Broadway, New York, N. Y.

(Organized in 1850.)

THOS. F. GOODRICH, President. GEO. C. HOWE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	985,500 00
Loans secured by mortgages on real estate.....		25,150 00
Interest due on said mortgage loans.....		680 00
Market value of bonds and stocks.....		793,310 00
Cash on hand and in bank.....		156,870 61
Premiums in course of collection.....		191,047 31
All other assets.....		37,521 79
Total admitted assets.....	\$	2,189,879 71

II. LIABILITIES.

Capital stock paid up.....	\$	500,000 00
Unpaid losses.....		171,523 85
Unearned premiums.....		1,175,813 62
Other liabilities.....		40,429 72
Total liabilities, including capital.....	\$	1,887,767 19
Net surplus.....	\$	302,112 52

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,656,385 06
Received from interest and dividends.....		33,563 85
Received from rents and all other sources.....		20,984 44
Total income.....	\$	1,710,933 06
Excess of income over expenditures.....	\$	254,330 52

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	819,726 28
Paid dividends.....		50,142 50
Commissions and brokerage.....		284,694 71
Salaries of officers and employes.....		148,839 56
Taxes.....		34,670 71
All other expenditures.....		118,528 75
Total expenditures.....	\$	1,456,602 48

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	200,555,469 00
Premiums received thereon.....		2,059,394 83
Marine and inland risks written in 1895.....		314,775 00
Premiums received thereon.....		8,693 75
Total risks in force December 31, 1895.....	\$	239,063,300 00
Total premiums received from commencement to date.....	\$	36,603,955 22
Total losses paid from commencement to date.....		20,262,412 82
Excess of premiums over losses.....	\$	16,341,542 40

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	943,260 00
Premiums received.....		18,913 61
Losses paid.....		5,461 70
Losses incurred.....		9,478 58
Expense.....		4,688 92
Tax.....		378 27

UNITED STATES BRANCH
OF THE
NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,
OF LONDON AND EDINBURGH.

Principal Office.....54 Williams St., New York, N. Y.

(Organized in 1809.)

HENRY E. BOWERS, U. S. Manager.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 450,000 00
Market value of bonds and stocks.....	2,714,629 00
Cash on hand and in bank.....	201,211 15
Premiums in course of collection.....	408,196 79
All other assets.....	59,095 87
Total admitted assets.....	\$ 3,833,132 81

II. LIABILITIES.

Unpaid losses.....	\$ 251,017 22
Unearned premiums.....	1,898,577 63
Other liabilities.....	100,727 47
Total liabilities.....	\$ 2,250,322 32
Net surplus.....	\$ 1,582,810 49

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 2,265,850 56
Received from interest and dividends.....	134,557 51
Received from rents and all other sources.....	5,993 64
Total income.....	\$ 2,406,402 01
Excess of income over expenditures.....	\$ 292,991 25

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 1,364,164 47
Commissions and brokerage.....	373,544 20
Salaries of officers and employes.....	205,683 91
Taxes.....	58,075 60
All other expenditures.....	111,962 58
Total expenditures.....	\$ 2,113,410 76

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 281,973,038 00
Premiums received thereon.....	2,040,606 99
Total risks in force December 31, 1895, including perpetual.....	\$ 345,064,976 00
Total premiums received from commencement to date.....	\$ 46,689,276 78
Total losses paid from commencement to date.....	29,872,092 93
Excess of premiums over losses.....	\$ 16,797,183 55

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,772,470 00
Premiums received.....	28,588 17
Losses paid.....	7,057 91
Losses incurred.....	5,413 56
Expense.....	11,043 40
Tax.....	571 76

UNITED STATES BRANCH
OF THE
NORTH GERMAN INSURANCE COMPANY.
OF HAMBURG, GERMANY.

Principal Office.....San Francisco, Cal

(Organized in 1868.)

WALTER SPEYER, U. S. Manager.

I. ASSETS

Loans secured by mortgages on real estate.....	\$ 30,000 00
Market value of bonds and stocks.....	357,105 00
Cash on hand and in bank.....	87,810 59
Premiums in course of collection.....	120,758 89
Total admitted assets	\$ 595,674 48

II. LIABILITIES.

Unpaid losses.....	\$ 60,890 00
Unearned premiums.....	266,139 92
Other liabilities.....	34,047 29
Total liabilities, including deposit.....	\$ 561,077 21
Net surplus.....	\$ 34,597 27

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 471,397 40
Received from interest and dividends.....	11,179 98
Total income.....	\$ 482,577 38
Excess of income over expenditures.....	\$ 153,563 47

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 183,775 56
Commissions and brokerage.....	130,006 66
Salaries of officers and employes.....	5,925 00
Taxes.....	730 05
All other expenditures.....	9,076 64
Total expenditures.....	\$ 329,013 91

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 40,078,277 00
Premiums received thereon.....	594,327 89
Total risks in force December 31, 1895	\$ 34,215,855 00
Total premiums received from commencement to date	\$ 2,353,903 62
Total losses paid from commencement to date.....	914,165 79
Excess of premiums over losses.....	\$ 1,439,737 83

BUSINESS IN COLORADO IN 1895.

Risks written	\$ 941,142 13
Premiums received.....	15,246 78
Losses paid	3,792 53
Losses incurred.....	9,378 18
Expense.....	4,390 63
Tax.....	304 93

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

Principal Office.....38 Pine St., New York.

(Organized in 1836.)

GEO. W. BABB, Jr., U. S. Manager.

I. ASSETS.

Value of real estate.....	\$ 115,000 00
Market value of bonds and stocks.....	1,584,982 07
Cash on hand and in bank.....	87,925 67
Premiums in course of collection.....	216,243 84
All other assets.....	7,967 13
Total admitted assets.....	\$ 2,012,118 71

II. LIABILITIES

Unpaid losses.....	\$ 121,144 82
Unearned premiums.....	1,035,604 90
Other liabilities.....	70,419 73
Total liabilities.....	\$ 1,227,169 45
Net surplus.....	\$ 784,949 26

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,241,324 38
Received from interest and dividends.....	52,702 34
Total income.....	\$ 1,294,026 72
Excess of income over expenditures.....	\$ 118,258 43

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 737,119 46
Commissions and brokerage.....	192,962 36
Salaries of officers and employes.....	82,811 56
Taxes.....	36,493 95
All other expenditures.....	126,380 96
Total expenditures.....	\$ 1,175,768 29

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 140,709,030 00
Premiums received thereon.....	1,669,320 64
Total risks in force December 31, 1895.....	\$ 170,120,370 00
Total premiums received from commencement to date.....	\$ 16,185,901 89
Total losses paid from commencement to date.....	10,163,861 39
Excess of premiums over losses.....	\$ 6,022,040 50

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 815,043 17
Premiums received.....	14,729 01
Losses paid.....	3,720 13
Losses incurred.....	3,976 38
Expense.....	3,996 72
Tax.....	317 66

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1869.)

ALFRED JAMES, President.

W. M. PATTON, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	773,856 67
Interest due on said mortgage loans.....		6,976 02
Market value of bonds and stocks.....		938,025 00
Cash on hand and in bank.....		144,315 81
Premiums in course of collection.....		91,020 18
All other assets.....		2,658 33
Total admitted assets.....	\$	1,956,852 01

II. LIABILITIES.

Capital stock paid up.....	\$	600,000 00
Unpaid losses.....		53,595 10
Unearned premiums.....		770,913 45
Other liabilities.....		27,661 04
Total liabilities, including capital.....	\$	1,452,169 59
Net surplus.....	\$	504,682 42

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	769,395 40
Received from interest and dividends.....		88,700 12
Total income.....	\$	858,095 52
Excess of income over expenditures.....	\$	114,377 70

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	350,244 21
Paid dividends.....		72,000 00
Commissions and brokerage.....		174,111 21
Salaries of officers and employes.....		84,085 88
Taxes.....		16,947 02
All other expenditures.....		46,359 50
Total expenditures.....	\$	743,717 82

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	74,056,309 00
Premiums received thereon.....		907,986 06
Total risks in force December 31, 1895.....	\$	128,755,575 00
Total premiums received from commencement to date.....	\$	12,156,249 14
Total losses paid from commencement to date.....		6,375,811 80
Excess of premiums over losses.....	\$	5,810,437 34

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,028,229 00
Premiums received.....		11,644 19
Losses paid.....		1,472 32
Losses incurred.....		2,267 86
Expense.....		2,872 53
Tax.....		232 88

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

Principal Office.....56 Pine St., New York.

(Organized in 1797.)

J. MONTGOMERY HARE, U. S. Manager.

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.....		1,723,689 17
Cash on hand and in bank.....		251,220 41
Premiums in course of collection.....		155,165 35
All other assets.....		9 46
Total admitted assets.....	\$	2,170,234 39

II. LIABILITIES.

Unpaid losses.....	\$	196,464 53
Unearned premiums.....		1,191,428 75
Other liabilities.....		32,600 00
Total liabilities.....	\$	1,420,493 28
Net surplus.....	\$	749,741 11

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,525,426 45
Received from interest and dividends.....		67,279 91
Received from rents and all other sources.....		15,454 49
Total income.....	\$	1,608,160 85
Excess of income over expenditures.....	\$	179,474 06

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	897,983 75
Commissions and brokerage.....		259,977 83
Salaries of officers and employes.....		136,133 40
Taxes.....		19,539 81
All other expenditures.....		114,952 00
Total expenditures.....	\$	1,428,586 79

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	152,760,939 00
Premiums received thereon.....		1,958,433 47
Total risks in force December 31, 1895.....	\$	224,614,795 00
Total premiums received from commencement to date.....	\$	16,364,493 47
Total losses paid from commencement to date.....		9,682,120 11
Excess of premiums over losses.....	\$	6,682,373 36

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,111,743 00
Premiums received.....		20,693 67
Losses paid.....		5,671 53
Losses incurred.....		8,839 58
Expense.....		6,251 83
Tax.....		413 87

ORIENT INSURANCE COMPANY.

Principal Office.....5 Haynes St., Hartford, Conn.

(Organized in 1867.)

CHAS. B. WHITING, President. JAMES U. TAINTOR, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	48,219	86
Loans secured by mortgages on real estate.....		193,114	30
Interest due on said mortgage loans.....		2,831	44
Market value of bonds and stocks.....		1,596,155	14
Loans secured by bonds and stocks as collateral.....		6,930	00
Cash on hand and in bank.....		118,761	18
Premiums in course of collection.....		265,511	96
All other assets.....		10,376	57
Total admitted assets.....	\$	2,242,203	45

II. LIABILITIES.

Capital stock paid up.....	\$	500,000	00
Unpaid losses.....		190,267	31
Unearned premiums.....		992,691	43
Other liabilities.....		45,406	31
Total liabilities, including capital.....	\$	1,728,365	05
Net surplus.....	\$	513,838	40

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$1,463,753	00	
Received from interest and dividends.....	84,688	52	
Received from rents and all other sources.....	1,016	41	
Total income.....	\$	1,549,457	93
Excess of income over expenditures.....	\$	189,430	44

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	824,859	69
Paid dividends.....		40,000	00
Commissions and brokerage.....		282,381	56
Salaries of officers and employes.....		104,828	10
Taxes.....		29,751	56
All other expenditures.....		78,203	58
Total expenditures.....	\$	1,360,027	49

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	136,538,529	00
Premiums received thereon.....		1,828,029	76
Marine and inland risks written in 1895.....		7,661,329	00
Premiums received thereon.....		87,593	08
Total risks in force December 31, 1895.....	\$	154,460,387	00
Total premiums received from commencement to date.....	\$	15,001,159	77
Total losses paid from commencement to date.....		9,685,992	79
Excess of premiums over losses.....	\$	5,915,166	98

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	865,038	00
Premiums received.....		11,608	00
Losses paid.....		4,712	46
Losses incurred.....		6,508	39
Expense.....		4,402	65
Tax.....		232	16

PACIFIC FIRE INSURANCE COMPANY.

Principal Office.....32 Pine St., New York

(Organized in 1851.)

FRANK T. STINSON, President. GEO. J. JERMLAH, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	260,500	00
Interest due on said mortgage loans.....		2,078	63
Market value of bonds and stocks.....		387,761	00
Cash on hand and in bank.....		24,811	94
Premiums in course of collection.....		57,211	91
All other assets.....		3,700	26
Total admitted assets.....	\$	736,063	74

II. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		56,407	10
Unearned premiums.....		263,967	03
Other liabilities.....		21,906	45
Total liabilities, including capital.....	\$	542,280	58
Net surplus.....	\$	193,783	16

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	362,408	50
Received from interest and dividends.....		26,091	59
Total income.....	\$	388,500	09
Excess of income over expenditures.....	\$	20,337	95

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	200,265	21
Paid dividends.....		20,000	00
Commissions and brokerage.....		77,326	77
Salaries of officers and employes.....		33,669	88
Taxes.....		9,116	48
All other expenditures.....		27,783	80
Total expenditures.....	\$	368,162	14

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	45,126,228	00
Premiums received thereon.....		491,243	31
Total risks in force December 31, 1895,.....	\$	53,328,099	00
Total premiums received from commencement to date.....	\$	7,502,602	46
Total losses paid from commencement to date.....		3,984,816	68
Excess of premiums over losses.....	\$	3,517,785	78

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	654,650	00
Premiums received.....		5,575	11
Losses paid.....		1,338	18
Losses incurred.....		1,015	99
Expense.....		1,906	45
Tax.....		111	50

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

Principal Office 21 Nassau St., New York, N. Y.

(Organized in 1886.)

WM. WOOD, U. S. Manager.

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.....	1,835,151 00
Cash on hand and in bank.....	567,268 70
Premiums in course of collection.....	383,616 58
Total admitted assets.....	\$ 2,836,236 28

II. LIABILITIES.

Unpaid losses.....	\$ 341,778 69
Unearned premiums.....	1,770,738 88
Other liabilities.....	155,398 24
Total liabilities.....	\$ 2,267,915 81
Net surplus.....	\$ 568,320 47

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 3,045,084 97
Received from interest and dividends.....	74,107 00
Total income.....	\$ 3,119,191 97
Excess of income over expenditures.....	\$ 279,328 28

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 1,733,174 73
Commissions and brokerage.....	778,028 02
Salaries of officers and employes.....	179,504 36
Taxes.....	45,504 26
All other expenditures.....	103,652 32
Total expenditures.....	\$ 2,839,863 69

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 339,742,583 00
Premiums received thereon.....	3,844,223 93
Total risks in force December 31, 1895.....	\$ 300,241,804 00
Total premiums received from commencement to date.....	\$ 8,827,476 00
Total losses paid from commencement to date.....	4,989,530 00
Excess of premiums over losses.....	\$ 3,837,946 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,847,634 00
Premiums received.....	35,244 30
Losses paid.....	18,157 38
Losses incurred.....	30,221 88
Expense.....	12,647 46
Tax.....	704 88

PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA.

Principal Office..... 510 Walnut St., Philadelphia, Pa.

(Organized in 1825.)

R. DALE BENSON, President. W. GARDNER CROWELL, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$	182,500 00
Loans secured by mortgages on real estate.....		877,820 00
Interest due on said mortgage loans.....		11,002 49
Market value of bonds and stocks.....		2,896,139 00
Loans secured by bonds and stocks as collateral.....		197,200 00
Cash on hand and in bank.....		76,971 17
Premiums in course of collection.....		215,637 66
All other assets.....		4,052 83
Total admitted assets.....		4,461,323 15

II. LIABILITIES.

Capital stock paid up.....	\$	400,000 00
Unpaid losses.....		158,259 75
Unearned premiums.....	\$	1,382,527 12
Amount reclaimable on perpetual policies.....		782,954 62
Other liabilities.....		4,000 00
Total liabilities, including capital.....		2,677,741 49
Net surplus.....		1,783,581 66

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,629,096 15
Received from interest and dividends.....		185 866 95
Received from rents and all other sources.....		2,205 69
Total income.....		1,817,168 79
Excess of income over expenditures.....		323,048 97

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	829,321 78
Paid dividends.....		60,000 00
Commissions and brokerage.....		380,798 74
Salaries of officers and employes.....		87,028 00
Taxes.....		37,844 32
All other expenditures.....		99,126 98
Total expenditures.....		1,494,119 82

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	2,183,426 00
Premiums received thereon.....		51,968 18
Fire risks written in 1895.....		192,225,311 00
Premiums received thereon.....		2,041,902 77
Total risks in force December 31, 1895, including perpetual.....		300,586,841 00
Total premiums received from commencement to date.....		28,442,270 00
Total losses paid from commencement to date.....		16,037,386 00
Excess of premiums over losses.....		12,404,884 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	956,841 00
Premiums received.....		18,021 07
Losses paid.....		7,778 18
Losses incurred.....		7,812 76
Expense.....		3,279 32
Tax.....		360 42

PHENIX INSURANCE COMPANY.

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

(Organized in 1853.)

GEO. P. SHELDON, President.

CHAS. C. LITTLE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$	479,600	00
Loans secured by Mortgages on real estate.....		120,600	00
Interest due on said mortgage loans.....		1,969	95
Market value of bonds and stocks.....		3,917,397	50
Cash on hand and in bank.....		499,903	67
Premiums in course of collection.....		706,344	60
All other assets.....		13,828	74
Total admitted assets.....	\$	5,739,044	46

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000	00
Unpaid losses.....		274,929	52
Unearned premiums.....		3,614,512	55
Other liabilities.....		234,021	25
Total liabilities, including capital.....	\$	5,123,463	32
Net Surplus.....	\$	615,581	14

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	3,808,913	06
Received from interest and dividends.....		166,242	37
Received from rents and all other sources.....		15,032	76
Total income.....	\$	3,985,188	19
Excess of income over expenditures.....	\$	124,368	69

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	2,345,339	16
Paid dividends.....		100,000	00
Commissions and brokerage.....		651,169	92
Salaries of officers and employes.....		306,581	43
Taxes.....		77,551	28
All other expenditures.....		380,177	71
Total expenditures.....	\$	3,860,819	50

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	435,544,687	00
Premiums received thereon.....		5,444,300	92
Total risks in force December 31, 1895.....	\$	578,554,039	00
Total premiums received from commencement to date.....	\$	101,542,724	69
Total losses paid from commencement to date.....		52,510,918	19
Excess of premiums over losses.....	\$	49,031,805	90

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	2,350,777	00
Premiums received.....		44,376	52
Losses paid.....		14,010	98
Losses incurred.....		14,257	75
Expense.....		12,809	98
Tax.....		887	53

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

Principal Office 37 Liberty St., New York.

(Organized in 1782.)

A. D. IRVING, U. S. Manager.

I. ASSETS.

Market value of bonds and stocks.....	\$ 1,757,485 00
Cash on hand and in banks.....	673,292 72
Premiums in course of collection.....	217,929 78
All other assets.....	7,208 33
Total admitted assets.....	\$ 2,655,915 83

II. LIABILITIES.

Unpaid losses.....	\$ 239,178 00
Unearned premiums.....	1,511,377 15
Other liabilities.....	149,640 92
Total liabilities.....	\$ 1,900,196 07
Net surplus.....	\$ 755,719 76

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 2,043,397 26
Received from interest and dividends.....	68,238 04
Total income.....	\$ 2,111,635 30
Excess of income over expenditures.....	\$ 278,153 43

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 1,160,124 88
Commissions and brokerage.....	384,246 18
Salaries of officers and employes.....	108,882 61
Taxes.....	47,194 26
All other expenditures.....	133,033 94
Total expenditures.....	\$ 1,833,481 87

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 370,207,264 00
Premiums received thereon.....	3,497,754 06
Total risks in force December 31, 1895.....	\$ 297,321,742 00
Total premiums received from commencement to date.....	\$ 23,358,980 60
Total losses paid from commencement to date.....	14,602,191 17
Excess of premiums over losses.....	\$ 8,756,789 43

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 617,937 34
Premiums received.....	11,640 95
Losses paid.....	2,747 74
Losses incurred.....	7,315 00
Expense.....	2,012 42
Tax.....	232 82

PHENIX INSURANCE COMPANY.

Principal Office..... 64 Pearl St., 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.....	\$	476,917	68
Loans secured by mortgages on real estate		225,340	29
Interest due on said mortgage loans.....		10,025	09
Market value of bonds and stocks.....		3,862,283	00
Loans secured by bonds and stocks as collateral.....		31,700	00
Cash on hand and in bank.....		169,040	12
Premiums in course of collection.....		443,176	87
Interest due and accrued.....		5,064	76
All other assets.....		22,971	87
Total admitted assets.....	\$	5,246,519	68

II. LIABILITIES.

Capital stock paid up.....	\$	2,000,000	00
Unpaid losses.....		342,441	43
Unearned premiums.....		2,479,134	84
Total liabilities, including capital.....	\$	4,821,576	27
Net surplus.....	\$	424,943	41

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	3,352,150	39
Received from interest and dividends.....		200,106	58
Received from rents and all other sources.....		33,523	69
Total income.....	\$	3,585,780	66

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	2,417,841	48
Paid dividends.....		250,000	00
Commissions and brokerage.....		549,619	73
Salaries of officers and employes.....		190,714	35
Taxes.....		78,130	23
All other expenditures.....		338,982	98
Total expenditures.....	\$	3,855,288	77

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	335,332,492	00
Premiums received thereon.....		3,949,679	54
Total risks in force December 31, 1895.....	\$	429,635,996	00
Total premiums received from commencement to date.....	\$	62,184,881	24
Total losses paid from commencement to date.....		38,047,470	01
Excess of premiums over losses.....	\$	24,137,411	23

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,772,163	00
Premiums received.....		27,999	49
Losses paid.....		13,143	86
Losses incurred.....		11,821	52
Expense.....		4,199	91
Tax.....		559	98

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Principal Office Providence, R. I.

(Organized in 1799.)

J. H. DeWOLF, President.

E. L. WATSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Market value of bonds and stocks.....	\$	1,186,340	00
Cash on hand and in bank.....		66,109	21
Premiums in course of collection.....		178,221	41
All other assets.....		48,610	33
Total admitted assets.....	\$	1,479,250	95

II. LIABILITIES.

Capital stock paid up.....	\$	400,000	00
Unpaid losses.....		111,400	06
Unearned premiums.....		720,475	09
Other liabilities.....		41,737	83
Total liabilities, including capital.....	\$	1,273,612	98
Net surplus.....	\$	205,667	97

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,235,321	79
Received from interest and dividends.....		44,605	60
Total income.....	\$	1,279,927	39
Excess of income over expenditures.....	\$	100,362	47

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	745,886	53
Paid dividends.....		32,000	00
Commissions and brokerage.....		226,515	29
Salaries of officers and employes.....		82,556	79
Taxes.....		24,947	23
All other expenditures.....		67,659	08
Total expenditures.....	\$	1,179,564	92

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	110,592,340	00
Premiums received thereon.....		1,151,918	73
Marine and inland risks written in 1895.....		98,844,150	00
Premiums received thereon.....		481,536	02
Total risks in force December 31, 1895.....	\$	119,876,912	00
Total premiums received from commencement to date.....	\$	25,871,077	83
Total losses paid from commencement to date.....		15,285,010	15
Excess of premiums over losses.....	\$	10,586,067	68

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,255,929	00
Premiums received.....		22,005	20
Losses paid.....		13,767	93
Losses incurred.....		12,520	75
Expense.....		7,833	25
Tax.....		440	10

UNITED STATES BRANCH
OF
PRUSSIAN NATIONAL INSURANCE COMPANY,
OF SETTIN, GERMANY.

Principal office..... 315 Dearborn St., Chicago, Ill.

(Organized in 1845.)

THEO. W. LETTON, U. S. Manager.

I. ASSETS.

Value of real estate owned.....	\$ 800 00
Market value of bonds and stocks.....	600,287 50
Cash on hand and in bank.....	58,224 60
Premiums in course of collection.....	106,057 76
All other assets.....	21,043 18
Total admitted assets.....	\$ 786,413 04

II. LIABILITIES.

Unpaid losses.....	\$ 65,389 72
Unearned premiums.....	333,154 22
Other liabilities.....	41,216 89
Total liabilities.....	\$ 439,760 83
Net surplus.....	\$ 346,652 21

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 463,137 55
Received from rents and all other sources.....	25,163 09
Total income.....	\$ 488,300 64
Excess of income over expenditures.....	\$ 14,743 21

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 282,622 46
Commissions and brokerage.....	101,781 98
Salaries of officers and employes.....	47,994 04
Taxes.....	10,150 86
All other expenditures.....	31,008 09
Total expenditures.....	\$ 473,557 43

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 48,846,436 00
Premiums received thereon.....	623,404 22
Marine and inland risks written in 1895.....	238,629 00
Premiums received thereon.....	7,104 67
Total risks in force December 31, 1895.....	\$ 48,531,364 00
Total premiums received from commencement to date.....	\$ 2,386,741 66
Total losses paid from commencement to date.....	1,352,020 91
Excess of premiums over losses.....	\$ 1,034,720 75

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,007,046 17
Premiums received.....	18,118 09
Losses paid.....	4,859 34
Losses incurred.....	7,359 34
Expense.....	6,444 47
Tax.....	362 36

QUEEN INSURANCE COMPANY OF AMERICA.

Principal Office.....49 Cedar St., New York.

(Organized in 1891.)

J. A. MacDonald, President.

G. W. BURCHELL, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	25,000	00
Market value of bonds and stocks.....		3,363,698	86
Cash on hand and in bank.....		314,629	45
Premiums in course of collection.....		290,628	02
All other assets.....		46,230	13
Total admitted assets.....	\$	4,039,586	46

II. LIABILITIES.

Capital stock paid up.....	\$	500,000	00
Unpaid losses.....		227,307	84
Unearned premiums.....		1,633,736	96
Other liabilities.....		99,618	52
Total liabilities, including capital.....	\$	2,520,663	32
Net surplus.....	\$	1,518,923	14

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,153,110	36
Received from interest and dividends.....		122,714	66
Total income.....	\$	2,276,155	02
Excess of income over expenditures.....	\$	367,915	44

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,190,951	95
Paid dividends.....		50,000	00
Commissions and brokerage.....		324,178	98
Salaries of officers and employes.....		166,150	82
Taxes.....		50,482	21
All other expenditures.....		126,445	62
Total expenditures.....	\$	1,908,209	58

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	229,021,026	00
Premiums received thereon.....		2,668,614	89
Total risks in force December 31, 1895.....	\$	290,623,086	00
Total premiums received from commencement to date.....	\$	10,051,610	30
Total losses paid from commencement to date.....		5,471,971	14
Excess of premiums over losses.....	\$	4,579,639	16

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,044,184	00
Premiums received.....		16,375	46
Losses paid.....		5,864	91
Losses incurred.....		7,594	60
Expense.....		3,229	57
Tax.....		327	50

RELIANCE INSURANCE COMPANY.

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

(Organized in 1841.)

WM. CHUBB, President.

CHAS. J. WISTER, Jr., Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 90,600 00
Loans secured by mortgages on real estate.....	221,260 00
Interest due on said mortgage loans.....	2,630 80
Market value of bonds and stocks.....	564,915 00
Cash on hand and in bank.....	27,245 98
Premiums in course of collection.....	46,328 51
All other assets.....	916 50
Total admitted assets.....	\$ 953,896 79

II. LIABILITIES.

Capital stock paid up.....	\$ 300,000 00
Unpaid losses.....	39,998 31
Unearned premiums.....	237,839 87
Amount reclaimable on perpetual policies.....	132,642 38
Other liabilities.....	9,256 35
Total liabilities, including capital.....	\$ 719,736 91
Net surplus.....	\$ 234,159 88

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 309,266 71
Received from interest and dividends.....	35,542 29
Received from rents and all other sources.....	1,135 19
Total income.....	\$ 345,944 19
Excess of income over expenditures.....	\$ 53,659 36

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 149,552 69
Paid dividends.....	18,000 00
Commissions and brokerage.....	75,340 69
Salaries of officers and employes.....	25,637 31
Taxes.....	7,983 10
All other expenditures.....	15,771 04
Total expenditures.....	\$ 292,284 88

MISCELLANEOUS.

Perpetual risks written in 1895.....	\$ 5,273,994 00
Premiums received thereon.....	143,397 17
Fire risks written in 1895.....	36,788,567 00
Premiums received thereon.....	400,134 10
Total risks in force December 31, 1895.....	\$ 38,733,141 00
Total premiums received from commencement to date.....	\$ 4,043,653 00
Total losses paid from commencement to date.....	2,504,773 00
Excess of premiums over losses.....	\$ 1,538,880 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 254,220 00
Premiums received.....	2,127 57
Losses paid.....	1,192 51
Losses incurred.....	2,642 51
Expense.....	81 47
Tax.....	42 55

UNITED STATES BRANCH
OF THE
ROYAL EXCHANGE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

Principal Office.....San Francisco, California.

(Organized in 1720.)

ROBERT DICKSON, Manager.

I. ASSETS.

Market value of stocks and bonds.....	\$ 327,800 00
Cash on hand and in bank.....	2,859 22
Premiums in course of collection.....	37,752 68
All other assets.....	4,380 21
Total admitted assets.....	\$ 372,792 11

II. LIABILITIES.

Unpaid losses.....	\$ 17,886 00
Unearned premiums.....	127,534 05
Other liabilities.....	7,879 55
Total liabilities, including deposit.....	\$ 353,240 60
Net surplus.....	\$ 19,542 51

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 166,151 67
Received from interest and dividends.....	11,584 00
Total income.....	\$ 117,735 67
Excess of income over expenditures.....	\$ 67,056 49

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 73,447 04
Commissions and brokerage.....	38,144 33
Salaries of officers and employes.....	12,976 00
Taxes.....	2,838 50
All other expenditures.....	23,273 31
Total expenditures.....	\$ 150,679 18

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 19,666,415 00
Premiums received thereon.....	233,759 38
Total risks in force December 31, 1895.....	\$ 18,920,507 00
Total premiums received from commencement to date.....	\$ 650,069 00
Total losses paid from commencement to date.....	225,941 00
Excess of premiums over losses.....	\$ 454,128 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,282,928 00
Premiums received.....	18,612 80
Losses paid.....	6,483 21
Losses incurred.....	6,483 21
Expense.....	6,336 39
Tax.....	372 25

UNITED STATES BRANCH
OF THE
ROYAL INSURANCE COMPANY,
OF LIVERPOOL, ENGLAND.

Law Bros., Managers for Western Department, Chicago, Ill.

(Organized in 1845.)

I. ASSETS.

Value of real estate owned.....	\$ 1 756,156 24
Loans secured by mortgages on real estate.....	291,000 00
Interest due on said mortgage loans.....	1,234 99
Market value of bonds and stocks.....	1,242,165 00
Cash on hand and in bank.....	478,556 83
Premiums in course of collection.....	656,984 27
All other assets.....	28,845 78
Total admitted assets.....	\$ 7,454,943 11

II. LIABILITIES.

Unpaid losses.....	\$ 505,851 77
Unearned premiums.....	4,065,985 12
Amount reclaimable on perpetual policies.....	217,623 61
Other liabilities.....	454,308 78
Total liabilities, including capital.....	\$ 5,243,769 28
Net surplus.....	\$ 2,211,173 83

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 4,875,372 96
Received from interest and dividends.....	202,361 69
Received from rents and all other sources.....	59,826 92
Total income.....	\$ 5,137,561 57
Excess of income over expenditures.....	\$ 868,519 08

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 2,723,861 72
Commissions and brokerage.....	841,284 11
Salaries of officers and employes.....	324,178 80
Taxes.....	124,151 17
All other expenditures.....	255,566 69
Total expenditures.....	\$ 4,269,042 49

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$ 8,981,848 64
Premiums received thereon.....	9,166 63
Fire risks written in 1895.....	682,955,956 07
Premiums received thereon.....	6,454,560 79
Total risks in force December 31, 1895.....	\$ 780,681,791 04

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 2,213,224 56
Premiums received.....	36,877 65
Losses paid.....	12,230 66
Losses incurred.....	10,442 46
Expense.....	7,542 57
Tax.....	737 55

UNITED STATES BRANCH
OF THE
SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY.

OF EDINBURGH, SCOTLAND.

Principal Office197 Asylum St., Hartford, Conn.

(Organized in 1824.)

MARTIN BENNETT, Manager.

I. ASSETS.

Value of real estate owned.....	\$ 31,389 94
Loans secured by mortgages on real estate.....	1,465,689 68
Interest due on said mortgage loans.....	26,810 30
Market value of bonds and stocks.....	1,241,155 05
Cash on hand and in bank.....	287,164 24
Premiums in course of collection.....	253,596 70
All other assets.....	14,715 76
Total admitted assets.....	\$ 3,323,521 67

II. LIABILITIES.

Unpaid losses.....	\$ 189,245 00
Unearned premiums.....	1,138,253 93
Other liabilities.....	123,525 25
Total liabilities.....	\$ 1,451,024 18
Net surplus.....	\$ 1,872,497 49

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,528,797 45
Received from interest and dividends.....	113,458 59
Total income.....	\$ 1,642,256 04
Excess of income over expenditures.....	\$ 349,987 14

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 809,379 99
Commissions and brokerage.....	258,224 19
Salaries of officers and employes.....	69,813 66
Taxes.....	44,019 33
All other expenditures.....	110,831 73
Total expenditures.....	\$ 1,292,268 90

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 286,473,800 00
Premiums received thereon.....	2,873,258 75
Total risks in force December 31, 1895.....	\$ 289,679,371 00
Total premiums received from commencement to date.....	\$ 10,224,776 21
Total losses paid from commencement to date.....	5,623,534 12
Excess of premiums over losses.....	\$ 4,601,242 09

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,295,524 00
Premiums received.....	25,679 12
Losses paid.....	8,171 25
Losses incurred.....	13,955 78
Expense.....	7,179 63
Tax.....	513 58

SOUTHERN INSURANCE COMPANY.

Principal OfficeNew Orleans, La.

(Organized in 1882.)

ERNEST MITTENBERGER, President.

SCOTT McGEHEE, Sec.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	26,659 87
Market value of bonds and stocks.....		306,750 00
Loans secured by bonds and stocks as collateral.....		1,600 00
Cash on hand and in bank.....		93,936 09
Premiums in course of collection.....		60,530 96
All other assets.....		2,000 00
Total admitted assets.....	\$	491,476 92

II. LIABILITIES.

Capital stock paid up.....	\$	306,000 00
Unpaid losses.....		29,833 00
Unearned premiums.....		125,491 23
Other liabilities.....		935 12
Total liabilities, including capital.....	\$	456,259 35
Net surplus.....	\$	35,217 57

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	319,252 61
Received from interest and dividends.....		28,054 11
Total income.....	\$	347,306 72
Excess of income over expenditures.....	\$	10,619 57

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	207,166 55
Paid dividends.....		23,760 00
Commissions and brokerage.....		53,688 97
Salaries of officers and employes.....		23,610 45
Taxes.....		9,758 11
All other expenditures.....		18,703 07
Total expenditures.....	\$	336,687 15

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	23,895 546 00
Premiums received thereon.....		407,692 51
Marine and inland risks written in 1895.....		2,918,360 00
Premiums received thereon.....		11,263 59
Total risks in force December 31, 1895.....	\$	12,916,880 00
Total premiums received from commencement to date.....	\$	5,305,596 10
Total losses paid from commencement to date.....		2,434,557 13
Excess of premiums over losses.....	\$	2,871,038 97

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	201,258 00
Premiums received.....		4,142 34
Losses paid.....		3,535 55
Losses incurred.....		4,966 55
Expense.....		1,488 73
Tax.....		82 84

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Springfield, Mass.

(Organized in 1849.)

A. W. DAMON, President.

S. 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.....	521,725 00
Interest due on said mortgage loans.....	14,325 77
Market value of bonds and stocks.....	2,665,772 00
Loans secured by bonds and stocks as collateral.....	57,096 20
Cash on hand and in bank.....	187,193 14
Premiums in course of collection.....	239,461 01
All other assets.....	25,572 05
Total admitted assets.....	\$ 3,845,145 17

II. LIABILITIES.

Capital stock paid up.....	\$ 1,500,000 00
Unpaid losses.....	184,311 26
Unearned premiums.....	1,510,305 23
Other Liabilities.....	35,919 10
Total liabilities, including capital.....	\$ 3,230,535 59
Net surplus.....	\$ 614,609 58

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 2,039,141 40
Received from interest and dividends.....	145,096 87
Received from rents and all other sources.....	4,838 98
Total income.....	\$ 2,189,077 25
Excess of income over expenditures.....	\$ 287,876 62

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 1,113,354 07
Paid dividends.....	150,000 00
Commissions and brokerage.....	1,298,239 78
Salaries of officers and employes.....	83,712 00
Taxes.....	62,167 47
All other expenditures.....	193,727 31
Total expenditures.....	\$ 1,901,200 63

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 170,125,800 00
Premiums received thereon.....	2,381,762 43
Total risks in force December 31, 1895.....	\$ 261,912,637 00
Total premiums received from commencement to date.....	\$ 36,395,837 96
Total losses paid from commencement to date.....	22,549,644 94
Excess of premiums over losses.....	\$ 13,846,193 02

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,387,076 00
Premiums received.....	27,271 11
Losses paid.....	7,199 26
Losses incurred.....	6,194 37
Expense.....	8,157 78
Tax.....	545 42

SPRING GARDEN INSURANCE COMPANY.

Principal Office.....431 Walnut St., Philadelphia, Pa.

(Organized in 1835.)

CHARLES ROBERTS, President. CLARENCE E. PORTER, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$	338,800	00
Loans secured by mortgages on real estate.....		190,150	00
Interest due on said mortgage loans.....		3,952	02
Market value of bonds and stocks.....		703,666	00
Loans secured by bonds and stocks as collateral.....		25,500	00
Cash on hand and in bank.....		30,444	68
Premiums in course of collection.....		61,581	95
All other assets.....		3,090	64
Total admitted assets.....		\$	1,357,185
			29

II. LIABILITIES.

Capital stock paid up.....	\$	400,000	00
Unpaid losses.....		49,312	24
Unearned premiums.....		348,981	91
Amount reclaimable on perpetual policies.....		377,006	49
Other liabilities.....		4,424	58
Total liabilities, including capital.....		\$	1,179,725
			22
Net surplus.....		\$	177,460
			07

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	457,958	27
Received from interest and dividends.....		46,146	47
Other sources.....		4,360	35
Total income.....		\$	508,465
			09
Excess of income over expenditures.....		\$	73,303
			79

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	229,477	91
Paid dividends.....		32,000	00
Commissions and brokerage.....		102,237	13
Salaries of officers and employes.....		18,277	24
Taxes.....		18,605	71
All other expenditures.....		34,558	40
Total expenditures.....		\$	435,156
			39

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	332,111	35
Premiums received thereon.....		9,936	03
Fire risks written in 1895.....		66,708,079	39
Premiums received thereon.....		677,671	85
Total risks in force December 31, 1895.....		\$	80,638,092
			90
Total losses paid from commencement to date.....		\$	3,765,262
			54

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	724,140	00
Premiums received.....		7,616	05
Losses paid.....		1,933	78
Losses incurred.....		2,576	86
Expense.....		3,153	23
Tax.....		152	32

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Principal Office..... St. Paul, Minn.

(Organized in 1865.)

C. H. BIGELOW, President.

A. W. PERRY, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$	458,827 19
Loans secured by mortgages on real estate		508,849 93
Market value of bonds and stocks.....		613,430 00
Loans secured by mortgages on real estate.....		249,576 03
Cash on hand and in bank.....		116,322 91
Premiums in course of collection.....		190,110 37
All other assets.....		27,863 01
Total admitted assets.....	\$	2,164,959 44

II. LIABILITIES.

Capital stock paid up.....	\$	500,000 00
Unpaid losses.....		119,052 12
Unearned premiums.....		885,933 64
Other liabilities.....		28,516 55
Total liabilities, including capital.....	\$	1,533,502 31
Net surplus.....	\$	631,457 13

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,315,808 56
Received from interest and dividends.....		105,570 24
Received from rents and all other sources.....		8,492 53
Total income.....	\$	1,429,871 33
Excess of income over expenditures.....	\$	122,487 05

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	800,865 48
Paid dividends.....		50,000 00
Commissions and brokerage.....		283,307 33
Salaries of officers and employes.....		63,553 43
Taxes.....		27,581 61
All other expenditures.....		82,076 43
Total expenditures.....	\$	1,307,384 28

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	91,698,308 00
Premiums received thereon.....		1,375,145 53
Marine and inland risks written in 1895.....		20,338,594 00
Premiums received thereon.....		223,183 79
Total risks in force December 31, 1895.....	\$	128,981,173 00
Total premiums received from commencement to date.....	\$	19,741,523 38
Total losses paid from commencement to date.....		12,568,549 71
Excess of premiums over losses.....	\$	7,172,973 67

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	261,909 00
Premiums received.....		13,063 96
Losses paid.....		4,563 22
Losses incurred.....		7,068 22
Expense.....		5,222 96
Tax.....		261 28

UNITED STATES BRANCH
OF THE
SUN INSURANCE OFFICE.

OF LONDON, ENGLAND.

Principal Office.....54 Pine St., New York, N. Y.

(Organized in 1710.)

J. J. GUILÉ, U. S. Manager.

I. ASSETS.

Value of real estate owned.....	\$ 270,000 00
Loans secured by mortgages on real estate.....	203,000 00
Interest due on said mortgage loans.....	1,975 83
Market value of bonds and stocks.....	1,511,810 00
Cash on hand and in bank.....	179,134 08
Premiums in course of collection.....	287,018 07
All other assets.....	26,509 74
Total admitted assets.....	\$ 2,479,447 72

II. LIABILITIES.

Unpaid losses.....	\$ 170,108 75
Unearned premiums.....	1,413,057 78
Other liabilities.....	69,788 13
Total liabilities.....	\$ 1,652,954 66
Net surplus.....	\$ 826,493 06

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,591,465 05
Received from interest and dividends.....	81,383 01
Received from rents and all other sources.....	9,820 25
Total income.....	\$ 1,682,668 31
Excess of income over expenditures.....	\$ 206,327 19

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 310,625 57
Commissions and brokerage.....	288,075 02
Salaries of officers and employes.....	78,784 32
Taxes.....	35,253 72
All other expenditures.....	163,601 89
Total expenditures.....	\$ 1,476,341 12

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 199,416,066 00
Premiums received thereon.....	2,066,403 14
Total risks in force December 31, 1895.....	\$ 301,110,917 00
Total premiums received from commencement to date.....	\$ 18,921,604 97
Total losses paid from commencement to date.....	12,289,248 69
Excess of premiums over losses.....	\$ 6,632,356 28

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,396,225 00
Premiums received.....	20,340 52
Losses paid.....	12,606 31
Losses incurred.....	12,548 71
Expense.....	4,728 05
Tax.....	406 81

STANDARD MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....24 Central St., Boston, Mass.

(Organized in 1894.)

WM. B. SEWALL, President.

JAMES B. ALDEN, Secretary.

I. ASSETS.

Market value of bonds and stocks.....	\$	16,356	25
Loans secured by bonds and stocks as collateral.....		500	00
Cash on hand and in bank.....		3,971	59
Premiums in course of collection.....		13,886	01
Interest due and accrued.....		207	40
Total admitted assets.....	\$	34,921	25

II. LIABILITIES.

Unpaid losses.....	\$	4,104	92
Unearned premiums.....		23,965	38
Other liabilities.....		3,651	90
Total liabilities.....	\$	31,722	40
Net surplus.....	\$	3,198	85

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	49,449	84
Received from interest and dividends.....		420	69
Received from rents and all other sources.....		351	97
Total income.....	\$	50,222	50
Excess of income over expenditures.....	\$	3,957	98

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	28,873	70
Commissions and brokerage.....		6,189	27
Salaries of officers and employes.....		9,699	78
Taxes.....		577	50
All other expenditures.....		1,424	27
Total expenditures.....	\$	46,264	52

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	5,092,872	00
Premiums received thereon.....		74,333	12
Total risks in force December 31, 1895.....	\$	3,111,215	00
Total premiums received from commencement to date.....	\$	113,811	18
Total losses paid from commencement to date.....		33,108	39
Excess of premiums over losses.....	\$	80,702	79

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	15,525	00
Premiums received.....		226	40
Tax.....		4	52

UNITED STATES BRANCH
OF THE
TRANSATLANTIC FIRE INSURANCE COMPANY.
OF HAMBURG, GERMANY.

Principal Office..... Chicago, Ill.

(Organized in 1872.)

ADOLPH LOEH, U. S. Manager.

I. ASSETS.

Market value of bonds and stocks.....	\$ 577,660 00
Loans secured by bonds and stocks as collateral.....	20,000 00
Cash on hand and in bank.....	21,824 46
Premiums in course of collection.....	84,652 86
Total admitted assets.....	\$ 704,137 32

II. LIABILITIES.

Unpaid losses.....	\$ 74,296 82
Unearned premiums.....	261,167 29
Other liabilities.....	23,530 96
Total liabilities.....	\$ 358,995 07
Net surplus.....	\$ 345,142 25

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 418,466 79
Received from interest and dividends.....	20,417 15
Total income.....	\$ 438,883 94
Excess of income over expenditures.....	42,362 99

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 220,739 85
Commissions and brokerage.....	132,500 27
Salaries of officers and employes.....	25,217 81
Taxes.....	2,386 04
All other expenditures.....	15,676 98
Total expenditures.....	\$ 396,520 95

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 45,296,570 00
Premiums received thereon.....	587,555 78
Total risks in force December 31, 1895.....	\$ 38,215,718 00
Total premiums received from commencement to date.....	\$ 4,970,743 71
Total losses paid from commencement to date.....	3,055,343 71
Excess of premiums over losses.....	\$ 1,915,400 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 667,043 00
Premiums received.....	11,402 20
Losses paid.....	1,406 38
Losses incurred.....	1,767 43
Expense.....	4,383 42
Tax.....	228 04

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	\$	40,000	00
Loans secured by mortgages on real estate.....		12,850	00
Market value of bonds and stocks.....		411,675	00
Cash on hand and in bank.....		53,528	70
Premiums in course of collection.....		61,766	77
Total admitted assets.....	\$	579,820	47

III. LIABILITIES.

Capital stock paid up.....	\$	250,000	00
Unpaid losses.....		17,265	30
Unearned premiums.....		155,955	94
Other liabilities.....		18,365	28
Total liabilities, including capital.....	\$	441,586	52
Net surplus.....	\$	138,233	95

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	336,121	27
Received from interest and dividends.....		18,187	51
Total income.....	\$	354,308	78
Excess of income over expenditures.....	\$	37,830	89

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	181,925	53
Paid dividends.....		25,000	00
Commissions and brokerage.....		60,554	98
Salaries of officers and employes.....		22,628	29
Taxes.....		8,399	93
All other expenditures.....		17,969	16
Total expenditures.....	\$	316,477	89

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	29,946,612	00
Premiums received thereon.....		451,199	38
Marine and inland risks written in 1895.....		5,571,687	00
Premiums received thereon.....		29,127	02
Total risks in force December 31, 1895.....	\$	27,675,287	00
Total premiums received from commencement to date.....	\$	5,475,024	00
Total losses paid from commencement to date.....		2,522,177	00
Excess of premiums over losses.....	\$	2,952,847	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	410,777	73
Premiums received.....		7,302	15
Losses paid.....		4,726	90
Losses incurred.....		5,330	33
Expense.....		2,081	60
Tax.....		146	04

TRADERS INSURANCE COMPANY.

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

(Organized in 1865.)

E. BUCKINGHAM, President.

R. J. SMITH, Secretary.

CASH CAPITAL, \$500,000

I. ASSETS.

Value of real estate owned.....	\$	6,312 37
Loans secured by mortgages on real estate.....		223,550 00
Interest due on said mortgage loans.....		3,929 97
Market value of bonds and stocks.....		1,318,349 55
Loans secured by bonds and stocks as collateral.....		47,500 00
Cash on hand and in bank.....		73,816 90
Premiums in course of collection.....		52,453 43
All other assets.....		21,347 60
Total admitted assets.....	\$	1,747,259 82

II. LIABILITIES.

Capital stock paid up.....	\$	500,000 00
Unpaid losses.....		88,648 82
Unearned premiums.....		462,003 75
Other liabilities.....		17,613 34
Total liabilities, including capital.....	\$	1,068,265 91
Net surplus.....	\$	678,993 91

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	669,379 93
Received from interest and dividends.....		71,350 60
Total income.....	\$	740,730 53
Excess of income over expenditures.....	\$	97,193 75

IV EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	359,042 23
Paid dividends.....		50,000 00
Commissions and brokerage.....		107,048 10
Salaries of officers and employes.....		57,612 00
Taxes.....		19,162 37
All other expenditures.....		50,672 08
Total expenditures.....	\$	643,536 78

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	57,040,874 00
Premiums received thereon.....		833,694 10
Total risks in force December 31, 1895.....	\$	61,472,748 00
Total premiums received from commencement to date.....	\$	10,980,038 67
Total losses paid from commencement to date.....		6,816,346 70
Excess of premiums over losses.....	\$	4,163,691 97

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,227,459 00
Premiums received.....		24,813 98
Losses paid.....		6,681 61
Losses incurred.....		12,021 40
Expense.....		7,444 19
Tax.....		496 28

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

Principal Office..... 54 William St., New York, N. Y.

(Organized in 1714.)

HALL & HENSHAW, U. S. Managers.

I. ASSETS.

Market value of bonds and stocks.....	\$ 982,768 50
Cash on hand and in bank.....	46,707 89
Premiums in course of collection.....	143,565 36
Total admitted assets.....	\$ 1,173,041 75

II. LIABILITIES.

Unpaid losses.....	\$ 119,333 98
Unearned premiums.....	491,534 23
Other liabilities.....	39,497 77
Total liabilities.....	\$ 650,365 98
Net surplus.....	\$ 522,675 77

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 863,462 32
Received from interest and dividends.....	29,005 18
Total income.....	\$ 892,467 50
Excess of income over expenditures.....	\$ 242,079 91

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 385,872 07
Commissions and brokerage.....	218,017 64
Salaries of officers and employes.....	11,259 80
Taxes.....	21,514 51
All other expenditures.....	13,423 57
Total expenditures.....	\$ 650,387 59

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$ 93,288,366 00
Premiums received thereon.....	1,065,804 60
Total risks in force December 31, 1895.....	\$ 72,211,228 00
Total premiums received from commencement to date.....	\$ 2,423,313 46
Total losses paid from commencement to date.....	1,007,018 99
Excess of premiums over losses.....	\$ 1,416,294 47

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 941,803 00
Premiums received.....	17,688 65
Losses paid.....	9,168 40
Losses incurred.....	6,994 86
Expense.....	7,340 52
Tax.....	353 77

UNION INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1804.)

CHAS. S. HOLLINGSHEAD, President.

E. R. DANNELS, Sec.

CASH CAPITAL, \$200,000

I. ASSETS.

Value of real estate owned.....	\$	160,000	00
Loans secured by mortgages on real estate.....		9,900	00
Interest due on said mortgage loans.....		97	50
Market value of bonds and stocks.....		356,818	52
Loans secured by bonds and stocks as collateral.....		12,500	00
Cash on hand and in bank.....		26,521	06
Premiums in course of collection.....		58,709	63
Interest due and accrued.....		1,270	84
All other assets.....		2,194	37
Total admitted assets.....	\$	628,011	92

II. LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		35,999	74
Unearned premiums.....		215,478	88
Amount reclaimable on perpetual policies.....		34,019	36
Dividends to stockholders unpaid.....		1,389	97
Other liabilities.....		12,450	18
Total liabilities, including capital.....	\$	449,348	13
Net surplus.....	\$	128,663	79

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	336,022	53
Received from interest and dividends.....		17,060	97
Received from rent and all other sources.....		5,739	22
Total income.....	\$	358,822	72
Excess of income over expenditures.....	\$	108,956	54

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	110,100	66
Paid dividends.....		6,244	20
Commissions and brokerage.....		62,619	46
Salaries of officers and employes.....		30,836	66
Taxes.....		9,130	76
All other expenditures.....		30,934	44
Total expenditures.....	\$	249,866	18

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	1,273,028	00
Premiums received thereon.....		37,799	29
Fire risks written in 1895.....		38,060,775	00
Premiums received thereon.....		396,436	08
Total risks in force December 31, 1895, including perpetual.....	\$	38,941,525	00
Total premiums received from commencement to date.....	\$	23,679,778	00
Total losses paid from commencement to date.....		16,907,406	00
Excess of premiums over losses.....	\$	6,772,372	00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	108,641	00
Premiums received.....		857	14
Losses paid.....		16	07
Losses incurred.....		16	07
Expense.....		272	01
Tax.....		17	14

UNITED STATES FIRE INSURANCE COMPANY.

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

(Organized in 1824.)

W. W. UNDERHILL, President.

W. H. GRIFFEN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	812,500 00
Interest due on said mortgage loans.....		1,303 51
Market value of bonds and stocks.....		247,600 00
Cash on hand and in bank.....		46,837 20
Premiums in course of collection.....		57,240 62
All other assets.....		2,133 12
Total admitted assets.....	\$	667,704 45

II. LIABILITIES.

Capital stock paid up.....	\$	250,000 00
Unpaid losses.....		58,087 59
Unearned premiums.....		246,503 99
Other liabilities.....		21,581 27
Total liabilities, including capital.....	\$	576,182 85
Net surplus.....	\$	91,521 60

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	337,784 04
Received from interest and dividends.....		24,924 51
Total income.....	\$	362,658 55
Excess of income over expenditures.....	\$	23,385 66

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	182,025 29
Paid dividends.....		15,000 00
Commissions and brokerage.....		82,583 74
Salaries of officers and employes.....		25,064 21
Taxes.....		6,940 97
All other expenditures.....		27,628 68
Total expenditures.....	\$	339,272 89

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	35,942,439 00
Premiums received thereon.....		412,520 33
Marine and inland risks written in 1895.....		872,007 00
Premiums received thereon.....		22,604 98
Total risks in force December 31, 1895.....	\$	46,470 561 00
Total premiums received from commencement to date.....	\$	5,776,016 00
Total losses paid from commencement to date.....		3,069,243 00
Excess of premiums over losses.....	\$	2,676,773 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	313,625 00
Premiums received.....		3,413 43
Losses paid.....		1,704 25
Losses incurred.....		3,774 79
Expense.....		948 49
Tax.....		63 26

UNITED FIREMEN'S INSURANCE COMPANY.

Principal Office. 419 Walnut St., Philadelphia, Pa.

(Organized in 1860.)

ROBERT B. BEATH, President. DENNIS J. SWEENEY, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	138,350 00
Loans secured by mortgages on real estate.....		680,953 94
Interest due on said mortgage loans.....		14,164 53
Market value of bonds and stocks.....		341,285 00
Loans secured by bonds and stocks as collateral.....		79,000 00
Cash on hand and in bank.....		68,152 70
Premiums in course of collection.....		38,259 12
All other assets.....		8,464 67
Total admitted assets.....	\$	1,368,629 96

II. LIABILITIES.

Capital stock paid up.....	\$	300,000 00
Unpaid losses.....		34,135 18
Unearned premiums.....		191,596 00
Amount reclaimable on perpetual policies.....		667,596 11
Other liabilities.....		16,211 72
Total liabilities, including capital.....	\$	1,209,539 01
Net surplus.....	\$	159,090 95

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	290,465 84
Received from interest and dividends.....		56,985 57
Received from rents and all other sources.....		228 54
Total income.....	\$	347,679 95
Excess of income over expenditures.....		43,767 31

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	167,943 45
Paid dividends.....		27,000 00
Commissions and brokerage.....		57,484 03
Salaries of officers and employes.....		20,223 14
Taxes.....		7,807 62
All other expenditures.....		23,254 40
Total expenditures.....	\$	303,712 64

V. MISCELLANEOUS.

Perpetual risks written in 1895.....	\$	32,381,903 57
Deposits on same.....		738,162 27
Fire risks written in 1895.....		30,714,577 00
Premiums received thereon.....		346,695 31
Total risks in force December 31, 1895, including perpetual.....	\$	65,379,388 57
Total premiums received from commencement to date.....	\$	3,790,894 37
Total losses paid from commencement to date.....		2,312,569 32
Excess of premiums over losses.....	\$	1,478,325 05

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	70,175 00
Premiums received.....		962 99
Losses paid.....		410 00
Losses incurred.....		416 86
Expense.....		177 40
Tax.....		19 25

WESTCHESTER FIRE INSURANCE COMPANY.

Principal Office.....66 Wall St., New York.

(Organized in 1837.)

GEORGE R. CRAWFORD, Pres.

JOHN Q. UNDERHILL, Sec.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$	207,000	00
Loans secured by mortgages on real estate.....		474,100	00
Interest due on said mortgage loans.....		1,473	23
Market value of bonds and stocks.....		1,002,900	00
Cash on hand and in bank.....		112,226	80
Premiums in course of collection.....		231,744	59
Total admitted assets.....	\$	2,032,444	62

II. LIABILITIES.

Capital stock paid up.....	\$	300,000	00
Unpaid losses.....		107,692	17
Unearned premiums.....		1,102,311	48
Other liabilities.....		48,260	23
Total liabilities, including capital.....	\$	1,558,263	88
Net surplus.....	\$	474,180	74

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,331,643	99
Received from interest and dividends.....		70,256	90
Received from rents and all other sources.....		893	96
Total income.....	\$	1,402,794	85
Excess of income over expenditures.....	\$	70,421	89

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	785,767	03
Paid dividends.....		30,000	00
Commissions and brokerage.....		273,272	86
Salaries of officers and employes.....		46,375	14
Taxes.....		30,218	50
All other expenditures.....		166,739	43
Total expenditures.....	\$	1,332,372	96

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	136,874,648	00
Premiums received thereon.....		1,611,569	78
Total risks in force December 31, 1895.....	\$	189,880,778	00
Total premiums received from commencement to date.....	\$	21,126,288	94
Total losses paid from commencement to date.....		11,781,494	29
Excess of premiums over losses.....	\$	9,344,794	65

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	407,014	00
Premiums received.....		6,278	74
Losses paid.....		1,287	47
Losses incurred.....		2,105	65
Expense.....		1,569	68
Tax.....		125	57

UNITED STATES BRANCH
OF THE
WESTERN ASSURANCE COMPANY,
OF TORONTO, CANADA.

Principal Office.....Toronto, Canada.

(Organized in 1851.)

GEO. A. COX, President.

C. C. FOSTER, Secretary.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$	20,000 00
Market value of bonds and stocks.....		1,108,107 98
Cash on hand and in banks.....		214,304 25
Premiums in course of collection.....		274,740 25
All other assets.....		33,977 50
Total admitted assets.....		\$ 1,651,129 98

II. LIABILITIES.

Unpaid losses.....	\$	176,744 86
Unearned premiums.....		916,780 75
Other liabilities.....		35,835 67
Total liabilities.....		\$ 1,129,361 28

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	1,819,822 19
Received from interest and dividends.....		44,211 04
Total income.....		\$ 1,864,033 23
Excess of income over expenditures.....		\$ 123,544 06

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,164 422 88
Commissions and brokerage.....		346,465 34
Salaries of officers and employes.....		35,800 00
Taxes.....		40,244 79
All other expenditures.....		153,556 16
Total expenditures.....		\$ 1,740,489 17

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	128,329,654 00
Premiums received thereon.....		1,803,211 25
Marine and inland risks written in 1895.....		57,817,518 00
Premiums received thereon.....		393,216 57
Total risks in force December 31, 1895.....		\$ 140,209,252 00

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,239,691 00
Premiums received.....		24,219 38
Losses paid.....		11,490 80
Losses incurred.....		14,735 20
Expense.....		9,265 28
Tax.....		484 39

WESTERN MUTUAL FIRE INSURANCE COMPANY.

Principal office.....Denver, Colo.

(Organized in 1894.)

WM. B. LLOYD, President.

W. H. ROSE, Secretary.

I. ASSETS.

Cash on hand and in bank.....	\$	344 57
Premiums in course of collection.....		311 08
All other assets.....		4,863 00
Total admitted assets.....	\$	5,518 65

II. LIABILITIES.

Unearned premiums.....	\$	4,815 95
Total liabilities.....	\$	4,815 95
Net surplus.....	\$	702 70

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,336 06
Received from rents and all other sources.....		202 97
Total income.....	\$	2,539 03

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	521 15
Commissions.....		86 12
Salaries of officers and employes.....		1,341 50
Taxes.....		72 82
All other expenditures.....		377 52
Total expenditures.....	\$	2,399 11

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	281,800 00
Premiums received thereon, notes \$3,629.93, cash \$2,461.12.....		6,091 05
Total risks in force December 31, 1895.....	\$	351,963 85
Total premiums received from commencement to date.....	\$	9,956 37
Total losses paid from commencement to date.....		594 90
Excess of premiums over losses.....	\$	9,361 47

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	281,800 00
Premiums received, cash and premium notes.....		6,091 05
Losses paid.....		521 15
Losses incurred.....		521 15
Expense.....		1,877 96
Tax.....		45 69

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

Principal Office.....15 Broadway, Brooklyn, N. Y.

(Organized in 1853.)

MARSHALL S. DRIGGS, Pres.

FREDERICK H. WAY, Sec.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$	629,000	00
Loans secured by mortgages on real estate.....		296,050	00
Interest due on said mortgage loans.....		1,820	04
Market value of bonds and stocks.....		484,820	00
Loans secured by bonds and stocks as collateral.....		6,200	00
Cash on hand and in bank.....		30,792	74
Premiums in course of collection.....		77,112	30
All other assets.....		10,840	89
Total admitted assets.....	\$	1,586,635	97

II. LIABILITIES.

Capital stock paid up.....	\$	250,000	00
Unpaid losses.....		50,282	94
Unearned premiums.....		506,961	30
Other liabilities.....		20,421	35
Total liabilities, including capital.....	\$	827,665	59
Net surplus.....	\$	708,970	38

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	576,281	85
Received from interest and dividends.....		36,751	70
Received from rents and all other sources.....		15,073	98
Total income.....	\$	628,107	53
Excess of income over expenditures.....		78,630	39

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	258,640	82
Paid dividends.....		49,250	00
Commissions and brokerage.....		136,606	86
Salaries of officers and employes.....		63,557	74
Taxes.....		6,028	29
All other expenditures.....		35,393	43
Total expenditures.....	\$	549,477	14

V. MISCELLANEOUS.

Fire risks written in 1895.....	\$	75,667,693	00
Premiums received thereon.....		666,766	42
Total risks in force December 31, 1895,.....	\$	119,810,228	00
Total premiums received from commencement to date.....	\$	14,889,628	14
Total losses paid from commencement to date.....		7,769,662	72
Excess of premiums over losses.....	\$	7,019,965	42

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	372,885	00
Premiums received.....		5,735	31
Losses paid.....		1,630	85
Losses incurred.....		2,630	85
Expense.....		1,479	44
Tax.....		114	70

STATISTICAL TABLES.

TABLE

Showing Risks written, Premiums received, average rate of Premiums, Losses paid, per cent. of Losses to Premiums received, Losses Incurred, and Expenses, in the State of Colorado, for the year 1895, by
Fire Insurance Companies authorized to do business in the State.

NAMES OF COMPANIES.	Risks Written.	Premiums Received.	Average Rate Premiums.	Losses Paid.	Per Cent. of Losses Paid to Premiums Received.	Losses Incurred.	Expense.
Aachen & Munich Fire Insurance Co., Germany.....	\$ 266,680 00	\$ 4,086 47	1 53	\$ 1,256 55	30 73	\$ 1,256 55	\$ 1,889 51
Atina Fire Insurance Co., Connecticut.....	1,369,447 00	30,284 63	1 89	13,803 62	45 37	15,390 35	8,872 53
Agricultural Insurance Co., New York.....	15,153 00	15,153 00	1 28	3,125 00	20 62	3,270 00	4,026 33
Alliance Assurance Co., England.....	735,158 00	13,973 21	2 17	16,017 06	100 25	.....	3,194 61
American Insurance Co., Massachusetts.....	239,335 00	2,407 89	1 00	1,223 64	50 81	2,423 64	1,781 98
American Insurance Co., New Jersey.....	393,093 00	4,639 19	1 25	138 61	3 21	315 42	1,369 82
American Central Insurance Co., Missouri.....	459,893 00	9,657 71	2 10	2,322 42	26 03	4,063 49	2,307 13
American Fire Insurance Co., New York.....	249,645 00	3,368 20	1 34	479 28	14 22	475 11	975 29
Atlas Assurance Co., England.....	1,501,462 00	25,698 43	1 70	18,611 69	72 81	20,781 37	9,357 15
Atlas Mutual Fire Insurance Co., Massachusetts.....	.....	289 28	.....	29 30	10 35	29 30	80 00
Baloise Fire Insurance Co., Switzerland.....	Statement not received.	.....	.....	.....	.....	.....	.....
British America Assurance Co., Canada.....	813,895 00	15,952 34	1 95	2,890 12	14 98	553 99	5,661 75
Broadway Insurance Co., New York.....	317,634 00	3,450 34	1 08	624 56	18 34	545 79	915 17
Caledonian Insurance Co., Scotland.....	915,245 00	15,378 45	1 67	6,436 71	41 87	6,911 28	3,828 47
Citizens Insurance Co., Pennsylvania.....	343,199 18	4,140 84	1 20	55 80	1 34	55 80	1,366 18
Commercial Union Assurance Co., (Ltd.) England.....	2,170,657 80	38,971 80	1 79	4,936 50	12 65	4,567 83	10,751 80
Concordia Fire Insurance Co., Wisconsin.....	628,948 00	8,310 47	1 32	2,835 58	34 61	3,695 37	2,654 44
Connecticut Fire Insurance Co., Connecticut.....	1,362,375 00	29,755 07	1 52	13,597 07	53 07	17,382 63	6,115 20
Continental Insurance Co., New York.....	2,096,321 00	30,195 47	1 38	9,380 71	27 43	12,250 96	13,740 56
Delaware Insurance Co., Pennsylvania.....	324,305 00	4,124 74	1 27	1,278 26	30 98	2,123 00	1,561 93
Eagle Fire Co., New York.....	564,647 00	6,876 29	1 21	2,347 72	34 13	2,347 72	1,963 80
Essex Mutual Fire Insurance Co., Massachusetts.....	No Statement filed.	.....	.....	.....	.....	.....	.....
Farragut Fire Insurance Co., New York.....	606,460 96	6,852 33	1 12	1,211 63	17 67	1,286 63	2,031 91
Fire Association of Philadelphia, Pennsylvania.....	1,458,569 00	21,952 61	1 89	5,339 70	24 33	9,883 06	6,392 56
Fireman's Fund Insurance Co., California.....	2,488,857 00	49,423 15	1 98	17,900 00	36 62	22,801 80	13,885 52
Firemen's Insurance Co. of Baltimore, Maryland.....	78,619 68	1,324 19	1 68	328 47	24 77	1,000 00	425 17
Franklin Fire Insurance Co., Pennsylvania.....	388,500 00	5,345 68	1 34	30 16	5 61	2,536 25	1,110 45
Farmers' Alliance Mutual Fire Insurance Co., Denver.....	.....	1,316 35	.....	.....	.....	.....	226 80
German Fire Insurance Co., Pennsylvania.....	169,110 00	1,789 75	1 11	2,351 64	131 44	2,151 64	.....
German Insurance Co., Freeport Illinois.....	1,099,443 00	13,829 81	1 56	4,893 33	27 76	5,214 77	5,272 82
German Fire Insurance Co., Peoria, Illinois.....	476,965 00	6,511 13	1 36	3,458 70	53 11	2,541 96	2,620 33

German American Insurance Co., New York.....	1,9	6,470	00	29,901	07	1	56	14,597	86	48	79	22,891	22	7,917	52
German Mutual Fire Insurance Co., Colorado.....	116	575	00	1,888	18	1	62	783	24	13	49	783	24	1,527	17
Gilens Falls Insurance Co., New York.....	546	392	00	5,801	56	1	01	2,538	48	45	05	4,838	48	1,483	67
Giard Fire & Marine Insurance Co., Pennsylvania.....	428	463	00	5,631	81	1	31	18	20	2	36	1,390	90	1,203	96
Greenwich Insurance Co., New York.....	530	532	00	7,689	18	1	44	69						284	95
Grange Mutual Fire Insurance Co., Colorado.....	82	510	00	570	34										
Hamburg-Bremen Fire Insurance Co., Germany.....	589	784	00	8,629	82	1	46	1,505	72	17	44	1,495	72	2,784	62
Hanover Fire Insurance Co., New York.....	423	945	00	6,756	97	1	59	1,488	78	22	02	4,457	38	1,596	36
Hartford Fire Insurance Co., Connecticut.....	2,651	351	00	51,194	39	1	73	20,944	61	40	90	28,721	32	12,288	22
Helvetia Swiss Fire Insurance Co., Switzerland.....	Statement not received														
Homes Mutual Insurance Co. of California.....	712	128	00	11,391	17	1	95	10,704	90	74	35	8,346	99	4,559	83
Honolulu Insurance Co., New York.....	2,070	943	00	30,522	80	1	47	9,754	98	31	96	16,687	10	5,081	55
Imperial Insurance Co., England.....	1	068	536	05	18,828	56	1	72	8,627	75	45	83	4,293	70	
Insurance Co. of North America, Pennsylvania.....	2,662	871	00	51,132	48	1	32	13,640	07	39	38	13,734	23	16,597	34
Insurance Co. of State of Pennsylvania.....	712	793	00	9,470	79	1	92	2,940	05	31	04	886	18	3,176	27
Lancashire Insurance Co., England.....	905	319	00	17,985	21	1	98	7,043	15	39	11	6,760	80	5,734	09
Lion Fire Insurance Co., London, England.....	903	937	35	16,752	07	1	85	11,910	73	71	10	7,702	89	16,708	98
Liverpool and London and Globe Insurance Co., England.....	3,532	619	00	60,839	83	1	72	18,126	78	29	78	2,596	78	2,670	65
London Assurance Corporation, England.....	490	973	00	8,736	93	1	73	1,113	65	13	03	1,601	08	1,601	08
London and Lancashire Fire Insurance Co., England.....	1,397	462	00	26,971	11	1	93	10,945	09	40	56	17,089	40	6,572	64
Lambert's Insurance Co., Pennsylvania.....	418	975	00	4,631	32	1	03	1,508	34	32	56	639	47	1,153	00
Madgeburg Fire Insurance Co., Germany.....	4,908	913	00	26,686	30	54		1,229	35	4	65	17,890	20	10,139	95
Manchester Fire Insurance Co., England.....	1,871	742	12	30,996	21	1	65	6,241	52	20	13	10,360	71	6,761	66
Manufacturers and Merchants Insurance Co., Pennsylvania.....	298	915	33	9,341	98	1	11	453	55	13	55	1,333	72	1,102	85
Mechanics' Fire Insurance Co., Pennsylvania.....	534	454	01	6,127	61	1	20	9	50	1	50	134	50	2,121	11
Merchants' Fire and Marine Insurance Co., Massachusetts.....	290	950	00	3,212	15	1	14	411	91	13	73	1,241	91		
Merchants Insurance Co., New Jersey.....	318	802	66	4,715	12	1	47	630	93	13	36	26	20	1,165	11
Milwaukee Mechanics Insurance Co., Wisconsin.....	896	627	00	13,665	69	1	36	1,385	21	12	16	3,652	71	4,310	43
Mutual Guarantee Fund Fire Insurance Co., Colorado.....	161	615	00	3,163	27	1	95							1,248	03
National Fire Insurance Co., Connecticut.....	2,229	253	00	46,591	39	2	08	16,131	59	31	62	22,420	66	12,543	92
New Hampshire Fire Insurance Co., New Hampshire.....	886	076	00	11,969	81	1	34	5,924	04	19	78	8,617	86	2,294	72
Niagara Fire Insurance Co., New York.....	943	261	00	18,913	61	2	00	5,461	70	28	87	9,478	58	1,688	92
North British and Mercantile Insurance Co., England.....	1,772	470	00	28,588	17	1	61	7,057	91	21	62	5,113	56	11,043	40
North German Insurance Co., Germany.....	941	112	13	15,246	78	1	61	3,792	53	24	88	4,380	63	3,906	63
Northwestern Assurance Co., England.....	815	043	17	14,729	01	1	80	3,720	13	25	27	3,976	38	3,906	72
Northwestern National Insurance Co., Wisconsin.....	1,928	229	00	11,614	19	1	13	1,472	32	12	64	2,207	86	2,872	33
Norwich Union Fire Insurance Society, England.....	1,411	743	00	20,693	67	1	86	5,671	53	27	40	8,839	58	6,251	81
Orion Insurance Co., Connecticut.....	868	048	00	11,608	00	1	33	4,712	46	40	62	6,503	39	4,402	65
Pacific Fire Insurance Co., New York.....	654	650	00	5,575	11	85		1,838	18	24	00	1,045	99	1,906	45
Palatine Insurance Co., England.....				35,244	30			18,157	38	51	50	30,221	38	12,617	46
Pennsylvania Fire Insurance Co., Pennsylvania.....	966	841	00	18,021	07	1	88	7,778	18	43	16	7,812	76	3,279	82
Phoenix Assurance Co., England.....	617	337	34	11,640	35	1	88	2,747	74	23	39	7,313	00	2,012	12

FIRE—1895—CONTINUED.

NAMES OF COMPANIES.		Risks Written.	Premiums Received.	Average Rate Premiums.	Losses Paid.	Per Cent. of Losses Paid to Premiums Received.	Losses Incurred.	Expense.
	Phoenix Insurance Co., New York.....	\$ 2,950,777 00	\$ 44,376 52	1 88	\$ 14,010 98	31.57	\$ 14,257 75	\$ 12,809 98
	Phoenix Insurance Co., Connecticut.....	1,772,163 00	27,989 49	1 58	13,143 86	46.90	11,821 52	4,199 91
	Providence Washington Insurance Co., Rhode Island.....	1,235,929 00	22,065 20	1 75	13,767 93	62.54	12,520 75	7,833 25
	Prussian National Insurance Co., Germany.....	1,007,046 17	18,118 09	1 79	4,859 34	26.53	7,359 59	6,444 47
	Queen Insurance Co. of America, New York.....	1,044,184 00	16,375 46	1 56	5,864 91	35.52	7,594 60	3,229 57
	Reliance Insurance Co., Pennsylvania.....	284,220 00	2,127 57	74	1,192 51	56 03	2,642 51	808 47
	Royal Exchange Assurance, England.....	1,252,928 00	18,612 80	1 45	6,483 21	34.83	6,483 21	6,336 39
	Royal Insurance Co., England.....	2,213,224 56	36,877 65	1 66	12,280 66	33.17	10,442 46	7,542 57
	Scottish Union and National Insurance Co., Scotland.....	1,295,524 00	25,679 12	1 98	8,171 25	31.79	13,955 78	7,179 63
	Southern Insurance Co., Louisiana.....	201,258 00	4,442 34	2 05	3,555 35	85.84	4,965 55	1,188 73
	Springfield Fire and Marine Insurance Co., Massachusetts.....	1,387,076 00	27,271 11	1 96	7,199 26	26.37	6,194 37	8,157 58
	Spring Garden Insurance Co., Pennsylvania.....	742,140 00	7,616 05	1 02	1,963 78	25.38	2,576 86	3,153 23
	St. Paul Fire and Marine Insurance Co., Minnesota.....	261,969 00	13,063 96	98	4,563 22	34.35	7,068 22	5,222 96
	Sun Insurance Co., California.....	No statement	filed.					
	Sun Insurance Office, England.....	1,386,225 00	20,340 52	1 45	12,606 31	61.84	12,518 71	4,728 05
	Swedish Fire and Life Insurance Co., Sweden.....	Statement not received.						
	Standard Mutual Fire Insurance Co., Massachusetts.....	15,325 00	226 40	1 45				
	Transatlantic Fire Insurance Co., Germany.....	667,043 00	11,402 29	1 70	1,406 38	12.33	1,767 43	4,383 42
	Teutonia Insurance Co., Louisiana.....	410,777 73	7,302 15	1 77	4,726 90	64.72	5,330 33	2,081 60
	Traders Insurance Co., Illinois.....	1,227,459 00	24,813 98	2 02	6,651 61	26.92	12,021 40	7,444 19
	Union Assurance Society, England.....		17,688 65		6,994 86	39.55		7,340 52
	Union Insurance Co., Pennsylvania.....	108,641 00	857 14	78	16 07	1 87	16 07	272 01
	United States Fire Insurance Co., New York.....	313,625 00	3,413 43	1 08	1,704 25	49.92	3,774 79	948 49
	United Firemen's Insurance Co., Pennsylvania.....	70,175 00	962 99	1 37	410 00	42.60	416 86	177 40
	Westchester Fire Insurance Co., New York.....	407,014 00	6,278 74	1 54	1,257 47	20.50	2,105 65	1,569 68
	Western Assurance Co., Canada.....	1,230,691 00	24,219 38	1 95	11,490 80	47.87	14,735 20	9,268 98
	Williamsburg City Fire Insurance Co., New York.....	372,685 00	5,735 31	1 53	1,630 85	28.42	2,630 85	1,474 44
	Western Mutual Fire Insurance Co., Colorado.....	281,800 00	6,091 05	2 16	521 15	8.55	521 15	1,877 96
	Totals.....	\$90,841,948 31	\$1,499,017 34	\$1 65	\$520,096 96	34.68	\$635,554 68	\$418,087 31

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, 1896, SHOWING THEIR CONDITION ON THE
THIRTY-FIRST DAY OF DECEMBER,

1895.

TABLE

Showing business done in the State of Colorado by Life Insurance Companies during the year 1895.

NAMES OF 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, 1895.		Losses Incurred During the Year.	Losses Paid During the Year.	Premiums Received.	Expense.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.				
Ætna Life Insurance Co., Connecticut.....	376	\$ 884,953 00	214	\$ 381,538 00	146	\$ 329,582 00	444	\$ 976,459 00	\$ 14,004 00	\$ 14,004 00	\$ 38,126 47	\$ 8,076 19
Equitable Life Assurance Society of the United States, New York.....	2 00	8,358,365 00	292	1,035,910 00	250	1,104,776 00	2042	8,292,499 00	95,477 00	95,477 00	247,312 13	10,517 41
Germania Life Insurance Co., New York.....	312	860,332 00	159	304,843 00	120	297,587 00	351	897,588 00	3,400 00	6,150 00	41,388 07	
Hartford Life and Annuity Insurance Co., Connecticut.....	No	business.	60	287,000 00	16	75,570 00	74	354,025 00			13,381 56	5,315 92
Home Life Insurance Co., New York.....	123	142,325 00	40	96,573 00	18	70,452 00	145	369,343 00		11,860 00	7,711 71	1,692 09
Manhattan Life Insurance Co., New York.....	71	270,119 00	17	51,500 00	16	77,564 00	72	244,055 00	13,000 00	13,000 00	8,718 79	77 00
Massachusetts Mutual Life Insurance Co., Massachusetts.....	254	644,040 24	37	167,234 57	107	417,254 08	184	394,020 73	1,000 00	1,000 00	11,198 92	1,247 00
Michigan Mutual Life Insurance Co., Michigan.....	535	1,804,527 00	133	423,944 00	78	221,196 00	590	2,044,305 00	8,747 00	8,747 00	62,217 55	13,861 79
Mutual Life Insurance Co., New York.....	287	7,010,630 00	675	1,272,000 00	815	730,636 00	2757	7,550,994 00	91,636 96	86,636 96	179,438 18	49,361 58
National Life Insurance Co., Vermont.....	105	416,000 00	6	12,770 00	25	101,433 29	86	327,636 71	5,000 00	5,000 00	16,113 09	2,577 82
New England Mutual Life Insurance Co., Massachusetts.....	413	1,344,785 00	122	446,100 00	100	306,054 00	435	1,482,232 00	10,050 00	10,050 00	55,483 07	9,555 89
New York Life Insurance Co., New York.....	1937	6,497,090 00	470	1,052,770 00	231	695,105 00	2126	6,054,755 00	68,666 33	75,666 33	244,263 92	
Northwestern Mutual Life Insurance Co., New York.....	2794	8,922,295 00	511	1,378,543 00	304	920,263 00	3001	8,480,625 00	72,263 12	68,793 12	275,236 88	36,525 77
Pacific Mutual Life Insurance Co., California.....	330	767,806 00	138	268,935 00	84	241,450 00	384	743,291 00	11,000 00	11,000 00	26,339 96	23,276 96
Penn Mutual Life Insurance Co., Pennsylvania.....	500	1,876,180 00	144	556,500 00	127	480,530 00	517	1,952,150 00	8,262 00	6,712 00	70,241 60	11,843 09
Phoenix Mutual Life Insurance Co., Connecticut.....	56	87,672 00	37	91,100 00	18	29,759 00	75	148,013 00			8,630 91	1,257 72
Provident Life and Trust Co., of Philadelphia, Pennsylvania.....	30	115,302 00	10	25,322 00	10	38,582 00	30	104,192 00			5,273 91	1,632 12
Provident Savings Life Assurance Society, New York.....	175	857,000 00	77	200,000 00	90	460,500 00	162	686,500 00	11,000 00	11,000 00	14,282 16	2,184 74
Prudential Insurance Co. of America, New Jersey.....	7065	1,338,078 00	4835	929,616 00	6730	1,225,898 00	6100	1,041,828 00	5,903 23	6,483 56	44,537 12	25,361 95
Travelers Life Insurance Co., Connecticut.....	552	2,097,278 00	33	84,135 00	76	149,272 00	500	2,411,161 00	31,014 50	31,014 50	58,513 97	
Union Central Life Insurance Co., Ohio.....	122	253,533 00	44	90,036 00	30	208,889 00	196	208,889 00	16,000 00	16,000 00	11,910 15	2,059 04
Union Mutual Life Insurance Co., Maine.....	288	647,063 57	19	35,391 48	40	121,282 38	267	500,302 67	13,912 41	13,912 41	11,066 92	1,070 93
United States Life Insurance Co., New York.....	204	459,965 00	172	422,500 00	87	106,000 00	280	650,465 00	5,000 00	5,000 00	20,348 03	8,678 16
Washington Life Insurance Co., New York.....	345	611,450 00	61	160,244 00	62	163,578 00	334	605,516 00	6,729 50	6,729 50	20,110 60	7,188 87
Total.....	21,944	\$46,284,841 51	8306	\$9,873,207 05	9130	\$8,943,033 75	21,120	\$47,214,955 11	\$497,956 05	\$491,326 38	\$1,487,304 83	\$223,361 48

*This includes Industrial Business.

AETNA LIFE INSURANCE COMPANY,

Principal Office.....218 Main St., Hartford, Conn.

(Incorporated in 1820.)

M. G. BUCKLEY, President.

J. L. ENGLISH, Secretary.

CASH CAPITAL, \$1,750,000.

INCOME DURING 1895.

Premiums on new policies without deductions.....	\$ 579,523 91
Renewal premiums, without deductions.....	3,433,932 28
Dividends applied to pay running premiums.....	610,268 71
Surrender values applied to pay running premiums.....	13,762 60
Surrender values applied to purchase paid-up insurance.....	261,414 50
Total.....	\$ 4,916,902 00
Deduct amount of premiums paid to other companies for re-insurance.....	1,920 04
Total premium income.....	\$ 4,914,981 96
Interest on:	
Mortgage loans.....	1,004,672 74
Bonds and dividends on stocks.....	546,514 51
Premium notes, loans or liens.....	81,400 13
Other debts due the company.....	29,165 41
Rents from company's property.....	18,588 13
Dividends and surrender values on re-insurance.....	348 43
Premium notes, loans or liens restored by revival of policies.....	486 54
Profit on sales of real estate.....	17,086 76
From other sources.....	28,724 06
Total receipts during the year.....	\$ 6,641,978 67

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 3,278,438 33
Premium notes, voided by lapse.....	14,275 57
Dividends paid policy holders in cash.....	224,458 69
Dividends applied by policy holders to pay running premiums.....	610,268 71
Surrender values paid in cash.....	146,580 89
Surrender values applied by policy holders to pay running premiums.....	13,762 60
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	261,414 50
Total paid policy holders.....	\$ 4,549,204 29
Cash paid stockholders for interest or dividends.....	156,250 00
Cash paid for commissions and bonuses to agents.....	551,925 52
Cash paid for salaries and allowances for agencies.....	10,838 50
Cash paid for medical examiners' fees.....	40,654 73
Cash paid for salaries and all other compensation of officers.....	113,343 57
Taxes on premiums.....	123,911 15
Insurance department fees.....	11,958 26
Cash paid for rent.....	25,201 35
Cash paid for advertising, &c.....	49,472 65
Cash paid for legal expenses.....	19,778 52
All other items.....	36,747 24
Total disbursements.....	\$ 5,689,280 78

ASSETS.

Cost of real estate.....	\$ 492,341 96
Mortgage loans on real estate.....	23,752,838 84
Loans secured by pledge of bonds, stocks or other collaterals.....	429,673 14
Loans made to policy holders on this company's policies assigned as collateral..	719,755 62
Premium notes on policies in force.....	704,471 36
Cost of bonds owned.....	12,528,918 77
Cash in company's office.....	464,543 17
Cash in banks.....	2,345,289 24
Other items.....	28,674 57
Total assets.....	\$ 41,466,506 67
Deduct.....	2,349 39
Total net or ledger assets.....	\$ 41,464,157 28

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....		\$	742,276 72
Bonds and stocks.....			121,380 18
Collateral loans.....			4,266 85
Premium notes, loans or liens.....			171,467 66
Other assets.....			15,879 20
Total.....		\$	1,055,270 61
Market value of bonds and stocks over cost.....			662,115 53
	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 54,565 28	\$ 154,382 29	
Gross deferred premiums on policies in force Dec. 31, 1895.....	32,948 93	218,629 40	
Total.....	\$ 87,514 21	\$ 373,011 69	
Deduct cost of collection.....	43,757 10	29,840 94	
Net amount of uncollected and deferred premiums	\$ 43,757 11	\$ 343,170 75	\$ 386,927 86
Total of invested and other assets.....			\$ 49,568,471 28
Less items not admitted.....			8,433 55
Total assets, less items not admitted.....			\$ 49,560,037 73

LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 36,199,701 00
Deduct net value of risks of this company re-insured in other solvent companies.....	45,989 00
Net reserve.....	\$ 36,153,712 00
Total policy claims.....	218,170 77
All other liabilities.....	549,138 54
Total.....	\$ 36,921,021 31

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	83,370	\$135,907,795 94
Policies in force at close of 1895.....	85,368	140,027,260 94
Net increase.....	1,998	4,119,465 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	10,445	20,744,280 00
Terminated in 1895.....	8,447	16,624,815 00
By death.....	1,327	2,319,524 00
By maturity.....	810	929,102 00
By expiry.....	744	1,764,260 00
By surrender.....	1,395	2,277,233 00
By lapse.....	2,399	5,537,433 00
By change and decrease.....		94,850 00
Not taken.....	1,500	3,213,213 00
From end't to term.....	258	489,200 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	376	\$ 884,953 00
Issued during 1895.....	214	381,538 00
Ceased to be in force during 1895.....	146	329,532 00
In force December 31, 1895.....	444	986,959 00
Losses incurred.....	4	14,064 00
Losses paid.....	4	14,064 00
Premiums received.....		38,126 47
Expense.....		8,076 19
Taxes.....		762 53

EQUITABLE LIFE ASSURANCE SOCIETY,
OF THE UNITED STATES.

Principal Office..... 120 Broadway, New York

(Incorporated in 1859.)

HENRY B. HYDE, President.

WM. ALEXANDER, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 3,350,821 25
Renewal premiums, without deductions.....	29,374,219 73
Dividends applied to purchase paid up additions and annuities.....	708,034 37
Surrender values applied to purchase paid-up insurance.....	2,039,443 00
Consideration for annuities, other than matured installment policies.....	529,131 63
Total	\$ 36,201,649 98
Deduct amount of premiums paid to other companies for re-insurance.....	985 22
Total premium income	\$ 36,200,664 76
Interest on:	
Mortgage loans.....	1,118,894 48
Bonds and dividends on stocks.....	4,521,093 77
Other debts due the company.....	880,699 51
Rents from company's property.....	1,496,212 22
Profit on securities.....	78,878 15
Total receipts during the year	\$ 44,296,442 89
Balance of net or ledger assets December 31, 1894.....	177,360,261 37
Total	\$ 221,656,704 26

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 12,151,287 51
Paid to annuitants.....	406,612 08
Dividends paid policy holders in cash.....	1,294,919 86
Dividends applied by policy holders to purchase paid-up additions and annuities.....	708,034 37
Surrender values paid in cash.....	2,968,002 87
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	2,039,443 00
Total paid policy holders	\$ 19,568,299 69
Cash paid stockholders for interest or dividends.....	7,000 00
Cash paid for commissions and bonuses to agents.....	3,912,691 29
Cash paid for salaries and allowances for agencies.....	194,163 74
Cash paid for medical examiners' fees.....	237,145 46
Cash paid for salaries and all other compensation of officers.....	604,113 79
Taxes on premiums.....	226,144 73
Cash paid for taxes on real estate.....	244,097 97
Insurance department fees.....	16,004 41
Cash paid for rent.....	295,040 57
Cash paid for commuting renewal commissions.....	597,855 34
Cash paid for advertising.....	416,874 49
Cash paid for legal expenses.....	194,994 41
Cash paid for repairs.....	757,386 86
Losses on sales of real estate.....	8,555 55
All other items.....	391,647 13
Total disbursements	\$ 27,692,085 43
Balance.....	193,964,618 83

ASSETS.

Cost of real estate.....	\$ 40,884,058 80
Mortgage loans on real estate.....	27,194,562 12
Loans secured by pledge of bonds, stocks or other collaterals.....	2,615,500 00
Cost of bonds and stocks owned.....	110,437,614 46
Cash in company's office.....	1,567,978 66
Cash in banks.....	10,012,687 76
Other assets.....	1,252,217 03
Total net or ledger assets	\$ 193,964,618 83

OTHER ASSETS.

Interest due and accrued on :			
Mortgages	}		
Bonds and stocks		\$	280,229 39
Collateral loans			
Other assets			51,039 35
Interest due and accrued on company's property or lease			179,802 64
Total		\$	511,071 38
Market value of bonds and stocks over cost			3,093,307 63
		NEW PREMIUMS. RENEWALS.	
Gross premiums due and unreported on policies in force December 31, 1895	\$	524,004 00	\$ 1,252,896 00
Gross deferred premiums on policies in force December 31, 1895		228,014 00	2,295,574 00
Total	\$	752,018 00	\$ 3,548,470 00
Deduct cost of collection		150,404 00	709,694 00
Net amount of uncollected and deferred premiums	\$	601,614 00	\$ 2,838,776 00
			3,440,390 00
Total of invested and other assets			\$ 301,009,387 84
Less items not admitted			1,252,217 03
Total assets less items not admitted			\$ 199,757,170 81

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest	\$	158,771,701 00
Net reserve		158,771,701 00
Total policy claims		1,444,289 11
All other liabilities		169,886 00
Liabilities on policy holders account		160,885,376 11
Gross surplus		39,371,794 70
Total liabilities		\$ 199,757,170 81

EXHIBIT OF POLICIES.

Policies in force at close of 1894	NO.	
Policies in force at close of 1895	281,577	\$ 913,556,733 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	287,478	912,509,553 00
Terminated in 1895	44,158	132,078,530 00
By death	38,257	133,125,710 00
By maturity	3,160	11,853,943 00
By expiry	248	789,072 00
By surrender	233	890,372 00
By lapse	11,028	38,576,377 00
Not taken	16,525	48,084,435 00
	7,063	33,071,511 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year	\$	35,574,051 93
Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums, estimated		8,500,000 00
Receipts from interest, rents, dividends and discounts		8,000,771 30
Tabular or expected mortality (4 per cent. actuaries' table of mortality) estimated		13,550,000 00
Gain from sales of ledger assets	\$	78,878 15
From "other assets," less unadmitted		627,203 00
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality), estimated		706,081 15
Total	\$	73,580,904 38
Cost of conducting the business during the year, being total of "miscellaneous expenses,"	\$	8,050,307 53
Death loss incurred, less reserve on same, estimated		8,500,000 00
Interest required to maintain reserve (four per cent actuaries' table of mortality), estimated		6,100,000 00
Dividends declared		2,002,954 23
Loss realized on ledger assets	\$	73,478 21
From "other assets," less unadmitted		1,500,000 00
Allowed for surrendered and purchased policies, including values given in exchange		1,573,478 21
Surplus, December 31	\$	5,007,445 87
		\$ 39,371,794 70

BUSINESS IN COLORADO IN 1895

	NO.	
Policies in force at end of 1894.....	2,000	\$ 8,358,365 00
Issued during 1895.....	292	1,038,910 00
Ceased to be in force during 1895.....	250	1,104,776 00
In force December 31, 1895.....	2,042	8,292,490 00
Losses incurred.....	26	95,477 00
Losses paid.....	25	95,977 00
Premiums received.....		247,312 13
Expense.....		
Taxes.....		

GERMANIA LIFE INSURANCE COMPANY.

Principal Office.....20 Nassau St., New York

(Incorporated in 1860.)

HUGO WESENDONCK, President. HUBERT CILLIS, Secretary.

CASH CAPITAL, \$200,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 326,845 99
Renewal premiums, without deductions.....	2,448,502 66
Dividends applied to purchase paid-up additions and annuities.....	23,119 97
Surrender values applied to purchase paid-up insurance.....	190,077 55
Consideration for annuities, other than matured installment policies.....	34,100 54
Total.....	\$ 3,022,646 71
Deduct amount of premiums paid to other companies for re-insurance.....	6,517 90
Total premium income.....	\$ 3,016,128 81
Interest on:	
Mortgage loans.....	\$ 538,879 03
Bonds and dividends on stocks.....	257,381 72
Premium notes, loans or liens.....	51,828 10
Discount on claims paid in advance.....	1,622 55
Rents from company's property.....	138,823 05
Dividends and surrender values on re-insurance.....	2,384 00
From other sources.....	1,891 74
Total receipts during the year.....	\$ 4,005,989 30
Balance of net or ledger assets December 31, 1894.....	19,226,922 18
Total.....	\$ 23,232,911 48

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 1,660,099 32
Paid to annuitants.....	21,648 29
Dividends paid policy holders in cash.....	7,632 55
Dividends applied by policy holders to pay running premiums.....	119,099 77
Dividends applied by policy holders to purchase paid-up additions and annuities.....	23,119 97
Surrender values paid in cash.....	206,164 71
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	190,077 55
Total paid policy holders.....	\$ 2,227,842 26
Cash paid stockholders for interest and dividends.....	24,000 00
Cash paid for commissions and bonuses to agents.....	301,742 66

Cash paid for salaries and allowances for agencies.....	101,220 10
Cash paid for medical examiners' fees.....	25,065 83
Cash paid for salaries and all other compensation of officers.....	83,775 32
Taxes on premiums and reserves.....	15,772 18
Cash paid for taxes on real estate.....	19,615 80
Insurance department fees.....	3,687 27
Cash paid for rent.....	19,665 00
Cash paid for commuting renewal commissions.....	2,163 44
Cash paid for advertising.....	15,103 41
Cash paid for legal expenses, furniture, etc.....	2,683 23
Cash paid for repairs.....	37,781 07
All other items.....	37,551 67
Total disbursements.....	\$ 2,917,728 37
Balance.....	20,315,133 11

ASSETS.

Cost of real estate.....	\$ 2,141,495 15
Mortgage loans on real estate.....	11,354,115 00
Loans made to policy holders on this company's policies assigned as collateral..	925,724 34
Cost of bonds owned.....	5,572,414 23
Cash in company's office.....	137,922 95
Cash in banks.....	182,911 44
Other assets.....	520 00
Total net or ledger assets.....	\$20,315,133 11

OTHER ASSETS.

Interest due and accrued on :		
Mortgages.....	\$	145,702 16
Bonds and stocks.....		41,592 51
Rents due and accrued on company's property or lease.....		5,016 67
Total.....	\$	192,311 34
Market value of real estate over cost.....		44,334 82
Market value of bonds and stocks over cost.....		182,961 34
	NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 34,463 24	\$ 135,759 46
Gross deferred premiums on policies in force Dec. 31, 1895.....	41,450 38	288,069 96
Total.....	\$ 75,893 62	\$ 423,829 42
Deduct cost of collection.....	3,984 45	22,251 04
Net amount of uncollected and deferred premiums	\$ 36,049 47	\$ 401,578 38
Total of invested and ether assets.....		\$ 21,172,368 46

LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries table of mortality, with four per cent. interest.....	\$ 18,526,189 00
Additions and annuities.....	512,444 00
Total.....	\$ 19,038,633 00
Deduct net value of risks re-insured.....	23,365 00
Net reserve.....	\$ 19,015,268 00
Total policy claims.....	194,110 28
All other liabilities.....	130,840 68
Liabilities on policy holders' account.....	19,340,218 96
Gross surplus.....	\$ 1,632,149 50

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	NO.	\$68,898,797 00
Policies in force at close of 1895.....	40,772	69,025,662 00
Net increase.....	760	126,865 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	5,650	9,192,415 00
Terminated in 1895.....	4,890	9,065,550 00
By death.....	609	1,153,512 00
By maturity.....	379	514,555 00
By expiry.....	75	149,385 00
By surrender.....	947	1,699,922 00
By lapse.....	2,015	3,846,039 00
By change and decease.....	—	323,765 00
Not taken.....	865	1,378,342 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		\$ 1,327,372 06
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums.....	674,211 65	
Receipts from interest, rents and discounts.....	1,002,911 95	
Tabular or expected mortality (4 per cent. Actuaries' table of mortality).....	692,598 02	
Gains from ledger assets, \$5,621.40; from "other assets," less unadmitted, \$23,473.65.....	29,095 05	
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality).....	601,743 49	
Total.....		\$ 4,327,932 22
Cost of conducting the business during the year, being total of "miscellaneous expenses".....	\$689,886 11	
Death losses incurred, less reserve on same.....	683,848 05	
Interest required to maintain reserve (4 per cent. Actuaries table of mortality).....	745,288 04	
Dividends to policy holders.....	180,518 26	
Allowed for Surrendered and Purchased Policies, including values given in exchange.....	396,242 26	2,695,782 72
Surplus December 31.....		\$ 1,632,149 50

BUSINESS IN COLORADO IN 1895.

Policies in force at end of 1894.....	NO. 312	\$ 860,332 00
Issued during 1895.....	159	304,843 00
Ceased to be in force during 1895.....	120	267,587 00
In force December 31, 1895.....	351	897,588 00
Losses incurred.....	3	5,400 00
Losses paid.....	4	6,150 00
Premiums received.....		41,388 07
Expense.....		10,517 41
Tax.....		827 76

HARTFORD LIFE AND ANNUITY INSURANCE CO.

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

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

CASH CAPITAL, \$250,000.

INCOME DURING 1895.

Renewal premiums, without deductions.....	\$ 2,607 05
Total.....	\$ 2,607 05
Deduct amount of premiums paid to other companies for re-insurance.....	111 20
Total premium income.....	\$ 2,495 85
Interest on:	
Mortgage loans.....	\$ 9,581 84
Bonds and dividends on stocks.....	1,938 00
Premium notes, loans or liens.....	4,732 60
Rents from company's property.....	6,386 59
From other sources.....	200 60
Total receipts during the year.....	\$ 25,334 88
Balance of net or ledger assets December 31, 1894.....	510,780 25
Total.....	\$ 536,115 13

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	16,375 00
Dividends paid policy holders in cash		12,818 52
Surrender values paid in cash.....		14,763 10
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Total paid policy holders.....	\$	43,956 62
Cash paid for commissions and bonuses to agents.....		63 14
Cash paid for taxes on real estate.....		1,373 91
Cash paid for legal expenses.....		60 25
Cash paid for repairs.....		304 86
All other items.....		102 90
<hr/>		
Total disbursements.....	\$	46,461 68
Balance.....		489,653 45

ASSETS.

Cost of real estate.....	\$	184,989 17
Mortgage loans on real estate.....		150,925 00
Loans made to policy holders on this company's policies assigned as collateral..		80,657 50
Cost of bonds owned.....		43,449 00
Cash in banks.....		27,632 78
<hr/>		
Total net or ledger assets.....	\$	489,653 45

OTHER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$	2,936 00
Total.....	\$	2,936 00
<hr/>		
Gross deferred premiums on policies in force December 31, 1895,	RENEWALS.	
	\$	146 71
Total.....	\$	146 71
Deduct cost of collection.....		29 34
Net amount of uncollected and deferred premiums.....	\$	117 37
<hr/>		
Total of invested and other assets.....	\$	492,706 82
Less items not admitted.....		7,509 00
Total assets, less items not admitted.....	\$	485,197 82

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$	275,680 00
Deduct net value of risks of this company re-insured in other solvent companies		5,560 00
<hr/>		
Net reserve.....		270,120 00
Total policy claims.....		6,365 00
All other liabilities.....		946 00
Liabilities on policy holders account.....		277,431 00
Gross surplus.....		235,197 82
Capital stock paid up.....		250,000 00

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	376	\$ 539,183 00
Policies in force at close of 1895.....	344	496,405 00
Issued in 1895 (new policies issued, old policies revived and additions)....		142 00
Terminated in 1895.....	32	42,020 00
By death.....	8	16,633 00
By expiry.....	3	2,500 00
By surrender.....	20	23,287 00
By lapse.....	1	500 00

**GAIN AND LOSS EXHIBIT,
DURING YEAR 1895.**

OLD LINE DEPARTMENT.

Surplus at end of previous year.....			
Actual surplus of Assessment Department used in 1895 to maintain reserve liability in "Old Line" Department.....	\$	2,579	80
Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums.....		619	46
Receipts from interest, rents, dividends and discounts.....		21,216	26
Tabular or expected mortality (four per cent. actuaries' table of mortality. computed upon amount of risk).....		8,189	34
Gain from ledger assets (Suspense account).....		200	00
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....		16,517	54
Total.....	\$	49,352	40
Cost of conducting the business during the year, being total of miscellaneous expenses.....	\$	2,616	26
Death losses incurred, less reserve on same.....		8,062	14
Interest required to maintain reserve (four per cent. actuaries' table of mortality).....		11,092	38
Dividends declared.....		12,818	52
Allowed for surrendered and purchased policies.....		14,763	10
		<u>49,352</u>	<u>40</u>

ASSESSMENT DEPARTMENT.

Surplus at end of previous year.....	\$	177,125	87
Receipts from members in excess of amounts paid members.....		401,165	42
Receipts from interest.....		57,455	84
Decrease of actual liabilities to others than members.....		4,888	91
Total.....	\$	640,636	04
Cost of conducting business.....	\$	306,100	47
Increase of actual liability to members.....		31,598	67
Dividends declared.....		20,000	00
Surplus used for maintaining reserve liability of "Old Line" Department.....		2,579	80
		<u>360,278</u>	<u>94</u>
Surplus, December 31, 1895 (without deduction for depreciation of assets)....	\$	280,357	10

HOME LIFE INSURANCE COMPANY.

Principal Office.....256 Broadway, New York, N. Y

(Incorporated in 1860.)

GEO. E. IDE, President.

ELLIS W. GLADWIN, Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1895.

Premiums on new policies, without deductions.....	\$	312,913	99
Renewal premiums, without reductions.....		1,028,701	56
Dividends applied to pay running premiums.....		88,699	53
Dividends applied to purchase paid-up additions and annuities.....		80,117	25
Surrender values applied to purchase paid-up insurance.....		56,219	00
Consideration for annuities, other than matured installment policies.....		53,979	70
Total.....	\$	1,620,631	06
Deduct amount of premiums paid to other companies for re-insurance.....		3,625	54
Total premium income.....	\$	1,617,005	52

Interest on:	
Mortgage loans.....	105,534 80
Bonds and dividends on stocks.....	152,541 77
Premium notes, loans or liens.....	32,652 40
Other debts due the company.....	19,792 93
Discount on claims paid in advance.....	176 57
Rents from company's property.....	71,469 07
Total receipts during the year.....	\$ 1,999,173 06
Balance of net or ledger assets December 31, 1891.....	8,237,609 39
Total.....	\$ 10,236,782 45

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 584,475 28
Paid to annuitants.....	9,706 58
Dividends paid policy holders in cash.....	5,377 07
Dividends applied by policy holders to pay running premiums.....	88,699 53
Dividends applied by policy holders to purchase paid-up additions and annuities.....	80,117 28
Surrender values paid in cash.....	112,186 72
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	56,219 00
Total paid policy holders.....	\$ 936,781 46
Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid for commissions and bonuses to agents.....	256,675 45
Cash paid for salaries and allowances for agencies.....	80,940 12
Cash paid for medical examiners' fees.....	26,967 00
Cash paid for salaries and all other compensation of officers.....	79,976 62
Taxes on premiums.....	16,061 51
Cash paid for taxes on real estate.....	11,212 94
Insurance department fees.....	6,428 28
Cash paid for rent.....	25,008 34
Cash paid for advertising, etc.....	19,734 92
Cash paid for legal expenses.....	9,755 15
Cash paid for repairs.....	23,935 07
Losses on sales of real estate, etc.....	15,809 71
All other items.....	53,202 35
Total disbursements.....	\$ 1,577,488 92
Balance.....	8,659,293 53

ASSETS.

Cost of real estate.....	\$ 1,696,708 44
Mortgage loans on real estate.....	2,501,447 52
Loans secured by pledge of bonds, stocks or other collaterals.....	125,400 00
Loans made to policy holders on this company's policies assigned as collateral.....	297,784 23
Premium notes on policies in force.....	486,899 18
Cost of bonds owned.....	3 343,064 76
Cash in banks.....	168,879 37
All other assets.....	129,214 03
Total.....	\$ 8,659,397 53
Deduct agent's credit balances.....	104 00
Total net or ledger assets.....	\$ 8,659,293 53

OTHER ASSETS.

Interest due and accrued on:	
Mortgages.....	\$ 35,678 00
Bonds and stocks.....	52,112 20
Collateral loans.....	951 00
Premium notes, loans or liens.....	1,939 44
Rents due and accrued on company's property or lease and other assets.....	10,418 53
Total.....	\$ 101,099 17
Market value of real estate over cost.....	95,516 68
Market value of bonds and stocks over cost.....	67,668 74
Due from other companies for re-insurance.....	12,500 00

	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 60,002 05	\$ 89,878 03	
Gross deferred premiums on policies in force December 31, 1895.....	17,592 65	61,382 26	
Total.....	\$ 77,594 70	\$151,260 29	
Deduct cost of collection.....	43,220 25	10,739 48	
Net amount of uncollected and deferred premiums.....	\$ 34,374 45	\$ 140,520 81	
			174,895 26
Total.....			\$ 9,110,973 38
Less items not admitted.....			129,110 03
Total assets less items not admitted.....			\$ 8,981,863 35

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest.....	\$ 7,395,885 00
Additions and annuities.....	415,152 00
Total.....	\$ 7,811,037 00
Deduct net value of risks of this company re-insured.....	5,415 00
Net reserve.....	\$ 7,805,622 00
Total policy claims.....	141,171 50
Unpaid dividends due policy holders.....	6,558 72
All other liabilities.....	3,312 86
Total.....	\$ 7,956,665 08

EXHIBIT OF POLICIES.

	No.	
Policies in force at the close of 1894.....	19,944	\$ 38,807,735 00
Policies in force at the close of 1895.....	21,604	42,247,014 00
Net increase.....	1,660	3,419,279 00
Issued in 1895 (new policies issued, old policies revived and additions).....	5,623	12,311,313 80
Terminated in 1895.....	3,963	8,635,186 80
By death.....	261	487,124 45
By maturity.....	59	96,850 83
By expiry.....	1	
By surrender.....	778	1,670,579 00
By lapse.....	1,846	3,555,400 00
By change and decrease.....	7	213,972 52
Not taken.....	1,011	2,611,260 00

GAIN AND LOSS EXHIBIT,
YEAR OF 1895.

Surplus, December 31, 1894.....	\$ 1,185,321 03
CREDITS:—FOUR PER CENT. ACTUARIES' TABLE OF MORTALITY.	
Margins or loading in excess of net premiums.....	319,585 09
Net tabular cost of insurance.....	504,463 45
Interest, rents, dividends and discounts.....	382,167 54
Gain on compromised and resisted claims.....	9,000 00
Decrease in unpaid dividends, surrender value liability, advance premiums, unpaid bills and other liabilities, except reserve and policy claims.....	1,688 08
Reserve on policies lapsed, surrendered and purchased, upon which <i>less than three</i> annual payments were made and reserves applied to the purchase of paid-up insurance.....	129,028 00
Reserve on policies lapsed, surrendered and purchased, upon which <i>more than two</i> annual payments were made.....	173,648 00
Total.....	\$ 2,704,851 19
DEBITS:—FOUR PER CENT. ACTUARIES' TABLE OF MORTALITY.	
Dividends paid policy holders.....	\$ 174,193 88
Death claims incurred, including annuity payments, less reserve on same.....	379,617 58
Expense of management.....	547,797 96
Decrease in assets, including unadmitted.....	10,659 48
Other disbursements, including "Profit and Loss" items.....	92,909 50
Interest required to maintain reserve.....	306,068 80
For surrendered and purchased policies upon which <i>more than two</i> annual payment were made, viz:	
Allowed as cash surrenders.....	\$ 112,186 72
Reserve required in granting paid-up insurance..	56,219 00
	168,405 72
Total debits.....	1,679,652 92
Surplus, December 31, 1895.....	\$ 1,025,198 27

BUSINESS IN COLORADO IN 1895.

	No.	\$
Policies in force at the end of 1894.....	30	142,525 00
Issued during 1895.....	60	287,000 00
Ceased to be in force during 1895.....	16	75,500 00
In force December 31, 1895.....	74	354,025 00
Premiums received.....		13,831 56
Expense.....		5,815 92
Tax.....		276 63

MANHATTAN LIFE INSURANCE COMPANY.

Principal Office.....66 Broadway, New York.

(Incorporated in 1850.)

HENRY B. STOKES, President.

W. C. FRAZEE, Secretary.

CASH CAPITAL, \$100,000.00.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$	252,548 64
Renewal premiums, without deductions.....		1,579,054 15
Dividends applied to pay running premiums.....		90,688 03
Dividends applied to purchase paid-up additions and annuities.....		1,972 97
Surrender values applied to purchase paid-up insurance.....		96,586 20
Consideration for annuities, other than matured installment policies.....		74,079 40
Total.....	\$	2,094,929 39
Deduct amount of premiums paid to other companies for re-insurance.....		11,136 76
Total premium income.....	\$	2,083,792 63
Interest on:		
Mortgage loans.....		191,687 39
Bonds and dividends on stocks.....		158,870 37
Premium notes, loans or liens.....		45,565 22
Other debts due the company.....		70,662 15
Rents from company's property.....		200,195 99
Dividends and surrender values on re-insurance.....		941 49
Premium notes, loans or liens restored by revival of policies.....		1,464 77
Profit on sales of securities.....		22,954 35
Total receipts during the year.....	\$	2,775,634 36
Balance of net or ledger assets December 31, 1894.....		13,004,426 86
Total.....	\$	15,780,061 22

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	1,265,920 65
Paid to annuitants.....		5,089 59
Premium notes, voided by lapse.....		9,517 69

Dividends paid policy holders in cash.....	9,238 78
Dividends applied by policy holders to pay running premiums.....	90,688 03
Dividends applied by policy holders to purchase paid-up additions and annuities	1,972 97
Surrender values paid in cash.....	145,161 18
Surrender values applied by policy holders to purchase paid-up insurance and annuities	96,586 20
Total paid policy holders.....	\$ 1,624,175 09
Cash paid stockholders for interest or dividends.....	16,000 00
Cash paid for commissions and bonuses to agents.....	280,382 55
Cash paid for salaries and allowances for agencies.....	76,040 28
Cash paid for medical examiners' fees.....	45,590 02
Cash paid for salaries and all other compensation of officers.....	93,721 65
Taxes on premiums.....	14,567 34
Cash paid for taxes on real estate.....	25,049 88
Insurance department fees.....	15,312 89
Cash paid for rent.....	71,939 76
Cash paid for advertising.....	32,554 23
Cash paid for legal expenses.....	16,450 85
Cash paid for repairs.....	59,289 32
All other items.....	26,091 78
Total disbursements.....	\$ 2,397,165 64
Balance.....	13,382,895 58

ASSETS.

Cost of real estate.....	\$ 3,558,596 23
Mortgage loans on real estate.....	3,560,099 00
Loans secured by pledge of bonds, stocks or other collaterals.....	1,216,412 50
Loss made to policy holders on this company's policies assigned as collateral....	224,144 16
Premium notes on policies in force.....	557,017 37
Cost of bonds owned.....	4,012,212 69
Cash in company's office.....	18,808 90
Cash in banks.....	235,604 73
Total net or ledger assets.....	\$13,382,895 58

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$	82,783 68	
Bonds and stocks.....		2,687 50	
Collateral loans.....		7,212 31	
Premium notes, loans or liens.....		13,415 99	
Rents due and accrued on company's property or lease.....		9,346 66	
Other assets.....		7,007 50	
Total.....	\$	122,453 64	
Market value of real estate over cost.....		323,903 77	
Market value of bonds and stocks over cost.....		128,706 81	
		NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 68,239 20	\$ 102,984 35	
Gross deferred premiums on policies in force Dec. 31, 1895.....	11,607 00	119,427 00	
Total.....	\$ 79,846 20	\$ 222,411 35	
Deduct cost of collection.....	43,915 41	16,680 85	
Net amount of uncollected and deferred premiums	\$ 35,930 79	\$ 205,730 50	\$ 241,661 29
Other items.....			285,820 23
Total of invested and other assets.....			\$ 14,485,441 32
Less items not admitted.....			285,820 23
Total assets, less items not admitted.....			\$ 14,199,621 09

LIABILITIES.

Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 13,113,132 00
Deduct net value of risks of this company re-insured in other solvent companies	5,765 00
Net reserve.....	13,107,367 00
Total policy claims.....	256,842 64
All other liabilities.....	68,485 29
Liabilities on policy holders account.....	13,432,694 93
Gross surplus.....	\$ 766,926 16
Total liabilities.....	\$ 14,199,621 09

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	25,142	\$ 61,618,675 27
Policies in force at close of 1895.....	25,816	61,612,174 37
Issued in 1895 (new policies issued, old policies revived and additions) ..	5,553	13,884,176 06
Terminated in 1895.....	4,879	13,890,676 96
By death.....	459	1,169,412 90
By maturity.....	56	105,716 00
By expiry.....	.....	37,957 00
By surrender.....	314	659,208 94
By lapse.....	2,250	5,689,926 58
By change and decrease.....	138	1,399,242 54
Not taken.....	1,662	4,829,218 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	123	\$ 282,922 00
Issued during 1895.....	40	96,573 00
Ceased to be in force during 1895.....	18	70,152 00
In force December 31, 1895.....	145	309,343 00
Losses incurred.....	5	11,860 00
Losses paid.....	5	11,860 00
Premiums received.....	.....	7,711 71
Expense.....	.....	1,692 09
Tax.....	.....	154 23

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

Principal Office..... Springfield, Mass.

(Incorporated in 1851)

JNO. A. HALL, President.

HENRY M. PHILLIPS, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 522,740 10
Renewal premiums, without deductions.....	2,483,246 31
Dividends applied to pay running premiums.....	312,396 65
Dividends applied to purchase paid-up additions.....	42,104 80
Surrender values applied to purchase paid-up insurance.....	5,790 00
Total.....	\$ 3,366,277 86
Deduct amount of premiums paid to other companies for re-insurance.....	41,265 58
Total premium income.....	\$ 3,325,012 23
Interest on:	
Mortgage loans and collateral loans.....	390,595 76
Bonds and dividends on stocks.....	282,497 41
Premium notes, loans or liens.....	37,720 18
Other debts due the company.....	2,761 89
Discount on claims paid in advance.....	250 57
Rents from company's property.....	19,135 29
Dividends and surrender values on re-insurance.....	8,370 22
Premium notes, loans or liens restored by revival of policies.....	5,242 36
From other sources.....	2,858 40
Total receipts during the year.....	\$ 4,074,444 36
Balance of net or ledger assets, December 31, 1894.....	14,590,262 72
Total.....	\$ 18,664,707 08

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 1,082,279 59
Premium notes used in payment of dividends.....	66,550 84
Premium notes, voided by lapse.....	67,747 30
Dividends paid policy holders in cash.....	19,046 27
Dividends applied by policy holders to pay running premiums.....	315,039 14
Dividends applied by policy holders to purchase paid-up additions.....	42,104 80
Surrender values paid in cash.....	290,795 41
Surrender values applied by policy holders to purchase paid-up insurance.....	6,773 17
Total paid policy holders.....	\$ 1,890,336 52
Cash paid for commissions and bonuses to agents.....	443,133 02
Cash paid for salaries and allowances for agencies.....	79,958 41
Cash paid for medical examiners' fees.....	39,995 50
Cash paid for salaries and all other compensation of officers.....	98,437 19
Taxes on premiums.....	43,074 80
Cash paid for taxes on real estate.....	7,068 27
Insurance department fees.....	9,366 69
Cash paid for rent.....	28,661 83
Cash paid for advertising.....	49,872 18
Cash paid for legal expenses.....	6,316 08
Cash paid for repairs.....	14,827 96
All other items.....	46,132 69
Total disbursements.....	\$ 2,757,181 14
Balance.....	15,907,525 94

ASSETS.

Cost of real estate.....	\$ 503,561 53
Mortgage loans on real estate.....	5,615,171 96
Loans secured by pledge of bonds, stocks or other collaterals.....	705,910 00
Loans made to policy holders on this company's policies assigned as collateral..	977,321 00
Premium notes on policies in force.....	676,276 50
Cost of bonds and stocks owned.....	6,811,421 06
Cash in company's office.....	1,208 74
Cash in banks.....	616,655 15
Total net or ledger assets.....	\$ 15,907,525 94

OTHER ASSETS.

Interest due and accrued on :	
Mortgages.....	\$ 158,641 27
Bonds and stocks.....	86,985 19
Collateral loans.....	10,944 27
Premium notes, loans or liens.....	20,288 30
Rents due and accrued on company's property or lease.....	3,077 37
Other assets.....	18,400 33
Total.....	\$ 298,336 73
Market value of bonds and stocks over cost.....	277,844 26

	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 104,330 45	\$ 121,373 83	
Gross deferred premiums on policies in force December 31, 1895.....	94,400 16	331,876 34	
Total.....	\$ 198,730 61	\$ 453,250 17	
Deduct cost of collection.....	39,746 12	90,650 04	
Net amount of uncollected and deferred premiums	\$ 158,984 49	\$ 362,600 13	
			521,584 62
Total of invested and other assets.....			\$ 17,005,291 55

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 15,737,459 00
Deduct net value of risks of this company re-insured in other solvent companies.....	203,577 00
Net reserve.....	\$ 15,533,882 00
Total policy claims.....	82,820 54
All other liabilities.....	118,720 94
Liabilities on policy holders account.....	15,735,123 48
Gross surplus.....	1,270 168 07
Total liabilities.....	\$ 17,005,291 55

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	34,394	\$ 89,877,280 00
Policies in force at close of 1895.....	37,903	97,071,661 00
Net increase.....	3,609	7,194,381 00
Issued in 1895 (new policies issued, old policies revived and additions).....	8,687	21,322,202 00
Terminated in 1895.....	5,178	14,127,821 00
By death.....	347	949,070 00
By maturity.....	70	121,611 00
By expiry.....	40	77,500 00
By surrender.....	1,105	2,940,727 00
By lapse.....	1,817	3,804,400 00
By change and decrease.....		1,331,663 00
Not taken.....	1,799	4,902,850 00

GAIN AND LOSS EXHIBIT,

FOR THE YEAR 1895.

Surplus at end of previous year.....	\$ 1,143,672 00
Receipts from loadings, in excess of net premiums.....	779,600 00
Receipts from interest, rent, dividends and discounts.....	732,961 00
Net tabular or expected cost of insurance (estimate, based on calculation).....	1,060,000 00
Increase in "other assets".....	31,662 00
Decrease in liabilities other than reserve and policy claims.....	2,402 00
Other income.....	308 00
Reserve on policies "not taken" or lapsed before two years' premiums had been paid.....	110,151 00
Reserve on policies lapsed, surrendered, or reduced, after payment of two years' premiums or more.....	492,584 00
Total.....	\$ 4,356,340 00
Dividends paid policy holders.....	442,741 00
Death claims incurred, less reserve on same.....	649,035 00
Expenses and taxes.....	851,551 00
Paid for re-insurance.....	33,715 00
Profit and loss.....	15,294 00
Interest required to maintain reserve (estimate, based on calculation).....	635,000 00
Outgo for policies lapsed, surrendered or reduced:	
Cash.....	\$ 290,796 00
Notes.....	68,458 00
Reserve applied to purchase of paid-up or of extended insurance.....	79,374 00
	438,628 00
Surplus, December 31, 1895.....	1,270,168 00
Adjustment balance.....	20,208 00
Total.....	\$ 4,356,340 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	71	\$ 270,119 00
Issued during 1895.....	17	51,500 00
Ceased to be in force during 1895.....	16	77,564 00
In force December 31, 1895.....	72	244,055 00
Losses incurred.....	4	15,000 00
Losses paid.....	4	15,000 00
Premiums received.....		8,718 79
Expense.....		77 00
Tax.....		174 87

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....150 Jefferson Ave., Detroit, Mich.

(Incorporated in 1867.)

O. R. LOOKER, President.

JAS. H. CUMMINS, Secretary.

CASH CAPITAL, \$250,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$	151,345 88
Renewal premiums, without deductions.....		821,281 88
Dividends applied to pay running premiums.....		22,761 84
Dividends applied to purchase paid-up additions and annuities.....		14,719 22
Surrender values applied to pay running premiums.....		20,409 43
Total.....	\$	1,030,518 25
Deduct amount of premiums paid to other companies for re-insurance.....		13,836 54
Total premium income.....	\$	1,016,681 71
Interest on:		
Mortgage loans.....	\$	210,550 29
Bonds and dividends on stocks.....		1,110 00
Premium notes, loans or liens.....		27,171 24
Rents from company's property.....		11,285 62
Dividends and surrender values on re-insurance.....		2,827 83
Profit on sales of real estate.....		1,203 45
From other sources.....		357 24
Total receipts during the year.....	\$	1,271,187 38
Balance of net or ledger assets December 31, 1894.....		4,452,792 65
Total.....	\$	5,723,980 03

DISBURSEMENTS DURING 1895.

Total net amount paid for losses and matured endowments.....	\$	244,924 65
Premium notes, voided by lapse.....		71,222 25
Dividends paid policy holders in cash.....		2,130 47
Dividends applied by policy holders to pay running premiums.....		22,761 84
Dividends applied by policy holders to purchase paid-up additions and annuities.....		14,719 22
Surrender values paid in cash.....		175,825 49
Surrender values applied by policy holders to pay running premiums.....		20,409 43
Total paid policy holders.....	\$	551,992 29
Cash paid stockholders for interest or dividends.....		25,000 00
Cash paid for commissions and bonuses to agents.....		152,330 08
Cash paid for salaries and allowances for agencies.....		26,153 07
Cash paid for medical examiners' fees.....		11,794 29
Cash paid for salaries and other compensation of officers.....		41,965 75
Taxes on premiums.....		14,544 33
Cash paid for taxes on real estate.....		7,143 71
Insurance department fees.....		2,201 42
Cash paid for rent.....		9,336 12
Cash paid for advertising.....		20,105 96
Cash paid for legal expenses.....		6,192 91
Cash paid for repairs.....		3,347 07
Losses on sales of real estate.....		12,720 66
All other items.....		10,770 52
Total disbursements.....	\$	895,599 18
Balance.....		4,828,380 85

ASSETS.

Cost of real estate.....	\$	416,351 65
Mortgage loans on real estate.....		3,850,127 21
Loans made to policy holders on this company's policies assigned as collateral..		320,656 18
Premium notes on policies in force.....		90,733 42

Cost of bonds owned.....	20,823 75
Cash in company's office and bank.....	79,784 24
All other.....	51,276 50
Total.....	\$ 4,829,752 98
Deduct.....	1,374 13
Total net or ledger assets.....	\$ 4,828,380 85

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$ 105,056 75		
Premium notes, loans or liens.....	16,090 01		
Rents due and accrued on company's property or lease.....	2,454 81		
Total.....	\$ 123,601 57		
Market value of real estate over cost.....	12,500 00		
	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 1,413 04	\$ 67,901 48	
Gross deferred premiums on policies in force Dec. 31, 1895.....	2,251 79	29,474 37	
Total.....	\$ 3,664 83	\$ 97,375 85	
Deduct cost of collection.....	2,198 90	5,842 55	
Net amount of uncollected and deferred premiums.....	\$ 1,465 93	\$ 91,533 30	\$ 92,999 23
Total of invested and other assets.....			\$ 5,057,481 65
Less items not admitted.....			49,904 37
Total assets, less items not admitted.....			\$ 5,007,577 28

LIABILITIES.

Net reserve.....	\$ 4,784,046 55
Total policy claims.....	16,690 88
All other liabilities.....	14,373 88
Liabilities on policy holders account.....	4,765,110 84
Capital.....	\$ 250,000 00
Total liabilities.....	\$ 5,007,577 28

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	NO. 16,778	\$ 33,159,785 86
Policies in force at close of 1895.....	15,602	28,453,304 85
Issued in 1895 (new policies issued, old policies revived and additions).....	2,418	5,609,276 45
Terminated in 1895.....	4,134	10,815,757 46
By death.....	113	220,880 17
By expiry.....	27	60,210 00
By surrender.....	543	1,147,361 56
By lapse.....	2,817	6,362,021 09
By change and decrease.....	4	114,611 44
Not taken.....	627	1,553,548 32
Adds. reconverted.....	3	857,124 88

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums.....	\$ 206,686 14	
Receipts from interest, rents, dividends and discounts.....	249,087 02	
Tabular or expected mortality (4 per cent. Actuaries' table of mortality).....	250,117 15	
	324,429 23	

Gains from sales of ledger assets, \$.....; from "other assets" less un-		
admitted, \$18,457.04.....		18,457 04
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries'		
table of mortality).....		611,224 00
Total.....		\$ 1,660,000 58
Cost of conducting the business during the year, being total of		
"miscellaneous expenses".....	\$ 329,797 84	
Death losses incurred, less reserve on same.....	179,238 22	
Interest required to maintain reserve (4 per cent. Actuaries' table		
of mortality).....	185,034 28	
Dividends declared.....	39,611 47	
Loss realized on ledger assets.....		
From "other assets," less unadmitted.....	401,165 60	
Allowed for Surrendered and Purchased Policies, including values		
given in exchange.....	274,155 92	
Surplus December 31.....	\$ 242,466 44	\$ 1,660,000 58
Error balance.....	8,530 81	

BUSINESS IN COLORADO IN 1895.

Policies in force at end of 1894.....	NO. 254	\$ 644,040 24
Issued during 1895.....	37	167,234 57
Ceased to be in force during 1895.....	107	417,254 08
In force December 31, 1895.....	184	394,020 73
Losses incurred.....	1	1,000 00
Losses paid.....	1	1,000 00
Premiums received.....		11,198 92
Expense.....		1,247 00
Taxes.....		223 98

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal Office..... 752 Broad St., Newark, New Jersey

(Incorporated in 1845.)

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 945,991 05
Renewal premiums, without deductions.....	5,188,429 54
Dividends applied to pay running premiums.....	1,037,359 66
Dividends applied to purchase paid up additions and annuities.....	246,959 08
Surrender values applied to pay running premiums.....	10,051 96
Surrender values applied to purchase paid-up insurance.....	343,090 27
Consideration for annuities, other than matured installment policies.....	32,443 33
Total.....	\$ 7,804,324 89
Total premium income.....	7,804,324 89
Interest on:	
Mortgage loans.....	1,663,499 71
Bonds and dividends on stocks.....	562,201 25
Premium notes, loans or liens.....	256,908 29
Other debts due the company.....	225,565 71
Discount on claims paid in advance.....	189 02
Rents from company's property.....	74,687 96
Premium notes, loans or liens restored by revival of policies.....	14,546 10
Profit on sales of real estate.....	40,347 51
Total receipts during the year.....	\$ 10,642,270 44
Balance of net or ledger assets December 31, 1894.....	53,746,243 36
Total.....	\$ 64,388,513 80

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	4,049,677	41
Paid to annuitants.....		37,038	52
Premium notes, voided by lapse.....		32,360	82
Dividends paid policy holders in cash.....		243,121	49
Dividends applied by policy holders to pay running premiums.....		1,037,359	66
Dividends applied by policy holders to purchase paid-up additions and annuities		246,959	04
Surrender values paid in cash.....		864,757	47
Surrender values applied by policy holders to pay running premiums.....		10,051	96
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		343,090	27
<hr/>			
Total paid policy holders.....	\$	6,864,416	68
Cash paid for commissions and bonuses to agents.....		801,035	31
Cash paid for salaries and allowances for agencies.....		29,934	45
Cash paid for medical examiners' fees.....		90,889	96
Cash paid for salaries and all other compensation of officers.....		175,780	13
Taxes on premiums.....		209,539	62
Cash paid for taxes on real estate.....		24,919	52
Insurance department fees.....		11,618	10
Cash paid for advertising, &c.....		57,682	38
Cash paid for legal expenses.....		12,548	69
Cash paid for repairs.....		32,123	47
All other items.....		142,636	89
<hr/>			
Total disbursements.....	\$	8,453,125	20
Balance.....		55,935,388	60

ASSETS.

Real estate.....	\$	1,821,678	73
Mortgage loans on real estate.....		32,074,240	21
Loans secured by pledge of bonds, stocks or other collaterals.....		2,273,500	00
Loans made to policy holders on this company's policies assigned as collateral..		2,822,766	52
Premium notes on policies in force.....		4,406,146	15
Bonds owned, par value.....		11,952,019	60
Cash in company's office.....		9,107	23
Cash in banks.....		571,199	42
Agents debit balances.....		9,526	76
<hr/>			
Total.....	\$	55,940,184	62
Deduct agents credit balances.....		4,796	02
<hr/>			
Total net assets.....	\$	55,935,388	60

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$	813,725	89
Bonds and stocks.....		160,782	83
Collateral loans.....		59,718	27
Premium notes, loans or liens.....		121,169	02
<hr/>			
Total.....	\$	1,155,395	51
Market value of bonds and stocks over par.....		436,269	73
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		NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$	88,931	41
Gross deferred premiums on policies in force Dec. 31, 1895.....		88,134	54
<hr/>			
Total.....	\$	177,065	95
Deduct cost of collection.....		79,679	68
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Net amount of uncollected and deferred premiums	\$	97,386	27
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Total of invested and other assets.....	\$	58,278,723	82
Less items not admitted.....		9,526	76
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Total assets, less items not admitted.....	\$	58,269,197	06

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$	53,523,328	00
Net reserve.....		53,523,328	00
Total policy claims.....		282,881	38
All other liabilities.....		386,182	16
Liabilities on policy holders account.....		54,192,391	54
Gross surplus.....		4,076,805	52
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Total liabilities.....	\$	58,269,197	06

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	80,744	\$ 208,999,814 00
Policies in force at close of 1895.....	84,916	218,274,518 00
Net increase.....	4,172	9,274,704 00
Issued in 1895 (new policies issued, old policies revived and additions)...	13,446	32,493,646 00
Terminated in 1895.....	9,274	23,218,942 00
By death.....	1,183	3,836,585 00
By maturity.....	126	240 321 00
By expiry.....	931	2,685,679 00
By surrender.....	3,126	7,875,206 00
By lapse.....	2,154	4,524,712 00
Not taken.....	1,754	4,056,439 00

APPROXIMATE GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		\$ 3,888,455 87
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums (Balance forced on this item).....		1,616,132 21
Receipts from interest, rents, dividends and discounts.....		2,783,051 94
Tabular or expected mortality (4 per cent. Actuaries' table of mortality), based on policies less reserves.....		3,410,000 00
Gain from sales of ledger assets.....	\$ 40,347 51	
From "other assets," less unadmitted.....	380,949 40	
		430,296 91
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality).....		1,380,000 00
Total.....		\$ 13,507,936 93
Cost of conducting the business during the year, being total of "miscellaneous expenses".....	\$1,491,571 61	
Death losses incurred, less reserve on same.....	2,875,000 00	
Interest required to maintain reserve (4 per cent. Actuaries table of mortality).....	2,096,000 00	
Dividends declared.....	1,635,708 47	
Loss realized on ledger assets.....	97,136 91	
Allowed for Surrendered and Purchased Policies, including values given in exchange.....	1,235,714 42	9,431,131 41
Surplus December 31.....		\$ 4,076,805 52

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	535	\$ 1,801,527 00
Issued during 1895.....	133	428,974 00
Ceased to be in force during 1895.....	78	221,196 00
In force December 31, 1895.....	590	2,004,305 00
Losses incurred.....	3	8,747 00
Losses paid.....	3	8,747 60
Premiums received.....		62,217 55
Expense.....		13,861 79
Tax.....		1,244 35

MUTUAL LIFE INSURANCE COMPANY

Principal Office.....32 Nassau St., New York

(Incorporated in 1842.)

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

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 5,522,279 47
Renewal premiums, without deductions.....	26,070,817 51
Dividends applied to purchase paid-up additions and annuities.....	1,947,867 38
Surrender values applied to pay renewal premiums.....	886,698 29
Surrender values applied to purchase paid-up insurance.....	2,516,447 00
Consideration for annuities.....	1,589,860 82
Total.....	\$ 38,533,969 87
Deduct amount of premiums paid to other companies for re-insurance.....	9,103 02
Total premium income.....	\$ 38,524,866 85
Interest on:	
Mortgage loans.....	3,693,004 05
Bonds and dividends on stocks.....	4,493,656 99
Other debts due the company.....	728,771 55
Rents from company's property.....	882,197 91
Profit on sales of securities.....	274,933 16
Total receipts during the year.....	\$ 48,597,430 51
Balance of net or ledger assets December 31, 1894.....	193,928,038 49
Total.....	\$ 242,525,469 00

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 11,373,283 59
Paid to annuitants.....	473,362 29
Dividends applied by policy holders to purchase paid-up additions and annuities.....	1,947,867 38
Surrender values paid in cash.....	2,929,069 90
Surrender values applied by policy holders to pay renewal premiums.....	886,698 29
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	2,516,447 00
Total paid policy holders.....	\$ 23,126,728 45
Cash paid for commissions and bonuses to agents.....	6,102,809 17
Cash paid for salaries and allowances for agencies.....	906,829 75
Cash paid for medical examiners' fees.....	411,368 91
Cash paid for salaries and all other compensation of officers.....	587,645 06
Cash paid for taxes on real estate.....	151,520 42
Insurance department fees.....	349,746 07
Cash paid for rent.....	175,000 00
Cash paid for advertising, &c.....	833,899 60
Cash paid for legal expenses.....	249,083 75
Cash paid for repairs.....	315,309 21
Losses on sales of real estate.....	3,111 69
All other items.....	314,898 44
Total disbursements.....	\$ 33,527,890 52
Balance.....	208,997,578 48

ASSETS.

Cost of real estate.....	\$ 22,137,984 28
Mortgage loans on real estate.....	67,649,243 28
Loans secured by pledge of bonds, stocks or other collaterals.....	10,276,525 00
Cost of bonds owned.....	95,797,723 32
Cash in company's office.....	15,281 95
Cash in banks.....	11,995,192 43
All other items.....	1,125,625 22
Total net or ledger assets.....	\$ 208,997,578 48

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....		\$	999,953 86
Bonds and stocks.....			840,751 50
Other assets.....			7,727 25
Rents due and accrued on company's property or lease.....			96,675 73
Total.....		\$	1,945,107 84
Market value of bonds and stocks over cost.....			6,467,408 34
Uncollected payments on annuities.....			104,194 45
	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 32,041 73	\$1,533,302 39	
Gross deferred premiums on policies in force Dec. 31, 1895.....	138,490 25	1,995,597 85	
Total.....	\$170,531 98	\$3,528,900 24	
Deduct cost of collection.....	119,372 39	264,667 52	
Net amount of uncollected and deferred premiums	\$ 51,159 59	\$3,264,232 72	\$ 3,315,892 31
Total of invested and other assets.....			\$ 229,829,681 42
Less items not admitted.....			1,125,628 22
Total assets less items not admitted.....			\$ 219,704,053 20

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 191,337,350 00
Deduct net value of risks of this company re-insured in other solvent companies Net reserve.....	861 00 191,336,489 00
Total policy claims.....	1,034,567 15
All other liabilities.....	452,949 41

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	292,199	\$ 836,929,791 00
Policies in force at close of 1895.....	314,024	898,458,857 00
Net increase.....	21,825	61,529,066 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	59,312	158,361,032 00
Terminated in 1895.....	37,487	96,831,966 00
By death.....	3,628	12,377,658 00
By maturity.....	804	2,175,012 00
By expiry.....	273	680,910 00
By surrender.....	11,201	30,353,488 00
By lapse.....	21,327	48,063,353 00
By change and decrease.....	254	3,181,545 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Items relating to policies less than two years in force are given in separate Schedule.

Surplus at end of previous year.....	\$ 21,851,317 66
Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums.....	6,301,276 10
Receipts from interest, rents, dividends and discounts.....	10,359,827 91
Tabular or expected mortality (4 per cent. actuaries' table of mortality).....	8,233,074 41
Gain from sales of ledger assets, \$274,933.16; from "other assets," less unadmitted, \$1,044,357.44; decrease in net assets, unadmitted, \$202,322.28.....	1,521,612 88
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....	7,861,216 00
Total.....	\$ 55,658,324 96
Net advance for establishment of new business (brought forward from separate Schedule).....	2,499,534 03
Cost of conducting the business during the year, being total of "miscellaneous expenses," not included in last item.....	4,015,050 38
Death loss incurred, less reserve on same.....	6,817,557 34
Interest required to maintain reserve (four per cent. Actuaries' table of mortality).....	7,090,992 71
Dividends declared.....	1,947,867 88
Loss realized on ledger assets, \$3,111.69; from "other assets," less unadmitted, none; sundries, \$66,070 60.....	69,182 29
Allowed for surrendered and purchased policies, including values given in exchange.....	6,332,215 19
Surplus, December 31.....	\$ 26,885,925 64
	\$ 55,658,324 96

SCHEDULE SHOWING COST OF ESTABLISHING BUSINESS.

COMMERCIAL BALANCE.

Relating only to Policies dated in 1894 and 1895.

Reserve December 31, 1894.....	\$ 3,079,362 00
Premiums in 1895.....	8,908,940 22
Reduction in cost of collection deducted from assets.....	164,683 39
Interest on balances.....	202,433 98
Balance, advanced for Establishment of Business, (carried into Gain and Loss Exhibit).....	2,490,534 03
Total credit items.....	\$ 14,854,953 62
Death losses in 1895.....	751,488 62
Expenses in 1895.....	6,383,000 00
Reserve Dec. 31, 1895.....	7,719,965 00
Total debit items.....	\$ 14,854,953 62

BUSINESS IN COLORADO IN 1895.

Policies in force at end of 1894.....	NO. 2,397	\$ 7,009,630 00
Issued during 1895.....	675	1,272,000 00
Ceased to be in force during 1895.....	315	730,636 00
In force December 31, 1895.....	2,757	7,550,994 00
Losses incurred.....	103	91,636 96
Losses paid.....	102	86,636 96
Premiums received.....		179,428 18
Expense.....		49,361 58
Tax.....		3,588 56

NATIONAL LIFE INSURANCE COMPANY.

Principal Office..... 116 State St., Montpelier, Vt.

(Incorporated in 1848.)

CHAS. DEWEY, President.

GEO. W. REED, Secretary.

INCOME DURING 1895.

Premiums on new policies without deductions.....	\$ 510,987 07
Renewal premiums, without deductions.....	2,134,774 22
Dividends applied to pay running premiums.....	87,303 63
Dividends applied to purchase paid up additions and annuities.....	2,343 69
Consideration for annuities, other than matured installment policies.....	14,027 83
Surrender values applied to purchase paid-up insurance.....	37,127 95
Total.....	\$ 2,786,564 39
Total premium income.....	\$ 2,786,564 39
Interest on:	
Mortgage loans.....	\$ 219,605 44
Bonds and dividends on stocks.....	180,250 64

Premium notes, loans or liens.....	72,474 13
Other debts due the company.....	15,392 75
Rents from company's property.....	25,186 32
Total receipts during the year.....	\$ 3,299,473 67
Balance of net or ledger assets December 31, 1894.....	10,205,635 60
Total.....	\$ 13,505,109 27

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 781,250 55
Paid to annuitants.....	1,690 75
Dividends paid policy holders in cash.....	22,817 95
Dividends applied by policy holders to pay running premiums.....	87,303 63
Dividends applied by policy holders to purchase paid-up additions and annuities	2,343 69
Surrender values paid in cash.....	452,512 62
Surrender values applied by policy holders to purchase paid-up insurance and	
annuities.....	37,127 95
Total paid policy holders.....	\$ 1,385,047 14
Cash paid for commissions and bonuses to agents.....	420,445 72
Cash paid for salaries and allowances for agencies.....	44,645 80
Cash paid for medical examiners' fees.....	38,114 28
Cash paid for salaries and all other compensation of officers.....	45,505 32
Taxes on premiums.....	45,195 20
Cash paid for taxes on real estate.....	15,154 32
Insurance department fees.....	3,148 43
Cash paid for rent.....	28,853 03
Cash paid for commuting renewal commissions.....	103,894 36
Cash paid for advertising.....	44,450 47
Cash paid for legal expenses.....	11,446 98
Cash paid for repairs.....	18,070 05
Losses on sales of real estate.....	1,451 28
All other items.....	18,139 11
Total disbursements.....	\$ 2,223,761 49
Balance.....	11,281,347 78

ASSETS.

Cost of real estate.....	\$ 763,603 57
Mortgage loans on real estate.....	4,478,674 45
Loans secured by pledge of bonds, stocks or other collaterals.....	143,775 00
Loans made to policy holders on this company's policies assigned as collateral..	1,084,080 82
Premium notes on policies in force.....	303,894 09
Cost of bonds owned.....	4,269,494 35
Cash in company's office and banks.....	237,799 88
Agents' debit balance.....	25 62
Total net or ledger assets.....	\$ 11,281,347 78

OTHER ASSETS.

Interest due and accrued on :	
Mortgages.....	\$ 205,997 41
Bonds and stocks.....	74,780 49
Collateral loans.....	3,336 00
Premium notes, loans or liens.....	33,336 96
Other items.....	13,636 00
Total.....	\$ 331,086 86
Market value of bonds and stocks over cost.....	169,440 44

	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies			
in force December 31, 1895.....	\$ 67,180 38	\$ 153,631 87	
Gross deferred premiums on policies in force			
December 31, 1895.....	50,448 83	186,086 58	
Total.....	\$ 117,629 21	\$ 339,718 45	
Deduct cost of collection.....	70,577 52	23,780 29	
Net amount of uncollected and deferred premiums	\$ 47,051 69	\$ 315,938 16	\$ 362,989 85
Total of invested and other assets.....			\$ 12,144,864

LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 10,255,709 24
Net reserve.....	10,255,709 24
Total policy claims.....	35,680 00
All other liabilities.....	413,585 47
Liabilities on policy holders' account.....	10,704,974 71
Gross surplus.....	\$ 1,439,890 22
Total liabilities.....	\$ 12,144,864 93

EXHIBIT OF POLICIES.

	No.	
Policies in force at close of 1894.....	30,186	\$ 64,975,950 00
Policies in force at close of 1895.....	32,742	63,723,642 00
Net increase.....	2,556	1,747,692 00
Issued in 1895 (new policies issued, old policies revived and additions).....	7,523	15,808,054 00
Terminated in 1895.....	4,967	11,060,362 00
By death.....	319	758,950 00
By maturity.....	51	55,042 00
By expiry.....	56	211,500 00
By surrender.....	1,568	3,270,826 00
By lapse.....	1,893	3,806,450 00
By change and decease.....	56	396,500 00
Not taken.....	1,024	2,561,085 00

BUSINESS IN COLORADO IN 1895.

	No.	
Policies in force at end of 1894.....	105	\$ 416,000 00
Issued during 1895.....	6	12,770 00
Ceased to be in force during 1895.....	25	101,133 29
In force December 31, 1895.....	86	327,636 71
Losses incurred.....	1	5,000 00
Losses paid.....	1	5,000 00
Premiums received.....		16,113 09
Expense.....		2,577 82
Tax.....		322 26

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

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

(Incorporated in 1835.)

BENJ. F. STEVENS, President.

S. F. TRULL, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 295,225 01
Renewal premiums, without deductions.....	2,237,444 20
Distributions applied to pay running premiums.....	472,593 18
Distributions applied to purchase paid-up additions and annuities.....	18,079 15
Surrender values applied to purchase paid-up insurance.....	45,014 74
Total.....	\$ 3,068,356 28
Interest on:	
Mortgage loans.....	199,740 34
Bonds and dividends on stocks.....	633,264 55
Premium notes, loans or liens.....	63,275 38
Other debts due the company.....	72,718 87
Discount on claims paid in advance.....	994 06
Rents from company's property.....	79,226 21
From other sources.....	5,697 73
Total receipts during the year.....	\$ 4,123,273 42
Balance of net or ledger assets December 31, 1894.....	23,154,607 21
Total.....	\$ 27,277,880 63

DISBURSEMENTS DURING 1895.

Total net amount paid for losses and matured endowments.....	\$	1,663,116	00
Premium notes, voided by lapse.....		43,235	59
Distributions paid policy holders in cash.....		34,169	09
Distributions applied by policy holders to pay running premiums.....		472,593	18
Distributions applied by policy holders to purchase paid-up additions and annuities.....		18,079	15
Surrender values paid.....		388,304	95
Surrender values applied by policy holders to purchase paid-up insurance.....		45,014	74
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Total paid policy holders.....	\$	2,665,112	70
Cash paid for commissions and bonuses to agents.....		238,477	13
Cash paid for salaries and allowances for agencies.....		27,579	74
Cash paid for medical examiners' fees.....		19,772	00
Cash paid for salaries and other compensation of officers.....		117,699	78
Taxes on premiums and reserves.....		48,907	76
Cash paid for taxes on real estate.....		20,885	35
Insurance department fees.....		7,695	10
Cash paid for rent.....		21,287	23
Cash paid for commuting renewal commissions.....		7,339	10
Cash paid for advertising.....		50,788	50
Cash paid for legal expenses and furniture.....		13,558	53
Cash paid for repairs and expenses.....		50,303	75
All other items.....		46,465	31
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Total disbursements.....	\$	3,385,871	98
Balance.....		23,942,008	65

ASSETS.

Cost of real estate.....	\$	1,877,006	73
Mortgage loans on real estate.....		5,351,067	75
Loans secured by pledge of bonds, stocks or other collaterals.....		1,702,273	85
Loans made to policy holders on this company's policies assigned as collateral..		423,128	58
Premium notes on policies in force.....		693,541	09
Cost of bonds owned.....		13,133,381	72
Cash in banks.....		461,608	93
<hr/>			
Total net or ledger assets.....	\$	23,942,008	65

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$	91,485	12
Bonds and stocks.....		120,402	25
Collateral loans.....		11,702	12
Premium notes, loans or liens.....		23,844	04
Rents due and accrued on company's property or lease.....		12,934	58
Total.....	\$	260,367	11
Market value of bonds and stocks over cost.....		763,298	65
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		NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$	42,442	02
Gross deferred premiums on policies in force Dec. 31, 1895.....		88,967	00
Total.....	\$	131,409	02
Deduct cost of collection.....		26,281	80
Net amount of uncollected and deferred premiums	\$	105,127	22
Total of invested and other assets.....		226,871	39
		331,999	21
Total of invested and other assets.....		25,297,583	62

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$	22,932,192	37
Net reserve.....		22,932,192	37
Total policy claims.....		106,187	98
All other liabilities.....		127,163	64
Liabilities on policy holders account.....		23,165,543	99
Gross surplus.....		2,132,039	63
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Total liabilities.....	\$	25,297,583	62

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	32,990	\$	93,868,357	00
Policies in force at close of 1895.....	34,969		98,597,056	00
Net increase.....	1,979		4,728,699	00
Issued in 1895 (new policies issued, old policies revived and additions).....	4,689		12,998,186	00

Terminated in 1895.....	2,719	8,269,517 00
By death.....	459	1,399,129 00
By maturity.....	122	305,507 00
By expiry.....	54	141,250 00
By surrender.....	880	2,219,722 00
By lapse.....	742	1,820,652 00
By change and decrease.....	7	1,082,257 00
Not taken.....	455	1,301,000 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		\$ 2,035,428 77
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums.....		664,026 76
Receipts from interest, rents, dividends and discounts.....		1,018,477 50
Tabular or expected mortality (4 per cent Actuaries' table of mortality).....		1,141,759 48
Gain from sales of ledger assets (item 3); from "other assets," less unadmitted, (deducted from 1).....		* 84,999 01
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality).....		556,942 45
Total.....	\$	5,501,633 97
Cost of conducting the business during the year, being total of "miscellaneous expenses".....	\$	668,440 28
Death losses incurred, less reserve on same.....		789 319 83
Interest required to maintain reserve (4 per cent. Actuaries table of mortality).....		909,343 80
Dividends declared.....		525,141 42
Loss realized on ledger assets (item 3); from "other assets" less unadmitted, (deducted).....		793 73
Allowed for Surrendered and Purchased Policies, including values given in exchange.....		476,555 28
		3,369,594 34
† Surplus December 31.....	\$	2,132,039 63

*Increase in market values.

†Unadmitted assets deducted.

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	413	\$ 1,341,786 00
Issued during 1895.....	122	446,500 00
Ceased to be in force during 1895.....	109	306,054 00
In force December 31, 1895.....	435	1,482,232 00
Losses incurred.....	4	10,050 00
Losses paid.....	4	10,050 00
Premiums received.....		55,483 07
Expense.....		9,555 39
Tax.....		1,109 66

NEW YORK LIFE INSURANCE COMPANY.

Principal Office.....348 Broadway, New York, N. Y.

(Incorporated in 1841.)

JOHN A. McCALL, President. CHAS. C. WHITNEY, Secretary

INCOME DURING 1895.

Premiums on new policies without deductions.....	\$ 4,841,909 09
Renewal premiums, without deductions.....	23,814,761 87
Dividends applied to pay running premiums.....	326,807 76
Dividends applied to purchase paid up additions and annuities.....	295,198 87
Surrender values applied to pay running premiums.....	24,570 08
Consideration for annuities, other than matured installment policies.....	1,069,934 51
Total.....	\$ 30,373,182 18
Deduct amount of premiums paid to other companies for re-insurance.....	54,430 73
Total premium income.....	\$ 31,318,751 45
Interest on:	
Mortgage loans.....	\$ 1,490,092 23
Bonds and dividends on stocks.....	4,946,791 05
Premium notes, loans or liens.....	242,476 48
Other debts due the company.....	201,603 15
Rents from company's property.....	661,551 20
From other sources.....	31,000 00
Total receipts during the year.....	\$ 37,892,265 56
Balance of net or ledger assets December 31, 1894.....	150,945,095 56
Total.....	\$ 188,807,361 12

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 10,749,478 31
Paid to annuitants.....	1,351,462 56
Dividends paid policy holders in cash.....	1,186,329 51
Dividends applied by policy holders to pay running premiums.....	326,807 76
Dividends applied by policy holders to purchase paid-up additions and annuities.....	295,198 87
Surrender values paid in cash.....	1,548,020 18
Surrender values applied by policy holders to pay running premiums.....	1,329,904 31
Installments paid on trust policies.....	6,330 44
Total paid policy holders.....	\$ 16,793,531 94
Cash paid for commissions and bonuses to agents.....	4,235,935 11
Cash paid for salaries and allowances for agencies.....	833,817 39
Cash paid for medical examiners' fees.....	439,039 72
Cash paid for salaries and all other compensation of officers.....	541,392 11
Taxes on premiums.....	214,461 17
Cash paid for taxes on real estate.....	126,310 87
Insurance department fees.....	62,987 18
Cash paid for rent.....	266,723 42
Cash paid for advertising, etc.....	347,677 01
Cash paid for furniture.....	167,945 88
Cash paid for repairs.....	154,175 26
All other items.....	479,088 82
Total disbursements.....	\$ 24,663,055 88
Balance.....	164,144,305 24

ASSETS.

Cost of real estate.....	\$ 16,008,650 00
Mortgage loans on real estate.....	32,712,480 03
Loans secured by pledge of bonds, stocks or other collaterals.....	1,787,800 00
Loss made to policy holders on this company's policies assigned as collateral....	3,901,277 62
Premium notes on policies in force.....	879,590 04
Cost of bonds and stocks owned.....	102,088,983 71
Cash in company's office.....	8,349 28
Cash in banks.....	6,136,594 60
Due from agents.....	620,579 96
Total net or ledger assets.....	\$ 164,144,305 24

OTHER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$	268,538 31
Bonds and stocks.....		745,373 93
Collateral loans.....		38,866 10
Policy loans or liens.....		101,169 80
Rents due and accrued on company's property or lease.....		48,888 30
Total.....	\$	1,302,826 50
Market value of bonds and stocks over cost.....		5,119,840 81
	NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....		\$3 025,100 89
Gross deferred premiums on policies in force Dec. 31, 1895.....	\$ 220,144 00	2,003,886 00
Total.....	\$ 220,144 00	\$5,028,986 89
Deduct cost of collection.....	143,093 60	251,449 34
Net amount of uncollected and deferred premiums	\$ 77,050 40	\$4,777,537 55
Total of invested and other assets.....		\$175,412,570 50
Less items not admitted.....		620,579 96
Total assets, less items not admitted.....		\$174,791,990 54

LIABILITIES.

Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$147,969,029 00
Deduct net value of risks of this company re-insured in other solvent companies.....	228,373 00
Net reserve.....	147,740,656 00
Total policy claims.....	1,856,412 95
All other liabilities.....	1,656 243 70
Liabilities on policy holders account.....	150,753,312 65
Gross surplus.....	24,038,677 89
Total liabilities.....	\$ 174,791,990 54

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	262,246	\$ 771,837,770 00
Policies in force at close of 1895.....	277,693	799,027,329 00
Net increase.....	15,447	27,189,559 00
Issued in 1895 (new policies issued, old policies revived and additions).....	54,634	136,000,317 00
Terminated in 1895.....	39,187	108,810,758 00
By death.....	2,817	8,556,399 00
By maturity.....	641	2,072,215 00
By expiry.....	372	1,473,100 00
By surrender.....	5,182	16,114,312 00
By lapse.....	30,175	70,822,845 00
By change and decrease.....		9,771,887 00

SCHEDULE SHOWING COST OF ESTABLISHING NEW BUSINESS.

COMMERCIAL BALANCE.

Relating only to Policies less than two years in force, and which have no surrender value.

	CR.
Reserve on policies, issued in 1894, at December 31, 1894.....	\$ 3,552,351 00
Premiums received in 1895 on policies less than two years in force.....	8,253,717 00
Interest on balances.....	210,550 00
Balance, advanced for Establishment of Business, (carried into Gain and Loss Exhibit).....	1,410,772 00
Total credit items.....	\$ 13,427,390 00
	DR.
Death losses incurred in 1895 on policies less than two years in force.....	\$ 1,019,727 00
Expenses incurred in 1895 on policies less than two years in force.....	5,164,396 00
Reserve required Dec. 31, 1895, on policies less than two years in force.....	7,243,267 00
Total debit items.....	\$ 13,427,390 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

(Items relating to business less than two years in force are given in separate schedule.)

Surplus at end of previous year.....		\$ 20,249,307 73
Receipts from margins or loading on premiums during year in excess of four per cent. actuaries' net premiums.....	5,778,846 59	
Receipts from interest, rent, dividends and discounts.....	7,229,137 53	
Tabular or expected mortality (four per cent. actuaries' table of mortality), net, Gains from sales of ledger assets.....	6,127,263 00	
From "other assets," less unadmitted.....	\$ 370,646 30	
		370,646 30
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....		\$ 5,408,625 00
Total.....		\$ 45,163,826 15
Net advance for establishment of new business (brought forward from separate schedule).....	\$ 1,410,772 00	
Cost of conducting the business during the year, being total of miscellaneous expenses.....	2,705,127 94	
Death losses incurred, less reserve on same.....	5,208,967 00	
Interest required to maintain reserve (four per cent. actuaries' table of mortality).....	5,638,118 80	
Dividends declared.....	1,791,235 81	
Balance of sundry items of profit and loss.....	173,019 22	
Allowed for surrendered and purchased policies.....	4,197,907 49	
		21,125,148 26
Surplus, December 31, 1895.....		\$ 24,038,677 89

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	1,937	\$ 6,497,090 00
Issued during 1895.....	470	1,052,770 00
Ceased to be in force during 1895.....	281	895,105 00
In force December 31, 1895.....	2,126	6,654,755 00
Losses incurred.....	26	68,666 33
Losses paid.....	28	75,066 33
Premiums received.....		244,263 92
Expense.....		46,798 99
Tax.....		4,855 27

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

Principal Office..... Milwaukee, Wisconsin

(Incorporated in 1857.)

H. L. PALMER, President.

J. W. SKINNER, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 1,575,324 11
Renewal premiums, without deductions.....	10,636,199 55
Dividends applied to pay running premiums.....	806,430 51
Dividends applied to purchase paid-up additions and annuities.....	189,759 15
Surrender values applied to pay running premiums.....	3,825 81
Surrender values applied to purchase paid-up insurance.....	358,241 58
Consideration for annuities, other than matured installment policies.....	6,291 97
Total.....	\$ 13,576,072 68

Interest on:		
Mortgage loans.....	3,153,889	66
Bonds.....	425,922	97
Premium notes, loans or liens.....	34,576	09
Other debts due the company.....	217,309	31
Discount on maturing endowments paid in advance.....	6,493	47
Rents from company's property.....	109,642	23
Premium notes, loans or liens restored by revival of policies.....	6,583	87
From other sources.....	20,685	54
Total receipts during the year.....	\$ 17,550,775	82
Balance of net or ledger assets December 31, 1891.....	70,226,757	73
Total.....	\$ 87,777,533	55

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 3,512,740	40
Paid to annuitants.....	2,554	26
Premium notes, voided by lapse.....	13,780	90
Dividends paid policy holders in cash.....	3 0 704	99
Dividends applied by policy holders to pay running premiums.....	806,430	51
Dividends applied by policy holders to purchase paid-up additions and annuities.....	189,759	15
Surrender values paid in cash.....	496,823	09
Surrender values applied by policy holders to pay running premiums.....	3,825	81
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	358,241	58
Total paid policy holders.....	\$ 5,684,860	69
Cash paid for commissions and bonuses to agents.....	1,543,571	52
Cash paid for salaries to agents.....	899	91
Cash paid for medical examiners' fees.....	119,691	15
Cash paid for salaries.....	306,196	26
Taxes on premiums.....	148,824	74
Cash paid for taxes on real estate.....	29,984	60
Insurance department fees.....	15,514	39
Cash paid for rent.....	25,000	00
Cash paid for advertising, &c.....	113,607	43
Cash paid for legal expenses and furniture.....	50,108	02
Cash paid for repairs.....	21,334	99
All other items.....	597,068	72
Total disbursements.....	\$ 8,656,662	42
Balance.....	79,120,871	13

ASSETS.

Ledger value of real estate.....	\$ 1,400,863	15
Mortgage loans on real estate.....	59,041,112	24
Agents debit balances.....	8,267	88
Loans made to policy holders on this company's policies assigned as collateral..	1,948,050	00
Premium notes on policies in force.....	418,301	84
Bonds owned, par value.....	11,770,665	00
Cash in company's office.....	97,169	05
Cash in banks.....	4,508,915	77
Total.....	\$ 79,193,344	93
Deduct agents credit balances and company's debits.....	72,473	80
Total net or ledger assets.....	\$ 79,120,871	13

OTHER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$ 1,072,310	38
Bonds.....	222,589	54
Policy loans.....	52,627	58
Premium notes, loans or liens.....	14,750	56
Rents due and accrued on company's property or lease.....	8,987	71
Total.....	\$ 1,371,305	77
Market value of bonds over par.....	864,536	08

	NEW PREMIUMS. RENEWALS.	
Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 313,563 00	\$ 440,590 00
Gross deferred premiums on policies in force December 31, 1895.....	138,843 00	971,901 00
Total.....	\$ 452,406 00	\$ 1,412,491 00
Deduct cost of collection.....	226,203 00	87,749 46
Net amount of uncollected and deferred premiums.....	\$ 226,203 00	\$ 1,327,741 54
		1,553,944 54

Total of invested and other assets.....	\$2,910,657 52
Less items not admitted.....	8,267 88
Total assets less items not admitted.....	\$ 82,902,389 64

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest.....	\$ 65,804,572 00
Net reserve.....	65,804,572 00
Total policy claims.....	381,971 40
All other liabilities.....	202,284 98
Liabilities on policy holders account.....	66,388,828 38
Gross surplus.....	16,513,561 26
Total liabilities.....	\$ 82,902,389 64

EXHIBIT OF POLICIES.

	No.	
Policies in force at the close of 1894.....	144,900	\$ 340,697,569 00
Policies in force at the close of 1895.....	155,785	364,259,235 00
Net increase.....	10,885	23,561,666 00
Issued in 1895 (new policies issued, old policies revived and additions)....	23,644	56,798,291 00
Terminated in 1895.....	12,759	33,236,625 00
By death.....	1,219	2,972,555 00
By maturity.....	274	493,747 00
By expiry.....	259	2,880,695 00
By surrender.....	3,114	5,117,804 00
By lapse.....	5,076	10,023,239 00
By change and decrease.....	3	4,354,599 00
Not taken.....	2,824	7,393,986 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

(Items relating to business less than two years in force are given in separate schedule.)

Surplus at end of previous year.....	\$ 14,146,115 94
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums.....	3,077,404 96
Receipts from interest, rents, dividends and discounts.....	3,974,703 14
Tabular or expected mortality (four per cent. actuaries' table of mortality) net, Gain from sales of ledger assets, none: from "other assets," less unadmitted..	3,270,855 27
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries' table of mortality).....	683,582 11
Net advance for establishment of new business (brought forward from separate schedule).....	1,776,585 00
Cost of conducting the business during the year, being total of "miscellaneous expenses".....	395,211 00
Death losses incurred, less reserve on same.....	2,971,401 73
Interest required to maintain reserve (4 per cent. Actuaries' table of mortality)	2,281,703 33
Dividends paid.....	2,589,727 38
Balance of sundry items of profit and loss.....	1,296,894 65
Loss realized on ledger assets (lapsed notes).....	\$ 13,780 90
From "other assets," less unadmitted.....	331,413 00
Allowed for Surrendered and Purchased Policies, including values given in exchange.....	345,193 90
Surplus December 31, 1895.....	920,364 17
	16,513,561 26

SCHEDULE SHOWING COST OF ESTABLISHING NEW BUSINESS.

COMMERCIAL BALANCE.

Relating only to policies less than two years in force and which have no surrender value.

Reserve on policies issued in 1894 at December 31, 1894.....	\$ 957,869 00
Premiums received in 1895 on policies less than two years in force.....	2,564,454 00
Interest on balances.....	52,212 00
Balance advanced for establishment of new business (carry into Gain and Loss Exhibit).....	395,211 00
Total credit items.....	\$ 3,969,746 00
Death losses incurred in 1895 on policies less than two years in force.....	393,582 00
Expenses incurred in 1895 on policies less than two years in force.....	1,082,433 00
Reserve required December 31, 1895, on policies less than two years in force.....	2,493,731 00
Total debit items.....	\$ 3,969,746 00

(Additional information in reference to the Schedule under Gain and Loss Exhibit relating to policies less than two years in force.)

Margins on premiums of the same for 1895.....	\$	589,824 42
Net cost of insurance under said policies.....		622,398 00
Reserves on said class of policies lapsed, surrendered, etc., during the year.....		203,957 00
Interest required to maintain reserve (four per cent. actuaries' table of mortality) in said class of business for 1895.....		78,216 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	2,794	\$ 8,022,285 00
Issued during 1895.....	511	1,378,543 00
Ceased to be in force during 1895.....	304	920,203 00
In force December 31, 1895.....	3,001	8,480,625 00
Losses incurred.....	25	72,293 12
Losses paid.....	21	63,793 12
Premiums received.....		275,226 88
Expense.....		96,525 77
Tax.....		5,302 23

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

ACCIDENT AND INDUSTRIAL DEPARTMENTS INCLUDED.

Principal Office.....508 Montgomery St., San Francisco, Cal.

(Incorporated in 1867.)

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$	360,360 87
Renewal premiums, without deductions.....		324,587 02
Dividends applied to pay running premiums.....		40,888 83
Dividends applied to purchase paid-up additions and annuities.....		53,001 79
Surrender values applied to pay renewal premiums.....		7,721 21
Surrender values applied to purchase paid-up insurance.....		82,255 08
Consideration for annuities.....		594 56
Total.....	\$	819,409 36
Deduct amount of premiums paid to other companies for re-insurance.....		4,828 57
Total premium income.....	\$	814,580 79
Interest on:		
Mortgage loans.....		116,033 96
Bonds and dividends on stocks.....		21,771 25
Premium notes, loans or liens.....		8,178 55
Other debts due the company.....		4,842 79
Rents from company's property.....		16,000 37
Total receipts during the year.....	\$	981,412 71
Balance of net or ledger assets December 31, 1894.....		2,574,385 83
Total.....	\$	3,555,798 54

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	320,110	45
Paid to annuitants.....		4,582	00
Surrendered policies.....		7,555	02
Dividends paid policy holders in cash.....		3,089	29
Dividends applied by policy holders to pay running premiums.....		40,888	83
Dividends applied by policy holders to purchase paid-up additions and annuities		53,001	75
Surrender values paid in cash.....		24,109	38
Surrender values applied by policy holders to pay running premiums.....		7,721	21
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		62,255	08
Total paid policy holders.....	\$	493,313	08
Cash paid stockholders for interest or dividends.....		8,000	00
Cash paid for commissions and bonuses to agents.....		179,385	95
Cash paid for salaries and allowances for agencies.....		19,548	72
Cash paid for medical examiners' fees.....		11,228	23
Cash paid for salaries and all other compensation of officers.....		49,545	77
Taxes on premiums.....		4,818	70
Cash paid for taxes on real estate.....		3,481	05
Insurance department fees.....		3,780	19
Cash paid for rent.....		8,341	29
Cash paid for advertising.....		15,802	31
Cash paid for legal expenses.....		10,783	35
Losses on sales of real estate.....		2,747	83
All other items..... real estate.....		43,151	42
Total disbursements.....	\$	853,928	19
Balance.....		2,701,870	35

ASSETS.

Cost of real estate.....	\$	908,935	08
Mortgage loans on real estate.....		1,016,144	80
Loans secured by pledge of bonds, stocks or other collaterals.....		39,813	98
Loans made to policy holders on this company's policies assigned as collateral.....		80,901	17
Premium notes on policies in force.....		41,794	07
Cost of bonds owned.....		456,157	49
Cash in company's office and banks.....		140,981	15
All other items.....		17,142	61
Total net or ledger assets.....	\$	2,701,870	35

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$	52,122	45
Bonds and stocks.....		7,232	55
Collateral loans.....		805	80
Premium notes, loans or liens.....		5,424	75
Total.....	\$	65,585	55
Due from other companies.....		5,396	36
		NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$	141,852	79
Gross deferred premiums on policies in force Dec. 31, 1895.....		9,526	64
Total.....	\$	151,377	43
Deduct cost of collection.....		36,154	15
Total.....	\$	115,225	28
Net amount of uncollected and deferred premiums.....	\$	45,144	58
Printed supplies.....		3,000	00
Total of invested and other assets.....	\$	2,936,222	12
Less items not admitted.....		20,142	61
Total assets less items not admitted.....	\$	2,916,079	51

LIABILITIES.

Net reserve.....	\$	2,679,140	30
Total policy claims.....		15,550	00
Liabilities on policy holders account.....		2,694,690	30
Gross surplus.....	\$	221,389	21
Total liabilities.....	\$	2,916,079	51

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	19,365	\$ 49,383,795 00
Policies in force at close of 1895.....	25,363	60,612,856 00
Net increase.....	5,998	11,229,061 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	29,592	70,245,687 00
Terminated in 1895.....	23,594	59,016,626 00
By death.....	113	230,171 00
By maturity.....	8	35,478 00
By expiry.....	14,699	41,227,850 00
By surrender.....	713	2,625,835 00
By lapse.....	4,317	1,937,182 00
By change and decrease.....		56,100 00
Not taken.....	3,744	12,905,010 00

GAIN AND LOSS EXHIBIT.

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		\$ 249,924 11
Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums (estimated).....		113,808 94
Receipts from interest, rents, dividends and discounts.....		106,826 92
Tabular or expected mortality (4 per cent. actuaries' table of mortality) on mean insurance in force less Kx. thereon.....		128,487 00
Gain from ledger assets, \$.....; from "other assets," less unadmitted, \$.....; net increase.....		102,221 26
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....		138,137 48
Total.....		\$ 899,405 71
Cost of conducting business during the year, being total of "miscellaneous expenses".....	\$ 360,615 11	
Death loss incurred, less reserve on same.....	96 105 43	
Interest required to maintain reserve (four per cent. Actuaries' table of mortality).....	96,653 48	
Dividends declared.....	53,001 79	
Loss realized on ledger assets, \$.....; from "other assets," less unadmitted.....		
Allowed for surrendered and purchased policies, including values given in exchange.....	71,640 69	
		678,016 50
Surplus, December 31.....		\$ 221,389 21

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	1,492	\$ 4,339,906 00
Issued during 1895.....	1,702	6,307,435 00
Ceased to be in force during 1895.....	1,596	5,392,050 00
In force December 31, 1895.....	1,598	5,255,291 00
Losses incurred.....		10,500 11
Losses paid.....		12,167 11
Premiums received.....		50,185 32
Expense.....		23,276 96
Tax.....		1,003 70

PENN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....921 Chestnut St., Philadelphia, Pa.

(Incorporated in 1847.)

EDW. M. NEEDLES, President.

HENRY C. BROWN, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 564,421 51
Renewal premiums, without deductions.....	3,790,321 32
Dividends applied to pay running premiums.....	672,107 26
Dividends applied to purchase paid up additions and annuities.....	72,287 00
Surrender values applied to pay running premiums.....	51,560 06
Surrender values applied to purchase paid-up insurance.....	199,522 00
Consideration for annuities, other than matured installment policies.....	23,645 94
Total	\$ 5,373,865 09
Deduct amount of premiums paid to other companies for re-insurance.....	2,730 33
Total premium income	\$ 5,371,134 76
Interest on:	
Mortgage loans.....	621,785 21
Bonds and dividends on stocks.....	370,336 24
Premium notes, loans or liens.....	57,064 01
Collateral loans.....	196,493 66
Interest on general account.....	12,887 43
Rents from company's property.....	58,629 73
Profit on sales of real estate.....	51,852 80
From other sources.....	199 10
Total receipts during the year	\$ 6,740,312 94
Balance of net or ledger assets December 31, 1894.....	23,779,512 38
Total	\$ 30,519,825 32

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 1,797,208 70
Paid to annuitants.....	12,227 95
Premium notes, voided by lapse.....	56,844 59
Dividends paid policy holders in cash.....	47 00
Dividends applied by policy holders to pay running premiums.....	672,107 26
Dividends applied by policy holders to purchase paid up additions and annuities.....	72,287 00
Surrender values paid in cash.....	322,758 44
Surrender values applied by policy holders to pay running premiums.....	51,560 06
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	199,522 00
Total paid policy holders	\$ 3,184,563 00
Cash paid for commissions and bonuses to agents.....	508,194 88
Cash paid for salaries and allowances for agencies.....	79,539 98
Cash paid for medical examiners' fees.....	43,618 86
Cash paid for salaries and all other compensation of officers.....	113,620 63
Taxes on premiums.....	138,100 28
Cash paid for taxes on real estate.....	20,817 75
Insurance department fees.....	13,688 04
Cash paid for rent.....	33,980 28
Cash paid for advertising, etc.....	28,347 28
Cash paid for legal expenses.....	11,533 73
Cash paid for repairs.....	4,482 68
All other items.....	49,898 23
Total disbursements	\$ 4,225,395 62
Balance.....	26,294,429 70

ASSETS.

Cost of real estate.....	\$ 1,676,282 61
Mortgage loans on real estate.....	11,228,358 67
Loans secured by pledge of bonds, stocks or other collaterals.....	2,796,985 10
Loans made to policy holders on this company's policies assigned as collateral..	1,677,087 00
Premium notes on policies in force.....	803,942 20

Cost of bonds owned	7,721,867 09
Cash in company's office and bank.....	203,318 19
Other assets.....	188,843 76
Total	\$ 26,290,694 62
Deduct	2,264 92
Total net or ledger assets.....	\$ 26,294,429 70

OTHER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$	284,102 05
Bonds and stocks.....		3,227 89
Collateral loans.....		20,395 48
Other assets.....		3,000 00
Rents due and accrued on company's property or lease.....		9,882 36
Total	\$	320,607 78
Market value of bonds and stocks over cost.....		120,288 16
	NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 80,672 22	\$ 222,772 15
Gross deferred premiums on policies in force December 31, 1895.....	55,632 92	368,391 32
Total.....	\$ 136,305 14	\$ 591,163 47
Deduct cost of collection.....	68,152 57	29,558 18
Net amount of uncollected and deferred premiums	\$ 68,152 57	\$ 561,605 29
		629,757 86
Total of invested and other assets.....		\$ 27,365,083 50

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 23,666,683 00
Deduct net value of risks of this company re-insured in other solvent companies	56,245 00
Net reserve.....	23,610,438 00
Total policy claims.....	133,710 00
All other liabilities.....	151,573 97
Liabilities on policy holders account.....	23,895,721 97
Gross surplus.....	3,469,361 53
Total liabilities.....	\$ 27,365,083 50

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	49,551	\$ 126,537,075 00
Policies in force at close of 1895.....	51,744	139,146,317 00
Net increase.....	2,193	3,609,242 00
Issued in 1895 (new policies issued, old policies revived and additions).....	8,900	23,071,598 00
Terminated in 1895.....	6,806	19,462,356 00
By death.....	538	1,589,074 00
By maturity.....	87	201,514 00
By expiry.....	290	831,000 00
By surrender.....	1,423	3,214,477 00
By lapse.....	3,147	7,751,913 00
By change and decrease.....	38	525,725 00
Not taken.....	1,283	3,926,850 00
Reduction for present value of installment policies.....		1,421,803 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	500	\$ 1,876,180 00
Issued during 1895.....	114	556,500 00
Ceased to be in force during 1895.....	127	450,530 00
In force December 31, 1895.....	517	1,952,150 00
Losses incurred.....	4	8,262 00
Losses paid.....	4	6,712 00
Premiums received.....		70,241 60
Expense.....		11,843 09
Tax.....		1,404 89

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1851.)

JONATHAN B. BUNCE, President. CHAS. H. LAWRENCE, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$	304,581	81
Renewal premiums, without deductions.....		873,384	90
Dividends applied to pay running premiums.....		124,454	80
Dividends applied to purchase paid-up additions and annuities.....		27,030	96
Surrender values applied to pay running premiums.....		5,895	15
Surrender values applied to purchase paid-up insurance.....		659	56
Total.....	\$	1,336,007	15
Deduct amount of premiums paid to other companies for re-insurance.....		5,274	55
Total premium income.....	\$	1,330,732	63
Interest on:			
Mortgage loans and collateral loans.....	\$	836,999	54
Bonds and dividends on stocks.....		123,192	56
Premium notes, loans or liens.....		31,796	19
Other debts due the company.....		15,967	67
Discount on claims paid in advance.....		160	07
Rents from company's property.....		29,873	33
Dividends and surrender values on re-insurance.....		472	29
Profit on sales of securities.....		5,222	56
From other sources.....		7,095	70
Total receipts during the year.....	\$	1,881,512	54
Balance of net or ledger assets, December 31, 1894.....		9,919,261	54
Total.....	\$	11,800,774	08

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	838,219	61
Paid to annuitants.....		2,152	10
Dividends paid policy holders in cash.....		2,948	56
Dividends applied by policy holders to pay running premiums.....		124,454	80
Dividends applied by policy holders to purchase paid-up additions and annuities.....		27,030	96
Surrender values paid in cash and premium notes.....		111,889	15
Surrender values applied by policy holders to pay running premiums.....		5,895	15
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		659	56
Total paid policy holders.....	\$	1,113,249	80
Cash paid for commissions and bonuses to agents.....		234,866	90
Cash paid for salaries and allowances for agencies.....		59,371	60
Cash paid for medical examiners' fees.....		36,795	20
Cash paid for salaries and all other compensation of officers.....		62,784	26
Taxes on premiums.....		35,425	85
Cash paid for taxes on real estate.....		15,820	96
Insurance department fees.....		6,083	47
Cash paid for rent.....		18,934	05
Cash paid for commuting renewal commissions.....		500	00
Cash paid for advertising, &c.....		31,833	76
Cash paid for legal expenses and furniture.....		3,079	28
Cash paid for repairs.....		12,780	04
Losses on sales of real estate, etc.....		3,692	65
All other items.....		49,119	95
Total disbursements.....	\$	1,684,337	27
Balance.....		10,116,436	81

ASSETS.

Cost of real estate.....	\$	858,950	29
Mortgage loans on real estate.....		5,978,010	92
Loans secured by pledge of bonds, stocks or other collaterals.....		5,600	00
Loans made to policy holders on this company's policies assigned as collateral..		205,946	00

Premium notes on policies in force.....	500,246 09
Cost of bonds and stocks owned.....	2,364,416 63
Cash in company's office.....	269 58
Cash in banks.....	202,997 30
Total net or ledger assets.....	\$ 10,116,436 81

OTHER ASSETS.

Interest due and accrued on :			
Mortgages.....	\$	142,187 09	
Premiums notes, loans or liens.....		4,315 23	
Total.....	\$	146,502 32	
Market value of bonds and stocks over cost.....		41,205 31	
		NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$	50,087 27	\$ 46,129 00
Gross deferred premiums on policies in force Dec. 31, 1895.....		26,186 34	72,800 40
Total.....	\$	76,573 61	\$ 118,929 40
Deduct cost of collection.....		43,616 96	7,135 76
Net amount of uncollected and deferred premiums.....	\$	32,926 65	\$ 111,793 64
Total of invested and other assets.....			\$ 10,448,864 73

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$	9,505,084 00
Deduct net value of risks of this company re-insured in other solvent companies.....		17,793 00
Net reserve.....		9,487,291 00
Total policy claims.....		54,430 00
All other liabilities.....		337,760 00
Liabilities on policy holders account.....		9,879,481 00
Gross surplus.....		569,383 73
Total liabilities.....	\$	10,448,864 73

EXHIBIT OF POLICIES.

	No.	
Policies in force at close of 1894.....	22,797	\$ 36,381,049 00
Policies in force at close of 1895.....	24,999	40,160,331 00
Net increase.....	2,202	4,079,282 00
Issued in 1895 (new policies issued, old policies revived and additions).....	6,360	11,673,942 00
Terminated in 1895.....	1,158	7,594,660 00
By death.....	140	745,210 00
By maturity.....	121	139,570 00
By expiry.....	1	801 00
By surrender.....	282	517,735 00
By lapse.....	1,116	2,488,136 00
By change and decrease.....	170	623,569 00
Not taken.....	1,571	2,719,139 00
Transferred.....	157	360,500 00

BUSINESS IN COLORADO IN 1895.

	No.	
Policies in force at the end of 1894.....	56	\$ 87,672 00
Issued during 1895.....	37	90,100 00
Ceased to be in force during 1895.....	18	29,759 00
In force December 31, 1895.....	75	148,013 00
Premiums received.....		3,630 91
Expense.....		1,257 72
Tax.....		34 99

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 DURING 1895.

Premiums on new policies, without deductions.....	\$	433,865	74
Renewal premiums, without deductions.....		3,085,660	43
Dividends applied to pay running premiums.....		524,176	71
Dividends applied to purchase paid-up additions and annuities.....		102,363	79
Surrender values applied to purchase paid-up insurance.....		76,442	00
Consideration for annuities, other than matured installment policies.....		81,631	17
Total premium income.....	\$	4,304,139	84
Interest on:			
Mortgage loans.....		658,310	60
Bonds and dividends on stocks.....		420,483	39
Premium notes, loans or liens.....		123,379	18
Other debts due the company.....		48,122	67
Discount on claims paid in advance.....		1,771	12
Rents from company's property.....		25,054	86
Profit on sales of real estate.....		23,314	78
Total receipts during the year.....	\$	5,604,576	44
Balance of net or ledger assets December 31, 1894.....		26,236,899	52
Total.....	\$	31,841,475	96

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	1,432,323	16
Paid to annuitants.....		33,278	79
Dividends paid policy holders in cash.....		60,853	94
Dividends applied by policy holders to pay running premiums.....		524,176	71
Dividends applied by policy holders to purchase paid-up additions and annuities.....		102,363	79
Surrender values paid in cash.....		258,031	41
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		76,442	00
Total paid policy holders.....	\$	2,487,469	80
Cash paid for commissions and bonuses to agents.....		374,838	65
Cash paid for salaries and allowances for agencies.....		26,554	41
Cash paid for medical examiners' fees.....		16,929	13
Cash paid for salaries and all other compensation of officers.....		154,614	51
Taxes on premiums.....		52,290	41
Cash paid for taxes on real estate.....		12,950	00
Insurance department fees.....		5,796	19
Cash paid for rent.....		14,813	17
Cash paid for advertising, printing and postage.....		34,347	88
Cash paid for legal expenses and repairs.....		22,831	00
Losses on sales of real estate and securities.....		13,170	17
All other items.....		34,802	75
Total disbursements.....	\$	3,250,908	07
Balance.....		28,590,567	89

ASSETS.

Cost of real estate.....	\$	1,604,503	90
Mortgage loans on real estate.....		11,684,124	17
Loans secured by pledge of bonds, stocks or other collaterals.....		1,950,128	46
Loans made to policy holders on this company's policies assigned as collateral..		2,226,588	82

Premium notes on policies in force.....		19,710 30
Cost of bonds owned.....	\$	10,968,073 78
Cash in company's office.....		107,438 46
Total net or ledger assets.....	\$	28,590,567 89

OTHER ASSETS.

Interest due and accrued on :		
Mortgages.....	\$	295,686 47
Collateral loans.....		13,199 83
Premium notes, loans or liens.....		27,832 86
Rents due and accrued on company's property or lease.....		3,725 79
Total.....	\$	339,844 45

NEW PREMIUMS. RENEWALS.

Gross premiums due and unreported on policies in force December 31, 1895.....	\$	62,665 58	\$	186,825 38
Gross deferred premiums on policies in force December 31, 1895.....		63,602 30		520,601 22
Total.....	\$	126,267 88	\$	707,426 60
Deduct cost of collection.....		44,193 76		53,057 00
Net amount of uncollected and deferred premiums.....	\$	82,074 12	\$	654,369 60
Deduct balance necessary to reduce net premiums to 81 per cent.....				736,443 72
				61,151 19
Total assets.....	\$			675,292 53
Less items not admitted.....				29,605,704 87
				129,301 40
Total admitted assets.....	\$			29,476,403 44

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$	24,545,250 00
Same for reversionary additions and annuities.....		892,154 00
Net reserve.....	\$	25,437,404 00
Total policy claims.....		52,412 73
All other liabilities.....		306,983 69
Liabilities on policy holders account.....		25,796,500 42
Gross surplus including capital.....		3,679,603 05
Total liabilities.....	\$	29,476,403 47

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	32,512	\$	103,671,924 00
Policies in force at close of 1895.....	34,614		108,822,534 00
Net increase.....	2,072		5,150,610 00
Issued in 1895 (new policies issued, old policies revived and additions).....	4,618		14,839,353 00
Terminated in 1895.....	2,546		9,688,713 00
By death.....	288		772,252 00
By maturity.....	217		678,592 00
By expiry.....	1		20,000 00
By surrender.....	632		1,934,452 00
By lapse.....	1,195		4,174,585 00
By change and decrease.....	138		1,835,596 00
Not taken.....	75		272,666 00

GAIN AND LOSS EXHIBIT,

FOR THE YEAR 1895.

Net gains on mortality experience.....	\$	540,494 72
Net gains from interest account.....		393,973 49
Net gains from expense account.....		20,976 15
Net gains from other sources.....		89,093 55
Total.....	\$	1,044,537 91

GAINS DISPOSED OF AS FOLLOWS :

Dividends used as cash less those paid for cancelled additions.....	\$	568,407 17
Dividends used to buy additions.....		102,863 79
Increase in unpaid dividends.....		4,620 46
Increase in surplus.....		369,146 49
Total.....	\$	1,044,537 91

BUSINESS IN COLORADO IN 1895.

	NO.		
Policies in force at end of 1894.....	30	\$	118,302 00
Issued during 1895.....	10		25,322 00
Ceased to be in force during 1895.....	10		38,832 00
In force December 31, 1895.....	30		104,792 00
Premiums received.....			5,273 91
Expense.....			1,632 12
Tax.....			105 47

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.

Principal Office.....29 Broadway, New York.

(Incorporated in 1875.)

CHAS. E. WILLARD, President. WM. E. STEVENS, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

Premiums on new policies without deductions.....	\$	451,266 47
Renewal premiums, without deductions.....		1,491,472 30
Dividends applied to pay running premiums.....		228,926 72
Surrender values applied to purchase paid-up insurance.....		3,021 29
Total.....	\$	2,169,686 78
Deduct amount of premiums paid to other companies for re-insurance.....		11,673 44
Total premium income.....	\$	2,158,013 34
Interest on:		
Mortgage loans.....	\$	12,665 33
Bonds and dividends on stocks.....		38,030 33
Loans on policies.....		599 31
Other debts due the company.....		10,476 70
Rents from company's property.....		27,074 72
Total receipts during the year.....	\$	2,246,859 73
Balance of net or ledger assets December 31, 1894.....		1,636,914 83
Total.....	\$	3,883,774 56

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$	1,220,791 74
Paid to annuitants.....		1,581 40
Dividends paid policy holders in cash.....		36,759 78
Dividends applied by policy holders to pay running premiums.....		223,926 72
Surrender values paid in cash.....		5,331 22
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		3,021 29
Total paid policy holders.....	\$	1,491,412 15
Cash paid stockholders for interest or dividends.....		6,977 60
Cash paid for commissions and bonuses to agents.....		315,689 68

Cash paid for salaries and allowances for agencies.....	17,777 75
Cash paid for medical examiners' fees.....	34,806 19
Cash paid for salaries and all other compensation of officers.....	94,973 91
Taxes on premiums.....	21,293 50
Cash paid for taxes on real estate.....	2,817 21
Insurance department fees.....	7,520 83
Cash paid for rent.....	22,704 79
Cash paid for commuting renewal commissions.....	1,750 00
Cash paid for advertising, etc.....	29,241 55
Cash paid for legal expenses and furniture.....	23,854 45
Cash paid for repairs.....	9,807 09
Losses on securities.....	13,508 08
All other items.....	42,986 91
Total disbursements.....	\$ 2,147,211 69
Balance.....	1,736,562 87

ASSETS.

Cost of real estate.....	\$ 241,384 28
Mortgage loans on real estate.....	224,400 00
Loans secured by pledge of bonds stocks or other collaterals.....	75,000 00
Loss made to policy holders on this company's policies assigned as collateral.....	20,300 41
Book value of bonds owned.....	967,833 52
Cash in company's office.....	12,709 24
Cash in banks.....	128,068 53
Gther assets.....	67,169 94
Total net or ledger assets.....	\$ 1,736,865 92
Deduct agents credit balance.....	303 05
Total.....	\$ 1,736,562 87

OTHER ASSETS.

Interest due and accrued on:			
Mortgages.....	\$	3,798 80	
Bonds and stocks.....		11,179 98	
On policies.....		453 89	
Other assets.....		390 83	
Rents due and accrued on company's property or lease.....		7,109 50	
Total.....	\$	25,933 00	
Market value of real estate over cost.....		15,000 00	
	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 41,314 28	\$ 53,902 40	
Gross deferred premiums on policies in force December 31, 1895.....	60,051 87	156,937 14	
Total.....	\$ 101,366 15	\$ 210,839 54	
Deduct cost of collection.....	30,656 61	66,585 59	
Net amount of uncollected and deferred premiums.....	\$ 70,709 54	\$ 144,253 95	\$ 214,963 49
Total of invested and other assets.....		\$ 1,992,459 36	
Less items not admitted.....		78,273 80	
Total assets, less items not admitted.....		\$ 1,914,185 56	

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest.....	\$	978,235 00
Net reserve.....		978,235 00
Total policy claims.....		192,786 00
All other liabilities.....		29,803 08
Liabilities on policy holders account.....		1,200,824 08
Gross surplus.....	\$	780,531 42
Total liabilities.....	\$	1,981,355 50

EXHIBIT OF POLICIES.

	No.	
Policies in force at the close of 1894.....	25,655	\$ 84,025,038 00
Policies in force at the close of 1895.....	25,704	81,814,921 09

Issued in 1895 (new policies issued, old policies revived and additions)...	7,867	23,191,178 00
Terminated in 1895.....	7,818	25,401,295 00
By death.....	341	1,258,723 00
By maturity.....	1	250 00
By expiry.....	5,229	16,314,685 00
By surrender.....	998	4,269,850 00
By lapse.....	300	634,700 00
By change and decrease.....	18	328,892 00
Not taken.....	931	2,594,195 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....		\$ 764,947 15
Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums (estimated).....		711,234 00
Receipts from interest, rents, dividends and discounts.....		88,846 39
Tabular or expected mortality (4 per cent. actuaries' table of mortality) estimated		1,306,113 00
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....		31,602 00
Total.....		\$ 2,902,742 54
Cost of conducting business during the year, being total of "miscellaneous expenses".....	\$ 623,684 97	
Death loss incurred, less reserve on same.....	1,232,428 00	
Interest required to maintain reserve (four per cent. Actuaries' table of mortality) estimated.....	32,114 51	
Dividends declared.....	260,686 50	
Loss realized on ledger assets, \$.....; from "other assets," less unadmitted.....	32,114 57	
Allowed for surrendered and purchased policies, including values given in exchange.....	8,352 51	
Surplus, December 31.....	\$ 713,361 48	\$ 2,902,742 54

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	175	\$ 857,000 00
Issued during 1895.....	77	290,000 00
Ceased to be in force during 1895.....	90	460,500 00
In force December 31, 1895.....	162	686,500 00
Losses incurred.....	3	11,000 00
Losses paid.....	3	11,000 00
Premiums received.....		14,282 16
Expense.....		2,184 74
Tax.....		285 64

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal Office.....Newark, New Jersey

(Incorporated in 1873.)

JNO. F. DRYDEN, President.

FOREST F. DRYDEN, Secretary.

CASH CAPITAL, \$2,000,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 1,840,113 65
Renewal premiums, without deductions.....	10,012,060 36
Dividends applied to pay running premiums.....	903 77
Dividends applied to purchase paid up additions and annuities.....	1,377 35
Surrender values applied to pay running premiums.....	513 09
Surrender values applied to purchase paid-up insurance.....	35,449 88
Consideration for annuities, other than matured installment policies.....	6,659 90
Total.....	\$ 11,897,078 00
Deduct amount of premiums paid to other companies for re-insurance.....	4,311 37
Total premium income.....	\$ 11,892,766 63
Interest on:	
Mortgage loans.....	299,720 43
Bonds and dividends on stocks.....	231,103 62
Premium notes, loans or liens.....	2,283 70
Other debts due the company.....	4,253 90
Rents from company's property.....	141,982 18
Profit on sales of real estate and securities.....	13,427 97
Total receipts during the year.....	\$ 12,585,538 43
Balance of net or ledger assets December 31, 1894.....	12,582,852 88
Total.....	\$ 25,168,391 31

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 3,846,753 71
Paid to annuitants.....	2,182 65
Premium notes, voided by lapse.....	11,737 63
Dividends paid policy holders in cash.....	10,655 98
Dividends applied by policy holders to pay running premiums.....	903 77
Dividends applied by policy holders to purchase paid-up additions and annuities.....	1,377 35
Surrender values paid in cash.....	5,917 03
Surrender values applied by policy holders to pay running premiums.....	513 09
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	35,449 88
Total paid policy holders.....	\$ 3,915,491 09
Cash paid stockholders for interest or dividends.....	200,000 00
Cash paid for commissions and bonuses to agents.....	2,714,781 11
Cash paid for salaries and allowances for agencies.....	1,616,316 64
Cash paid for medical examiners' fees.....	246,073 23
Cash paid for salaries and all other compensation of officers.....	497,214 93
Taxes on premiums.....	156,773 20
Cash paid for taxes on real estate.....	27,636 20
Insurance department fees.....	11,007 25
Cash paid for rent.....	77,379 99
Cash paid for commuting renewal commissions.....	6,419 82
Cash paid for advertising, etc.....	213,078 24
Cash paid for legal expenses.....	50,409 30
Cash paid for repairs.....	74,807 49
All other items.....	37,515 63
Total disbursements.....	\$ 9,844,904 12
Balance.....	15,323,487 19

ASSETS.

Cost of real estate.....	\$ 2,640,562 16
Mortgage loans on real estate.....	7,166,767 08
Loans made to policy holders on this company's policies assigned as collateral..	46,926 22
Premium notes on policies in force.....	10,987 55

Cost of bonds owned.....	4,652,164 85
Cash in company's office.....	10,271 87
Cash in banks.....	795,807 46
Total net or ledger assets.....	\$ 15,323,487 19

OTHER ASSETS.

Interest due and accrued on :		
Mortgages.....	\$	116,007 99
Bonds and stocks.....		48,023 18
Collateral loans.....		1 209 81
Premiums notes, loans or liens.....		313 77
Rents due and accrued on company's property or lease.....		12,584 17
Total.....	\$	178,138 92
	NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 44,896 31	\$ 60,068 02
Gross deferred premiums on policies in force Dec. 31, 1895.....	230,493 79	143,209 93
Total.....	\$ 275,390 10	\$ 203,277 95
Deduct cost of collection.....	164,363 98	25,025 37
Net amount of uncollected and deferred premiums.....	\$ 108,026 12	\$ 178,252 58
Other items.....		286,278 70
		151,803 20
Total of invested and other assets.....		\$ 15,939,708 01
Less items not admitted.....		159,553 70
Total assets less items not admitted.....		\$ 15,780,154 31

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 12,332,412 00
Net reserve.....	12,332,412 00
Total policy claims.....	56,110 24
All other liabilities.....	81,795 02
Liabilities on policy holders account.....	12,470,317 26
Gross surplus.....	3,309,837 05
Total liabilities.....	\$ 15,780,154 31

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	17,752	\$ 20,504,727 00
Policies in force at close of 1895.....	30,893	34,716,055 00
Net increase.....	13,141	14,211,328 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	23,503	25,706,280 00
Terminated in 1895.....	10,382	11,494,952 00
By death.....	165	237,912 00
By expiry.....	15	19,500 00
By surrender.....	177	225,822 00
By lapse.....	8,467	8,834,593 00
By change and decrease.....		146,363 00
Not taken.....	1,538	2,030,762 00

BUSINESS IN COLORADO IN 1895.

	No.	
Policies in force at the end of 1894.....	7,995	\$ 1,338,078 00
Issued during 1895.....	4,835	929,648 00
Ceased to be in force during 1895.....	6,730	1,225,898 00
In force December 31, 1895.....	6,100	1,041,828 00
Losses incurred.....	68	5,903 23
Losses paid.....	71	6,183 56
Premiums received.....		44,537 12
Expense.....		25,361 95
Tax.....		890 74

TRAVELER'S LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1863.)

JAS. G. BATTERSON, President. RODNEY DENNIS, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 408,097 06
Renewal premiums, without deductions.....	1,947,708 92
Surrender values applied to pay running premiums.....	7,816 25
Consideration for annuities, other than matured installment policies.....	25,560 41
Total.....	\$ 2,389,182 64
Deduct amount of premiums paid to other companies for re-insurance.....	105,523 35
Total premium income.....	\$ 2,283,659 29
Interest on:	
Mortgage loans.....	\$ 268,329 07
Bonds and dividends on stocks.....	276,277 43
Other debts due the company.....	117,247 74
Rents from company's property.....	65,908 64
Dividends and surrender values on re-insurance.....	8,232 35
Profit on sales of real estate.....	8,850 43
From other sources.....	363 73
Total receipts during the year.....	\$ 3,028,868 68
Balance of net or ledger assets December 31, 1894.....	15,068,536 24
Total.....	\$ 18,097,404 92

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 719,408 05
Paid to annuitants.....	9,147 05
Surrender values paid in cash.....	273,745 68
Surrender values applied by policy holders to pay running premiums.....	7,816 25
Total paid policy holders.....	\$ 1,010,117 03
Cash paid stockholders for interest or dividends.....	100,000 00
Cash paid for commissions and bonuses to agents.....	274,539 89
Cash paid for salaries and allowances for agencies.....	47,416 29
Cash paid for medical examiners' fees.....	20,187 70
Cash paid for salaries and all other compensation of officers.....	62,610 86
Taxes on premiums.....	24,603 05
Cash paid for taxes on real estate.....	23,818 03
Insurance department fees.....	4,209 57
Cash paid for rent.....	17,156 77
Cash paid for advertising.....	33,080 55
Cash paid for legal expenses.....	10,654 60
Cash paid for repairs.....	85,166 53
Losses on sales of securities.....	62,353 57
All other items.....	27,288 40
Total disbursements.....	\$ 1,803,202 84
Balance.....	16,294,202 08

ASSETS.

Cost of real estate.....	\$ 2,126,038 53
Mortgage loans on real estate.....	5,030,290 17
Loans secured by pledge of bonds, stocks or other collaterals.....	668,563 11
Loans made to policy holders on this company's policies assigned as collateral..	758,419 31
Cost of bonds owned.....	6,545,626 46
Cash in company's office and banks.....	1,124,595 80
Other assets.....	40,668 70
Total net or ledger assets.....	\$ 16,294,202 08

OTHER ASSETS.

Interest due and accrued on :	
Mortgages.....	\$ 91,061 23
Bonds and stocks.....	62,990 27
Collateral loans.....	7,325 86
Total.....	\$ 161,377 86
NEW PREMIUMS. RENEWALS.	
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 90,244 98 \$ 227,480 68
Gross deferred premiums on policies in force Dec. 31, 1895.....	60,891 49 258,749 05
Total.....	\$ 151,136 47 \$ 486,229 73
Deduct cost of collection.....	68,011 41 24,311 49
Net amount of uncollected and deferred premiums	\$ 83,125 06 \$ 461,918 24
Total of invested and other assets.....	\$ 17,000,622 74
Less items not admitted.....	759,907 47
Total assets less items not admitted.....	\$ 16,240,715 2

LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries table of mortality, with four per cent. interest.....	\$ 14,693,684 00
Deduct net value of risks of this company reinsured in other solvent companies.....	262,574 00
Net reserve.....	14,431,110 00
Total policy claims.....	97,538 61
All other liabilities.....	345,867 62
Liabilities on policy holders' account.....	14,874,516 23
Gross surplus.....	\$ 1,366,199 04
Total liabilities.....	\$ 16,240,715 27

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	NO. 30,902	\$ 84,364,530 00
Policies in force at close of 1895.....	32,250	87,355,158 00
Net increase.....	1,348	2,990,628 00
Issued in 1895 (new policies issued, old policies revived and additions).....	5,528	17,286,407 00
Terminated in 1895.....	4,180	14,295,779 00
By death.....	357	1,240,968 00
By maturity.....	83	120,455 00
By expiry.....	167	493,833 00
By surrender.....	487	1,245,495 00
By lapse.....	1,429	5,111,009 00
By change and decease.....	209	1,284,302 00
Not taken.....	790	2,322,783 00
By transfer.....	658	1,876,934 00

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....	\$ 1,247,692 97
Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums.....	212,721 97
Receipts from interest, rent, dividends and discounts.....	736,358 96
Tabular or expected mortality (four per cent. actuaries' table of mortality), net, Gains from sales of ledger assets, \$.....; from "other assets," less unadmitted.....	791,847 00
Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality).....	8,850 43
Total.....	441,332 39
Cost of conducting the business during the year, being total of miscellaneous expenses.....	\$ 730,732 24
Death losses incurred, less reserve on same.....	469,011 19
Interest required to maintain reserve (four per cent. actuaries' table of mortality).....	536,762 00
Loss realized on ledger assets, \$.....; from "other assets," less unadmitted.....	62,353 57
Allowed for surrendered and purchased policies, including values given in exchange.....	273,745 68
Surplus, December 31, 1895.....	2,072,604 68
	\$ 1,366,199 04
	\$ 3,438,803 72

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894	552	\$ 2,709,278 00
Issued during 1895	33	94,155 00
Ceased to be in force during 1895	76	389,272 00
In force December 31, 1895	509	2,414,161 00
Losses incurred	13	30,924 50
Losses paid	14	31,014 50
Premiums received		58,513 97
Expense		17,617 94
Tax		1,708 86

UNION CENTRAL LIFE INSURANCE COMPANY.

Principal Office..... Cincinnati, Ohio

(Incorporated in 1867.)

JNO. M. PATTISON, President.

E. P. MARSHALL, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

Premiums on new policies, without deductions	\$ 623,817 50
Renewal premiums, without deductions	2,286,133 52
Dividends applied to pay running premiums	65,497 67
Dividends applied to purchase paid-up additions and annuities	14,188 30
Surrender values applied to pay running premiums	5,918 30
Surrender values applied to purchase paid-up insurance	114,177 41
Consideration for annuities, other than matured installment policies	1,000 00
Total	\$ 3,110,732 70
Deduct amount of premiums paid to other companies for re-insurance	4,060 00
Total premium income	\$ 3,106,672 70
Interest on:	
Mortgage loans	715,103 45
Bonds and dividends on stocks	400 00
Premium notes, loans or liens	48,094 84
Other debts due the company	79,222 55
Rents from company's property	6,642 20
Total receipts during the year	\$ 3,956,135 74
Balance of net or ledger assets December 31, 1894	12,152,032 00
Total	\$ 16,108,167 74

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments	\$ 711,266 94
Paid to annuitants	2,033 58
Premium notes, voided by lapse	176,156 37
Dividends paid policy holders in cash	54,460 55
Dividends applied by policy holders to pay running premiums	65,497 67
Dividends applied by policy holders to purchase paid-up additions and annuities	14,188 30
Surrender values paid in cash	88,578 85
Surrender values applied by policy holders to pay running premiums	5,918 30
Surrender values applied by policy holders to purchase paid-up insurance and annuities	114,177 41
Total paid policy holders	\$ 1,232,277 97
Cash paid stockholders for interest or dividends	10,000 00
Cash paid for commissions and bonuses to agents	443,454 38
Cash paid for salaries and allowances for agencies	55,413 69
Cash paid for medical examiners' fees	46,266 00
Cash paid for salaries and all other compensation of officers	89,051 41

Taxes on premiums.....	36,403 99
Cash paid for taxes on real estate.....	4,929 06
Insurance department fees.....	7,591 74
Cash paid for rent.....	26,840 66
Cash paid for commuting renewal commissions.....	2,615 05
Cash paid for advertising, &c.....	37,597 34
Cash paid for legal expenses.....	14,748 73
Cash paid for repairs.....	9,147 38
Losses on sales of real estate.....	5,371 30
All other items.....	145,567 65
Total disbursements.....	\$ 2,166,776 35
Balance.....	13,941,391 39

ASSETS.

Cost of real estate.....	\$ 441,417 60
Mortgage loans on real estate.....	11,028,702 46
Loans made to policy holders on this company's policies assigned as collateral..	1,394,602 55
Premium notes on policies in force.....	772,417 43
Cost of bonds owned.....	10,000 00
Cash in company's office.....	1,630 99
Cash in banks.....	79,485 37
Other assets.....	213,134 99
Total net or ledger assets.....	\$ 13,941,391 39

OTHER ASSETS.

Interest due and accrued on :	
Mortgages.....	\$ 348,677 93
Collateral loans.....	53,695 02
Premium notes, loans or liens.....	20,734 56
Rents due and accrued on company's property or lease.....	3,094 65
Total.....	\$ 426,202 16
Market value of real estate over cost.....	3,192 02
Market value of bonds and stocks over par.....	1,050 00

NEW PREMIUMS. RENEWALS.

Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 124,353 86	\$ 57,038 73
Gross deferred premiums on policies in force December 31, 1895.....	22,069 28	47,777 91
Total.....	\$ 146,423 14	\$ 104,816 64
Deduct cost of collection.....	61,497 72	6,289 00
Net amount of uncollected and deferred premiums	\$ 84,925 42	\$ 98,527 64
Total of invested and other assets.....	\$ 14,555,288 63	
Less items not admitted.....	213,134 99	
Total assets, less items not admitted.....	\$ 14,342,153 64	

LIABILITIES.

Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 12,457,448 00
Deduct net value of risks of this company re-insured in other solvent companies.....	2,769 00
Net reserve.....	\$ 12,454,679 00
Total policy claims.....	59,530 58
All other liabilities.....	179,816 93
Liabilities on policy holders account.....	12,685,026 51
Gross surplus.....	1,657,127 13
Capital stock.....	100,000 00

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	45,777	\$ 75,211,298 00
Policies in force at close of 1895.....	50,110	84,250,278 00
Net increase.....	4,363	9,038,980 00
Issued in 1895 (new policies issued, old policies revived and additions) ..	14,015	26,676,007 00
Terminated in 1895.....	9,652	17,637,027 00
By death.....	329	586,398 00
By maturity.....	25	43,540 00
By expiry.....	231	366,150 00
By surrender.....	517	1,010,751 00
By lapse.....	6,055	10,267,880 00
By change and decrease.....	296	941,400 00
Not taken.....	2,199	4,410,567 00

GAIN AND LOSS EXHIBIT,
DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....	\$ 1,374,486 06
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums, estimated.....	717,918 13
Receipts from interest, rents, dividends and discounts.....	849,463 04
Tabular or expected mortality (4 per cent. Actuaries' table of mortality) estimated	682,464 10
Increase in "other assets".....	\$ 50,258 43
Less increase in unadmitted.....	19,533 59
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality) less reserve on revivals.....	30,724 84
	480,841 32
Total.....	\$ 4,135,897 49
Cost of conducting the business during the year, being total of "miscellaneous expenses," (includes interest on capital, taxes and real estate expense.....	\$ 905,000 52
Death losses incurred, less reserve on same, including annuities, Interest required to maintain reserve (4 per cent. Actuaries table of mortality).....	477,724 87
Dividends paid.....	469,009 50
Loss realized on ledger assets.....	134,146 52
From "other assets," less unadmitted.....	\$ 29,497 86
Allowed for Surrendered and Purchased Policies, including values given in exchange.....	29,497 86
Increase in advance premiums and other liabilities.....	384,830 93
	78,560 16
	2,478,770 36
Surplus December 31.....	\$ 1,657,127 13

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	122	\$ 285,833 00
Issued during 1895.....	44	90,056 00
Ceased to be in force during 1895.....	30	77,000 00
In force December 31, 1895.....	136	298,889 00
Losses incurred.....	4	16,000 00
Losses paid.....	4	16,000 00
Premiums received.....		11,910 15
Expense.....		2,059 04
Tax.....		238 20

UNION MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Portland, Me.

(Incorporated in 1848.)

FRED E. RICHARDS, President.

J. FRANK LANG, Secretary.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 209,908 99
Renewal premiums, without deductions.....	780,616 22
Dividends applied to pay running premiums.....	8,479 01
Dividends applied to purchase paid-up additions and annuities.....	17,466 94
Surrender values applied to pay running premiums.....	3,742 61

Surrender values applied to purchase paid-up insurance.....	21,704 88
Consideration for annuities, other than matured installment policies.....	1,100 00
Total.....	\$ 1,043,018 65
Deduct amount of premiums paid to other companies for re-insurance.....	2,777 88
Total premium income.....	\$ 1,040,240 77
Interest on:	
Mortgage loans and collateral loans.....	\$ 79,936 31
Bonds and dividends on stocks.....	126,367 86
Premium notes, loans or liens.....	14,117 54
Other debts due the company.....	32,736 88
Discount on claims paid in advance.....	579 00
Rents from company's property.....	23,115 87
Profit on sales of real estate.....	25,983 17
From other sources.....	635 98
Total receipts during the year.....	\$ 1,353,713 38
Balance of net or ledger assets, December 31, 1894.....	6,296,453 00
Total.....	\$ 7,650,166 38

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 628,038 76
Paid to annuitants.....	406 59
Premium notes, voided by lapse.....	11,527 94
Collateral notes voided by lapse.....	600 00
Dividends paid policy holders in cash.....	5,126 35
Dividends applied by policy holders to pay running premiums.....	8,479 01
Dividends applied by policy holders to purchase paid-up additions and annuities.....	17,466 94
Surrender values paid in cash.....	41,203 21
Surrender values applied by policy holders to pay running premiums.....	3,742 61
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	21,704 88
Total paid policy holders.....	\$ 738,296 29
Cash paid for commissions and bonuses to agents.....	174,066 80
Cash paid for salaries and allowances for agencies.....	74,053 47
Cash paid for medical examiners' fees.....	26,604 55
Cash paid for salaries and all other compensation of officers.....	54,445 48
Taxes on premiums.....	14,106 97
Cash paid for taxes on real estate.....	8,086 46
Insurance department fees.....	7,526 17
Cash paid for rent.....	16,530 67
Cash paid for commuting renewal commissions.....	2,787 72
Cash paid for advertising, &c.....	20,724 40
Cash paid for legal expenses.....	8,457 84
Cash paid for repairs.....	13,319 72
Losses on sales of real estate.....	2,197 30
All other items.....	15,463 56
Total disbursements.....	\$ 1,176,667 40
Balance.....	6,473,498 98

ASSETS.

Real estate.....	\$ 799,151 39
Mortgage loans on real estate.....	1,394,808 33
Loans secured by pledge of bonds, stocks or other collaterals.....	653,557 96
Loans made to policy holders on this company's policies assigned as collateral.....	17,850 00
Premium notes on policies in force.....	244,227 85
Cost of bonds owned.....	3,252,264 63
Cash in company's office.....	479 49
Cash in banks.....	94,501 19
Other assets.....	16,658 14
Total net or ledger assets.....	\$ 6,473,498 98

OTHER ASSETS.

Interest due and accrued on:	
Mortgages.....	\$ 26,530 74
Bonds and stocks.....	36,914 81
Collateral loans.....	2,714 05
Premium notes loans or liens.....	7,955 15
Rents due and accrued on company's property or lease.....	2,098 04
Other assets.....	1,136 61
Total.....	\$ 77,349 84
Market value of bonds and stocks over cost.....	71,755 75

	NEW PREMIUMS.	RENEWALS.	
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 49,097 32	\$ 83,306 81	
Gross deferred premiums on policies in force Dec. 31, 1895.....	22,288 72	62,988 45	
Total.....	\$ 71,386 04	\$ 146,295 26	
Deduct cost of collection.....	14,277 21	29,259 05	
Net amount of uncollected and deferred premiums	\$ 57,108 83	\$ 117,036 21	\$ 174,145 04
Forborne premiums to be deducted for policy claims.....			641 44
Total of invested and other assets.....			\$ 6,797,391 05
Less items not admitted.....			15,821 73
Total admitted assets.....			\$ 6,781,569 32

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 6,268,395 00
Deduct net value of risks of this company re-insured in other solvent companies	6,922 00
Net reserve.....	6,261,473 00
Total policy claims.....	93,908 53
All other liabilities.....	6,895 97
Liabilities on policy holders account.....	6,362,277 50
Gross surplus.....	\$ 485,113 55
Total liabilities.....	\$ 6,797,391 05

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	19,550	\$ 36,312,041 34
Policies in force at close of 1895.....	20,916	36,682,141 08
Net increase.....	1,366	370,099 74
Issued in 1895 (new policies issued, old policies revived and additions) ..	5,645	9,087,806 75
Terminated in 1895.....	4,279	8,467,700 01
By death.....	278	501,574 55
By maturity.....	131	134,779 69
By expiry.....	347	658,478 00
By surrender.....	215	477,726 04
By lapse.....	1,981	4,007,000 00
By change and decrease.....	37	157,003 00
Not taken.....	721	1,396,400 00
Mortuary additions, &c.....	569	1,134,738 73

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

Surplus at end of previous year.....	\$ 359,783 12
Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums.....	252,011 90
Receipts from interest, rents, dividends and discounts.....	286,853 46
Tabular or expected mortality (four per cent. actuaries' table of mortality) net, Gain from sales of ledger assets, \$32,182 06; from "other assets," less unadmitted \$31,693.82.....	66,785 88
Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries' table of mortality).....	289,382 06
Total.....	\$ 1,666,816 36
Cost of conducting the business during the year, being total of "miscellaneous expenses".....	\$ 436,173 81
Death losses incurred, less reserve on same.....	303,863 86
Interest required to maintain reserve (4 per cent. Actuaries' table of mortality).....	243,200 00
Dividends paid.....	31,072 30
Increase on unpaid dividends.....	162 06
Loss realized on ledger assets \$7,760.21; from "other assets" less unadmitted, \$47,092 25.....	54,852 46
Allowed for Surrendered and Purchased Policies, including values given in exchange.....	149,410 70
Notes voided by lapse.....	12,127 34
Balance unaccounted for.....	839 63
Surplus December 31, 1895.....	\$ 1,231,702 81
	\$ 485,113 55

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	288	\$ 647,703 57
Issued during 1895.....	19	33,591 48
Ceased to be in force during 1895.....	40	121,282 38
In force December 31, 1895.....	267	560,012 67
Losses incurred.....	3	13,912 41
Losses paid.....	3	13,912 41
Premiums received.....		11,096 92
Expense.....		1,070 93
Tax.....		221 93

THE UNITED STATES LIFE INSURANCE COMPANY.

Principal Office.....263 Broadway, New York

(Incorporated in 1850.)

GEORGE H. BURFORD, President. C. P. FRALEIGH, Secretary.

CASH CAPITAL, \$400,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 160,106 71
Renewal premiums, without deductions.....	910,882 43
Dividends applied to pay running premiums.....	5,315 50
Dividends applied to purchase paid-up additions and annuities.....	11,725 35
Surrender values applied to pay running premiums.....	91 15
Surrender values applied to purchase paid-up insurance.....	59,344 10
Consideration for annuities, other than matured installment policies.....	7,377 16
Total.....	\$ 1,154,842 40
Deduct amount of premiums paid to other companies for re-insurance.....	5,730 63
Total premium income.....	\$ 1,149,111 72
Interest on:	
Mortgage loans.....	224,572 27
Bonds and dividends on stocks.....	75,750 00
Premium notes, loans or liens.....	15,878 86
Other debts due the company.....	6,162 85
Balance profit and loss account less debits.....	3,741 03
Rents from company's property.....	12,614 92
Total receipts during the year.....	\$ 1,487,831 65
Balance of net or ledger assets December 31, 1894.....	6,764,486 76
Total.....	\$ 8,252,318 41

DISBURSEMENTS DURING 1895.

Total net amount actually paid for losses and matured endowments.....	\$ 606,312 94
Paid to annuitants.....	2,503 80
Premium notes voided by lapse.....	7,802 33
Dividends paid policy holders in cash.....	13,340 00
Dividends applied by policy holders to pay running premiums.....	5,315 50
Dividends applied by policy holders to purchase paid-up additions and annuities.....	11,725 35

Surrender values paid in cash.....	58,377 73
Surrender values applied by policy holders to pay running premiums.....	91 15
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	59,344 10
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Total paid policy holders.....	\$ 764,812 90
Cash paid for commissions and bonuses to agents.....	155,325 76
Cash paid for salaries and allowances for agencies.....	69,739 08
Cash paid for medical examiners' fees.....	16,361 50
Cash paid for salaries and all other compensation of officers.....	55,451 86
Taxes on premiums.....	13,433 45
Cash paid for taxes on real estate.....	3,262 93
Insurance department fees.....	6,149 28
Cash paid for rent.....	25,185 08
Cash paid stockholders for interest.....	30,800 00
Cash paid for advertising, printing and stationery.....	23,588 67
Cash paid for legal expenses and furniture.....	11,738 72
Cash paid for repairs.....	7,800 26
All other items.....	25,621 28
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Total disbursements.....	\$ 1,209,290 77
Balance.....	7,043,027 64

ASSETS.

Cost of real estate.....	\$ 228,404 30
Mortgage loans on real estate.....	4,639,650 00
Loans secured by pledge of bonds, stocks or other collaterals.....	75,145 58
Loans made to policy holders on this company's policies assigned as collateral..	307,536 39
Cost of bonds owned.....	1,633,290 51
Cash in company's office.....	1,728 45
Cash in banks.....	131,399 66
All other.....	25,872 75
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Total net or ledger assets.....	\$ 7,043,027 64

OTHER ASSETS.

Interest due and accrued on:	
Mortgages.....	\$ 45,552 90
Bonds and stocks.....	22,235 85
Collateral loans.....	2,029 46
Premium notes, loans or liens.....	14,287 29
Other assets.....	429 16
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Total.....	\$ 84,534 66
Market value of real estate over cost.....	13,295 70
Market value of bonds and stocks over cost.....	29,944 07

NEW PREMIUMS. RENEWALS.

Gross premiums due and unreported on policies in force December 31, 1895.....	\$ 22,628 84	\$ 104,059 79
Gross deferred premiums on policies in force December 31, 1895.....	9,991 31	97,623 54
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Total.....	\$ 32,620 15	\$ 201,683 33
Deduct cost of collection.....	16,310 07	11,532 13
<hr/>		
Net amount of uncollected and deferred premiums	\$ 16,310 08	\$ 190,151 20
<hr/>		
Total assets, December 31.....	\$ 7,377,263 35	206,461 28

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest.....	\$ 6,521,210 00
Additions and annuities.....	163,949 00
<hr/>	
Total.....	\$ 6,685,159 00
Deduct net value of risks of this company re-insured in other solvent companies.....	52,466 00
<hr/>	
Net reserve.....	\$ 6,632,693 00
Commissions due agents on premium notes when paid.....	495 00
Total policy claims.....	104,938 33
Premiums paid in advance.....	3,085 68
All other liabilities.....	8,841 59
Liabilities on policy holders account.....	6,750,053 60
Gross surplus.....	187,209 75
Capital stock paid up.....	440,000 00
<hr/>	
Total liabilities.....	\$ 7,377,263 35

EXHIBIT OF POLICIES.

	NO.	
Policies in force at close of 1894.....	18,548	\$ 42,190,250 00
Policies in force at close of 1895.....	17,510	38,872,579 00
Issued in 1895 (new policies issued, old policies revived and additions)...	2,600	6,266,296 00
Terminated in 1895.....	3,638	9,592,967 00
By death.....	259	571,342 00
By maturity.....	58	69,299 00
By expiry.....	137	556,816 00
By surrender.....	200	560,310 00
By lapse.....	2,171	6,447,260 00
By change and decrease.....	41	195,640 00
Not taken.....	472	1,192,300 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Policies in force at end of 1894.....	204	\$ 453,965 00
Issued during 1895.....	172	422,500 00
Ceased to be in force during 1895.....	87	196,000 00
In force December 31, 1895.....	289	680,465 00
Losses incurred.....	1	5,000 00
Losses paid.....	1	5,000 00
Premiums received.....		20,348 03
Expense.....		8,678 10
Tax.....		106 96

WASHINGTON LIFE INSURANCE COMPANY.

Principal Office.....21 Courtland St., New York, N. Y.

(Incorporated in 1860.)

W. A. BREWER, Jr., President.

WM. HAXTUN, Secretary.

CASH CAPITAL, \$125,000.

INCOME DURING 1895.

Premiums on new policies, without deductions.....	\$ 189,532 62
Renewal premiums, without deductions.....	1,501,344 01
Dividends applied to pay running premiums.....	90,112 90
Dividends applied to purchase paid-up additions and annuities.....	117,956 00
Surrender values applied to purchase paid-up insurance.....	162,088 59
Consideration for annuities, other than matured installment policies.....	26,760 44
Total premium income.....	\$ 2,087,794 56
Interest on:	
Mortgage loans.....	\$ 505,909 37
Bonds and dividends on stocks.....	22,634 00
Other debts due the company.....	56,888 68
Discount on claims paid in advance.....	8,344 81
Rents from company's property.....	15,668 62
Profit on sales of real estate.....	1,570 51
Total receipts during the year.....	\$ 2,698,810 55
Balance of net or ledger assets December 31, 1894.....	12,874,400 53
Total.....	\$ 15,573,211 08

DISBURSEMENTS DURING 1895.

Total net amount paid for losses and matured endowments.....	\$ 1,242,127 01
Paid to annuitants.....	12,366 29
Returned premiums.....	2,623 13
Dividends applied by policy holders to pay running premiums.....	90,112 90
Dividends applied by policy holders to purchase paid-up additions and annuities.....	117,956 00
Surrender values paid in cash.....	184,317 17
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	162,088 59
Total paid policy holders.....	\$ 1,811,591 09
Cash paid stockholders for interest or dividends.....	8,750 00
Cash paid for commissions and bonuses to agents.....	186,037 68
Cash paid for salaries and allowances for agencies.....	95,194 57

Cash paid for medical examiners' fees.....	18,534 32
Cash paid for salaries and other compensation of officers.....	96,040 38
Taxes on premiums.....	17,344 16
Insurance department fees.....	8,814 89
Cash paid for rent.....	10,500 60
Cash paid for advertising.....	33,137 95
Losses on sales of real estate.....	3,164 10
All other items.....	31,667 59
Total disbursements.....	\$ 2,320,776 73
Balance.....	13,252,434 35

ASSETS.

Cost of real estate.....	\$ 377,409 15
Mortgage loans on real estate.....	10,336,210 68
Loans secured by pledge of bonds, stocks or other collaterals.....	327,000 00
Loans made to policy holders on this company's policies assigned as collateral..	511,060 03
Cost of bonds owned.....	688,040 21
Cash in company's office and banks.....	790,895 63
Other items.....	21,818 65
Total net or ledger assets.....	\$ 13,252,434 35

OTHER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$ 116,323 65	
Bonds and stocks.....	2,162 00	
Collateral loans.....	11,374 85	
Total.....	\$ 129,860 50	
Market value of bonds and stocks over cost.....	35,759 79	
	NEW PREMIUMS.	RENEWALS.
Gross premiums due and unreported on policies in force Dec. 31, 1895.....	\$ 28,612 18	\$ 70,156 62
Gross deferred premiums on policies in force Dec. 31, 1895.....	23,637 65	177,459 12
Total.....	\$ 52,249 83	\$ 247,515 74
Deduct cost of collection.....	27,169 91	13,866 43
Net amount of uncollected and deferred premiums	\$ 25,079 92	\$ 233,749 26
		258,829 13
Total of invested and other assets.....		\$ 13,676,883 82

LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1895, according to actuaries table of mortality, with four per cent. interest.....	\$ 13,058,135 00
Net reserve.....	13,058,135 00
Total policy claims.....	63,687 11
All other liabilities.....	9,948 85
Liabilities on policy holders account.....	13,131,770 96
Gross surplus.....	\$ 545,112 86
Total liabilities.....	\$ 13,676,883 82

EXHIBIT OF POLICIES.

Policies in force at close of 1894.....	NO. 24,643	\$ 49,628,097 00
Policies in force at close of 1895.....	24,765	4,595,749 00
Issued in 1895 (new policies issued, old policies revived and additions).....	4,490	7,997,440 00
Terminated in 1895.....	4,368	9,029,788 00
By death.....	369	874,755 00
By maturity.....	179	277,857 00
By discount.....	57	109,988 00
By surrender.....	1,038	2,423,896 00
By lapse.....	2,242	4,208,543 00
Not taken.....	483	1,134,749 00

BUSINESS IN COLORADO IN 1895.

Policies in force at end of 1894.....	NO. 345	\$ 611,450 00
Issued during 1895.....	61	160,244 00
Ceased to be in force during 1895.....	62	165,878 00
In force December 31, 1895.....	344	605,816 00
Losses incurred.....	4	6,729 50
Losses paid.....	4	6,729 50
Premiums received.....		20,110 60
Expense.....		7,188 87
Tax.....		402 21

STATISTICAL TABLE.

T A B L E

Showing Risks written, Premiums received, Losses paid, Losses Incurred, in the State of Colorado, for the year 1895,
by Assessment Companies authorized to do business in the State.

ASSESSMENT COMPANIES.		Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Expense.
Bankers' Alliance of California, California.....		\$ 1,375,000 00	\$ 26,169 14	\$ 16,357 70	\$ 13,000 00	\$ 3,226 30
Bankers' Life Association, Iowa.....		600,000 00	13,079 62	8,000 00	10,000 00	63 00
Bay State Beneficiary Association, Massachusetts.....		12,000 00	.....	15,137 00	3,137 00	.....
Connecticut Indemnity Association, Connecticut.....		11,000 00	48 08	.....	.....	55 00
Covenant Mutual Life Association, Illinois.....		625,125 00	39,720 95	44 750 00	42,000 00	9,612 14
Des Moines Life Association Iowa.....		230,000 00	6,388 42	.....	1,000 00	1,832 08
Fidelity Mutual Aid Association, California.....		19,200 00	567 51	590 56	590 56	380 93
Fidelity Mutual Life Association, Pennsylvania.....		157,000 00	11,070 96	8,281 00	3,281 00	2,130 46
Guaranty Fund Life Association, Iowa.....		50,000 00	.....	2,000 00	.....	.....
Hartford Life and Annuity Insurance Co., Connecticut.....		8,000 00	7,028 33	11,000 00	11,000 00	.....
Knights of the Globe Mutual Benefit Association, Illinois.....		No statement	No statement	No statement	No statement	.....
Knights Templars and Masons Life Indemnity Co., Illinois.....		No statement	No statement	No statement	No statement	.....
Life Insurance Clearing Co., Minnesota.....		123,000 00	3,365 57	.....	.....	.....
Merchants' Life Association of the United States, Missouri.....		No statement	8,182 56	25,000 00	25,000 00	.....
Massachusetts Benefit Life Association, Massachusetts.....		233,500 00	1,888 00	758 37	758 37	35 00
Masons' Fraternal Accident Association of America, Massachusetts.....		133,750 00	5,751 33	1,500 00	.....	1,262 35
Mutual Benefit Association, Iowa.....		9,000 00	18,531 04	6,000 00	13,000 00	2,224 09
Mutual Reserve Fund Life Association, New York.....		447,000 00	.....	104 00	104 00	376 50
Mutual Benefit Loan and Investment Association, Colorado.....		34,950 00	708 25	.....	.....	.....
National Mutual Life Association, Minnesota.....		No statement	1,941 51	2,500 00	2,500 00	.....
Northern Life Association, Iowa.....		214,500 00	.....	.....	.....	.....
National Masonic Accident Association, Iowa.....		No statement	No statement	.....	.....	.....
National Accident Society, New York.....		97,000 00	949 00	1,901 50	361 92	842 55
New England Mutual Accident Association, Massachusetts.....		872,400 00	88,835 83	18,000 00	81,000 00	4,891 82
Northwestern Masonic Aid Association, Illinois.....		344,000 00	.....	.....	.....	.....
Old Fellows' Annuity Association, Iowa.....		280,000 00	2,872 65	2,000 00	2,000 00	2,693 40
Old Fellows' Mutual Aid and Accident Association, Ohio.....		199,500 00	3,583 22	.....	.....	.....
Railway Officials' and Employes' Accident Association, Indiana.....		1,048,900 00	12,572 28	3,542 39	8,542 39	4,098 11
Security Mutual Life Association, New York.....		142,500 00	2,182 70	.....	.....	714 46
Star Accident Co., Illinois.....		No statement	.....	.....	.....	.....
Supreme Council Order of Chosen Friends, Indiana.....		35,500 00	3,981 15	3,500 00	1,500 00	.....
Supreme Council Independent Order Foresters, Canada.....		72,000 00	2,638 37	1,000 00	3,000 00	.....
Supreme Conclave Improved Order Heptasophs, Maryland.....		52,000 00	1,335 35	.....	.....	.....
Southwestern Mutual Life Association, Iowa.....		57,500 00	425 00	3,000 00	2,000 00	516 17
United States Mutual Accident Association, New York.....		No statement	.....	.....	.....	.....
United States Mutual Beneficent Association, Iowa.....		355,750 00	274 56	15,000 00	20,000 00	.....
Union Life Insurance Co., Minnesota.....		No statement	.....	.....	.....	.....
Union Mutual Benefit and Life Association, Colorado.....		.....	1,428 10	170 89	170 99	897 29
World Mutual Benefit Association, West Virginia.....		.....	247 50	.....	.....	.....
Total.....		\$ 7,956,075 00	\$ 217,701 48	\$ 189,157 13	\$ 195,949 43	\$ 36,391 35

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE ASSESSMENT INSUR-
ANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN THIS
STATE, FOR THE YEAR ENDING ON THE LAST DAY OF
FEBRUARY, 1896, SHOWING THEIR CONDITION
ON THE THIRTY-FIRST DAY
OF DECEMBER,

1895.

BANKERS' ALLIANCE OF CALIFORNIA.

Principal Office..... Los Angeles, Cala.

(Incorporated in 1888.)

E. P. JOHNSON, President.

J. N. RUSSELL, Jr., Secretary.

INCOME IN 1895.

Payments on notes.....	§	27,170 10
Assessments and premiums		146,948 19
Interest.....		2,698 19
Total income.....	§	176,816 48
Total expenditures.....		172,281 15
Excess of income over expenditures.....	§	4,535 33

EXPENDITURES IN 1895.

Losses and claims.....	§	80,744 10
Commissions and fees allowed to agents.....		20,438 86
Commissions paid for collecting assessments.....		2,360 25
Salaries of officers.....		14,180 00
Salaries of employes.....		8,450 60
Medical examiners' fees.....		12,502 85
Rent, \$2,994.70; taxes, \$1,715.49; advertising and printing, \$8,545.82.....		13,256 01
Advance to agents.....		8,811 63
All other items.....		11,536 85
Total expenditures.....	§	172,281 15

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account.....	§	47,211 65
Cash in office.....		1,762 05
Total net or invested assets.....	§	48,973 70

NON-INVESTED ASSETS.

Total non-invested assets.....	§	103,732 71
Gross assets.....	§	152,706 41

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments not yet called.....	§	40,651 23
Net amount due from members.....	§	40,651 23

CONTINGENT MORTUARY LIABILITIES.

Losses reported (7).....	§	22,000 00
Losses resisted (1).....		5,000 00
Total contingent mortuary liabilities.....	§	27,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	4,299	\$ 10,592,500 00
Certificates issued during the year 1895.....	5,670	14,445,250 00
Total.....	9,969	\$ 25,037,750 00
Certificates ceased to be in force during the year 1895.....	2,701	6,885,000 00
Certificates in force December 31, 1895.....	7,268	\$ 18,152,750 00
Losses unpaid December 31, 1894.....	4	10,000 00
Losses incurred during the year 1895.....	21	49,500 00
Losses paid during the year 1895.....	388	80,744 10
Certificates terminated by death during the year 1895.....	32	76,500 00
Certificates terminated by lapse during the year 1895.....	2,669	6,808,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	745	\$ 1,840,000 00
Certificates issued during the year 1895.....	490	1,373,000 00
Total.....	1,235	\$ 3,213,000 00
Certificates ceased to be in force during the year 1895.....	420	1,076,250 00
Certificates in force December 31, 1895.....	815	\$ 2,136,750 00
Losses incurred during the year 1895.....	6	13,000 00
Losses paid during the year 1895.....	67	16,957 79
Certificates terminated by death during the year 1895.....	7	13,500 00
Certificates terminated by lapse during the year 1895.....	413	1,060,750 00
Premiums received.....		26,169 14
Expense.....		3,226 30
Tax.....		523 38

BANKERS' LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1879.)

EDWARD A TEMPLE, President.

A. C. STILSON, Secretary.

INCOME IN 1895.

Membership fees.....	\$	85,198 89
Annual dues.....		106,746 31
Assessments.....		37,478 22
Guarantee deposits.....		307,529 00
Interest.....		81,716 58
Advances to agents repaid.....		622 17
Total income.....	\$	979,291 17
Total expenditures.....		570,125 04
Excess of income over expenditures.....	\$	409,166 13

EXPENDITURES IN 1895.

Losses and claims	\$	266,000 00
Guarantee deposits returned to beneficiaries		7,732 00
Payments returned to rejected applicants and to members for cancelled certificates		2,651 02
Commissions and fees allowed to agents		84,644 88
Commissions paid for collecting assessments		21,949 97
Salaries of officers		21,033 10
Salaries of managers and agents		5,404 60
Salaries of employes		14,243 60
Medical examiners' fees		25,446 25
Rent, \$2,787.04; taxes, \$65.05; advertising and printing, \$5,410.27		8,262 36
Advance to agents		780 00
All other items		11,977 26
Total expenditures	\$	570,125 04

NET OR INVESTED ASSETS.

Loans on real estate	\$	1,153,352 80
Cost value of bonds and stocks owned		131,496 86
Guarantee notes on members in good standing		546,160 47
Cash deposits in banks on emergency or reserve fund account		72,420 49
Total net or invested assets	\$	1,903,430 62

NON-INVESTED ASSETS.

Interest	\$	30,760 64
Total non-invested assets	\$	30,760 64
Gross assets	\$	1,934,191 26

LIABILITIES.

Advance assessments	\$	875 36
All other (not including contingent mortuary)		1,900 00
Total actual liabilities	\$	2,775 36
Balance net assets		1,931,415 90

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	132,000 00
Deduct estimated cost of collection		1,320 00
Net amount called but not due from members	\$	130,680 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (seven)	\$	18,000 00
Losses resisted (three)		10,000 00
Losses in process of adjustment (two)		6,000 00
Total contingent mortuary liabilities	\$	34,000 00

EXHIBIT OF CERTIFICATES.

Certificates in force December 31, 1894	29,648	\$59,296,000 00
Restored to membership during the year 1895	45	90,000 00
Certificates issued during the year 1895	9,861	19,722,000 00
Total	39,554	\$79,108,000 00
Certificates ceased to be in force during the year 1895	2,355	4,710,000 00
Certificates in force December 31, 1895	37,199	\$74,398,000 00
Losses unpaid December 31, 1894	14	28,000 00
Losses incurred during the year 1895	187	374,000 00
Losses paid during the year 1895	183	366,000 00
Certificates terminated by death during the year 1895	187	374,000 00
Certificates terminated by cancellation during the year 1895	59	118,000 00
Certificates terminated by lapse during the year 1895	2,109	4,218,000 00
Claim reported, resisted last year, now barred	1	2,000 00

BUSINESS IN COLORADO IN 1895.

Certificates in force December 31, 1894.....	NO. 742	\$ 1,484,000 00
Restored to membership during the year 1895.....	6	12,000 00
Certificates issued during the year 1895.....	330	660,000 00
Total.....	1,078	\$ 2,156,000 00
Certificates ceased to be in force during the year 1895.....	81	162,000 00
Certificates in force December 31, 1895.....	997	\$ 1,994,000 00
Losses incurred during the year 1895.....	5	10,000 00
Losses paid during the year 1895.....	4	8,000 00
Certificates terminated by death during the year 1895.....	5	10,000 00
Certificates terminated by lapse during the year 1895.....	73	146,000 00
Premiums received.....		13,079 62
Expense.....		63 00
Tax.....		261 59

THE BANKERS' LIFE INSURANCE CO.
OF NEW YORK.

Principal Office.....31 Nassau St., New York.

(Incorporated in 1892.)

RICHARD MORGAN, President. FRANKLIN C. ELDER, Secretary.

INCOME IN 1895.

Annual dues.....	\$ 7,577 40
Assessments and expense.....	143,318 39
Interest.....	5,443 91
Cash received from all other sources.....	4,368 00
Total income.....	\$ 160,707 70
Total expenditures.....	150,368 78
Excess of income over expenditures.....	\$ 10,338 92

EXPENDITURES IN 1895.

Losses and claims.....	\$ 49,790 75
Commissions and fees allowed to agents.....	61,135 13
Salaries of officers.....	5,100 00
Salaries of employes.....	6,756 78
Medical examiners' fees.....	6,709 05
Rent, \$2,798.07; taxes, \$10.75; advertising and printing, \$4,358.39.....	7,167 21
All other items.....	13,709 86
Total expenditures.....	\$ 150,368 78

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 77,000 00
Cost value of bonds and stocks owned.....	21,092 50
Cash in office.....	1,310 35
Cash deposits in banks on emergency or reserve fund account.....	21,304 32
All other deposits.....	14,014 95
Total.....	134,722 12
Deduct depreciation of assets.....	10 00
Total net or invested assets.....	\$ 134,712 12

NON-INVESTED ASSETS.

Market value of bonds and stocks over cost.....	\$	75 00
Interest		879 31
Total non-invested assets	\$	954 31
Gross assets.....	\$	135,666 43

LIABILITIES.

Advance assessments	\$	359 50
All other (not including contingent mortuary).....		3,055 31
Total actual liabilities.....	\$	3,414 84
Balance net assets.....		132,251 59

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	2,154 00
Premiums deferred and unreported		35,694 72
Net amount due from members.....	\$	37,848 72

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (2).....	\$	6,000 00
Losses adjusted, not yet due (3).....		3,231 00
Losses in process of adjustment (1).....		10,060 00
Total contingent mortuary liabilities.....	\$	19,231 00

EXHIBIT OF CERTIFICATES.

	No.	
Certificates in force December 31, 1894.....	1814	\$ 3,970,244 00
Certificates issued during the year 1895.....	1822	6,813,500 00
Total	3636	\$ 10,783,744 00
Certificates ceased to be in force during the year 1895.....	602	2,377,615 00
Certificates in force December 31, 1895.....	3034	\$ 8,406,129 00
Losses unpaid December 31, 1894.....	7	7,588 00
Losses incurred during the year 1895.....	34	62,304 00
Losses paid during the year 1895.....	35	50,661 00
Certificates terminated by death during the year 1895.....	34	62,304 00
Certificates terminated by lapse during the year 1895.....	568	2,315,311 00

BAY STATE BENEFICIARY ASS'N.

Principal Office..... 31 State St., Boston, Mass.

(Incorporated in 1881.)

GEO. E. CURTIS, Vice-President. F. E. LITCHFIELD, Secretary.

INCOME IN 1895.

Membership fees	\$	479 86
Annual dues.....		115,471 01
Assessments		657,541 61
Interest		7,333 03
Cash received from all other sources.....		1,076 24
Total income.....	\$	781,901 75
Total expenditures.....		850,944 11

EXPENDITURES IN 1895.

Losses and claims.....	\$ 742,737 27
Payments returned to rejected applicants and to members for cancelled certificates.....	681 75
Commissions and fees allowed to agents.....	22,357 39
Commissions paid for collecting assessments.....	2,055 15
Salaries of officers.....	8,793 05
Salaries of employes.....	8,593 78
Medical examiners' fees.....	7,411 27
Rent, \$3,150.66; taxes, \$2,842.29; advertising, \$3,476.42; printing, 6,255.87.....	15,725 24
All other items.....	42,589 21
Total expenditures.....	\$ 850,944 11

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 3,700 00
Cost value of bonds and stocks owned.....	148,500 00
Cash in office.....	1,133 08
Cash deposits in banks.....	34,860 65
Agents' ledger balances.....	6,436 04
Total net or invested assets.....	\$ 194,629 77

NON-INVESTED ASSETS.

Interest.....	\$ 1,673 16
Other items.....	8,000 00
Total non-invested assets.....	\$ 9,673 16
Gross assets.....	\$ 204,302 93

LIABILITIES.—None.

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 275,000 00
Net amount due from members.....	\$ 275,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (21).....	\$ 52,000 00
Losses resisted (6).....	12,325 00
Losses adjusted, not yet due (42).....	109,271 74
Losses in process of adjustment (32).....	95,850 00
Total contingent mortuary liabilities.....	\$ 269,446 74

EXHIBIT OF CERTIFICATES.

Certificates in force December 31, 1894.....	NO. 17012	\$ 46,111,175 00
Certificates issued during the year 1895.....	6038	10,525,200 00
Total.....	23050	\$ 56,636,375 00
Certificates ceased to be in force during the year 1895.....	4219	9,508,750 00
Certificates in force December 31, 1895.....	18831	\$ 47,127,625 00
Losses unpaid December 31, 1894.....	105	274,415 00
Losses incurred during the year 1895.....	315	783,618 72
Losses paid during the year 1895.....	319	788,586 98
Certificates terminated by death during the year 1895.....	290	760,818 00
Certificates terminated by disability during the year 1895.....	22	45,500 00
Certificates terminated by lapse during the year 1895.....	3907	8,702,432 00

BUSINESS IN COLORADO IN 1895.

Certificates in force December 31, 1894.....	NO. 16	\$ 25,000 00
Certificates issued during the year 1895.....	3	12,000 00
Total.....	19	\$ 37,000 00
Certificates ceased to be in force during the year 1895.....	6	18,000 00
Certificates in force December 31, 1895.....	13	\$ 19,000 00
Losses incurred during the year 1895.....	2	5,137 00
Losses paid during the year 1895.....	3	15,137 00
Certificates terminated by death during the year 1895.....	2	5,137 00
Certificates terminated by lapse during the year 1895.....	4	12,863 00

CONNECTICUT INDEMNITY ASSOCIATION.

Principal Office 43 E. Main St., Waterbury, Conn.

(Incorporated in 1887.)

LEWIS A. PLATT, President.

JOHN B. DOHERTY, Secretary.

INCOME IN 1895.

Annual dues.....	\$	54,519 07
Assessments.....		143,860 53
Dividend deductions.....		3,857 50
Interest.....		5,977 92
Cash received from all other sources.....		30,347 01
Total income.....	\$	238,562 03
Total expenditures.....		239,504 19

EXPENDITURES IN 1895.

Losses and claims.....	\$	81,431 85
Payments returned.....		75 09
Commissions and fees allowed to agents.....		95,030 73
Commissions paid for collecting assessments.....		1,967 73
Salaries of officers.....		4,767 78
Salaries of managers and agents.....		10,982 50
Salaries of employes.....		5,428 00
Medical examiners' fees.....		7,104 00
Rent, \$1,980.93; taxes, \$1,155.62; advertising and printing, \$5,473.37.....		8,609 92
Advance to agents.....		4,066 05
All other items.....		20,040 54
Total expenditures.....	\$	239,504 19

NET OR INVESTED ASSETS.

Loans on real estate.....	\$	92,575 00
Cost value of bonds and stocks owned.....		2,350 00
Cash in office.....		6,567 36
Cash deposits in banks.....		9,006 77
Loans secured by bonds and stocks.....		20,992 55
Total net or invested assets.....	\$	131,491 68

NON-INVESTED ASSETS.

Total non-invested assets.....		136,153 57
Gross assets.....	\$	267,645 25

LIABILITIES.

Expenses due and accrued.....	\$	1 100 00
Total actual liabilities.....	\$	1,100 00
Balance net assets.....		266,545 25

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	21,294 53
Assessments due and unpaid.....		25,291 84
Deduct estimated cost of collection.....		4,109 50
Net amount due from members.....	\$	42,476 87

CONTINGENT MORTUARY LIABILITIES.

Losses reported (7)	\$	22,000 00
Losses resisted (3)		7,600 00
Losses adjusted, not yet due (7)		10,150 00
Total contingent mortuary liabilities	\$	39,750 00

EXHIBIT OF CERTIFICATES.

Certificates in force December 31, 1894	NO.	
Certificates issued during the year 1895	4366	\$ 7,250,400 00
	2872	7,796,700 00
Total	7238	\$ 15,047,100 00
Certificates ceased to be in force during the year 1895	2462	5,013,025 00
Certificates in force December 31, 1895	4776	\$ 10,034,075 00
Losses unpaid December 31, 1894	15	27,250 00
Losses incurred during the year 1895	55	93,675 00
Losses paid during the year 1895	53	81,175 00
Certificates terminated by death during the year 1895	57	93,175 00
Certificates terminated by lapse during the year 1895	2405	4,919,850 00

BUSINESS IN COLORADO IN 1895.

Certificates in force December 31, 1894	NO.	
Certificates issued during the year 1895	2	\$ 3,000 00
	1	11,000 00
Total	3	\$ 14,000 00
Premiums received		48 08
Expense		55 00
Tax		96

CONTINENTAL MASONIC ACCIDENT ASS'N.

Principal Office.....Masonic Temple, Chicago, Ill.

(Incorporated in 1894.)

HENRY McCALL, President.

E. B. TRUBEY, Secretary.

INCOME IN 1895.

Membership fees	\$	1,439 50
Assessments		10,746 35
Total income	\$	12,185 85
Total expenditures		11,834 24
Excess of income over expenditures	\$	351 61

EXPENDITURES IN 1895.

Losses and claims	\$	2,616 64
Payments returned to rejected applicants and to members for cancelled certificates		31 50
Commissions and fees allowed to agents		4,972 53
Commissions paid for collecting assessments		209 48
Salaries of managers and agents		1,223 73
Salaries of employes		493 00
Medical examiners' fees		23 00
Rent, \$482.50; advertising and printing, \$993.83		1,476 33
All other items		791 03
Total expenditures	\$	11,834 24

NET OR INVESTED ASSETS.

Cash in office.....	\$	246 90
Cash deposits in banks on emergency or reserve fund account.....		5,000 00
All other deposits.....		861 50
Total or net invested assets.....	\$	6,108 40

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	4,020 00
Deduct estimated cost of collection.....		201 00
Net amount due from members.....	\$	3,819 00

CONTINGENT MORTUARY LIABILITIES.

Indemnity claims (3).....	\$	500 00
Total contingent mortuary liabilities.....	\$	500 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	677	\$ 1,728,500 00
Certificates issued during the year 1895.....	1352	4,936,500 00
Total.....	2029	\$ 6,665,000 00
Certificates ceased to be in force during the year 1895.....	1024	3,697,500 00
Certificates in force December 31, 1895.....	1005	\$ 2,967,500 00
Losses unpaid December 31, 1884.....	3	104 25
Losses incurred during the year 1895.....	84	2,512 39
Losses paid during the year 1895.....	87	2,616 64
Certificates terminated by lapse during the year 1895.....	1024	3,697,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates issued during the year 1895.....	8	\$ 27,000 00
Total.....	8	\$ 27,000 00
Certificates ceased to be in force during the year 1895.....	8	27,000 00
Losses paid during the year 1895.....	1	17 55
Certificates terminated by lapse during the year 1895.....	8	27,000 00
Premiums received.....		28 00
Tax.....		56

COVENANT MUTUAL LIFE ASSOCIATION.

Principal Office.....Galesburg, Ill.

(Incorporated in 1877.)

A. W. BERGGREN, President. W. H. SMOLLINGER, Secretary.

INCOME IN 1895.

Assessments.....	\$	1,646,390 71
Interest.....		17,101 26
Total income.....	\$	1,663,492 07
Total expenditures.....		1,559,481 77
Excess of income over expenditures.....	\$	104,010 30

EXPENDITURES IN 1895.

Losses and claims.....	\$ 1,145,321 44
Payments returned to rejected applicants and to members for cancelled certificates.....	50,512 02
Commissions and fees allowed to agents.....	189,904 37
Salaries of officers.....	23,100 00
Salaries of managers and agents.....	13,869 25
Salaries of employes.....	31,945 34
Medical examiners' fees.....	34,345 85
Rent, \$13,285.47; taxes, \$5,779.51; advertising and printing, \$13,271.44.....	32,336 42
All other items.....	38,147 08
Total expenditures.....	\$ 1,559,481 77

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 545,269 43
Cash in office.....	13,879 20
Cash deposits in banks on emergency or reserve fund account.....	114,129 39
Agents' ledger balances.....	74,681 37
Total.....	\$ 747,959 39
Deduct depreciation of assets.....	51,044 62
Total net or invested assets.....	\$ 696,914 77

NON-INVESTED ASSETS.

Interest.....	\$ 5,218 50
All other items.....	23,108 07
Total non-invested assets.....	\$ 28,326 57
Gross assets.....	\$ 725,241 34

LIABILITIES.

Advance assessments.....	\$ 9,605 73
Total actual liabilities.....	\$ 9,605 73
Balance net assets.....	715,635 61

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 268,479 44
Assessments not yet called.....	444,910 00
Net amount due from members.....	\$ 713,389 44

CONTINGENT MORTUARY LIABILITIES.

Losses reported (44).....	\$ 99,000 00
Losses resisted (14).....	49,000 00
Losses adjusted not yet due (18).....	28,875 00
Losses in process of adjustment (130).....	268,035 00
Total contingent mortuary liabilities.....	\$ 444,910 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	45,322	\$ 98,440,375 00
Certificates issued during the year 1895.....	12,663	20,019,500 00
Total.....	57,985	\$118,459,875 00
Certificates ceased to be in force during the year 1895.....	13,730	25,649,125 00
Certificates in force December 31, 1895.....	44,255	\$ 92,810,750 00
Losses unpaid December 31, 1894.....	156	387,910 00
Losses incurred during the year 1895.....	531	1,221,500 00
Losses paid during the year 1895.....	481	1,164,500 00
Certificates terminated by death during the year 1895.....	531	1,221,500 00
Certificates terminated by surrender during the year 1895.....	416	762,375 00
Certificates terminated by lapse during the year 1895.....	12,783	22,571,125 00
Certificates reduced in amount during 1895.....		1,094,125 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	937	\$ 2,486,125 00
Additions by removals.....	17	27,625 00
Certificates issued during the year 1895.....	360	625,125 00
Total.....	1,314	\$ 3,138,875 00
Certificates ceased to be in force during the year 1895.....	374	773,125 00
Certificates in force December 31, 1895.....	940	\$ 2,365,750 00
Losses incurred during the year 1895.....	15	42,000 00
Losses paid during the year 1895.....	16	44,750 00
Certificates terminated by death during the year 1895.....	15	42,000 00
Certificates terminated by surrender during the year 1895.....	7	11,000 00
Certificates terminated by lapse during the year 1895.....	352	687,000 00
Certificates reduced in amount during 1895.....		33,125 00
Premiums received.....		39,720 95
Expense.....		9,642 14
Tax.....		794 41

DES MOINES LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa

(Incorporated in 1885.)

C. E. RAWSON, President.

L. C. RAWSON, Secretary.

INCOME IN 1895.

Assessments.....	\$ 213,457 63
Interest.....	6,060 05
Cash received from other sources.....	67,337 50
Total income.....	\$ 286,855 18

EXPENDITURES IN 1895.

Losses and claims.....	\$ 97,639 00
Payments returned.....	1,021 92
Commissions and fees allowed to agents.....	68,371 29
Guarantee notes cancelled by lapse.....	26,748 00
Salaries of officers.....	5,709 29
Salaries of managers and agents.....	4,800 00
Salaries of employes.....	7,961 33
Medical examiners' fees.....	1,339 50
Rent, \$976.71; taxes, \$7.95; advertising and printing, \$3,427.61.....	4,412 27
All other items.....	6,705 65
Total expenditures.....	\$ 224,708 25

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 88,475 00
Loans secured by collaterals.....	2,000 00
Guarantee notes in office.....	147,257 92
Cash deposits in banks.....	8,985 63
Cash in office.....	1,235 26
City paving certificates.....	29,660 94
Total net or invested assets.....	\$ 277,644 75

NON-INVESTED ASSETS

Furniture, &c.....	\$	1,752 63
Total non-invested assets.....	\$	1,752 63
Gross assets.....	\$	279,397 38

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (1).....	\$	2,000 00
Losses adjusted not yet due (3).....		5,000 00
Losses in process of adjustment (14).....		25,000 00
Total contingent mortuary liabilities.....	\$	32,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	8,314	\$ 10,669,000 00
Restored to membership during the year 1895.....	58	88,000 00
Certificates issued during the year 1895.....	4,916	6,679,500 00
Total.....	13,288	\$ 17,436,500 00
Certificates ceased to be in force during the year 1895.....	2,308	3,421,500 00
Certificates in force December 31, 1895.....	10,980	\$ 14,015 000 00
Losses unpaid December 31, 1894.....	9	18,000 00
Losses incurred during the year 1895.....	67	111,000 00
Losses paid during the year 1895.....	58	97,000 00
Certificates terminated by death during the year 1895.....	67	111,000 00
Certificates terminated by cancellation during the year 1895.....	84	128,500 00
Certificates terminated by lapse during the year 1895.....	2,157	3,182,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	251	\$ 337,000 00
Certificates issued during the year 1895.....	134	238,000 00
Total.....	385	\$ 570,000 00
Certificates ceased to be in force during the year 1895.....	111	150,000 00
Certificates in force December 31, 1895.....	274	\$ 420,000 00
Losses incurred during the year 1895.....	1	1,000 00
Certificates terminated by death during the year 1895.....	1	1,000 00
Certificates terminated by cancellation during the year 1895.....	1	2,000 00
Certificates terminated by lapse during the year 1895.....	109	147,000 00
Premiums received.....		4,055 68
Expense.....		1,832 08
Tax.....		81 11

FIDELITY MUTUAL AID ASS'N.

Principal Office.....San Francisco, Cal.

(Incorporated in 1888.)

C. W. NEVIN, President.

J. L. M. SHETTERLEY, Secretary.

INCOME IN 1895.

Membership fees.....	\$	5,678 00
Annual dues.....		36,406 36
Renewal fees.....		44 70
Interest.....		305 00
Total income.....	\$	42,434 06
Total expenditures.....		42,382 31
Excess of income over expenditures.....	\$	51 75

EXPENDITURES IN 1895.

Losses and claims.....	\$	12,156 24
Payments returned to rejected applicants.....		6 00
Commissions and fees allowed to agents.....		5,590 00
Commissions paid for collecting assessments.....		6,079 70
Salaries of officers.....		72 20
Salaries of managers and agents.....		3,000 00
Salaries of employes.....		6,370 81
Medical examiners' fees.....		452 00
Rent, \$830.00; taxes, \$485.27; advertising and printing, \$3,254.90.....		4,570 17
All other items.....		4,085 19
Total expenditures.....	\$	42,382 31

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$	2,679 70
Cash in office.....		7 16
Cash deposits in banks.....		14,592 99
Agents ledger balances.....		3,713 93
Total or invested assets.....	\$	21,093 78

NON-INVESTED ASSETS.

None.

LIABILITIES.

Due depositories.....	\$	51 17
Total actual liabilities.....	\$	51 17
Balance net assets.....		21,042 61

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (5).....	\$	550 00
Total contingent mortuary liabilities.....	\$	550 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	3,474	\$ 339,000 00
Certificates issued during the year 1895.....	2,948	393,800 00
Total.....	6,422	\$ 732,800 00
Certificates ceased to be in force during the year 1895.....	2,947	431,100 00
Certificates in force December 31, 1895.....	3,475	\$ 301,700 00
Losses incurred during the year 1895.....	501	12,156 24
Losses paid during the year 1895.....	501	12,156 24
Certificates terminated by death during the year 1895.....	4	325 00
Certificates terminated by lapse during the year 1895.....	2,943	430,775 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	51	\$ 5,800 00
Certificates issued during the year 1895.....	77	19,200 00
Total.....	128	\$ 25,000 00
Certificates ceased to be in force during the year 1895.....	80	14,525 00
Certificates in force December 31, 1895.....	48	\$ 10,475 00
Losses incurred during the year 1895.....	16	590 56
Losses paid during the year 1895.....	16	590 56
Certificates terminated by lapse during the year 1895.....	80	14,525 00
Premiums received.....		567 51
Expense.....		350 93
Tax.....		11 35

 FIDELITY MUTUAL LIFE ASS'N.

Principal Office.....914 Walnut St., Philadelphia, Pa.

(Incorporated in 1878.)

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

INCOME IN 1895.

Membership fee.....	\$	253,352 31
Annual dues.....		311,262 36
Assessments.....		739,009 41
Medical examiners' fees paid by applicants.....		3,808 00
Interest and rent.....		48,682 85
Cash received from all other sources.....		311 70
Total income.....	\$	1,356,426 63
Total expenditures.....		1,066,066 89
Excess of income over expenditures.....	\$	290,359 74

EXPENDITURES IN 1895.

Losses and claims.....	\$	434,328 62
Payments returned.....		67,987 97
Commissions and fees allowed to agents.....		316,361 28
Commissions paid for collecting assessments.....		8,980 92
Salaries of officers.....		26,266 85
Salaries of managers and agents.....		17,115 20
Salaries of employes.....		64,208 10
Medical examiners' fees.....		37,190 51
Rent, \$16,239 51; taxes, \$799.00; advertising and printing, \$38,652 55.....		55,691 06
All other items.....		37,986 38
Total expenditures.....	\$	1,066,066 89

NET OR INVESTED ASSETS.

Loans on real estate.....	\$	238,318	13
Cost value of bonds and stocks owned.....		41,101	14
Cash in office.....		478	34
Cash deposits in banks on emergency or reserve fund account.....		65,087	71
Cost value of real estate.....		670,395	93
Loans secured by bonds and stocks.....		25,698	63
Agents ledger balances.....		247,374	43
Interest bearing risks.....		29,531	83
Total net or invested assets.....	\$	1,317,896	14

NON-INVESTED ASSETS.

Interest.....	\$	4,843	67
Value of real estate over cost.....		39,614	09
Total non-invested assets.....		44,457	76
Gross assets.....	\$	1,362,353	90

LIABILITIES.

Advance assessments.....	\$	120,019	25
All other.....		55	67
Total actual liabilities.....	\$	120,074	92
Balance net assets.....		1,242,278	98

CONTINGENT MORTUARY ASSETS.

Assessments reported.....	\$	1,622,265	00
Net amount due from members.....	\$	1,622,265	00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (9).....	\$	22,800	00
Losses in process of adjustment (1).....		1,000	00
Losses reported (33).....		84,000	00
Losses resisted (3).....		15,000	00
Total contingent mortuary liabilities.....	\$	122,800	00

EXHIBIT OF CERTIFICATES.

	NO.		
Certificates in force December 31, 1894.....	22,744	\$	53,132,900 00
Certificates issued during the year 1895.....	8,086		19,571,919 00
Total.....	30,830		\$72,704,819 00
Certificates ceased to be in force during the year 1895.....	5,491		13,341,496 00
Certificates in force December 31, 1895.....	25,339	\$	59,363,343 00
Losses unpaid December 31, 1894.....	46		235,000 00
Losses incurred during the year 1895.....	201		462,774 32
Losses paid during the year 1895.....	201		434,328 62
Certificates terminated by death during the year 1895.....	201		462,774 32
Certificates terminated by lapse during the year 1895.....	5,290		12,878,701 68

BUSINESS IN COLORADO IN 1895.

	NO.		
Certificates in force December 31, 1894.....	129	\$	519,000 00
Certificates issued during the year 1895.....	43		187,000 00
Total.....	172	\$	706,000 00
Certificates ceased to be in force during the year 1895.....	28		152,750 00
Certificates in force December 31, 1895.....	144	\$	553,250 00
Losses incurred during the year 1894.....	1		3,281 00
Losses paid during the year 1895.....	3		8,281 00
Certificates terminated by death during the year 1895.....	1		3,281 00
Certificates terminated by lapse during the year 1895.....	27		149,469 00
Premiums received.....			11,070 96
Expense.....			2,439 46
Tax.....			221 42

GUARANTY FUND LIFE ASS'N.

Principal Office.....Council Bluffs, Iowa

(Incorporated in 1889.)

FRED H. BROWN, President.

JNO. E. RICHARDSON, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 6,118 00
Annual dues.....	2,148 02
Assessments.....	31,340 10
Interest.....	769 66
Advances to agents repaid.....	125 20
Cash received from all other sources.....	9,723 95
Total income.....	\$ 50,224 93
Total expenditures.....	42,018 26
Excess of income over expenditures.....	\$ 8,206 67

EXPENDITURES IN 1895.

Losses and claims.....	\$ 19,300 00
Commissions and fees allowed to agents.....	7,462 71
Commissions paid for collecting assessments.....	464 45
Salaries of officers.....	2,700 00
Salaries of managers and agents.....	1,950 00
Salaries of employes.....	450 00
Medical examiners' fees.....	697 00
Advertising and printing.....	253 55
Advance to agents.....	100 00
All other items.....	8,610 55
Total expenditures.....	\$ 42,018 26

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 19,095 73
Guarantee notes.....	7,538 50
Cash deposits in banks.....	5,235 95
Agents ledger balances.....	1,080 33
Total.....	32,950 51
Deduct depreciation of assets.....	2,802 00
Total net or invested assets.....	\$ 30,148 51

NON-INVESTED ASSETS.

Interest.....	\$ 750 00
Total non-invested assets.....	\$ 750 00
Gross assets.....	\$ 30,898 51

LIABILITIES.

Advance assessments.....	\$ 82 56
All other (not including contingent mortuary).....	3,700 00
Total actual liabilities.....	\$ 3,782 56
Balance net assets.....	27,165 95

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 5,326 87
Deduct estimated cost of collection.....	75 00
Net amount due from members.....	\$ 5,251 87

CONTINGENT MORTUARY LIABILITIES.

Losses reported (4).....	\$	4,000 00
Losses in process of adjustment (9).....		9,000 00
Total contingent mortuary liabilities.....	\$	13,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	2,704	\$ 2,704,000 00
Certificates issued during the year 1895.....	571	871,000 00
Total.....	3,575	\$ 3,575,000 00
Certificates ceased to be in force during the year 1895.....	1,396	1,396,000 00
Certificates in force December 31, 1895.....	2,179	\$ 2,179,000 00
Losses unpaid December 31, 1894.....	2	2,000 00
Losses incurred during the year 1895.....	34	34,000 00
Losses paid during the year 1895.....	19	19,000 00
Certificates terminated by death during the year 1895.....	34	34,000 00
Certificates terminated by lapse during the year 1895.....	1,362	1,362,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	118	\$ 118,000 00
Certificates issued during the year 1895.....	50	50,000 00
Total.....	168	\$ 168,000 00
Certificates ceased to be in force during the year 1895.....	48	48,000 00
Certificates in force December 31, 1895.....	120	\$ 120,000 00
Losses paid during the year 1895.....	2	2,000 00
Certificates terminated by lapse during the year 1895.....	46	46,000 00
Premiums received.....		247 02
Tax.....		4 94

HARTFORD LIFE AND ANNUITY INSURANCE CO.

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

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

INCOME IN 1895.

Membership fees.....	\$	80,415 00
Annual dues.....		259,184 77
Assessments.....		1,423,788 98
Medical examiners' fees.....		31,091 34
Interest.....		57,455 84
Total income.....	\$	1,851,935 93
Total expenditures.....		1,719,415 14
Excess of income over expenditures.....	\$	132,520 79

EXPENDITURES IN 1895.

Losses and claims.....	\$	1,270,773 79
Advance payments applied.....		111,827 98
Commissions and fees allowed to agents.....		152,918 21

Salaries of officers	20,500 00
Salaries of managers and agents	6,593 05
Salaries of employes	51,100 69
Medical examiners' fees	26,455 84
Rent, \$6,822.50; taxes, \$14,796.73; advertising and printing, \$9,662.93	31,222 16
All other items	48,053 42

Total expenditures..... \$ 1,719,415 14

NET OR INVESTED ASSETS.

Cash value of real estate	\$ 20,482 08
Loans on real estate	17,300 00
Cost value of bonds and stocks owned	169,443 91
Cash deposits in banks on emergency or reserve fund account and all other deposits	1,398,356 06

Total

Deduct depreciation of assets..... \$ 23,243 33

Total net or invested assets..... \$ 1,582,338 72

NON-INVESTED ASSETS.

Interest

Total non-invested assets..... \$ 1,043 23

Total non-invested assets..... \$ 1,043 28

Gross assets..... \$ 1,583,382 00

LIABILITIES.

Accumulated safety reserve	\$ 1,183,471 06
Advance assessments	3,427 15
All other (not including contingent mortuary)	101,495 19

Total actual liabilities..... \$ 1,288,393 40

Balance net assets..... 294,988 60

CONTINGENT MORTUARY ASSETS.

Assessments due and not yet paid	\$ 240,000 00
Assessments not yet called	94,000 00

Net amount due from members..... \$ 334,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (27)	\$ 82,000 00
Losses resisted (3)	12,000 00
Losses adjusted not yet due (98)	240,000 00

Total contingent mortuary liabilities..... \$ 334,000 00

EXHIBIT OF CERTIFICATES.

Certificates in force December 31, 1894	NO. 40,749	\$ 87,336,500 00
Certificates issued during the year 1895	6,999	11,550,400 00

Total

Certificates ceased to be in force during the year 1895..... 47,748 \$ 98,886,900 00

5,110 9,400,200 00

Certificates in force December 31, 1895	42,638	\$ 89,486,700 00
Losses unpaid December 31, 1894	114	258,500 00
Losses incurred during the year 1895	516	1,367,000 00
Losses paid during the year 1895	504	1,270,773 79
Certificates terminated by death during the year 1895	580	1,367,000 00
Certificates terminated by lapse during the year 1895	4,530	8,033,200 00

BUSINESS IN COLORADO IN 1895.

Certificates in force December 31, 1894	NO. 54	\$ 216,500 00
Certificates issued during the year 1895	4	8,000 00

Total

Certificates ceased to be in force during the year 1895..... 58 \$ 224,500 00

7 30,500 00

Certificates in force December 31, 1885	51	\$ 194,000 00
Losses incurred during the year 1895	2	11,000 00
Losses paid during the year 1895	2	11,000 00
Certificates terminated by death during the year 1895	2	11,000 00
Certificates terminated by lapse during the year 1895	5	19,500 00
Premiums received		7 028 33
Taxes		140 56

LIFE INSURANCE CLEARING CO.

Principal Office.....St. Paul, Minn.

(Incorporated in 1891.)

THOS. B. SCOTT, President.

H. BURTON STRAIT, Secretary.

INCOME IN 1895.

Membership fees.....	\$	92,786	93
Cash received from all other sources.....		13,706	71
Total income.....	\$	106,493	64
Total expenditures.....		81,310	97
Excess of income over expenditures.....	\$	25,182	67

EXPENDITURES IN 1895.

Losses and claims.....	\$	21,662	17
Commissions and fees allowed to agents.....		26,007	39
Salaries of officers and employes.....		11,467	30
Salaries of managers and agents.....		3,104	60
Medical examiners' fees.....		4,050	47
Rent, \$840 00; taxes, \$3,587 28; advertising and printing, \$2,390 71.....		6,817	99
Advance to agents.....		370	24
All other items.....		7,830	81
Total expenditures.....	\$	81,310	97

NET OR INVESTED ASSETS.

Loans on real estate.....	\$	31,625	00
Cost value of bonds and stocks owned.....		76,681	25
Agents ledger balances.....		6,158	59
Cash deposits in banks on emergency or reserve fund account and in office.....		8,955	50
Loans secured by surrender of policies.....		127	00
Total net or invested assets.....	\$	123,547	34

NON-INVESTED ASSETS.

Interest.....	\$	599	60
Other items.....		4,138	55
Total non-invested assets.....	\$	4,738	15
Gross assets.....	\$	128,285	49

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	33,434	48
Deduct estimated cost of collection.....		9,361	64
Net amount due from members.....	\$	24,072	84

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment.....	\$	13,662	94
Losses resisted (1).....		2,513	00
Total contingent mortuary liabilities.....	\$	16,175	94

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	1 171	\$ 2,815,000 00
Certificates issued during the year 1895.....	1,976	4,413,576 92
Total.....	3,147	\$ 7,228,576 92
Certificates ceased to be in force during the year 1895.....	1,363	3,090,647 00
Certificates in force December 31, 1895.....	1,784	\$ 4,137,929 92
Losses incurred during 1895.....	26	75,000 00
Losses paid during the year 1895.....	21	53,000 00
Certificates terminated by death during the year 1895.....	26	75,000 00
Certificates terminated by lapse during the year 1895.....	388	840,300 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	28	\$ 71,250 00
Certificates issued during the year 1895.....	41	128,000 00
Total.....	69	\$ 194,250 00
Certificates ceased to be in force during the year 1895.....	24	72,750 00
Certificates in force December 31, 1895.....	45	\$ 121,500 00
Certificates terminated by lapse during the year 1895.....	12	26,250 00
Premiums received.....		3,365 57
Expense.....		1,481 47
Tax.....		67 31

MASON'S FRATERNAL ACCIDENT ASSOCIATION
OF AMERICA.

Principal Office.....Westfield, Mass

(Incorporated in 1887)

WM. PROVIN, President.

JAS. A. LAKIN, Secretary.

INCOME IN 1895.

Membership fees.....	\$	23,490 00
Annual dues.....		40,175 00
Assessments.....		76,606 50
Interest.....		571 14
Total income.....	\$	140,842 64

EXPENDITURES IN 1895.

Losses and claims.....	\$	78,989 93
Commissions and fees allowed to agents.....		30,186 10
Commissions paid for collecting assessments.....		5,767 06
Salaries of officers.....		7,749 11
Salaries of managers and agents.....		3,500 00
Salaries of employes.....		4,221 14
Medical examiners' fees.....		567 00
Rent, \$800.00; taxes, \$1,034.90; advertising and printing, \$1,367.63.....		3,203 43
All other items.....		7,464 82
Total expenditures.....	\$	141,648 59

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	\$	2,580 00
Cash in office.....		3,455 55
Cash deposits in banks on emergency or reserve fund account.....		12,030 42
All other items.....		3,531 02
Total net or invested assets.....	\$	21,596 99

NON-INVESTED ASSETS.

Market value of bonds and stocks over cost.....	\$	124 00
Furniture and fixtures.....		2,509 24
Total non-invested assets	\$	2,933 24
Gross assets.....	\$	24,530 23

LIABILITIES.

Advance assessments	\$	2,093 00
All other (not including contingent mortuary).....		734 84
Total actual liabilities.....	\$	2,827 84
Balance net assets.....		21,702 39

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	14,318 50
Assessments due and unpaid.....		7,751 50
Assessments not yet called.....		28,000 00
Net amount due from members.....	\$	50,070 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (1).....	\$	5,000 00
Losses resisted (5).....		28,000 00
Total contingent mortuary liabilities.....	\$	28,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894	10,617	\$ 42,595,390 00
Restored to membership during the year 1895.....	784	3,303,000 00
Certificates issued during the year 1895.....	4,698	17,900,250 00
Total	15,449	\$ 63,798,640 00
Certificates ceased to be in force during the year 1895.....	3,676	16,542,000 00
Certificates in force December 31, 1895	11,773	\$ 47,256,640 00
Losses unpaid December 31, 1894	5	19,250 00
Losses incurred during the year 1895.....	822	98,989 93
Losses paid during the year 1895.....	518	78,989 93
Certificates terminated by death during the year 1895.....	6	21,250 00
Certificates terminated by lapse during the year 1895.....	3,670	16,520,750 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	169	\$ 559,630 00
Certificates issued during the year 1895.....	46	133,750 00
Total	215	\$ 693,380 00
Certificates ceased to be in force during the year 1895.....	84	270,900 00
Certificates in force December 31, 1895.....	131	\$ 422,480 00
Losses incurred during the year 1895.....	14	758 57
Losses paid during the year 1895.....	14	758 57
Certificates terminated by lapse during the year 1895.....	84	270,900 00
Premiums received.....		1,888 00
Expense.....		55 00
Tax.....		22 10

MASSACHUSETTS BENEFIT LIFE ASS'N.

Principal Office.....53 State St., Boston, Mass

(Incorporated in 1878.)

GEO. A. LITCHFIELD, President. E. S. LITCHFIELD, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 258,179 43
Annual dues.....	237,535 79
Assessments.....	2,206,761 46
Interest.....	28,654 06
Cash received from all other sources.....	1,708 78
Total income.....	\$ 2,732,839 52
Total expenditures.....	2,811,399 64

EXPENDITURES IN 1895.

Losses and claims.....	\$ 1,703,958 34
Dividends paid policy holders.....	424,269 14
Commissions and fees allowed to agents.....	325,310 97
Commissions paid for collecting assessments.....	3,704 42
Salaries of officers.....	27,775 00
Salaries of employes.....	28,112 87
Medical examiners' fees.....	58,814 41
Rent, \$4,254.84; taxes, \$9,206.79; advertising and printing, \$44,019.32.....	57,480 95
All other items.....	181,973 54
Total expenditures.....	\$ 2,811,399 64

NET OR INVESTED ASSETS.

Cost value of real estate.....	\$ 198,430 72
Cost value of bonds and stocks owned.....	324,904 50
Loans on real estate.....	221,901 69
Cash deposits in banks.....	220,276 17
Cash in office.....	10,476 11
Loans secured by bonds and stocks.....	27,653 12
Agents' ledger balances.....	78,671 46
Total net or invested assets.....	\$ 1,082,313 77

NON-INVESTED ASSETS.

Interest.....	\$ 4,899 39
All other items.....	78,197 77
Total non-invested assets.....	\$ 83,097 16
Gross assets.....	\$ 1,165,410 93

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments not yet called.....	\$ 675,000 00
Net amount due from members.....	\$ 675,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (30).....	\$ 76,300 00
Losses resisted (7).....	29,000 00
Losses adjusted, not yet due (102).....	359,083 13
Losses in process of adjustment (35).....	82,531 94
Total contingent mortuary liabilities.....	\$ 546,915 07

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	39880	\$106,889,455 00
Certificates issued during the year 1895.....	19613	20,121,350 00
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Total.....	59493	\$127,010,805 00
Certificates ceased to be in force during the year 1895.....	7553	14,442,025 00
<hr/>		
Certificates in force December 31, 1895.....	51940	\$112,568,780 00
Losses unpaid December 31, 1894.....	153	485,909 70
Losses incurred during the year 1895.....	670	1,907,360 00
Losses paid during the year 1895.....	649	1,846,294 63
Certificates terminated by death during the year 1895.....	596	1,823,575 00
Certificates terminated by disability during the year 1895.....	74	167,450 00
Certificates terminated by lapse during the year 1895.....	6883	12,451,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	86	\$ 257,800 00
Certificates issued during the year 1895.....	108	233,500 00
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Total.....	194	\$ 491,300 00
Certificates ceased to be in force during the year 1895.....	50	151,000 00
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Certificates in force December 31, 1895.....	144	\$ 340,300 00
Losses incurred during the year 1895.....	1	5,000 00
Losses paid during the year 1895.....	2	25,000 00
Certificates terminated by death during the year 1895.....	1	5,000 00
Certificates terminated by lapse during the year 1895.....	49	146,000 00
Premiums received.....		8,132 56
Tax.....		162 65

THE MUTUAL BENEFIT ASSOCIATION.

Principal Office.....Toledo, Iowa

(Incorporated in 1882.)

G. R. STRUBLE, President.

L. E. BAKER, Secretary.

INCOME IN 1895.

Annual dues.....	\$	4,838 27
Assessments.....		28,013 09
Re-instatement fees, etc.....		2,652 91
Interest and rent.....		1,434 00
Cash received from all other sources.....		100 00
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Total income.....	\$	37,038 27

EXPENDITURES IN 1895.

Losses and claims.....	\$	24,796 14
Credited and returned to members.....		1,159 23
Commissions and fees allowed to agents.....		2,595 30
Commissions paid for collecting assessments.....		641 23
Salaries of officers.....		1,450 00
Salaries of managers and agents.....		4,166 77
Salaries of employes.....		997 00
Taxes, \$98.50; advertising and printing, \$925.46.....		1,018 96
All other items.....		2,371 17
<hr/>		
Total expenditures.....	\$	39,195 80

NET OR INVESTED ASSETS.

Loans on real estate.....	\$	16,500 00
Cash in office.....		985 25
Cost value of real estate.....		12,271 41
Total net or invested assets.....	\$	29,756 66

NON-INVESTED ASSETS.

Interest.....	\$	357 15
Total non-invested assets.....	\$	357 15
Gross assets.....	\$	30,113 81

LIABILITIES.

Salaries and expenses.....	\$	3,125 00
Total actual liabilities.....	\$	3,125 00
Balance net assets.....		26,988 81

CONTINGENT MORTUARY ASSETS.

Assessments not yet called.....	\$	13,000 00
Deduct estimated cost of collection.....		1,300 00
Net amount due from members.....	\$	11,700 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (8).....	\$	13,000 00
Total contingent mortuary liabilities.....	\$	13,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	1,998	\$ 3,813,000 00
Certificates issued during the year 1895.....	281	370,000 00
Total.....	2,279	\$ 4,183,000 00
Certificates ceased to be in force during the year 1895.....	338	702,000 00
Certificates in force December 31, 1895.....	1,941	\$ 3,481,000 00
Losses unpaid December 31, 1894.....	11	20,750 00
Losses incurred during the year 1895.....	7	13,000 00
Losses paid during the year 1895.....	16	24,796 14
Certificates terminated by death during the year 1895.....	7	13,000 00
Certificates terminated by lapse and surrender during the year 1895.....	331	689,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	412	\$ 903,000 00
Certificates issued during the year 1895.....	5	9,000 00
Total.....	417	\$ 912,000 00
Certificates ceased to be in force during the year 1895.....	73	96,000 00
Certificates in force December 31, 1895.....	344	\$ 816,000 00
Losses paid during the year 1895.....	1	1,500 00
Certificates terminated by lapse and surrender during the year 1895.....	73	96,000 00
Premiums received.....		5,751 33
Expense.....		1,262 55
Tax.....		115 02

MUTUAL BENEFIT LOAN AND INVESTMENT ASS'N.

Principal Office.....Denver, Colo.

(Incorporated in 1895.)

THOS. M. WALLER, President.

BENJ. E. SAUL, Secretary.

INCOME IN 1895.

Membership fees.....	\$	25 00
Annual dues.....		748 25
Total income.....	\$	768 25
Total expenditures.....		480 50
Excess of income over expenditures.....	\$	287 75

EXPENDITURES IN 1895.

Losses and claims.....	\$	104 00
Commissions and fees allowed to agents.....		233 00
Commissions paid for collecting assessments.....		2 80
Salaries of employes.....		60 00
Rent, \$20.00; advertising and printing, \$43.45.....		63 45
All other items.....		17 25
Total expenditures.....	\$	480 50

NET OR INVESTED ASSETS.

Cash in office and bank.....	\$	287 75
Total net or invested assets.....	\$	287 75

EXHIBIT OF CERTIFICATES.

	NO.		
Certificates issued during the year 1895.....	233	\$	34,950 00
Total.....	233	\$	34,950 00
Certificates ceased to be in force during the year 1895.....	132		19,800 00
Certificates in force December 31, 1895.....	101	\$	15,150 00
Losses incurred during the year 1895.....	5		104 00
Losses paid during the year 1895.....	5		104 00
Certificates terminated by lapse during the year 1895.....	132		19,800 00

BUSINESS IN COLORADO IN 1895.

	NO.		
Certificates issued during the year 1895.....	233	\$	34,950 00
Total.....	233	\$	34,950 00
Certificates ceased to be in force during the year 1895.....	132		19,800 00
Certificates in force December 31, 1895.....	101	\$	15,150 00
Losses incurred during the year 1895.....	5		104 00
Losses paid during the year 1895.....	5		104 00
Certificates terminated by lapse during the year 1895.....	132		19,800 00
Premiums received.....			768 25
Expense.....			376 50
Tax.....			15 36

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal Office.....305 Broadway, New York, N. Y.

(Incorporated in 1875.)

FREDERICK A. BURNHAM, Pres.

CHAS. W. CAMP, Secy.

INCOME IN 1895.

Membership fees.....	\$ 328,740 92
Annual dues.....	788,287 59
Assessments.....	4,072,439 44
Medical examiners' fees.....	68,726 00
Interest and rent.....	297,628 27
Cash received from all other sources.....	1,140 78
Special deposits.....	18,318 56
Total income.....	\$ 5,575,281 56

EXPENDITURES IN 1895.

Losses and claims.....	\$ 4,084,074 92
Dividends to policy holders.....	9,972 64
Payments returned to rejected applicants and to members for cancelled certificates.....	1,628 29
Commissions and fees allowed to agents.....	491,728 70
Commissions paid for collecting assessments.....	66,973 26
Salaries of officers.....	142,455 01
Salaries of managers and agents.....	76,968 41
Salaries of employes.....	225,619 40
Medical examiners' fees.....	81,431 84
Rent, \$244,634.71; taxes, \$35,957.64; advertising and printing, \$140,602.82.....	421,195 17
Expenses for adjusting claims.....	87,976 95
All other items.....	164,084 62
Total expenditures.....	\$ 5,854,109 21

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 1,844,200 00
Cost value of bonds and stocks owned.....	262,617 83
Cash deposits in banks on emergency or reserve fund account.....	606,152 07
Cash value of real estate.....	526,657 92
All other items.....	356,103 36
All other deposits.....	371,585 07
Total net or invested assets.....	\$ 3,967,316 25

NON-INVESTED ASSETS.

Market value of bonds, stocks and real estate over cost.....	\$ 21,964 69
Interest and rents.....	27,477 12
Death claims paid in anticipation of February, 1896 assessment.....	112,758 67
Total non-invested assets.....	\$ 162,200 48
Gross assets.....	\$ 4,129,516 73

LIABILITIES.

Advance assessments.....	\$ 142,594 04
All other (not including contingent mortuary).....	314,396 24
Total actual liabilities.....	\$ 456,990 28
Balance net assets.....	\$ 3,672,526 45

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 1,458,914 90
Assessments due and unpaid.....	72,680 99
All other items.....	170,838 65
Total.....	\$ 1,702,434 54
Deduct estimated cost of collection.....	170,243 45
Net amount due from members.....	\$ 1,532,191 09

CONTINGENT MORTUARY LIABILITIES.

Losses reported (118).....	\$ 425,939 22
Losses resisted (14).....	74,760 00
Losses approved (99).....	337,450 00
All other.....	784,059 00
Total contingent mortuary liabilities.....	\$ 1,622,208 22

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	96,067	\$293,366,106 00
Certificates issued during the year 1895.....	23,526	59,738,790 00
Total.....	119,593	\$353,104,896 00
Certificates ceased to be in force during the year 1895.....	13,715	44,445,525 00
Certificates in force December 31, 1895.....	105,878	\$308,659,371 00
Losses unpaid December 31, 1894.....	258	942,030 16
Losses incurred during the year 1895.....	1,206	3,973,850 00
Losses paid during the year 1895.....	1,110	4,084,074 92
Certificates terminated by death during the year 1895.....	1,206	3,973,850 00
Certificates not taken.....	4,750	17,336,850 00
Certificates terminated by expiry during the year 1895.....	7,759	23,134,825 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	259	\$ 1,117,750 00
Certificates issued during the year 1895.....	79	447,000 00
Total.....	338	\$ 1,564,750 00
Certificates ceased to be in force during the year 1895.....	35	123,000 00
Certificates in force December 31, 1895.....	303	\$ 1,441,750 00
Losses incurred during the year 1895.....	5	13,000 00
Losses paid during the year 1895.....	3	6,000 00
Certificates terminated by death during the year 1895.....	5	13,000 00
Certificates not taken.....	1	5,000 00
Certificates terminated by expiry during the year 1895.....	29	105,000 00
Premiums received.....		18,584 04
Expense.....		2,224 09
Tax.....		370 65

NATIONAL ACCIDENT SOCIETY.

Principal Office.....280 Broadway, New York.

(Incorporated in 1885.)

CHAS. H. WEBB, President.

JOSEPH I. BARNUM, Secretary.

INCOME IN 1895.

Membership fees.....	\$	5,652 00
Assessments ..		57,224 65
Interest		436 87
Total income.....	\$	63,313 52
Total expenditures.....		62,611 06
Excess of income over expenditures.....	\$	702 46

EXPENDITURES IN 1895.

Losses and claims.....	\$	17,850 00
Commissions and fees allowed to agents.....		5,652 00
Commissions paid for collecting assessments.....		13,473 26
Salaries of employes.....		14,503 71
Medical examiners' fees.....		247 50
Rent, \$1,400.00; taxes, \$37.83; advertising and printing, \$5,781.08.....		7,218 91
All other items.....		3,665 50
Total expenditures.....	\$	62,611 06

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$	16,361 25
Cash in office.....		934 84
Cash deposits in banks.....		22,851 59
Agents ledger balances.....		1,104 71
Total.....		41,251 85
Deduct depreciation of assets.....		467 50
Total or net invested assets	\$	40,784 35

NON-INVESTED ASSETS.

Furniture.....	\$	2,800 00
Total non-invested assets	\$	2,800 00
Gross assets.....	\$	43,584 35

LIABILITIES.

Advance assessments	\$	6,274 50
All other (not including contingent mortuary).....		200 00
Total actual liabilities.....	\$	6,474 50
Balance net assets.....		37,109 85

CONTINGENT MORTUARY AND INDEMNITY ASSETS

Assessments called and not yet due.....	\$	16,975 50
Assessments not yet called.....		6,107 84
Total.....	\$	23,083 34
Deduct estimated cost of collection.....		2,000 00
Net amount due from members.....	\$	21,083 34

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses reported (18).....	\$	805 00
Losses resisted (8).....		3,920 00
Losses in process of adjustment (14).....		1,382 84
Total contingent mortuary liabilities.....	\$	6,107 84

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	4,158	\$ 37,307,500 00
Certificates issued during the year 1895.....	1,918	16,688,750 00
Total.....	6,076	\$ 53,996,250 00
Certificates ceased to be in force during the year 1895.....	1,906	16,709,500 00
Certificates in force December 31, 1895.....	4,170	\$ 37,286,750 00
Losses unpaid December 31, 1894.....	40	8,234 00
Losses incurred during 1895.....	226	15,724 02
Losses paid during the year 1895.....	226	17,850 18
Certificates terminated by lapse during the year 1895.....	1,906	16,709,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	20	\$ 181,000 00
Certificates issued during the year 1895.....	11	97,000 00
Total.....	31	\$ 278,000 00
Certificates ceased to be in force during the year 1895.....	15	127,000 00
Certificates in force December 31, 1895.....	16	\$ 151,000 00
Certificates terminated by lapse during the year 1895.....	15	127,000 00
Premiums received.....		337 00
Tax.....		6 74

NATIONAL MUTUAL LIFE ASSOCIATION.

Principal Office..... Minneapolis, Minn.

(Incorporated in 1887.)

P. B. CRANE, President.

IRA F. MURPHY, Secretary.

INCOME IN 1895.

Membership fees.....	\$	28,131 18
Assessments.....		139,079 94
Medical examiners' fees.....		5,732 00
Interest.....		3,270 58
Cash received from all other sources.....		1,001 57
Total income.....	\$	177,215 27
Total expenditures.....		172,962 00
Excess of income over expenditures.....	\$	4,253 27

EXPENDITURES IN 1895.

Losses and claims.....	\$	105,150 00
Payments returned to rejected applicants and to members for cancelled certificates.....		576 75
Commissions and fees allowed to agents.....		24,441 85
Commissions paid for collecting assessments.....		3,126 75

Salaries of officers.....	11,447 42
Salaries of managers and agents.....	5,256 38
Salaries of employes.....	3,038 00
Medical examiners' fees.....	6,590 50
Rent, \$1,201.55; taxes, \$1,225.22; advertising and printing, \$2,214.94.....	4,641 71
Advance to agents.....	6,230 00
All other items.....	1,962 64
Total expenditures.....	\$ 172,962 00

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 600 00
Agents' ledger balances.....	6,230 00
Cash in office.....	69 75
Cash deposits in banks on emergency or reserve fund account.....	10,943 35
All other deposits.....	141,478 22
Total net or invested assets.....	\$ 159,321 32

NON-INVESTED ASSETS.

Interest and furniture.....	\$ 3,135 00
Total non-invested assets.....	\$ 3,135 00
Gross assets.....	\$ 162,456 32

LIABILITIES.

Advance assessments.....	\$ 162 13
Total actual liabilities.....	\$ 162 13
Balance net assets.....	162,294 19

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 48,437 00
Assessments not yet called.....	21,562 00
Assessments reported.....	15,312 00
Net amount due from members.....	\$ 85,311 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (6).....	\$ 12,250 00
Losses adjusted not yet due (16).....	38,750 00
Losses in process of adjustment (8).....	17,250 00
Total contingent mortuary liabilities.....	\$ 68,250 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	7,221	\$ 14,833,000 00
Certificates issued during the year 1895.....	2,434	4,451,000 00
Total.....	9,655	\$ 19,284,000 00
Certificates ceased to be in force during the year 1895.....	2,428	4,386,750 00
Certificates in force December 31, 1895.....	7,227	\$ 14,897,250 00
Losses unpaid December 31, 1894.....	28	65,250 00
Losses incurred during the year 1895.....	50	111,000 00
Losses paid during the year 1895.....	48	105,150 00
Certificates terminated by death during the year 1895.....	50	111,000 00
Certificates terminated by lapse during the year 1895.....	2,397	4,274,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	528	\$ 1,132,000 00
Certificates issued during the year 1895.....	165	255,250 00
Total.....	693	\$ 1,387,250 00
Certificates ceased to be in force during the year 1895.....	378	772,000 00
Certificates in force December 31, 1895.....	315	\$ 615,250 00
Losses incurred during the year 1895.....	5	12,500 00
Losses paid during the year 1895.....	7	17,500 00
Certificates terminated by death during the year 1895.....	5	12,500 00
Premiums received.....		6,410 00

NORTHERN LIFE ASSOCIATION.

Principal Office.....Marshalltown, Iowa.

(Incorporated in 1882.)

W. W. DOOLITTLE, President.

E. H. HIBBEN, Secretary.

Membership fees.....	\$	10,501 51
Assessments.....		50,249 06
Interest.....		3,518 34
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Total income.....	\$	64,268 91
Total expenditures.....		57,040 96
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Excess of income over expenditures.....	\$	7,227 95

EXPENDITURES IN 1895.

Losses and claims.....	\$	30,000 00
Commissions and fees allowed to agents.....		8,561 81
Commissions paid for collecting assessments.....		1,939 70
Salaries of officers.....		4,000 00
Salaries of managers and agents.....		1,491 89
Salaries of employes.....		5,717 63
Medical examiners' fees.....		266 73
Rent, \$250.00; advertising and printing, \$1,408.85.....		1,658 85
Advance to agents.....		3,305 35
All other items.....		99 00
<hr/>		
Total expenditures.....	\$	57,040 96

NET OR INVESTED ASSETS.

Loans on real estate.....	\$	60,164 00
Cash deposits in banks.....		7,921 00
All other deposits.....		1,000 00
<hr/>		
Total net or invested assets.....	\$	69,085 00

NON-INVESTED ASSETS.

Interest.....	\$	1,084 31
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Total non-invested assets.....	\$	1,084 31
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Gross assets.....	\$	70,169 31

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$	3,682 79
Deduct estimated cost of collection.....		155 00
<hr/>		
Net amount due from members.....	\$	3,497 70

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	3193	\$ 5,617,000 00
Certificates issued during the year 1895.....	1135	2,057,500 00
<hr/>		
Total.....	4328	\$ 7,674,500 00

Certificates ceased to be in force during the year 1895	650	1,057,000 00
Certificates in force December 31, 1895	3678	\$ 6,617 500 00
Losses unpaid December 31, 1884	1	1,500 00
Losses incurred during the year 1895	16	28,500 00
Losses paid during the year 1895	17	30,000 00
Certificates terminated by death during the year 1895	16	28,500 00
Certificates terminated by lapse during the year 1895	634	1,028,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates issued during the year 1895	97	\$ 214,500 00
Certificates ceased to be in force during the year 1895	2	4,500 00
Certificates in force December 31, 1895	95	\$ 210,000 00
Losses incurred during the year 1895	1	2,500 00
Losses paid during the year 1895	1	2,500 00
Certificates terminated by death during the year 1895	1	2,500 00
Certificates terminated by lapse during the year 1895	1	2,500 00
Premiums received		1,941 51
Tax		88 83

THE NORTHWESTERN BENEVOLENT SOCIETY.

Principal Office.....Duluth, Minnesota.

(Incorporated in 1891.)

JNO. P. JOHNSON, President.

VINCENT D. CLIFF, Secretary.

INCOME IN 1895.

Membership fees	\$ 19,178 00
Assessments	53,024 69
Interest	276 00
Cash received from all other sources	16 30
Total income	\$ 72,494 99
Total expenditures	70,458 05
Excess of income over expenditures	\$ 2,036 94

EXPENDITURES IN 1895.

Losses and claims	\$ 25,159 93
Payments returned to rejected applicants and to members for cancelled certificates	99 00
Commissions and fees allowed to agents	20,441 31
Commissions paid for collecting assessments	2,651 22
Salaries of officers	7,450 00
Salaries of employes	5,653 92
Medical examiners' fees	187 50
Rent, \$1142.50; advertising and printing, \$202.19	3,163 69
All other items	5,651 48
Total expenditures	\$ 70,458 05

NET OR INVESTED ASSETS.

Cash in office.....	\$	475 00
Cash deposits in banks on emergency or reserve fund account.....		6,000 00
All other deposits.....		7,810 65
Total net or invested assets.....	\$	14,285 65

NON-INVESTED ASSETS.

Market value of bonds and stocks over cost.....	\$	1,103 25
All other items.....		42 50
Total non-invested assets.....	\$	1,145 75
Gross assets.....	\$	15,431 40

LIABILITIES.

Advance assessments.....	\$	425 50
Total actual liabilities.....	\$	425 50
Balance net assets.....		15,005 90

CONTINGENT MORTUARY ASSETS.

Indemnity Assessments called for and not yet due.....	\$	5,378 61
Deduct estimated cost of collection.....		268 93
Net amount due from members.....	\$	5,109 68

CONTINGENT MORTUARY LIABILITIES.

Losses reported (98).....	\$	980 00
Total contingent mortuary liabilities.....	\$	980 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	5,258	\$ 525,800 00
Certificates issued during the year 1895.....	7,053	705,300 00
Total.....	12,311	\$ 1,231,100 00
Certificates ceased to be in force during the year 1895.....	6,633	663,300 00
Certificates in force December 31, 1895.....	5,678	\$ 567,800 00
Losses incurred during the year 1895.....	1,511	
Losses paid during the year 1895.....	1,511	25,159 98
Certificates terminated by death during the year 1895.....	16	1,600 00
Certificates terminated by lapse and surrender during the year 1895.....	6,617	661,700 00

NORTHWESTERN MASONIC AID ASSOCIATION.

Principal Office.....Home Insurance Building, Chicago, Ill.

(Incorporated in 1874.)

DANIEL J. AVERY, President. CHAS. A. CAPWELL, Secretary.

INCOME IN 1895.

Assessments.....	\$ 2,194,511 14
Interest.....	18,760 66
Cash received from all other sources.....	336,848 81
Total income.....	\$ 2,550,120 61
Total expenditures.....	2,442,518 76
Excess of income over expenditures.....	\$ 107,601 85

EXPENDITURES IN 1895.

Losses and claims.....	\$ 1,945,000 00
Commissions and fees allowed to agents.....	195,624 28
Commissions paid for collecting assessments.....	14,887 23
Salaries of officers.....	45,282 50
Salaries of managers and agents.....	29,698 13
Salaries of employes.....	84,315 81
Medical examiners' fees.....	30,584 37
Rent, \$17,905.84; advertising and printing, \$11,866.09.....	29,771 93
Filing state reports and taxes.....	5,355 12
All other items.....	61,999 39
Total expenditures.....	\$ 2,442,518 76

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 79,900 00
Cost value of bonds and stocks owned.....	395,661 79
Agents ledger balances.....	65,487 63
Cash in office.....	100 00
Cash deposits in hands of treasurer.....	328,872 52
Total.....	\$ 870,021 94
Deduct depreciation of assets.....	844 29
Total net or invested assets.....	\$ 869,177 65

NON-INVESTED ASSETS.

Interest.....	\$ 3,271 39
Total non-invested assets.....	\$ 3,271 39
Gross assets.....	\$ 872,449 04

LIABILITIES.

Advance assessments.....	\$ 18,418 44
All other (not including contingent mortuary).....	36,883 69
Total actual liabilities.....	\$ 55,302 13
Balance net assets.....	817,146 91

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid.....	\$ 45,000 00
Assessments not yet called.....	462,000 00
Net amount due from members.....	\$ 507,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (68).....	\$	204,000 00
Losses resisted (10).....		28,000 00
Losses adjusted not yet due (69).....		214,000 00
Losses in process of adjustment (4).....		16,000 00
Total contingent mortuary liabilities.....	\$	462,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	48,081	\$141,154,500 00
Certificates issued during the year 1895.....	7,580	15,169,000 00
Total.....	55,661	\$156,323,500 00
Certificates ceased to be in force during the year 1895.....	10,665	26,889,000 00
Certificates in force December 31, 1895.....	44,996	\$129,434,500 00
Losses unpaid December 31, 1894.....	129	436,200 00
Losses incurred during the year 1895.....	627	1,993,000 00
Losses paid during the year 1895.....	597	1,945,000 00
Certificates terminated by death during the year 1895.....	627	1,993,000 00
Certificates not taken during the year 1895.....	746	1,436,000 00
Certificates terminated by lapse during the year 1895.....	9,292	23,469,000 00
Settled by compromise.....	3	8,200 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	810	\$ 2,236,000 00
Certificates issued during the year 1895.....	220	344,000 00
Total.....	1,030	\$ 2,580,000 00
Certificates ceased to be in force during the year 1895.....	321	632,000 00
Certificates in force December 31, 1895.....	709	\$ 1,948,000 00
Losses incurred during the year 1895.....	10	31,000 00
Losses paid during the year 1895.....	5	18,000 00
Certificates terminated by death during the year 1895.....	10	31,000 00
Certificates not taken during the year 1895.....	20	34,000 00
Certificates terminated by lapse during the year 1895.....	291	567,000 00
Premiums received.....		38,835 83
Expense.....		4,891 32
Tax.....		776 72

ODD FELLOWS' ANNUITY ASSOCIATION.

Principal Office..... Des Moines, Iowa

(Incorporated in 1890.)

WM. MUSSON, President.

C. H. BAKER, Secretary.

INCOME IN 1895.

Membership fees.....	\$	15,074 63
Assessments.....		50,763 63
Interest.....		1,141 75
Advances to agents repaid.....		106 37
Cash received from other sources.....		948 37
Total income.....	\$	68,034 12
Total expenditures.....		71,523 47

EXPENDITURES IN 1895.

Losses and claims	\$	31,600 00
Payments returned to rejected applicants and to members for cancelled certificates		1,158 00
Commissions and fees allowed to agents		20,152 27
Commissions paid for collecting assessments		2,315 07
Salaries of officers		8,000 00
Salaries of employes		1,169 25
Medical examiners' fees		2,169 00
Rent, \$450.00; advertising and printing, \$1,127.17		1,577 17
All other items		3,964 71
Total expenditures	\$	71,523 47

NET OR INVESTED ASSETS.

Loans on real estate	\$	20,150 00
Cash deposits in banks on emergency or reserve fund account		976 86
Cost value of real estate		2,000 00
Total net or invested assets	\$	23,126 86

NON-INVESTED ASSETS.

Interest	\$	426 50
Total non-invested assets	\$	426 50
Gross assets	\$	23,553 36

LIABILITIES.

Borrowed money	\$	546 86
Total actual liabilities	\$	546 86
Balance net assets		23,006 50

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	2,592 85
Deduct estimated cost of collection		150 00
Net amount due from members	\$	2,442 85

CONTINGENT MORTUARY LIABILITIES.

Losses reported (3)	\$	4,600 00
Losses adjusted, not yet due		35,850 00
Total contingent mortuary liabilities	\$	40,450 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894	3,433	\$ 5,225,100 00
Certificates issued during the year 1895	1,377	1,841,200 00
Total	4,810	\$ 7,066,300 00
Certificates ceased to be in force during the year 1895	798	1,041,500 00
Certificates in force December 31, 1895	4,012	\$ 6,024,800 00
Losses unpaid December 31, 1894	38	38,050 00
Losses incurred during the year 1895	21	32,400 00
Losses paid during the year 1895	59	31,600 00
Certificates terminated by death during the year 1895	21	32,400 00
Certificates terminated by lapse during the year 1895	777	1,009,100 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates issued during the year 1895	179	\$ 280,000 00
Total	179	\$ 280,000 00
Certificates ceased to be in force during the year 1895	25	42,500 00
Certificates in force December 31, 1895	154	\$ 247,200 00
Certificates terminated by lapse during the year 1895	25	42,500 00
Premiums received		2,872 65
Expense		2,693 40
Tax		57 45

ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Principal Office.....Piqua, Ohio.

(Incorporated in 1882.)

J. R. GEORGE, President.

J. L. McKINNEY, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 6,055 20
Annual dues.....	30,950 90
Assessments.....	205,149 83
Interest.....	1,344 70
Total income.....	\$ 243,500 63
Total expenditures.....	235,071 45
Excess of income over expenditures.....	\$ 8,429 18

EXPENDITURES IN 1895.

Losses and claims.....	\$ 193,255 00
Commissions and fees allowed to agents.....	1,008 88
Commissions paid for collecting assessments.....	4,803 08
Salaries of officers.....	4,800 00
Salaries of managers and agents.....	14,894 66
Salaries of employes.....	3,747 94
Medical examiners' fees.....	200 00
Rent, \$360 00; taxes, \$355.80; advertising and printing, \$2,078 90.....	2,794 70
All other items.....	9,567 69
Total expenditures.....	\$ 235,071 45

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 19,748 17
Cash deposits in banks on emergency and reserve fund account.....	10,092 00
All other.....	7,759 50
Total net or invested assets.....	\$ 37,599 67

NON-INVESTED ASSETS.

Interest.....	\$ 50 00
Total non-invested assets.....	\$ 50 00
Gross assets.....	\$ 37,649 67

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 12,799 00
Assessments due and unpaid.....	6,879 20
Assessments reported.....	25,478 00
Total.....	\$ 45,156 20
Deduct estimated cost of collection.....	3,620 00
Net amount due from members.....	\$ 41,536 20

CONTINGENT MORTUARY LIABILITIES.

Losses reported (7)	\$	9,000 00
Losses resisted (1)		3,000 00
Losses adjusted not yet due (9)		14,000 00
Losses in process of adjustment (7)		11,000 00
Total contingent mortuary liabilities	\$	37,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894	12,674	\$ 19,213,000 00
Restored to membership during the year 1895	301	390,500 00
Certificates issued during the year 1895	2,025	2,670,500 00
Total	15,000	\$ 22,274,000 00
Certificates ceased to be in force during the year 1895	2,380	3,519,000 00
Certificates in force December 31, 1895	12,620	\$ 18,755,000 00
Losses unpaid December 31, 1894	25	43,000 00
Losses incurred during the year 1895	101	157,000 00
Losses paid during the year 1895	102	163,000 00
Certificates terminated by death during the year 1895	101	157,000 00
Certificates terminated by lapse during the year 1895	2,279	3,362,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894	132	\$ 255,000 00
Restored to membership during the year 1895	6	8,000 00
Certificates issued during the year 1895	144	199,500 00
Total	282	\$ 462,500 00
Certificates ceased to be in force during the year 1895	66	102,000 00
Certificates in force December 31, 1895	216	\$ 360,500 00
Losses incurred during the year 1895	1	2,000 00
Losses paid during the year 1895	1	2,000 00
Certificates terminated by death during the year 1895	1	2,000 00
Certificates terminated by lapse during the year 1895	65	100,000 00
Premiums received		3,533 22
Tax		70 66

RAILWAY OFFICIALS AND EMPLOYES ACCIDENT ASSOCIATION.

Principal Office.....25 Ingalls Block, Indianapolis, Ind.

(Incorporated in 1889.)

CHALMERS BROWN, President.

WM. K. BELLIS, Secretary.

INCOME IN 1895.

Assessments	\$	232,091 35
Interest		343 92
Total income	\$	232,435 27
Total expenditures		231,678 86
Excess of income over expenditures	\$	756 41

EXPENDITURES IN 1895.

Losses and claims.....	\$	112,616 66
Commissions and fees allowed to agents.....		58,471 27
Commissions paid for collecting assessments.....		8,964 50
Salaries of officers.....		6,798 40
Salaries of managers and agents.....		1,232 00
Salaries of employes.....		12,363 76
Medical examiners' fees.....		1,694 60
Rent, \$2,110.02; taxes, \$2,243.11; advertising and printing, \$4,860.25.....		9,213 39
All other items.....		20,324 28
Total expenditures.....	\$	231,678 86

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$	3,972 11
Cash deposits in banks on emergency or reserve fund account.....		12,000 00
Cash in office.....		11,648 87
All other deposits.....		7,270 69
Total net or invested assets.....	\$	34,891 67

NON-INVESTED ASSETS.

Accepted cash orders and furniture.....	\$	169,014 38
Total non-invested assets.....	\$	169,014 38
Gross assets.....	\$	203,906 05

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted not yet due (2).....	\$	6,000 00
Losses resisted (2).....		4,000 00
Total contingent indemnity liabilities.....	\$	10,000 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	14,022	\$ 24,590,340 00
Certificates issued during the year 1895.....	11,909	23,310,675 00
Total.....	25,931	\$ 47,901,015 00
Certificates ceased to be in force during the year 1895.....	14,448	25,522,765 00
Certificates in force December 31, 1895.....	11,483	\$ 22,378,250 00
Losses unpaid December 31, 1894.....	5	8,300 00
Losses incurred during the year 1895.....	2,031	115,316 66
Losses paid during the year 1895.....	2,031	112,616 66
Certificates terminated by death during the year 1895.....	31	54,100 00
Certificates terminated by lapse during the year 1895.....	14,467	25,468,665 0 0

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	495	\$ 962,600 00
Certificates issued during the year 1895.....	542	1,048,900 00
Total.....	1,037	\$ 2,011,500 00
Certificates ceased to be in force during the year 1895.....	549	1,067,400 00
Certificates in force December 31, 1895.....	488	\$ 944,200 00
Losses incurred during the year 1894.....	66	8,542 39
Losses paid during the year 1895.....	65	3,542 39
Certificates terminated by death during the year 1895.....	1	5,000 00
Certificates terminated by lapse during the year 1895.....	548	1,062,400 00
Premiums received.....		12,572 28
Expense.....		4,098 11
Tax.....		251 44

SECURITY MUTUAL LIFE ASS'N.

Principal Office.....Binghamton, N. Y.

(Incorporated in 1883.)

HENRY J. REINMUND, President. CHARLES M. TURNER, Secretary.

INCOME IN 1895.

Assessments	\$	350,083	27
Medical examiners' fees		1,961	00
Interest and rent		9,935	66
Advances to agents repaid		39,165	40
Total income	\$	401,148	33
Total expenditures		308,721	22
Excess of income over expenditures	\$	92,427	11

EXPENDITURES IN 1895.

Losses and claims	\$	75,290	58
Payments returned to rejected applicants and to members for cancelled certificates		6,326	65
Commissions and fees allowed to agents		125,117	92
Commissions paid for collecting assessments		6,390	14
Salaries of officers		8,632	50
Salaries of managers and agents		3,865	80
Salaries of employes		7,333	34
Medical examiners' fees		11,598	00
Rent, \$4,927.99; taxes, \$1,908.73; advertising and printing, \$5,972.75		12,809	47
Advance to agents		41,624	04
All other items		9,372	78
Total expenditures	\$	308,721	22

NET OR INVESTED ASSETS.

Cost value of real estate	\$	8,566	45
Loans on mortgages on real estate		193,800	00
Cash in office and in bank		81,817	25
Loans secured by by pledge of bonds and stocks		600	00
Bonds and stocks owned		6,000	00
Agents ledger balances		50,122	17
All other		25,646	31
Total net or invested assets	\$	366,552	18

NON-INVESTED ASSETS.

Market value of bonds and stocks over par	\$	25	85
Interest and rent		2,788	87
Total non-invested assets	\$	2,814	72
Gross assets	\$	369,366	90

LIABILITIES.

Salaries and rents	\$	3,523	15
All other (not including contingent mortuary)		6,007	40
Total actual liabilities	\$	9,530	55
Balance net assets		359,836	35

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$	84,886	00
Deduct estimated cost of collection		2,971	00
Net amount due from members	\$	81,915	00

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (2).....	\$	7,000 00
Losses in process of adjustment.....		6,000 00
Losses adjusted not yet due.....		17,911 70
Total contingent mortuary liabilities.....	\$	30,911 70

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	6,134	\$ 13,756,200 00
Certificates issued and renewed during the year 1895.....	4,034	10,931,500 00
Total.....	10,168	\$ 24,687,700 00
Certificates ceased to be in force during the year 1895.....	1,759	4,550,350 00
Certificates in force December 31, 1895.....	8,409	\$ 20,137,350 00
Losses unpaid December 31, 1894.....	4	28,462 50
Losses incurred during the year 1895.....	38	79,350 00
Losses paid during the year 1895.....	37	75,290 58
Certificates terminated by death during the year 1895.....	38	79,350 00
Certificates terminated by lapse during the year 1895.....	1,298	3,253,000 00
Not taken.....	423	1,218,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	31	\$ 181,000 00
Certificates issued during the year 1895.....	27	142,500 00
Total.....	58	\$ 323,500 00
Certificates ceased to be in force during the year 1895.....	15	125,000 00
Certificates in force December 31, 1895.....	43	\$ 198,500 00
Certificates not taken during the year 1895.....	4	33,000 00
Certificates terminated by lapse during the year 1895.....	11	92,000 00
Premiums received.....		2,132 70
Expense.....		714 46
Tax.....		42 65

SOUTHWESTERN MUTUAL LIFE ASSOCIATION.

Principal Office.....Marshalltown, Iowa

(Incorporated in 1882.)

H. S. HALBERT, President.

H. E. KINNEY, Secretary.

INCOME IN 1895.

Membership fees.....	\$	41,227 64
Assessments.....		109,864 01
Interest.....		2,914 12
Advances to agents repaid.....		866 69
Cash received from all other sources.....		2,346 03
Total income.....	\$	157,218 49
Total expenditures.....		141,233 98
Excess of income over expenditures.....	\$	15,984 51

EXPENDITURES IN 1895.

Losses and claims.....	\$	55,000 00
Payments returned to rejected applicants and to members for cancelled certificates.....		3,797 30
Commissions and fees allowed to agents.....		48,615 35

Commissions paid for collecting assessments.....	8,231 43
Salaries of officers.....	6,497 83
Salaries of managers and agents.....	7,083 14
Salaries of employes.....	3,852 62
Medical examiners' fees.....	3,631 75
Rent, \$266.66; taxes, \$448.40; advertising and printing, \$3,443.81.....	4,158 87
Advance to agents.....	1,923 04
All other items.....	3,442 65

Total expenditures.....	\$ 111,233 98
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NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 52,575 00
Agents' ledger balances.....	1,923 04
Cash deposits in banks on emergency or reserve fund account.....	766 66
Cash in office.....	4,643 35
All other deposits.....	7,159 98

Total.....	\$ 67,068 03
Deduct depreciation of assets.....	1,923 04

Total net or invested assets.....	\$ 65,144 99
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NON-INVESTED ASSETS.

Interest.....	\$ 819 31
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Total non-invested assets.....	\$ 819 31
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Gross assets.....	\$ 65,964 30
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LIABILITIES.

Special deposit fund.....	\$ 6,263 92
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Total actual liabilities.....	\$ 6,263 92
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Balance net assets.....	59,700 48
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CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 5,000 00
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Assessments due and unpaid.....	9,000 00
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Net amount due from members.....	\$ 14,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses reported (3).....	\$ 4,000 00
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Losses in process of adjustment.....	9,000 00
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Total contingent mortuary liabilities.....	\$ 13,000 00
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EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	5,820	\$ 8,697,500 00
Certificates issued during the year 1895.....	4,401	6,794,500 00
Total.....	10,221	\$ 15,492,000 00
Certificates ceased to be in force during the year 1895.....	1,958	3,063,000 00
Certificates in force December 31, 1895.....	8,263	\$ 12,429,000 00
Losses unpaid December 31, 1894.....	3	7,000 00
Losses incurred during the year 1895.....	40	61,000 00
Losses paid during the year 1895.....	37	55,000 00
Certificates terminated by death during the year 1895.....	40	61,000 00
Certificates terminated by lapse during the year 1895.....	1,918	3,002,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	2	\$ 2,000 00
Certificates issued during the year 1895.....	37	57,500 00
Total.....	39	\$ 59,500 00
Certificates ceased to be in force during the year 1895.....	13	16,500 00
Certificates in force December 31, 1895.....	26	\$ 43,000 00
Losses incurred during the year 1895.....	1	2,000 00
Losses paid during the year 1895.....	1	3,000 00
Certificates terminated by death during the year 1895.....	1	2,000 00
Certificates terminated by lapse during the year 1895.....	12	14,500 00
Premiums received.....		425 00
Expense.....		516 17
Tax.....		8 50

SUPREME CONCLAVE IMPROVED ORDER OF HEPTASOPHS.

Principal Office..... Baltimore, Maryland.

(Incorporated in 1878.)

M. G. COHEN,
Supreme Archon.

SAM'L. H. TATTERSALL,
Supreme Secretary.

INCOME IN 1895.

Membership fees.....	\$ 43,152 00
Annual dues.....	9,727 69
Assessments.....	355,871 92
Medical examiners' fees.....	10,795 50
Interest.....	1,196 64
Cash received from all other sources.....	851 50
	\$ 451,625 25
Total income.....	\$ 451,625 25
Total expenditures.....	454,136 58

EXPENDITURES IN 1895.

Losses and claims.....	\$ 359,000 00
Payments returned to rejected applicants and to members for cancelled certificates.....	35,985 00
Commissions and fees allowed to agents.....	7,838 67
Commissions paid for collecting assessments.....	3,378 60
Salaries of officers.....	8,330 10
Salaries of employes.....	1,587 50
Salaries of managers and agents.....	7,468 95
Medical examiners' fees.....	10,795 50
Rent, \$652.56; telephone, \$78.00; advertising and printing, \$3,633.11.....	4,363 67
All other items.....	15,388 59
	\$ 454,136 58
Total expenditures.....	\$ 454,136 58

NET OR INVESTED ASSETS.

Ledger balances.....	\$ 109 60
Deposits in banks.....	33,379 24
	33,488 84
Total.....	33,488 84
Deduct amount of agents' balances uncollected.....	109 60
	\$ 33,379 24
Total net or invested assets.....	\$ 33,379 24

LIABILITIES.

Losses not adjusted, or due and unpaid.....	\$ 11,000 00
	\$ 11,000 00
Total actual liabilities.....	\$ 11,000 00
Balance net assets.....	27,379 24

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	19,563	\$ 36,799,000 00
Certificates issued during the year 1895.....	7,197	12,721,000 00
Total.....	26,760	\$ 49,520,000 00
Certificates ceased to be in force during the year 1895.....	1,435	2,499,000 00
Certificates in force December 31, 1895.....	25,325	\$ 47,021,000 00
Losses unpaid December 31, 1894.....	7	12,000 00
Losses incurred during the year 1895.....	185	358,000 00
Losses paid during the year 1895.....	188	359,000 00
Certificates terminated by death during the year 1895.....	185	358,000 00
Certificates terminated by lapse and surrender during the year 1895.....	1,250	2,141,000 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	51	\$ 127,000 00
Certificates issued during the year 1895.....	20	52,000 00
Total.....	71	\$ 179,000 00
Certificates ceased to be in force during the year 1895.....	4	15,000 00
Certificates in force December 31, 1895.....	67	\$ 164,000 00
Certificates terminated by lapse during the year 1895.....	4	15,000 00
Premiums received.....		1,535 35
Tax.....		30 70

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Principal Office.....Toronto, Canada

(Incorporated in 1881.)

ORONHYATEKA, M. D., Pres.

JNO. A. MCGILLIVRAY, Secy.

INCOME IN 1895.

Membership fees.....	\$ 29,074 00
Annual dues.....	18,852 50
Assessments ..	997 968 23
Interest.....	40,314 91
Cash received from all other sources.....	22,140 15
Total income.....	\$ 1,108,349 79
Total expenditures.....	783,870 85
Excess of income over expenditures.....	\$ 324,478 94

EXPENDITURES IN 1895.

Losses and claims.....	\$ 590,330 66
Payments returned to rejected applicants and to members for cancelled certificates.....	126 43
Salaries of officers.....	15,171 77
Salaries of managers and agents.....	42,404 35
Salaries of employes.....	11,443 22
Medical examiners' fees.....	5,020 21
Rent, \$1,600.00; advertising and printing, \$5,628.86.....	7,228 86
All other items.....	112,145 35
Total expenditures.....	\$ 783,870 85

NET OR INVESTED ASSETS.

Loans on real estate.....	§ 1,130,045 90
Cost value of bonds and stocks owned.....	149,487 45
Cash deposits in banks on emergency or reserve fund account.....	131,615 14
All other deposits.....	41,466 99
Total or net invested assets.....	§ 1,452,615 48

NON-INVESTED ASSETS.

Interest.....	§ 28,963 96
Total non-invested assets.....	§ 28,963 96
Gross assets.....	§ 1,481,579 44

LIABILITIES.

Losses adjusted due and unpaid.....	§ 19,975 00
Total actual liabilities.....	§ 19,975 00
Balance net assets.....	1,461,604 44

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	70,055	§ 86,506,500 00
Certificates issued during the year 1895.....	23,938	29,074,000 00
Total.....	93,993	§ 115,580,500 00
Certificates ceased to be in force during the year 1895.....	7,472	7,553,000 00
Certificates in force December 31, 1895.....	86,521	§ 108,027,500 00
Losses unpaid December 31, 1894.....	21	19,808 34
Losses incurred during 1895.....	456	589,500 00
Losses paid during the year 1895.....		590,330 66
Certificates terminated by death during the year 1895.....	456	589,500 00
Certificates terminated by lapse during the year 1895.....	7,016	6,693,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates issued during the year 1895.....	132	§ 238,500 00
Certificates ceased to be in force during the year 1895.....	54	72,000 00
Total.....	186	§ 310,500 00
Certificates ceased to be in force during the year 1895.....	38	53,500 00
Certificates in force December 31, 1895.....	148	§ 257,000 00
Losses incurred during the year 1895.....	2	3,000 00
Losses paid during the year 1895.....	1	1,000 00
Certificates terminated by death during the year 1895.....	2	3,000 00
Certificates terminated by lapse during the year 1895.....	36	50,500 00
Premiums received.....		1,314 19
Tax.....		26 28

SUPREME COUNCIL OF THE ORDER OF CHOSEN FRIENDS.

Principal Office.....Indianapolis, Ind.

(Incorporated in 1879.)

H. H. MORSE, President.

T. B. LINN, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 5,964 75
Annual dues.....	553 20
Assessments.....	1,036,221 73
Interest.....	288 89
Cash received from all other sources.....	4,805 21
Total income.....	\$ 1,047,833 78

EXPENDITURES IN 1895.

Losses and claims.....	\$ 965,100 00
Salaries of officers.....	8,700 00
Salaries of employes.....	10,614 90
Rent, \$2,891.67; advertising and printing, \$5,850.50.....	8,712 17
All other items.....	57,014 41
Total expenditures.....	\$ 1,050,141 48

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 7,300 00
Ledger balances and supplies.....	6,633 83
Cash deposits in banks on relief fund account.....	13,890 14
All other deposits.....	2,844 15
Total.....	30,668 12
Deduct depreciation of assets.....	2,314 39
Total net or invested assets.....	\$ 28,353 73

NON-INVESTED ASSETS.

Interest.....	\$ 134 00
Total non-invested assets.....	\$ 134 00
Gross assets.....	\$ 28,487 73

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 52,000 00
Assessments not yet called.....	138,143 00
Assessments due and unpaid.....	6,552 90
Net amount due from members.....	\$ 196,695 90

CONTINGENT MORTUARY LIABILITIES.

Losses reported (80).....	\$ 56,881 00
Losses adjusted, not yet due (20).....	46,650 00
Losses in process of adjustment (46).....	81,262 00
Total contingent mortuary liabilities.....	\$ 184,793 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	37,779	\$ 57,005,000 00
Certificates issued during the year 1895.....	4,580	4,642,000 00
Total	42,359	\$ 61,647,000 00
Certificates ceased to be in force during the year 1895.....	12,788	16,143,000 00
Certificates in force December 31, 1895.....	29,571	\$ 45,504,000 00
Losses unpaid December 31, 1894.....	99	179,500 00
Losses incurred during the year 1895.....	501	970,393 00
Losses paid during the year 1895.....	504	965,100 00
Certificates terminated by death during the year 1895.....	501	970,393 00
Certificates terminated by lapse during the year 1895.....	12,287	15,172,607 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	201	\$ 269,000 00
Certificates issued during the year 1895.....	41	33,500 00
Total	202	\$ 302,500 00
Certificates ceased to be in force during the year 1895.....	84	101,500 00
Certificates in force December 31, 1895.....	158	\$ 201,000 00
Losses incurred during the year 1894.....	2	1,500 00
Losses paid during the year 1895.....	4	3,500 00
Certificates terminated by death during the year 1895.....	2	1,500 00
Certificates terminated by lapse during the year 1895.....	82	100,000 00

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Principal Office.....85 Water St., Boston, Mass.

(Incorporated in 1884.)

AUGUSTUS P. MARTIN, President. BENJ. F. DYER, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 11,997 98
Annual dues.....	368 75
Assessments.....	165,682 29
Interest.....	2,222 55
Total income.....	\$ 180,271 57
Total expenditures.....	178,954 95
Excess of income over expenditures.....	\$ 1,316 62

EXPENDITURES IN 1895.

Losses and claims.....	\$ 72,344 56
Payments returned to rejected applicants and to members for cancelled certificates.....	1,069 09
Commissions and fees allowed to agents.....	15,275 86
Commissions paid for collecting assessments.....	30,952 31
Salaries of officers.....	12,384 96
Salaries of managers and agents.....	6,803 01
Salaries of employes.....	13,359 06
Medical examiners' fees.....	9,604 83
Rent, \$2,550 00; taxes, \$1,551.26; advertising and printing, \$4,449 60.....	8,550 86
All other items.....	8,610 91
Total expenditures.....	\$ 178,954 95

NET OR INVESTED ASSETS.

Loans on real estate	\$	10,300 00
Cost value of bonds and stocks owned		34,933 10
Cash in office		473 01
Cash deposits in banks		29,469 93
Agents' ledger balances		2,945 33
Total	\$	78,121 37
Deduct agents' balance unsecured		2,945 33
Total net or invested assets	\$	75,176 04
Furniture and agents' balances		6,593 90

NON-INVESTED ASSETS.

Interest	\$	314 69
Market value of bonds and stocks over cost		61 90
Total non-invested assets		376 59
Gross assets	\$	82,146 53

LIABILITIES.

Advance assessments	\$	232 34
All other (not including contingent mortuary)		700 00
Total actual liabilities	\$	932 24
Balance net assets		81,214 29

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments called and not yet due	\$	5,030 00
Assessments not yet called		35,677 67
Net amount due from members	\$	40,707 67

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses reported (26)	\$	719 49
Losses resisted (10)		29,800 00
Losses adjusted not yet due (1)		2,000 00
Losses in process of adjustment (45)		5,158 18
Total contingent mortuary liabilities	\$	37,677 67

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894	11,927	\$ 65,444,350 00
Certificates issued during the year 1895	5,761	27,119,050 00
Total	17,688	\$ 92,563,400 00
Certificates ceased to be in force during the year 1895	6,667	30,517,850 00
Certificates in force December 31, 1895	11,021	\$ 62,045,550 00
Losses unpaid December 31, 1894	5	9,095 83
Losses incurred during the year 1895	1,014	95,048 73
Losses paid during the year 1895	1,008	72,344 56
Certificates terminated by death during the year 1895	9	35,000 00
Certificates terminated by lapse during the year 1895	6,658	30,482,850 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894	44	\$ 394,000 00
Certificates issued during the year 1895	109	872,400 00
Total	153	\$ 1,266,400 00
Certificates ceased to be in force during the year 1895	41	307,400 00
Certificates in force December 31, 1895	112	\$ 959,000 00
Losses incurred during the year 1895	7	364 92
Losses paid during the year 1895	7	364 92
Certificates terminated by lapse during the year 1895	41	307,400 00
Premiums received		1,901 50
Expense		842 55
Tax		

UNION MUTUAL BENEFIT AND LIFE ASS'N.

Principal Office.....Denver, Colo.

(Incorporated in 1895.)

F. S. MOORE, President.

C. M. WHEELER, Secretary.

INCOME IN 1895.

Membership fees.....	\$	1,500 00
Annual dues.....		5,071 00
Total income.....	\$	6,571 00
Total expenditures.....		1,684 72
Excess of income over expenditures.....	\$	4,886 28

EXPENDITURES IN 1895.

Losses and claims.....	\$	1,234 72
Commissions paid for collecting assessments.....		1 50
Salaries of employes.....		376 50
Rent,		72 00
Total expenditures.....	\$	1,684 72

NET OR INVESTED ASSETS.

Agents ledger balances.....	\$	219 25
Cash deposits in banks on emergency or reserve fund account.....		377 71
Total net or invested assets.....	\$	596 96

LIABILITIES.

Salary.....	\$	133 90
Total actual liabilities.....	\$	133 90
Balance net assets.....	\$	463 06

EXHIBIT OF CERTIFICATES.

Certificates issued during the year 1895.....	NO.	300	
Total.....		300	
Certificates ceased to be in force during the year 1895.....		59	
Certificates in force December 31, 1895.....		241	
Losses incurred during the year 1895.....	\$	8	170 99
Losses paid during the year 1895.....		8	170 99
Certificates terminated by lapse during the year 1895.....		59	

BUSINESS IN COLORADO IN 1895.

Certificates issued during the year 1895.....	NO.	300	
Total.....		300	
Certificates ceased to be in force during the year 1895.....		59	
Certificates in force December 31, 1895.....		241	
Losses incurred during the year 1895.....	\$	8	170 99
Losses paid during the year 1895.....		8	170 99
Certificates terminated by lapse during the year 1895.....		59	
Premiums received.....			1,428 10
Expense.....			997 29
Tax.....			28 56

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Principal Office.....Council Bluffs, Iowa.

(Incorporated in 1884.)

FRED H. BROWN, President.

JNO. E. RICHARDSON, Secretary.

INCOME IN 1895.

Membership fees.....	\$ 14,524 00
Annual dues.....	4,982 43
Assessments.....	237,148 29
Interest.....	5,495 86
Advances to agents repaid.....	2,321 77
Cash received from all other sources.....	17,224 41
Total income.....	\$ 281,696 76
Total expenditures.....	258,736 06
Excess of income over expenditures.....	\$ 22,960 70

EXPENDITURES IN 1895.

Losses and claims.....	\$ 169,650 00
Commissions and fees allowed to agents.....	20,524 00
Commissions paid for collecting assessments.....	5,112 36
Salaries of officers.....	16,694 94
Salaries of managers and agents.....	13,250 00
Traveling expenses.....	2,881 25
Medical examiners' fees.....	1,125 00
Rent, \$1,800.00; advertising \$650.95.....	2,450 95
Advance to agents.....	561 12
All other items.....	21,486 44
Total expenditures.....	\$ 258,736 06

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 71,006 97
Agents' ledger balances.....	6,775 50
Guarantee notes on members in good standing.....	95,032 00
Cash deposits in banks on emergency or reserve fund account.....	5,526 44
Cash in office.....	160 08
All other deposits.....	23,985 75
Total net or invested assets.....	\$ 202,486 74

NON-INVESTED ASSETS.

Interest.....	\$ 5,885 24
Total non-invested assets.....	\$ 5,885 27
Gross assets.....	\$ 208,372 01

LIABILITIES.

Advance assessments.....	\$ 600 00
Losses adjusted due and unpaid.....	25,000 00
Total actual liabilities.....	\$ 25,600 00
Balance net assets.....	183,372 01

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 17,500 00
Assessments not yet called.....	166,750 00
Net amount due from members.....	\$ 184,250 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (33).....	\$	123,250 00
Losses resisted (11).....		43,500 00
Losses in process of adjustment.....		17,500 00
Total contingent mortuary liabilities.....	\$	184,250 00

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894.....	7,581	\$ 1,700,400 00
Certificates issued during the year 1895.....	3,303	4,057,500 00
Total.....	10,884	\$ 21,061,500 00
Certificates ceased to be in force during the year 1895.....	4,150	8,850,750 00
Certificates in force December 31, 1895.....	6,734	\$ 12,210,750 00
Losses unpaid December 31, 1894.....	35	80,500 00
Losses incurred during the year 1895.....	120	277,250 00
Losses paid during the year 1895.....	71	170,000 00
Certificates terminated by death during the year 1895.....	120	277,250 00
Certificates terminated by lapse during the year 1895.....	4,030	5,573,500 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates in force December 31, 1894.....	741	\$ 1,745,250 00
Certificates issued during the year 1895.....	315	355,750 00
Total.....	1,056	\$ 2,101,000 00
Certificates ceased to be in force during the year 1895.....	371	845,500 00
Certificates in force December 31, 1895.....	685	\$ 1,255,500 00
Losses incurred during the year 1895.....	8	20,000 00
Losses paid during the year 1895.....	6	15,000 00
Certificates terminated by death during the year 1895.....	8	20,000 00
Premiums received.....		274 56
Tax.....		5 49

WORLD MUTUAL BENEFIT ASSOCIATION.

Principal Office.....1126 Market St., Wheeling, W. Virginia

(Incorporated in 1892.)

GEO. A. HARPER, President. CHAS. F. THOMPSON, Secretary.

INCOME IN 1895.

Assessments.....	\$	175,034 53
Medical examiners' fees.....		11,849 00
Interest.....		656 63
Cash received from all other sources.....		26,992 65
Total income.....	\$	214,532 81

EXPENDITURES IN 1895.

Losses and claims.....	\$	58,031 12
Payments returned to rejected applicants and to members for cancelled certificates.....		18,717 34
Commissions and fees allowed to agents.....		56,474 36
Commissions paid for collecting assessments.....		16 21
Salaries of officers.....		9,650 00
Salaries of managers and agents.....		15,422 00

Salaries of employes	6,345 11
Medical examiners' fees	13,037 90
Rent, \$3,087.93; taxes, \$85.00; advertising and printing, \$9,146.34	12,319 27
All other items	21,312 65
Total expenditures	\$ 211,325 96

NET OR INVESTED ASSETS.

Loans on real estate	\$ 2,500 00
Cost value of bonds and stocks owned	5,762 50
Agents' ledger balances	3,607 30
Cash in office and hands of collectors	13,894 00
All other deposits	1,669 57
Total	\$ 27,433 37
Deduct depreciation of assets	162 50
Total net or invested assets	\$ 27,270 87

NON-INVESTED ASSETS.

Interest	\$ 63 33
All other assets	5,630 00
Total non-invested assets	\$ 5,693 33
Gross assets	\$ 32,964 20

LIABILITIES.

Salaries, rents and expenses	\$ 7,000 00
Total actual liabilities	\$ 7,000 00
Balance net assets	25,964 20

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 22,500 00
Assessments due and unpaid	900 00
Net amount due from members	\$ 23,400 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (5)	\$ 3,639 25
Losses resisted	6,411 43
Losses in process of adjustment	3,315 00
Total contingent mortuary liabilities	\$ 13,365 68

EXHIBIT OF CERTIFICATES.

	NO.	
Certificates in force December 31, 1894	7,230	\$ 16,744,500 00
Certificates issued during the year 1895	11,849	12,022,600 00
Total	19,079	\$ 28,767,100 00
Certificates ceased to be in force during the year 1895	4,619	10,125,400 00
Certificates in force December 31, 1895	14,460	\$ 18,641,700 00
Losses incurred during the year 1895	332	58,031 12
Losses paid during the year 1895	332	58,031 12
Certificates terminated by death during the year 1895	58	108,300 00
Certificates terminated by lapse during the year 1895	4,561	10,017,100 00

BUSINESS IN COLORADO IN 1895.

	NO.	
Certificates issued during the year 1895	25	\$ 30,000 00
Certificates in force December 31, 1895	25	30,000 00
Premiums received		247 50
Tax		4 95

STATISTICAL TABLE.

TABLE

Showing Risks written, Premiums received, Losses Incurred, and Expense in the State of Colorado, for the year 1895, by Fidelity, Casualty and Accident Companies authorized to do business in the State.

NAMES OF COMPANIES.		Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Expense.
	Aetna Life Insurance Co., Connecticut.....	\$ 1,383,040 00	\$ 3,604 00	\$ 11,515 35	\$ 11,545 70	\$ 1,214 60
	American Surety Co., New York.....	1,468,176 00	8,682 24	196 71	1,705 85	3,320 88
	City Trust Safe Deposit & Surety Co., Pennsylvania.....	No business	in Colo.			
	Confidential Masonic Accident Association, Illinois.....	No statement				
	Employers' Liability Assurance Corporation, England.....	6,070,040 00	27,178 11	25,022 85	22,842 85	6,691 97
	Fidelity & Casualty Co., New York.....	2,806,720 14	11,157 97	6,810 81	6,840 81	3,690 55
	Fidelity & Deposit Co., Maryland.....	468,000 00	3,183 08			
	Frankfort Accident & Plate Glass Insurance Co., Germany.....	169,000 00	812 00	39 05	142 45	242 00
	Guarantee Co. of North America, Canada.....	43,000 00	241 70			18 00
	Guarantors' Liability Indemnity Co., Pennsylvania.....	249,000 00	2,383 50	725 00	1,025 00	
	Hartford Steam Boiler Inspection & Insurance Co., Connecticut.....	1,007,000 00	9,437 55	34,355 46	33,705 46	4,677 83
	Inter-State Casualty Co., New York.....	1,964,470 00	3,386 29	1,384 96	1,384 96	50 57
	Lawyers' Surety Co., New York.....	No business				
	Lloyd's Plate Glass Insurance Co., New York.....	100,103 30	3,084 49	1,037 29	1,107 29	1,196 34
	London Guarantee & Accident Co. (Ltd.) England.....		49,404 26	26,986 58	26,986 58	10,291 21
	Masons' Fraternal Accident Association, Minnesota.....	329,750 00	522 00	144 84		193 29
	Metropolitan Plate Glass Insurance Co., New York.....	154,145 33	4,824 75	759 67	759 67	
	National Surety Co., Missouri.....	263,200 00	1,000 15	468 13	10,290 00	142 32
	New Jersey Plate Glass Insurance Co., New Jersey.....	36,884 37	832 21	302 15	302 15	262 34
	New York Plate Glass Insurance Co., New York.....	88,724 17	2,038 40	612 22	612 22	
	Pacific Mutual Life Insurance Co., California.....	6,040,500 00	23,846 20	11,467 11	9,500 11	
	Preferred Accident Insurance Co., New York.....	7,432,000 00	12,556 00	10,886 95	14,146 95	
	Standard Life & Accident Insurance Co., Michigan.....	366,700 00	2,984 69	1,281 97	1,281 97	1,000 07
	Travelers' Insurance Co., Connecticut.....	5,291,050 00	26,929 28	15,931 99	17,931 90	
	United Casualty & Surety Co., Missouri.....	3,985,480 00	58,367 85	30,108 98	30,108 98	
	United States Guarantee Co., New York.....	308,500 00	1,412 02	252 42	252 42	315 06
	United States Casualty Co., New York.....	2,570,500 00	4,523 83	586 62	4,135 62	1,627 20
	Union Marine Insurance Co. (Ltd.) England.....	No business	in Colo.			
	Total.....	\$43,053,913 31	\$262,460 57	\$180,847 11	\$196,549 03	\$ 34,934 23

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE FIDELITY, CAUSUALTY
AND ACCIDENT INSURANCE COMPANIES LICENSED TO TRANSACT
BUSINESS IN THIS STATE, FOR THE YEAR ENDING ON THE
LAST DAY OF FEBRUARY, 1896, SHOWING THEIR
CONDITION ON THE THIRTY-FIRST
DAY OF DECEMBER,

1895.

AETNA LIFE INSURANCE COMPANY.

ACCIDENT DEPARTMENT.

Principal Office.....Hartford, Conn.

(Organized in 1853.)

M. G. BULKELEY, President.

J. L. ENGLISH, Secretary.

CASH CAPITAL, \$1,750,000.00.

ASSETS.

Value of real estate owned.....	\$ 492,341 36
Loans secured by mortgages on real estate.....	23,752,838 84
Cost value of bonds and stocks.....	12,528,918 77
Loans secured by bonds and stocks as collateral.....	429,673 14
Cash on hand and in bank.....	2,809,832 41
Agents' debit balances.....	28,174 57
All other assets.....	1,424,226 98
Total.....	\$ 41,466,506 67
Deduct agents' credit balances.....	2,349 39
Total net or ledger assets.....	\$ 41,464,157 28
Outstanding interest and premiums.....	1,442,198 47
Market value of bonds and stocks over cost.....	662,115 53
Total assets.....	\$ 43,568 471 28
Deduct agents' balances and loans.....	8,433 55
(Life and accident) Total admitted assets.....	\$ 43,560,037 73

LIABILITIES.

Capital stock paid up (Life and Accident).....	\$ 1,750,000 00
Unpaid losses.....	18,625 19
Unearned premiums.....	109,124 04
Deduct risks re-insured.....	1,418 25
Total unearned premiums.....	107,705 79
Total liabilities, including capital (Life and Accident).....	\$ 75,718,373 60
Net surplus (Life and Accident).....	4,762,655 44

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 278,703 61
Received from interest and dividends.....	3,650 82
Total income.....	\$ 282,354 43
Excess of income over expenditures.....	46,759 08

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 112,258 83
Medical examiners' fees, &c.....	732 91
Commissions and salaries to agents.....	96,127 84
Salaries of officers and employes.....	7,832 55
Taxes, &c.....	3,286 59
All other expenditures.....	15,356 63
Total expenditures.....	\$ 235,535 35

MISCELLANEOUS.

Accident risks written in 1895.....	\$ 94,421,500 00
Premiums received thereon.....	285,326 98
Total risks in force December 31, 1895.....	56,573,650 00
Total premiums received from commencement to date.....	675,402 45
Total losses paid from commencement to date.....	253,036 73
Excess of premiums over losses.....	422,365 72

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,383,000 00
Premiums received.....	3,604 00
Losses paid.....	11,515 35
Losses incurred.....	11,545 70
Expense.....	1,214 60
Tax.....	72 03

AMERICAN SURETY COMPANY.

Principal Office.....100 Broadway, New York, N. Y.

(Organized in 1884.)

W. L. TRENHOLM, President.

W. E. KEIFES, Secretary.

CASH CAPITAL, \$2,500,000.00.

ASSETS.

Value of real estate owned.....	\$ 3,152,175 52
Loans secured by mortgages on real estate.....	15,000 00
Demand and time loans.....	72,561 26
Cost value of bonds and stocks.....	1,345,895 61
Loans secured by bonds and stocks as collateral.....	26,000 00
Cash on hand and in bank.....	84,407 44
Premiums in course of collection.....	151,902 56
All other assets.....	127,985 52
Total admitted assets.....	\$ 4,975,927 91

II. LIABILITIES.

Capital stock paid up.....	\$ 2,500,000 00
Unpaid losses.....	224,269 09
Unearned premiums.....	568,999 06
Other liabilities.....	114,137 02
Total liabilities, including capital.....	\$ 3,407,405 17
Net surplus.....	\$ 1,568,522 74

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$ 1,013,342 95
Received from interest and dividends.....	57,267 60
Received from rents and all other sources.....	24,409 06
Total income.....	\$ 1,095,019 55
Excess of income over expenditures.....	\$ 146,482 85

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 261,332 37
Paid dividends.....	180,000 00
Commissions and brokerage.....	174,137 76
Salaries of officers and employes.....	177,923 70
Taxes.....	34,646 73
All other expenditures.....	117,496 14
Total expenditures.....	\$ 945,536 70

V. MISCELLANEOUS.

Fidelity risks written in 1895.....	\$106,504,133 34
Premiums received thereon.....	708,659 44
Surety risks written in 1895.....	99,873 047 26
Premiums received thereon.....	608,801 52
Total risks in force December 31, 1895.....	\$186,038,482 33
Total premiums received from commencement to date.....	\$ 5,515,177 58
Total losses paid from commencement to date.....	1,839,893 53
Excess of premiums over losses.....	\$ 3,675,284 05

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,468,176 00
Premiums received.....	8,662 24
Losses paid.....	196 71
Losses incurred.....	1,705 85
Expense.....	3,320 88
Tax.....	173 24

**THE CITY TRUST SAFE DEPOSIT AND SURETY
COMPANY OF PHILADELPHIA.**

Principal Office.....927 Chestnut St., Philadelphia, Pa.

(Organized in 1886.)

CHAS. M. SWAIN, President.

JAS. F. LYND, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

Value of real estate owned.....	\$ 342,124 82
Loans secured by mortgages on real estate.....	97,000 00
Cost value of bonds and stocks.....	243,244 50
Loans secured by bonds and stocks as collateral.....	1,212,296 36
Cash on hand and in bank.....	252,906 98
Premiums in course of collection.....	13,132 34
All other assets.....	62,112 91
Deduct items not admitted.....	18,307 70
Total admitted assets.....	\$ 2,204,510 21

LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	7,352 30
Unearned premiums.....	70,891 42
Other liabilities.....	1,444,755 98
Total liabilities, including capital.....	\$ 2,022,999 70
Net surplus.....	\$ 181,510 51

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 95,887 99
Received from interest and dividends.....	82,567 07
Received from rents and all other sources.....	9,078 27
Total income.....	\$ 187,533 33
Excess of income over expenditures.....	\$ 18,793 57

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 9,160 46
Paid dividends and interest.....	57,846 88
Commissions and brokerage.....	31,131 82
Salaries of officers and employes.....	39,081 05
Taxes.....	8,325 19
All other expenditures.....	23,194 36
Total expenditures.....	\$ 168,739 76

MISCELLANEOUS.

Surety risks written in 1895.....	\$ 31,694,282 26
Premiums received thereon.....	109,209 95
Total risks in force December 31, 1895.....	\$ 35,669,116 51
Total premiums received from commencement to date.....	\$ 566,983 32
Total losses paid from commencement to date.....	68,843 98
Excess of premiums over losses.....	\$ 498,139 34

UNITED STATES BRANCH
OF
EMPLOYERS' LIABILITY ASSURANCE CORPORATION
(LIMITED)

Principal Office.....71 Kilby St., Boston, Mass.

(Organized in 1880.)

GEO. MUNROE ENDICOTT, Manager.

ASSETS.

Interest outstanding.....	\$ 6,797 50
Cost value of bonds and stocks.....	914,474 00
Cash on hand and in bank.....	20,768 43
Premiums in course of collection.....	198,997 83
Total.....	\$ 1,141,037 76
Deduct items not admitted and depreciation of assets.....	65,126 07
Total admitted assets.....	\$ 1,075,911 69

LIABILITIES.

Unpaid losses.....	\$ 249,125 00
Unearned premiums.....	458,215 56
Total liabilities.....	\$ 807,340 5
Net surplus.....	268,571 1 ⁶ / ₁₀

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 967,251 59
Received from interest and dividends.....	35,826 91
Total income.....	\$ 1,003,078 50

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 608,215 92
Remitted to head office.....	47,252 76
Commissions and brokerage.....	235,222 73
Salaries of officers and employes.....	35,716 56
Taxes.....	19,810 28
All other expenditures.....	69,944 22
Total expenditures.....	\$ 1,016,162 47

MISCELLANEOUS.

Accident risks written in 1895.....	\$ 56,372,420 00
Premiums received thereon.....	250,655 20
Employers' liability risks written in 1895.....	186,981,349 00
Premiums received thereon.....	831,028 22
Fidelity risks written in 1895.....	6,386,324 00
Premiums received thereon.....	28,383 66
Total risks in force December 31, 1895.....	\$ 209,324,120 00
Total premiums received from commencement to date.....	6,403,234 95
Total losses paid from commencement to date.....	3,256,645 56
Excess of premiums over losses.....	\$ 3,146,589 39

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 6,070,010 00
Premiums received.....	27,178 11
Losses paid.....	25,022 85
Losses incurred.....	22,812 85
Expense.....	6,691 97
Tax.....	543 56

THE FIDELITY AND CASUALTY COMPANY.

Principal Office.....97 Cedar St., New York, N. Y.

(Organized in 1876.)

GEO. F. SEWARD, President.

ROBT. J. HILLAS, Secretary.

CASH CAPITAL, \$250,000.00

ASSETS.

Cost of real estate owned.....	\$ 554,634 73
Cost value of bonds and stocks.....	1,398,251 16
Interest outstanding.....	2,655 16
Market value of real estate over cost.....	24,825 76
Cash on hand and in bank.....	70,093 16
Premiums in course of collection.....	307,318 65
All other assets.....	37,998 77
Total.....	\$ 2,390,777 39
Deduct items not admitted and for depreciation.....	49,691 67
Total admitted assets.....	\$ 2,341,085 72

LIABILITIES.

Capital stock paid up.....	\$ 250,000 00
Unpaid losses.....	409,547 56
Unearned premiums.....	1,342,629 07
Other liabilities.....	19,913 83
Total liabilities, including capital.....	\$ 2,022,090 46
Net surplus.....	318,995 26

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 2,500,958 35
Received from interest and dividends.....	102,310 31
Received from all other sources.....	410 21
Total income.....	\$ 2,603,678 87
Excess of income over expenditures.....	188,363 84

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 910,653 10
Paid dividends.....	40,000 00
Commissions and brokerage.....	867,784 55
Salaries of officers and employes.....	234,007 44
Taxes.....	45,620 94
Medical examiners' fees.....	96,725 88
Rent.....	53,102 75
Legal expenses.....	13,025 25
Furniture and fixtures.....	12,884 18
All other expenditures.....	141,510 94
Total expenditures.....	\$ 2,415,315 03

MISCELLANEOUS.

Risks written in 1895 (Accident Dept.).....	\$307,413,440 00
Premiums received thereon.....	1,156,142 88
Risks written in 1895 (Burglary Dept.).....	12,962,277 00
Premiums received thereon.....	92,727 63
Risks written in 1895 (Employers' Liability Dept.).....	138,990,415 00
Premiums received thereon.....	1,106,506 85
Risks written in 1895 (Fidelity Dept.).....	51,496,837 93
Premiums received thereon.....	296,204 75
Risks written in 1895 (Plate Glass Dept.).....	11,502,747 53
Premiums received thereon.....	313,891 82
Risks written in 1895 (Steam Boiler Dept.).....	74,211,076 33
Premiums received thereon.....	282,788 94
Total risks in force December 31, 1895.....	\$469,922,599 73
Total premiums received from commencement to date.....	17,400,978 80
Total losses paid from commencement to date.....	6,391,178 12
Excess of premiums over losses.....	11,009,800 68

BUSINESS IN COLORADO.

	AMOUNT AT RISK.	PREMIUMS RECEIVED.	LOSSES PAID.	LOSSES INCURRED.
Accident.....	\$ 2,422,210 00	\$ 7,498 03	\$ 1,098 18	\$ 1,098 18
Burglary.....	55,000 00	335 50		
Employers' Liability.....	215,000 00	1,219 79	5,493 10	5,493 10
Fidelity.....	66,750 00	380 50		
Plate Glass.....	41,760 14	1,405 15	219 53	219 53
Steam Boiler.....	90,000 00	316 60		
Aggregate.....	\$ 2,890,720 14	\$ 11,157 97	\$ 6,810 81	\$ 6,810 81
Expense.....				3,690 55
Tax.....				223 16

FIDELITY AND DEPOSIT COMPANY.

Principal Office..... Baltimore, Md.

(Organized in 1890.)

EDWIN WARFIELD, President. HERMAN E. BOSLER, Secretary.

CASH CAPITAL, \$750,000.

ASSETS.

Value of real estate owned.....	\$ 575,532 57
Cost value of bonds and stocks.....	698,255 00
Cash on hand and in bank.....	97,646 51
All other assets.....	48,342 30
Total admitted assets.....	\$ 1,419,776 38

LIABILITIES.

Capital stock paid up.....	\$ 750,000 00
Unpaid losses.....	22,229 45
Unearned premiums.....	168,563 65
Total liabilities, including capital.....	\$ 940,793 10
Net surplus.....	\$ 478,983 28

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 313,093 10
Received from interest and dividends.....	42,856 49
Received from rents and all other sources.....	25,895 59
Total income.....	\$ 381,845 18
Excess of income over expenditures.....	\$ 170,083 82

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 51,490 04
Paid dividends.....	20,000 00
Commissions.....	46,817 99
Salaries of officers and employes.....	26,412 93
Taxes.....	17,151 15
All other expenditures.....	49,979 25
Total expenditures.....	\$ 211,761 36

MISCELLANEOUS.

Risks written in 1895.....	\$ 75,133,430 09
Premiums received thereon.....	349,500 47
Total risks in force December 31, 1895.....	\$ 45,225,848 75
Total premiums received from commencement to date.....	\$ 760,121 55
Total losses paid from commencement to date.....	89,867 66
Excess of premiums over losses.....	\$ 6 0,253 89

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 463,000 00
Premiums received.....	3,183 08
Tax.....	63 66

GUARANTEE COMPANY OF NORTH AMERICA.

Principal Office.....Dominion Sq., Montreal, Canada.

(Organized in 1851.)

EDWARD RAWLINGS, President.

ROBT. KERR, Secretary.

CASH CAPITAL, \$304,600.00.

ASSETS.

Cost value of real estate owned.....	\$	35,099 54
Loans secured by mortgages on real estate.....		16,780 00
Cost value of bonds and stocks.....		734,123 16
Interest outstanding.....		8,456 90
Cash on hand and in bank.....		57,947 79
Premiums in course of collection.....		9,645 65
All other assets.....		5,787 89
Total admitted assets.....	\$	867,840 93

LIABILITIES.

Capital stock paid up.....	\$	304,600 00
Unpaid losses.....		103,605 32
Unearned premiums.....		104,850 81
Other liabilities.....		8,297 96
Total liabilities.....	\$	521,354 09
Net surplus.....		346,486 84

INCOME IN 1895.

Net cash actually received for premiums.....	\$	204,197 25
Received from interest and rents.....		33,889 56
Total income.....	\$	238,086 81
Excess of income over expenditures.....		41,876 33

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	45,657 94
Paid dividends.....		18,276 00
Commissions and brokerage.....		2,955 13
Salaries of officers and employes.....		59,646 36
Taxes.....		7,171 87
All other expenditures.....		63,003 18
Total expenditures.....	\$	196,710 48

MISCELLANEOUS.

Risks written in 1895.....	\$	53,268,890 00
Premiums received thereon.....		259,470 74
Total risks in force December 31, 1895.....		40,729,028 00
Total premiums received from commencement to date.....		3,259,954 10
Total losses paid from commencement to date.....		1,213,549 91
Excess of premiums over losses.....	\$	2,046,404 19

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	43,000 00
Premiums received.....		241 70
Expense.....		18 00
Tax.....		4 83

GUARANTOR'S LIABILITY INDEMNITY COMPANY.

Principal Office..... 713 Chestnut St., Philadelphia, Pa.

(Organized in 1894.)

THOS. V. COOPER, President.

WM. H. KNORR, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

Value of real estate owned.....	\$ 250,000 00
Loans secured by mortgages on real estate.....	111,426 36
Interest outstanding.....	8,867 45
Cost value of bonds and stocks.....	476,803 25
Loans secured by bonds and stocks as collateral.....	63,548 02
Cash on hand and in bank.....	87,220 87
Premiums in course of collection.....	142,951 55
Market value of bonds and stocks over cost.....	15,901 75
All other assets.....	20,811 48
<hr/>	
Total.....	\$ 1,182,530 23
Deduct depreciation of assets.....	5,199 04
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Total admitted assets.....	\$ 1,177,331 19

LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	138,177 49
Unearned premiums.....	282,982 02
Other liabilities.....	152,588 98
<hr/>	
Total liabilities, including capital.....	\$ 1,073,748 49
Net surplus.....	108,781 74

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 837,695 68
Received from interest and dividends.....	14,802 57
Received from rents and other sources.....	152,619 58
<hr/>	
Total income.....	\$ 1,005,117 83
Excess of income over expenditures.....	377,169 79

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 429,225 64
Paid dividends.....	39,902 50
Commissions and brokerage.....	27,689 88
Salaries of officers and employes.....	70,653 82
Taxes.....	8,560 65
All other expenditures.....	51,615 55
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Total expenditures.....	\$ 627,648 04

MISCELLANEOUS.

Employers' Liability risks written in 1895.....	\$ 96,223,600 00
Premiums received thereon.....	1,012,880 29
Steam Boiler risks written in 1895.....	4,649,800 00
Premiums received thereon.....	48,940 12
Total risks in force December 31, 1895.....	49,659,784 00
Total premiums received from commencement to date.....	1,214,578 93
Total losses paid from commencement to date.....	582,424 34
<hr/>	
Excess of premiums over losses.....	\$ 682,154 63

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 249,000 00
Premiums received.....	2,383 50
Losses paid.....	725 00
Losses incurred.....	1,025 00
Tax.....	47 67

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Poincival Office.....218 Main St., Hartford, Conn.

(Organized in 1866.)

J. M. ALLEN, President.

J. V. PIERCE, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

Value of real estate owned.....	\$ 59,738 28
Loans secured by mortgages on real estate.....	302,210 00
Interest outstanding.....	32,913 86
Cost value of bonds and stocks.....	1,360,847 01
Cash on hand and in bank.....	58,358 08
Premiums in course of collection.....	215,206 36
Total.....	2,029,273 59
Deduct depreciation of assets.....	16,087 13
Total admitted assets.....	\$ 2,013,186 46

LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	6,856 22
Unearned premiums.....	1,273,059 65
Total liabilities, including capital.....	\$ 1,779,915 87
Net surplus.....	\$ 333,270 59

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 892,060 12
Received from interest and dividends.....	79,446 41
Received from rents and all other sources.....	3,873 39
Total income.....	\$ 975,379 92
Excess of income over expenditures.....	\$ 52,075 54

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 118,198 45
Paid dividends.....	60,000 00
Commissions and brokerage.....	280,289 24
Salaries of officers and employes.....	38,380 00
Taxes.....	17,867 94
For inspection.....	310,019 33
All other expenditures.....	98,549 42
Total expenditures.....	\$ 923,304 38

MISCELLANEOUS.

Steam boiler risks written in 1895.....	\$111,804,790 00
Premiums received thereon.....	1,001,784 70
Total risks in force December 31, 1895.....	\$265,519,189 00
Total premiums received from commencement to date.....	\$ 9,984,167 91
Total losses paid from commencement to date.....	884,392 66
Excess of premiums over losses.....	\$ 9,099,775 25

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 1,007,000 00
Premiums received.....	9,487 55
Losses paid.....	34,355 46
Losses incurred.....	33,705 46
Expense.....	4,677 83
Tax.....	188 75

INTER-STATE CASUALTY COMPANY.

Principal Office.....62 William St., New York.

(Organized in 1893.)

GEO. E. HAMLIN, Pres.

C. STUART SOMERVILLE, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

Interest outstanding.....	\$	700	00
Cost value of bonds and stocks.....		152,997	50
Market value of bonds and stocks over cost.....		2,080	00
Cash on hand and in bank.....		16,817	52
Premiums in course of collection.....		11,622	58
All other items.....		467	42
Total admitted assets.....	\$	184,185	02

LIABILITIES.

Capital stock paid up.....	\$	100,000	00
Unpaid losses.....		13,560	89
Unearned premiums.....		36,124	06
Other liabilities.....		1,272	00
Total liabilities, including capital.....	\$	150,956	95
Net surplus.....	\$	33,228	07

INCOME IN 1895.

Net cash actually received for premiums.....	\$	103,600	95
Received from interest and dividends.....		6,374	65
Total income.....	\$	109,975	60

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	34,054	52
Medical examiners' fees.....		2,269	35
Commissions and brokerage.....		43,232	78
Salaries of officers and employes.....		22,138	60
Taxes.....		3,540	67
All other expenditures.....		27,442	61
Total expenditures.....	\$	132,678	53

MISCELLANEOUS.

Risks written in 1895.....	\$	54,130,112	00
Premiums received thereon.....		108,331	57
Total risks in force December 31, 1895.....	\$	27,577,570	00
Total premiums received from commencement to date.....	\$	227,093	97
Total losses paid from commencement to date.....		61,316	99
Excess of premiums over losses.....	\$	165,776	98

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	1,964,470	00
Premiums received.....		3,386	29
Losses paid.....		1,384	96
Losses incurred.....		1,384	96
Expense.....		50	57
Tax.....		67	73

LAWYERS' SURETY COMPANY.

Principal Office.....36 Liberty St., New York, N. Y.

(Organized in 1892.)

J. B. ERHARDT, President.

J. RATHBONE, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

Value of real estate owned.....	\$	15,632	26
Loans secured by mortgages on real estate.....		2,000	00
Cost value of bonds and stocks.....		598,471	79
Cash on hand and in bank.....		53,485	87
All other assets.....		4,419	83
Interest and rent.....		32	67
Market value of real estate over cost.....		4,287	74
Net amount of outstanding premiums.....		28,963	51
Total assets.....	\$	647,293	67
Deduct depreciation to bring same to market value.....		2,345	11
Total admitted assets.....	\$	644,948	56

LIABILITIES.

Capital stock paid up.....	\$	500,000	00
Unearned premiums.....		50,122	16
Other liabilities.....		2,786	63
Total liabilities, including capital.....	\$	552,908	79
Net surplus.....		92,039	77

INCOME IN 1895.

Net cash actually received for premiums.....	\$	96,472	58
Received from interest and dividends.....		17,237	12
Received from rents and all other sources.....		126	44
Total income.....	\$	113,836	14
Excess of income over expenditures.....		53,888	76

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	4,000	00
Commissions and brokerage.....		2,501	29
Salaries of officers and employes.....		36,097	17
Taxes.....		2,101	06
All other expenditures.....		15,247	86
Total expenditures.....	\$	59,947	38

MISCELLANEOUS.

Risks written in 1895.....	\$	25,518,037	00
Premiums received thereon.....		132,027	73
Total risks in force December 31, 1895.....		22,005,014	00
Total premiums received from commencement to date.....		294,054	13
Total losses paid from commencement to date.....		206	43
Excess of premiums over losses.....	\$	293,847	70

BUSINESS IN COLORADO IN 1895.

None.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Principal Office.....63 William St., New York, N. Y.

(Organized in 1882.)

WM. T. WOODS, President. C. E. W. CHAMBERS, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

Cost value of real estate owned	\$ 215,763 18
Loans secured by mortgages on real estate.....	18,000 00
Interest outstanding.....	2,012 16
Cost value of bonds and stocks.....	324,536 70
Market value of real estate over cost.....	19,236 82
Cash on hand and in bank.....	19,542 48
Premiums in course of collection.....	47,920 24
Total	677,011 58
Deduct depreciation of assets.....	43,229 20
Total admitted assets	\$ 633,782 38

LIABILITIES.

Capital stock paid up.....	\$ 250,000 00
Unpaid losses	3,644 89
Unearned premiums.....	202,572 42
Other liabilities.....	20,802 91
Total liabilities, including capital.....	\$ 477,029 22
Net surplus	\$ 156,762 16

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 392,184 05
Received from interest and dividends.....	25,151 56
Received from rents and all other sources.....	1,480 16
Total income.....	\$ 418,815 77
Excess of income over expenditures.....	\$ 31,397 82

EXPENDITURES IN 1895.

Net amount paid for losses	\$ 144,420 21
Paid dividends	50,000 00
Commissions and brokerage.....	112,401 03
Salaries and officers and employes	43,924 56
Taxes.....	13,670 19
All other expenditures.....	23,001 96
Total expenditures.....	\$ 387,417 95

MISCELLANEOUS.

Risks written in 1895.....	\$ 14,883,828 00
Premiums received thereon.....	424,698 07
Total risks in force December 31, 1895.....	\$ 14,927,057 00
Total premiums received from commencement to date.....	\$ 4,042,748 37
Total losses paid from commencement to date.....	1,770,855 21
Excess of premiums over losses	\$ 2,271,893 16

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 100,103 30
Premiums received.....	3,084 49
Losses paid.....	1,037 29
Losses incurred.....	1,107 29
Expense.....	1,196 34
Tax	61 68

UNITED STATES BRANCH
LONDON GUARANTEE AND ACCIDENT COMPANY
(LIMITED)

Principal Office.....307 Dearborn St., Chicago, Ill.

(Organized in 1869.)

A. W. MASTERS, United States Manager.

ASSETS.

Cost value of bonds and stocks.....	\$ 491,111 28
Cash on hand and in banks.....	53,146 73
Premiums in course of collection.....	97,201 34
Market value of bonds and stocks over cost.....	22,469 16
Interest and rent.....	3,587 72
Total admitted assets.....	\$ 667,516 23

LIABILITIES.

Unpaid losses.....	\$ 123,576 66
Unearned premiums.....	257,648 65
Other liabilities.....	2,893 02
Total liabilities.....	\$ 384,118 33
Net surplus.....	83,397 90

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 517,205 82
Received from interest and dividends.....	15,667 31
Total income.....	\$ 532,873 13
Excess of income over expenditures.....	162,375 43

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 152,861 86
Commissions and brokerage.....	141,977 80
Salaries of officers and employes.....	3,999 91
Taxes.....	9,711 05
All other expenditures.....	61,947 08
Total expenditures.....	\$ 370,497 70

MISCELLANEOUS.

Accident risks written in 1895.....	\$ 17,386,950 00
Premiums received thereon.....	163,356 15
Employers' Liability written in 1895.....	49,003,700 00
Premiums received thereon.....	444,476 46
Fidelity risks written in 1895.....	1,924,700 00
Premiums received thereon.....	12,465 05
Total risks in force December 31, 1895.....	\$ 70,270,600 00
Total premiums received from commencement to date.....	1,156,445 19
Total losses paid from commencement to date.....	271,423 03
Excess of premiums over losses.....	\$ 855,022 10

BUSINESS IN COLORADO IN 1895.

Premiums received.....	\$ 49,404 26
Losses paid.....	26,986 58
Losses incurred.....	26,986 58
Expense.....	10,291 21
Tax.....	985 08

MASONS' FRATERNAL ACCIDENT ASSOCIATION OF MINNESOTA.

Principal Office.....Masonic Temple, Minneapolis, Minn.

(Organized in 1892.)

JAS. D. SHEARER, President.

AL. MOWRY, Secretary.

ASSETS.

Cash in bank.....	\$	483 37
Total admitted assets.....	\$	483 37

LIABILITIES.

Borrowed money.....	\$	1,438 39
Total liabilities.....	\$	1,438 39

INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,548 50
Membership fees.....		1,445 00
Total income.....	\$	3,993 50
Excess of income over expenditures.....		181 15

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,197 01
Medical examiners' fees.....		28 50
Commissions and brokerage.....		1,495 39
Salaries of officers and employes.....		314 00
Taxes.....		236 27
All other expenditures.....		541 18
Total expenditures.....	\$	3,812 35

MISCELLANEOUS.

Risks written in 1895.....	\$	1,001,345 00
Total risks in force December 31, 1895.....		661,525 00
Total premiums received from commencement to date.....		6,363 48
Total losses paid from commencement to date.....		3,386 52
Excess of premiums over losses.....	\$	2,676 96

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	320,750 00
Premiums received.....		522 00
Losses paid.....		144 84
Expense.....		193 29
Tax.....		10 44

METROPOLITAN PLATE GLASS INSURANCE CO.

Principal Office.....66 Liberty St., New York, N. Y.

(Organized in 1874.)

EUGENE H. WINSLOW, President.

S. W. BURTON, Secretary.

CASH CAPITAL, \$100,000.00.

ASSETS.

Value of real estate owned	\$ 150,000 00
Market value of bonds and stocks.....	213,949 29
Cash on hand and in bank.....	38,557 76
Interest due and accrued.....	2,750 63
All other assets.....	45,926 50
Total.....	\$ 451,184 13
Deduct depreciation from cost to bring same to market value.....	1,277 74
Total admitted assets.....	\$ 449,906 39

LIABILITIES.

Capital stock paid up.....	\$ 100,000 00
Unpaid losses.....	2,000 00
Unearned premiums.....	132,759 38
Other liabilities.....	17,261 06
Total liabilities, including capital.....	\$ 252,020 44
Net surplus.....	197,885 95

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 249,175 10
Received from interest and rents.....	11,720 73
Total income.....	\$ 260,895 83

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 102,390 62
Paid dividends.....	16,000 00
Commissions and brokerage.....	79,356 39
Salaries of officers and employes.....	23,634 33
Taxes.....	6,610 75
All other expenditures.....	15,339 82
Total expenditures.....	\$ 243,331 96

MISCELLANEOUS.

Risks written in 1895.....	\$ 10,940,086 00
Premiums received thereon.....	299,130 34
Total risks in force December 31, 1895.....	9,525,533 00
Total premiums received from commencement to date.....	2,883,406 00
Total losses paid from commencement to date.....	1,097,780 00
Excess of premiums over losses.....	\$ 1,787,626 00

BUSINESS IN COLORADO.

Risks written.....	\$ 151,145 33
Premiums received.....	4,824 75
Losses paid.....	759 67
Losses incurred.....	759 67
Tax.....	96 50

NATIONAL SURETY COMPANY.

Principal Office.....Seventh and Wyandotte Sts., Kansas City, Mo.

(Organized in 1892.)

A. E. STILLWELL, President.

W. S. RUGH, Secretary.

CASH CAPITAL, \$350,000.00.

ASSETS.

Value of real estate owned.....	\$	8,550 00
Loans secured by mortgages on real estate		229,500 00
Cost value of bonds and stocks.....		168,025 00
Cash on hand and in bank.....		74,763 66
All other assets.....		2,885 40
Interest due and accrued.....		4,557 92
Outstanding premiums.....		9,992 64
		<hr/>
Total.....	\$	498,274 62
Deduct depreciation from cost to bring same to market value.....		5,610 40
		<hr/>
Total admitted assets.....	\$	492,664 22

LIABILITIES.

Capital stock paid up.....	\$	350,000 00
Unpaid losses.....		20,328 12
Unearned premiums.....		73,589 43
Other liabilities.....		1,385 90
		<hr/>
Total liabilities, including capital.....	\$	445,253 45
Net surplus.....		47,410 77

INCOME IN 1895.

Net cash actually received for premiums.....	\$	182,482 10
Received from interest and dividends.....		17,920 00
Received from rents and all other sources.....		10,000 00
		<hr/>
Total income.....	\$	210,402 10
Excess of income over expenditures.....		55,840 80

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	28,660 61
Commissions and brokerage.....		18,537 03
Salaries of officers and employes.....		31,506 74
Taxes.....		3,830 38
Medical examiners' fees.....		7,296 05
All other expenditures.....		64,730 49
		<hr/>
Total expenditures.....	\$	154,561 30

MISCELLANEOUS.

Risks written in 1895 (Fidelity).....	\$	38,364,325 00
Premiums received thereon.....		147,010 45
Risks written in 1895 (Surety).....		27,062,574 00
Premiums received thereon.....		61,084 19
Total risks in force December 31, 1895.....		35,256,576 00
Total premiums received from commencement to date.....		427,107 32
Total losses paid from commencement to date.....		112,945 30
		<hr/>
Excess of premiums over losses.....	\$	314,162 02

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	263,200 00
Premiums received.....		1,090 15
Losses paid.....		468 13
Losses incurred.....		10,290 00
Expense.....		142 32
Tax.....		21 80

NEW JERSEY PLATE GLASS INSURANCE CO.

Principal Office.....271 Market St., Newark, N. J.

(Organized in 1868.)

SAMUEL C. HOAGLAND, Pres.

BYRON G. HAGER, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

Loans secured by mortgages on real estate.....	\$ 118,545 00
Cash on hand and in bank.....	14,797 40
All other assets.....	10,426 39
Total admitted assets.....	\$ 143,768 79

LIABILITIES.

Capital stock paid up.....	\$ 100,000 00
Unpaid losses.....	644 11
Unearned premiums.....	28,881 08
Other liabilities.....	64 55
Total liabilities, including capital.....	\$ 129,589 74
Net surplus.....	14,179 05

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 49,341 27
Received from interest.....	5,383 66
Total income.....	\$ 54,724 93
Excess of income over expenditures.....	7,599 66

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 15,003 02
Paid dividends.....	6,000 00
Commissions and brokerage.....	15,370 67
Salaries of officers and employes.....	6,082 63
Taxes.....	2,001 81
All other expenditures.....	2,667 14
Total expenditures.....	\$ 47,125 27

MISCELLANEOUS.

Risks written in 1895.....	\$ 1,665,091 00
Premiums received thereon.....	55,508 36
Total risks in force December 31, 1895.....	2,213,792 00
Total premiums received from commencement to date.....	475,157 00
Total losses paid from commencement to date.....	163,034 57
Excess of premiums over losses.....	\$ 312,122 43

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 36,884 37
Premiums received.....	832 21
Losses paid.....	302 15
Losses incurred.....	302 15
Expense.....	262 34
Tax.....	16 64

NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal Office.....24 Pine St., New York, N. Y.

(Organized in 1891.)

MAX DANZIGER, President.

MAJOR A. WHITE, Secretary.

CASH CAPITAL, \$100,000.00.

ASSETS.

Cost value of bonds and stocks.....	\$	255,260 99
Cash on hand and in bank.....		5,816 95
Premiums in course of collection.....		25,836 35
Agents' debit balances.....		6 36
Total.....	\$	286,920 65
Deduct items not admitted and depreciation of assets.....		13,211 14
Total admitted assets.....	\$	273,709 51

LIABILITIES.

Capital stock paid up.....	\$	100,000 00
Unpaid losses.....		3,655 16
Unearned premiums.....		100,798 43
Cash dividends declared.....		5,000 00
Other liabilities.....		1,224 95
Total liabilities, including capital.....	\$	210,678 54
Net surplus.....		63,030 97

INCOME IN 1895.

Net cash actually received for premiums.....	\$	194,565 17
Received from interest and dividends.....		9,462 81
Received from rents and all other sources.....		25 00
Total income.....	\$	204,052 98
Excess of income over expenditures.....		44,330 41

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	53,145 00
Paid dividends.....		5,000 00
Commissions and brokerage.....		68,863 64
Salaries of officers and employes.....		15,746 25
Taxes.....		4,905 50
All other expenditures.....		12,062 18
Total expenditures.....	\$	159,722 57

MISCELLANEOUS.

Risks written in 1895.....	\$	9,812,537 00
Premiums received thereon.....		249,791 27
Total risks in force December 31, 1895.....		7,958,260 00
Total premiums received from commencement to date.....		762,880 05
Total losses paid from commencement to date.....		223,099 57
Excess of premiums over losses.....	\$	539,730 48

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	88,724 17
Premiums received.....		2,036 40
Losses paid.....		612 22
Losses incurred.....		612 22
Expense.....		864 69
Tax.....		40 72

PREFERRED ACCIDENT COMPANY.

Principal Office 257 Broadway, New York, N. Y.

(Organized in 1893.)

PHINEAS C. LOUNSBURY, Pres.

KIMBALL C. ATWOOD, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

Interest outstanding.....	\$	2,218 25
Cost value of bonds and stocks.....		234,664 20
Agents' debit balances.....		37,559 13
Cash on hand and in bank.....		110,231 47
Premiums in course of collection.....		111,186 00
Total.....	\$	495,859 05
Deduct items not admitted and depreciation of assets.....		88,713 63
Total admitted assets.....	\$	457,145 42

LIABILITIES.

Capital stock paid up.....	\$	100,000 00
Unpaid losses.....		68,010 00
Unearned premiums.....		150,504 75
Total liabilities, including capital.....	\$	348,514 75
Net surplus.....		108,630 67

INCOME IN 1895.

Net cash actually received for premiums.....	\$	835,080 71
Received from interest and dividends.....		8,454 67
Total income.....	\$	843,535 38
Excess of income over expenditures.....		25,667 80

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	353,870 35
Paid dividends.....		6,000 00
Commissions and brokerage.....		247,049 97
Salaries of officers and employes.....		58,964 00
Taxes.....		13,005 89
Medical examiners' fees.....		12,211 25
All other expenditures.....		126,686 64
Total expenditures.....	\$	817,867 58

MISCELLANEOUS.

Risks written in 1895.....	\$	62,705,000 00
Premiums received thereon.....		946,266 71
Total risks in force December 31, 1895.....		341,100,000 00
Total premiums received from commencement to date.....		1,812,920 28
Total losses paid from commencement to date.....		700,543 74
Excess of premiums over losses.....	\$	1,112,376 54

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	7,432,000 00
Premiums received.....		12,556 00
Losses paid.....		10,886 95
Losses incurred.....		14,146 95
Tax.....		251 12

STANDARD LIFE AND ACCIDENT INSURANCE CO.

Principal Office.....Griswold St., Detroit, Mich.

(Organized in 1884.)

D. M. FERRY, President.

STEWART MARKS, Secretary.

CASH CAPITAL, \$200,000.00.

ASSETS.

Cost value of real estate owned.....	\$	6,000	00
Loans secured by mortgages on real estate.....		347,450	23
Interest outstanding.....		17,117	89
Cost value of bonds and stocks.....		207,000	00
Cash on hand and in bank.....		66,686	05
Premiums in course of collection.....		193,570	16
All other assets.....		16,086	06
Total.....	\$	853,940	39
Deduct items not admitted.....		9,086	06
Total admitted assets.....	\$	844,854	33

LIABILITIES.

Capital stock paid up.....	\$	200,000	00
Unpaid losses.....		117,990	63
Unearned premiums.....		464,558	44
Total liabilities, including capital.....	\$	782,549	07
Net surplus.....		62,305	26

INCOME IN 1895.

Net cash actually received for premiums.....	\$	942,392	54
Received from interest and dividends.....		28,317	55
Total income.....	\$	970,710	09
Excess of income over expenditures.....		48,789	88

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	452,264	55
Paid dividends.....		12,000	00
Commissions and brokerage.....		279,184	88
Salaries of officers and employes.....		48,651	10
Taxes.....		26,467	85
Medical examiners' fees.....		17,029	48
All other expenditures.....		86,322	40
Total expenditures.....	\$	921,920	21

MISCELLANEOUS.

Accident risks written in 1895.....	\$113,218,290	00	
Premiums received thereon.....	794,236	45	
Employers' Liability risks written in 1895.....	50,541,500	00	
Premiums received thereon.....	418,878	85	
Total risks in force December 31, 1895.....	120,954,090	60	
Total premiums received from commencement to date.....	6,082,957	33	
Total losses paid from commencement to date.....	2,889,148	54	
Excess of premiums over losses.....	\$	3,193,808	79

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	366,700	00
Premiums received.....		2,984	69
Losses paid.....		1,281	97
Losses incurred.....		1,281	97
Expense.....		1,000	07
Tax.....		59	69

TRAVELERS' INSURANCE COMPANY.
(ACCIDENT DEPARTMENT)

Principal Office.....Hartford, Conn.

(Organized in 1863.)

JAS. G. BATTERSON, President. RODNEY DENNIS, Secretary.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Interest outstanding.....	\$	29,494 99
Cost value of bonds and stocks.....		2,887,897 92
Cash on hand and in bank.....		373,685 70
All other assets.....		557,780 51
		Total.....
		\$ 3,848,859 12
Deduct items not admitted and depreciation of assets.....		664,354 03
		Total admitted assets.....
		\$ 3,184,505 09

II. LIABILITIES.

Capital stock paid up.....	\$	1,000,000 00
Unpaid losses.....		637,765 43
Unearned premiums.....		1,241,692 94
Other liabilities.....		10,000 00
		Total liabilities, including capital.....
		\$ 2,889,458 37
Net surplus.....		295,046 72

III. INCOME IN 1895.

Net cash actually received for premiums.....	\$	2,643,726 87
Received from interest and dividends.....		132,476 18
Received from rents and all other sources.....		1,325 72
		Total income.....
		\$ 2,777,528 77
Excess of income over expenditures.....		321,954 22

IV. EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	1,242,287 54
Medical examiners' fees.....		20,704 72
Commissions and brokerage.....		847,493 18
Salaries of officers and employes.....		81,834 53
Taxes.....		44,686 32
All other expenditures.....		218,558 28
		Total expenditures.....
		\$ 2,455,574 55

V. MISCELLANEOUS.

Accident risks written in 1895.....	\$	432,501,959 00
Premiums received thereon.....		2,143,386 17
Employers' Liability risks written in 1895.....		60,699,141 00
Premiums received thereon.....		534,918 50
Total risks in force December 31, 1895.....		343,977,276 00
Total premiums received from commencement to date.....		42,747,019 84
Total losses paid from commencement to date.....		18,454,252 17
		Excess of premiums over losses.....
		\$ 24,292,767 67

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	5,291,050 00
Premiums received.....		25,929 28
Losses paid.....		15,931 99
Losses incurred.....		17,931 99
Expense { See Life Statement.....		
Tax..... }		

UNION CASUALTY AND SURETY COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1892.)

C. P. ELLERBE, President.

O. K. CLARDY, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

Market value of bonds and stocks over cost.....	\$	5 622 50
Loans secured by mortgages on real estate.....		201,612 50
Interest outstanding.....		1,887 19
Cost value of bonds and stocks.....		305,012 50
Loans secured by bonds and stocks as collateral.....		25,000 00
Cash on hand and in bank.....		16,275 47
Premiums in course of collection.....		199,543 59
All other assets.....		20,747 47
Total.....	\$	775,701 22
Deduct items not admitted.....		10,397 20
Total admitted assets.....	\$	765,304 02

LIABILITIES.

Capital stock paid up.....	\$	250,000 00
Unpaid losses.....		92,454 00
Unearned premiums.....		344,894 81
Other liabilities.....		1,950 00
Total liabilities, including capital.....	\$	688,798 81
Net surplus.....		76,505 21

INCOME IN 1895.

Net cash actually received for premiums.....	\$	815,908 74
Received from interest and dividends.....		24,532 35
Received from rents and all other sources.....		667 60
Total income.....	\$	841,108 69
Excess of income over expenditures.....		61,111 94

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$	376,422 52
Inspection.....		11,245 72
Commissions and brokerage.....		275,766 53
Salaries of officers and employes.....		39,494 70
Taxes.....		19,103 34
All other expenditures.....		57,963 94
Total expenditures.....	\$	779,996 75

MISCELLANEOUS.

Accident risks written in 1895.....	\$	47,658,750 00
Premiums received thereon.....		498,720 65
Employers' Liability risks written in 1895.....		62,485,500 00
Premiums received thereon.....		405,363 84
Plate Glass risks written in 1895.....		1,256,496 40
Premiums received thereon.....		79,664 58
Steam Boiler risks written in 1895.....		10,941,350 00
Premiums received thereon.....		35,524 81
Total risks in force December 31, 1895.....		90,213,152 15
Total premiums received from commencement to date.....		1,547,800 29
Total losses paid from commencement to date.....		598,283 69
Excess of premiums over losses.....	\$	949,516 60

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$	3,985,480 00
Premiums received.....		58,367 85
Losses paid.....		30,108 98
Losses incurred.....		30,108 98
Tax.....		1,167 35

UNITED STATES BRANCH
UNION MARINE INSURANCE COMPANY.
(LIMITED)

Principal Office.....51 Wall St., New York, N. Y.

(Organized in 1863.)

JONES & WHITLOCK, Attorneys.

ASSETS.

Market value of bonds and stocks.....	§	539,804 80
Cash in bank.....		11,119 74
Premiums in course of collection.....		37,320 59
All other assets.....		2,919 81
Total admitted assets.....	§	591,164 84

LIABILITIES.

Unpaid losses.....	§	86,259 75
Unearned premiums.....		45,851 15
Other liabilities.....		14,904 81
Total liabilities.....	§	147,015 71

INCOME IN 1895.

Net cash actually received for premiums.....	§	231,022 31
Received from interest and dividends.....		16,301 84
Received from rents and all other sources.....		41,332 69
Total income.....	§	288,656 84

EXPENDITURES IN 1895.

Net amount paid for losses.....	§	173,012 92
Commissions and brokerage.....		24,479 42
Salaries of officers and employes.....		5,650 00
Taxes.....		6,615 35
All other expenditures.....		80,188 73
Total expenditures.....	§	289,976 42

MISCELLANEOUS.

Risks written in 1895.....	§	59,201,706 00
Premiums received thereon.....		267,982 63
Total risks in force December 31, 1895.....		2,391,864 00
Total premiums received from commencement to date.....		4,228,041 66
Total losses paid from commencement to date.....		1,538,069 32
Excess of premiums over losses.....	§	2,689,972 34

BUSINESS IN COLORADO IN 1895.

None.

UNITED STATES CASUALTY COMPANY.

Principal Office.....40 Nassau St., New York

(Organized in 1895.)

BENJ. F. TRACY, Pres.

WM. H. CHESEBROUGH, Jr., Secy.

CASH CAPITAL, \$300,000.00.

ASSETS.

Interest outstanding.....	\$ 4,841 67
Cost value of bonds and stocks.....	374,829 06
Cash on hand and in bank.....	103,548 39
Premiums in course of collection.....	43,120 98
All other assets.....	12,790 14
Total.....	\$ 539,130 24
Deduct items not admitted.....	12,790 14
Total admitted assets.....	\$ 526,340 10

LIABILITIES.

Capital stock paid up.....	\$ 300,000 00
Unpaid losses.....	39,646 36
Unearned premiums.....	135,225 72
Other liabilities.....	776 33
Total liabilities, including capital.....	\$ 475,648 35
Net surplus.....	50,691 75

INCOME IN 1895.

Net cash actually received for premiums.....	\$ 332,802 46
Received from interest and dividends.....	3,898 87
Received from rents and all other sources.....	3 30
Total income.....	\$ 336,704 63
Excess of income over expenditures.....	41,167 89

EXPENDITURES IN 1895.

Net amount paid for losses.....	\$ 82,081 56
Medical examiners' fees.....	3,064 93
Commissions and brokerage.....	78,516 92
Salaries and officers and employes.....	75,813 55
Taxes.....	6,212 82
All other expenditures.....	49,847 26
Total expenditures.....	\$ 295,537 04

MISCELLANEOUS.

Accident risks written in 1895.....	\$377,293,775 00
Premiums received thereon.....	365,211,039 00
Employers' liability risks written in 1895.....	14,442,001 00
Premiums received thereon.....	76,957 10
Steam boiler risks written in 1895.....	4,493,800 00
Premiums received thereon.....	8,502 28
Automatic Sprinkler risks written in 1895.....	1,094,500 00
Premiums received thereon.....	6,944 20
Total risks in force December 31, 1895.....	167,883,716 00
Total premiums received from commencement to date.....	332,802 46
Total losses paid from commencement to date.....	82,081 56
Excess of premiums over losses.....	\$ 250,720 90

BUSINESS IN COLORADO IN 1895.

Risks written.....	\$ 2,876,500 00
Premiums received.....	4,523 83
Losses paid.....	856 62
Losses incurred.....	4,135 62
Expense.....	1,627 20
Tax.....	90 48

UNITED STATES GUARANTEE COMPANY.

Principal Office.....111 Broadway, New York

(Organized in 1890.)

EDWARD RAWLINGS, President. D. J. TOMPKINS, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

Cost value of real estate owned	\$	2,060 00
Loans secured by mortgages on real estate		38,000 00
Interest outstanding		3,633 00
Cost value of bonds and stocks		328,030 97
Cash on hand and in bank		31,893 76
Premiums in course of collection		12,956 39
Total	\$	416,571 12
Deduct depreciation of assets		18,433 47
Total admitted assets	\$	398,140 65

LIABILITIES.

Capital stock paid up	\$	250,000 00
Unpaid losses		40,286 89
Unearned premiums		48,419 26
Other liabilities		1,927 32
Total liabilities, including capital	\$	340,633 47
Net surplus		57,507 18

INCOME IN 1895.

Net cash actually received for premiums	\$	92,617 52
Received from interest and dividends		12,775 20
Total income	\$	105,392 72
Excess of income over expenditures		37,340 62

EXPENDITURES IN 1895.

Net amount paid for losses	\$	11,493 14
Paid dividends		15,000 00
Commissions and brokerage		12,780 39
Salaries of officers and employes		13,548 70
Taxes, &c.		1,925 72
Inspection		1,945 10
All other expenditures		11,359 05
Total expenditures	\$	68,052 10

MISCELLANEOUS.

Risks written in 1895	\$	24,736,433 00
Premiums received thereon		120,351 17
Total risks in force December 31, 1895		18,574,440 00
Total premiums received from commencement to date		473,811 19
Total losses paid from commencement to date		148,479 86
Excess of premiums over losses	\$	325,331 33

BUSINESS IN COLORADO IN 1895.

Risks written	\$	398,500 00
Premiums received		1,412 02
Losses paid		252 42
Losses incurred		252 42
Expense		315 06
Tax		28 24

LIST OF AGENTS.



LIST OF LOCAL AGENTS FOR 1896.

FIRE AND FIRE AND MARINE COMPANIES.

GIVING NAME, PLACE OF BUSINESS AND COMPANIES REPRESENTED BY
EACH AGENT LICENSED.

Ætna Fire Insurance Co., Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Killian, James.....	Walsenburg	Berthoud, E. L.....	Golden
Reynolds, D. T.....	Aspen	Keck, C. M.....	Glenwood Springs
Willis, George A.....	Alamosa	Deleplain & Crosby.....	Grand Junction
White, Fred.....	Boulder	Tomay, John.....	Georgetown
Jones, D. M.....	Buena Vista	Moss, Fred A.....	Idaho Springs
Hicks & Roberts.....	Central City	Sutphen, R. G.....	Longmont
Kennedy, M.....	Colorado Springs	Stickley & Shaw.....	Leadville
McClure, Wm. H.....	Canon City	Bucky & Hart.....	La Junta
Drake, Martin, Jr.....	Colorado City	McCreery, W. H.....	Loveland..
Smith & Van Orden.....	Cripple Creek	Markham, L. Wirt.....	Lamar
Ball, F. S.....	Castle Rock	Smith & McCauley.....	Las Animas
Crater & Jessup.....	Denver	Redding, W. O.....	Montrose
Prewitt & Pickerill.....	Durango	Sanford, Wm. C.....	Monte Vista
Bassett, Alden.....	Del Norte	Smiley, W. E.....	Manitou
King, A. R.....	Delta	Abbott, James W.....	Ouray
Carver, A. E.....	Elbert	Middlekamp, E. G.....	Pueblo
Cinston, J. W.....	Fruita	Hess, Wm. B.....	Rico
Akin, Harris.....	Fort Collins	Smith, E. J.....	Rocky Ford
Miller, George A.....	Fairplay	O'Brien & De Weese.....	Salida
Hanks, J. M.....	Florence	Lindsay, Arthur A.....	Trinidad
Scott & Lyons.....	Greeley	Watson & Moore.....	Telluride

Agricultural Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Boyd, John L.....	Denver	Stickley & Shaw.....	Leadville
McMillen, J. P.....	Colorado Springs	Morris, Henry O.....	Pueblo

Alliance Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Reynolds, D. T.....	Aspen	Stickley & Shaw.....	Leadville
Munson, J. Y.....	Berthoud	McCreery, W. H.....	Loveland
Wilson, Thomas V.....	Boulder	Smiley, W. E.....	Manitou
Shapcott, Wm. G.....	Colorado Springs	Abbott, Jas. W.....	Ouray
Rockafellow, B. F.....	Canon City	Kirtland & Hill.....	Pueblo
Prewitt & Pickerill.....	Durango	Day, Ed. H.....	Trinidad
Holt & Axtel.....	Crested Butte	Painter, Chas. F.....	Telluride
Montgomery, T. J.....	Fort Collins	Hess, W. B.....	Rico
Darrow Bros.....	Glenwood Springs	The McCracken, Storrs Co.....	Denver
Sanborn, B. D.....	Greeley	MacCracken, R. E.....	Denver
Sills, C. T.....	Gunnison	Fowler, W. E.....	Como
Avery, H. A.....	Lake City		

American Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Guy, Edwin K.....	Colorado Springs	Bartels Bros. & Bishop.....	Cripple Creek
Wm. Farnsworth & Co.....	Denver	The Security Insurance Agency Co.....	Denver
Young & Patterson.....	Pueblo		

American Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Crater & Jessup.....	Denver	Middlekamp, Edwin G.....	Pueblo
McIntyre, Wakeman H.....	Colorado Springs		

American Central Insurance Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Knoch, Chas. J.....	Denver	Painter, Chas. F.....	Telluride
Dwyre, C. Golding.....	Fort Collins	Gill, Henry E.....	Cripple Creek
Logan, W. A.....	Buena Vista	Cowie & Moorehead.....	Boulder
Lawton, A. L.....	Colorado Springs	Hicks & Roberts.....	Central City
Scott & Lyon.....	Greely	Baxter, James H.....	Del Norte
Kaapche, Richard.....	Trinidad	Sanford, Wm. C.....	Monte Vista
Scott, P. G.....	West Las Animas	Smith, Curtis J.....	Creede
Brown, L. A. W.....	Aspen	Mix, Samuel P.....	Alamosa
Smiley, W. E.....	Manitou	Sills, Chas. T.....	Gunnison
Buckley & Hart.....	La Junta	J. K. Dempsey & Co.....	Pueblo
Eckerley, Wm. A.....	Montrose	Delaplain & Crosby.....	Grand Junction
Abbott, James W.....	Ouray	Norton, Enos H.....	Montrose
Robin Bros.....	Silverton	Frederickson, Chas. J.....	Canon City
Inter-State Investment Co.....	Durango	Fitzgerell, J. J.....	Florence
Stickley & Shaw.....	Leadville	Thedinger & Bennett.....	Victor
Endinger, George.....	Glenwood Springs		

American Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Lyons & Johnson.....	Denver	Lawton, A. L.....	Colorado Springs

Atlas Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Mackey, A. P.....	Aspen	Seifried, Henry.....	Georgetown
Willis, George A.....	Alamosa	Stickley & Shaw.....	Leadville
Wilson, Thomas V.....	Boulder	Avery, H. A.....	Lake City
Pennebaker & Atwell.....	Cripple Creek	Russell, John T.....	La Junta
Frederickson, C. J.....	Canon City	Olney, Willis E.....	Longmont
Packard, D. C.....	Denver	McCreery, W. H.....	Loveland
Prewitt & Pickerill.....	Durango	Smiley, W. E.....	Manitou
Smith, H. H.....	Delta	Abbott, James W.....	Ouray
Bassett, Alden.....	Del Norte	Kirtland & Hill.....	Pueblo
Emigh, C. C.....	Fort Collins	Hess, W. B.....	Rico
Wetmore, Wm. H.....	Florence	Painter, Chas. F.....	Telluride
Dickson, A. J.....	Glenwood Springs	Tipton, C. F.....	Trinidad
Sanborn, B. D.....	Greely	Wortman, Frank B.....	Colorado Springs
Cameron, Jas. W.....	Grand Junction		

British America Assurance Company, Canada.

NAME.	TOWN.	NAME.	TOWN.
Irwin, David W.....	Akron	Chatfield, James F.....	Littleton
Mix, Samuel P.....	Alamosa	Shallenberger, H. G.....	Loveland

British America Assurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Smith & Mulquen.....	Aspen	Curran, E. F.....	Manitou
Cowie & Moorehead.....	Boulder	Warburton, Geo. S.....	Monte Vista
Bonney, Josiah M.....	Buena Vista	Redding, W. O.....	Montrose
Mitchell & McCall.....	Colorado Springs	White, Henry.....	Monument
Holt & Axtel.....	Crested Butte	Hahn, C. A.....	Newcastle
Gill, Henry E.....	Cripple Creek	Abbott, James W.....	Ouray
Bassett, Alden.....	Del Norte	Miles & Stewart.....	Pueblo
Baldwin, D. S.....	Delta	Little, Chas. A.....	Rico
Crater & Jessup.....	Denver	Fast, August.....	Silverton
Lamey, H. T.....	Denver	Brown, G. C.....	Sterling
Miller, W. L. A.....	Denver	Painter, Chas. F.....	Telluride
Marchbanks, W. J.....	Denver	Collier, T. B.....	Trinidad
Gallotti, Frank.....	Durango	Lichty, Harvey M.....	Wray
Fitzgerrell, James J.....	Florence	Davis, Joseph A.....	West Cliff
Montgomery, Thos. J.....	Fort Collins	Barth, Albert H.....	Arvada
Tomay, John.....	Georgetown	Cairns, J.....	Grand Lake
Edinger, George.....	Glenwood Springs	Raysdale, C. B.....	Ordway
Berthoud, E. L.....	Golden	Heiskill, Tyler D.....	Fort Morgan
McMullin, Sam'l. G.....	Grand Junction	Barclay, Edgar.....	Longmont
Sanbor, B. D.....	Greeley	Lindsley, Chas. F.....	Elizabeth
Whitney, George C.....	Idaho Springs	Calm, Martz.....	Canon City
Loveland, Lewis C.....	Julesburg	Beardsley, Geo. B.....	West Cliff
Miller, Marion F.....	La Junta	Orange, Will J.....	Silver Cliff
Thoman, Clemens B.....	Lamar	Maltby, Rufus C.....	Buena Vista
Gunst, C. A.....	Lake City	Blake, J. V.....	Pagosa Springs
Stickley & Shaw.....	Leadville	Tandy, E. S.....	Carbondale
Chalheld, Jas. F.....	Littleton	Shallenberger, H. G.....	Loveland

Citizens' Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Darnell, C. L. C.....	Colorado Springs	Ray, C. F.....	Pueblo
Colorado Insurance Agency Co.....	Denver		

Commercial Union Assurance Company (Ltd.), England.

NAME.	TOWN.	NAME.	TOWN.
Gibson, H. A.....	Akron	Moss, Frederick A.....	Idaho Springs
White, Fred.....	Boulder	Pound, Wm. H.....	Julesburg
Jones, D. M.....	Buena Vista	Sutphen, R. G.....	Longmont
Fullerton & Seymour.....	Central City	Thompson, W. L.....	Leadville
Lawton, Andrew L.....	Colorado Springs	Seely, Charles L.....	La Junta
McClure, W. H.....	Canon City	Allen, E. S.....	Loveland
Holt & Axtell.....	Crested Butte	Scott, H. S.....	Lafayette
Gill, Henry E.....	Cripple Creek	Sanford, W. C.....	Monte Vista
Williams, James.....	Denver	Curran, Edwin F.....	Manitou
Prewett & Pickerill.....	Durango	Mallaby, Oliver W.....	Pueblo
Baldwin, D. S.....	Delta	Hess, Wm. B.....	Rico
Bassett, Alden.....	Del Norte	Brown, Geo. C.....	Sterling
Thomas, Frank N.....	Eaton	Fast, August.....	Silverton
Dwyre, C. Golding.....	Fort Collins	Lindsay, Arthur A.....	Trinidad
Warner, George W.....	Fort Morgan	Painter, Chas. F.....	Telluride
Fitzgerrell, James J.....	Florence	Kearns, John P.....	Walsenburg
Scott & Lvons.....	Greeley	O'Brien & De Wesse.....	Salida
Keck, C. M.....	Glenwood Springs	Walker, S. E.....	Castle Rock
Tomay, John.....	Georgetown	Phillips, B. H.....	Palmer Lake
Ward, Thomas.....	Golden		

Concordia Fire Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Morris, Henry O.....	Pueblo	Willis & Colt.....	Alanosa
Rich, E. S. C.....	Denver	Sampson, C. M.....	Antonito
Stickley & Shaw.....	Leadville	Basset, Alden.....	Del Norte
Tomay, John.....	Georgetown	Fitzgerrell, J. J.....	Florence
Gilman, Sam.....	Rockvale	Sloan, Wood & Co.....	Durango
Olney, W. E.....	Longmont	Vannice & Bandy.....	Grand Junction
McMillen, J. P.....	Colorado Springs	Fenlason, L. R.....	Rocky Ford
Day, Edward H.....	Trinidad	Russell, John T.....	La Junta
Ross, A. R.....	Salida	Calloway, C. E. & Co.....	Cripple Creek
Painter, Chas. F.....	Telluride		

Connecticut Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Markham, L. Wirt.....	Lamar
Lincoln, Stanton G.....	Boulder	Stickley & Shaw.....	Leadville
McClure, W. H.....	Canon City	Hill, O. G.....	Littleton
Lawton, A. L.....	Colorado Springs	Miller, F. J.....	Longmont
Smith, Curtis J.....	Creede	Maben, J. S.....	Monte Vista
Smith & Van Orden.....	Cripple Creek	Reeves & Atkinson.....	Montrose
Thompson & Benedict.....	Denver	Abbott, James W.....	Ouray
Kephart, George W.....	Durango	Morris, Henry O.....	Pueblo
Johnson, J. G. & Co.....	Florence	O'Brien & De Wesse.....	Salida
Edwards, Budrow & Kissick.....	Fort Collins	Robin Bros.....	Silverton
Tomay, John.....	Georgetown	Painter, Chas F.....	Telluride
Keck C. M.....	Glenwood	Collier, T. B.....	Trinidad
Deplemin, M. O.....	Grand Junction	Kearns, Geo. T.....	Walsenburg
Senior, John H.....	Greeley	Johnson, D. E.....	Fort Morgan
Russell, John T.....	La Junta		

Continental Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Painter, Chas. F.....	Telluride
Hurst, S. G.....	Brighton	Hess, W. B.....	Rico
Mackey, A. J.....	Boulder	Abbott, James W.....	Ouray
Shucks & Davis.....	Central City	Roof, Fred A.....	Walsenburg
McClure, W. H.....	Canon City	Sparrow, M. H.....	La Junta
Campbell, C. C.....	Durango	Tomay, John.....	Georgetown
Anfenger, L. & Co.....	Denver	Veak, John E.....	Cripple Creek
Montgomery, T. J.....	Fort Collins	Clows, W. L.....	Hugo
Gordon, John.....	Gunnison	Dunbar, O.....	Berthoud
Berthoud, E. L.....	Golden	Hitt W. D.....	Greeley
Ramey Bros.....	Grand Junction	McDonald, John M.....	Denver
Moss, F. A.....	Idaho Springs	Lavill, F. N.....	Elbert
Supphen, R. G.....	Longmont	Spangler, O.....	Peyton
Evelt, W. S.....	Loveland	Sweetland, R. S.....	Denver
Old, W. W.....	Leadville	Walker, S. E.....	Castle Rock
Sanford, W. C.....	Monte Vista	Tuttle, C. R.....	Denver
Young & Crockett.....	Pueblo	Killian, J. R.....	Walsenburg
Brigham, E.....	Trinidad	Norton, Mrs. H. A.....	Montrose
Amshury, A. E.....	Delta	Shapcott, Wm. G.....	Colorado Springs
Eckerly, Wm. A.....	Montrose	Phelps & Reardon.....	Victor
Smiley, W. E.....	Manitou		

Delaware Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Carlton, Albert E.....	Colorado Springs	Williams & Gottlieb.....	Trinidad
Crates, Edwin L.....	Boulder	The McDowell Investment Co.....	Denver
McDowell, H. S. & Co.....	Denver	Gottlieb, L.....	Trinidad
Brown & Gill.....	Pueblo	Wortman, F. B.....	Colorado Springs

Eagle Fire Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Forrester & Co.....	Denver		

Farragut Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Wadsworth, H. L.....	Denver		

Fire Association of Philadelphia, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Mackey, A. P.....	Aspen	Seifried, Henry.....	Georgetown
White, Fred.....	Boulder	Keck, C. M.....	Glenwood Springs
Smith & Van Orden.....	Cripple Creek	McMillin, S. G.....	Grand Junction
Lawton, A. L.....	Colorado Springs	Bush & Armstrong.....	Idaho Springs
McFarlane, A.....	Canon City	Braiden, John C.....	LaJara
Thompson & Benedict.....	Denver	Buckey & Hart.....	La Junta
Campbell, C. C.....	Durango	Abbott, Jacob J.....	Lake City
Montgomery, T. J.....	Fort Collins	Cooper, D. E.....	Lamar
Larrison, Lee.....	Golden	Smith & McCauley.....	Las Animas
Sanborn, B. D.....	Greeley	Stickley & Shaw.....	Leadville
Ramey Bros.....	Grand Junction	Day, Chas. E.....	Longmont
Robert Blum & Co.....	Longmont	Curran, Edward F.....	Manitou
Miles & Stewart.....	Pueblo	Chenmy, Lewis H.....	Monte Vista
O'Brien & De Wesse.....	Salida	Redding, Wm. O.....	Montrose
Brigham, E.....	Trinidad	Abbott, James W.....	Ouray
Mix, Samuel P.....	Alamosa	Kirtland & Hill.....	Pueblo
Mackey, Andrew J.....	Boulder	Hess, Wm. B.....	Rico
Sindlinger, Dan C.....	Buena Vista	Wallace, Robert E.....	Salida
McClue & Co., A. H.....	Canon City	Painter, Chas. F.....	Telluride
Patchen, W. L.....	Cheyenne Wells	Robin Bros.....	Silverton
McIntyre, W. H.....	Colorado Springs	Ronde, Smith & Van Orden.....	Victor
Smith, Curtis J.....	Creede	Kearns, John P.....	Wa'senburg
Holt & Axtell.....	Crested Butte	Mix, Samuel P.....	Alamosa
Baxter, James H.....	Del Norte	Smith, Edwin J.....	Rocky Ford
Blair & Mastin.....	Delta	Hively, Edwin W.....	Salida
Williams, James.....	Denver	Shapcott, Wm. G.....	Colorado Springs
Galloti, Frank.....	Durango	Riley & Wright.....	Gillette
Gillis, Agnes B.....	Eaton	Adams & Crockett.....	Victor
Fitzgerrell, James J.....	Florence	Old, W. W.....	Leadville
Dwyre, C. Go'ding.....	Fort Collins	Logan, W. R.....	Buena Vista
Warner, George W.....	Fort Morgan		

Fireman's Fund Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
McCaslin, O. W.....	Steamboat Springs	Larrison, Lee.....	Golden
Painter, Charles F.....	Telluride	DeLong, H. T.....	Grand Junction
Lindsay, A. A.....	Trinidad	Senier, J. H.....	Greeley
King, W. J.....	Villa Grove	Sills, C. T.....	Gunnison
Sisson, F. M.....	Wray	Beggs & Moore.....	Holyoke
Kearns, John P.....	Wa'senburg	Bush & Montgomery.....	Idaho Springs
Durham, B. F.....	Yuma	Russell, J. T.....	La Junta
Willis, George W.....	Alamosa	Avery, H. A.....	Lake City
Reynolds, D. T.....	Aspen	Scott, P. G.....	Las Animas
Munson, Jno. G.....	Berthoud	Milner & Hurd.....	Leadville
Day, John W.....	Boulder	Chatfield, J. H.....	Littleton
Hurst, S. G.....	Brighton	Sutphen, R. G.....	Longmont
Logan, W. R.....	Buena Vista	McCreery, W. H.....	Loveland
Bridwell & Cassidy.....	Canon City	Norton, E. E.....	Lyon
Fullerton & Seymour.....	Central City	Clark, C. A.....	Louisville
Drake, Martin, Jr.....	Colorado City	Smiley, W. E.....	Manitou

Fireman's Fund Insurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Lawton, A. L.....	Colorado Springs	Clark, W. J.....	Monte Vista
Adamson, Loyd M.....	Cripple Creek	Eckerly, W. A.....	Montrose
Smith, C. J.....	Creede	White, Harvey.....	Monument
Seymour, C. A.....	Craig	Wildback, H. A.....	Meeker
Rassett, Alden.....	Del Norte	Abbott, J. W.....	Ouray
King, A. R.....	Delta	Wheeler, J. S.....	Platteville
Shaw, Frank.....	Denver	Kirtland & Hill.....	Pueblo
Prewett, Pickerill & Kephart.....	Durango	Hess, W. B.....	Rico
Hanks, J. M.....	Florence	Crawford, A. M.....	Ridgway
Montgomery, T. J.....	Fort Collins	Smith, Ed J.....	Rocky Ford
Trombly, G. W.....	Fort Lupton	Fairbanks, Lee.....	Saguache
Warner, G. W.....	Fort Morgan	Bell, R.....	Salida
Sefried, Henry.....	Georgetown	Robin Bros.....	Silverton
Darrow Bros.....	Glenwood Springs	Smith, M. H.....	Sterling

Fireman's Insurance Company, Maryland.

NAME.	TOWN.	NAME.	TOWN.
Barrow Bros.....	Denver		

Franklin Fire Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Willis, Henry LeB. & Co.....	Colorado Springs	Brayton, E. & Co.....	Pueblo
Vickers & McCartney.....	Denver		

German Fire Insurance Company, Freeport, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Frith & Eppich.....	Denver	Manderville, J. D.....	Fort Collins
McFarlane, Alex.....	Canon City	McCreery, W. H.....	Loveland
Barnes, F. W.....	Golden	Old, W. W.....	Leadville
Brown, B. B.....	Lamar	Prindle & Calder.....	Akron
Brown, L. A. W.....	Aspen	Rockafellow, B. F.....	Canon City
Buckey & Hart.....	La Junta	Sutphen, R. G.....	Longmont
Brush, F. W.....	Salida	Smiley, W. E.....	Manitou
Chatfield, J. H.....	Littleton	Sandborn, B. D.....	Greeley
Dillon, W.....	Castle Rock	Williams & Gottlieb.....	Trinidad
Day, J. W.....	Boulder	Young & Crockett.....	Pueblo
Emigh, C. C.....	Fort Collins	Eckerly, W. A.....	Montrose
Gaylord, Paul B.....	Denver	Hively, E. W.....	Salida
Hanks, J. M.....	Florence	Gottlieb, D.....	Trinidad
Jones, D. M.....	Buena Vista	Fenlason, L. R.....	Rocky Ford
Jackson, J. M.....	Colorado City	Shallenberger, H. G.....	Loveland
Keck, C. M.....	Glenwood Springs	Norton, E. H.....	Montrose
Lawton, A. L.....	Colorado Springs	Frey, Herman.....	Las Animas
Lambricht, A. M.....	Las Animas		

German Fire Insurance Company, Peoria, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Boyd, John L.....	Denver	Cobb, Chas. A.....	Greeley

German-American Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Watson & Moore.....	Telluride	Loveland, Lewis E.....	Julesburg
Brown, L. A. W.....	Aspen	Bermont, George C.....	Lafayette
Munson, J. Y.....	Berthoud	Russell, John T.....	La Junta
Mackey, Andrew J.....	Boulder	Sutphen, Riley G.....	Longmont
Irwin & Lee.....	Brighton	McCreery, Wm. H.....	Loveland
Cole, Judson E.....	Buena Vista	Wallace Henry L.....	Louisville
McClure, Wm. H.....	Canon City	Smiley, Wm. E.....	Manitou
Fullerton & Seymour.....	Central City	Corlett, Chas. M.....	Monte Vista
Kennedy, Matthew.....	Colorado Springs	Beadsley, A. L.....	Newcastle
Benedict & Smith.....	Creede	Abbott, James W.....	Ouray
Marshall & Morawetz.....	Cripple Creek	Scott, Smith & Co.....	Pueblo
Bassett, Alden.....	Del Norte	Hess, Wm. B.....	Rico
Smith, H. H.....	Delta	Hively, Edwin W.....	Salida
Crater & Jessup.....	Denver	Robin Bros.....	Silverton
Campbell, C. C.....	Durango	Smith, Martin H.....	Sterling
Wetmore, Wm. H.....	Florence	Thompson, Willis L.....	Leadville
Montgomery, Thos J.....	Fort Collins	Painter, Chas. F.....	Telluride
Hill, Wm. A.....	Fort Morgan	Hall & Pruett.....	Victor
Tomay, John.....	Georgetown	Roof, Fred O.....	Walsenburg
Berthoud, E. L.....	Golden	Sisson, F. M.....	Wray
Keck, Christian M.....	Glenwood Springs	Martin, C. H.....	Emma
McMullen, S. G.....	Grand Junction	Chapman, C. C.....	Otis
Sanborn, Burton D.....	Greeley	Gannon, Lem.....	Ramah
Sills, Chas. F.....	Gunnison	Day, Edward H.....	Trinidad
Beggs, Stewart W.....	Holyoke	Kearns, John P.....	Walsenburg
Bush & Armstrong.....	Idaho Springs		

Glens Falls Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Cowie & Moorehead.....	Boulder	H. S. McDowell & Co.....	Denver
Cunningham, Chas L.....	Colorado City	Smiley, W. E.....	Manitou
Hemenway, A.....	Colorado Springs	Morris, Henry O.....	Pueblo
Farrar, L. B.....	Colorado Springs		

Girard Fire and Marine Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Forester & Co.....	Denver	Miles & Stewart.....	Pueblo
Lawton, A. L.....	Colorado Springs		

Greenwich Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Cowie & Moorehead.....	Boulder	Keck, Christian M.....	Glenwood Springs
Harriott, Wm. H.....	Colorado Springs	Painter, Chas F.....	Telluride
Knoch, Chas. J.....	Denver	Renshaw & Washburn.....	Cripple Creek
Prewett, Pickerill & Kephart.....	Durango	Thedinger & Bennett.....	Victor
Young, Emil W.....	Aspen	Wetmore, Wm. H.....	Florence
Stickley & Shaw.....	Leadville	Adams & Boling.....	Greeley
Mal'aby, Oliver W.....	Pueblo	Allen, E. S.....	Loveland
Hirely, Edwin W.....	Salida	Montgomery, T. J.....	Fort Collins
Lindsey, John A.....	Trinidad	Moss, Frederick A.....	Idaho Springs
Reeves & Atkinson.....	Montrose	De Long, Horace T.....	Grand Junction

Grange Mutual Fire Insurance Company, Colorado.

NAME.	TOWN.	NAME.	TOWN.
Newcomb, J. A.....	Golden	Rider, G. D.....	Longmont
Blanton, C. K.....	Valmont	Smith, E. P.....	Quimby

Hamburg Bremen Fire Insurance Company, Germany.

NAME.	TOWN.	NAME.	TOWN.
Guy, E. K.....	Colorado Springs	Brigham, E.....	Trinidad
Louis Anfenger & Co.....	Denver		

Hanover Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Mackey, Alex P.....	Aspen	Watson & Gilbert.....	Denver
Lewis, Edwin C.....	Boulder	Elijah Brayton & Co.....	Pueblo
Maybury, James F.....	Colorado Springs		

Hartord Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Berthoud, Eward L.....	Golden	O'Brien & De Wesse.....	Salida
Day, Chas. E.....	Longmont	Bermont, George E.....	Lafayette
Stickley & Shaw.....	Leadville	Logan, Wm. P.....	Buena Vista
McClue, Wm. H.....	Canon City	Keck, Christian M.....	Glenwood Springs
Dwyre, C. Golding.....	Fort Collins	Hanks, Jacob M.....	Florence
Warner, George W.....	Fort Morgan	Thompson & Benedict.....	Denver
Smith, Edwin J.....	Rocky Ford	Mackey, Alex P.....	Aspen
Abbott, James W.....	Ouray	Northeott, Robert H.....	Akron
Allen, Edwin S.....	Loveland	Little, Richard S.....	Littleton
Abbott, Jacob J.....	Lake City	Sills, Charles T.....	Gunnison
Smiley, Wm. E.....	Manitou	Baxter, James H.....	Del Norte
Russell, John T.....	La Junta	Fullerton & Seymour.....	Central City
Day, John W.....	Boulder	Bush & Armstrong.....	Idaho Springs
Willis, George A.....	Alamosa	Drake, Martin, Jr.....	Colorado City
McMullin, Sam'l. G.....	Grand Junction	Warren, George D.....	Manzanola
Scott & Lyons.....	Greeley	Brigham, Elijah.....	Trinidad
Painter, Chas. F.....	Telluride	Young, Emil W.....	Aspen
Hess, Wm. B.....	Rico	Nicholson, J. H.....	Boulder
Kearns, John P.....	Walsenburg	Rockafellow, B. F.....	Canon City
Benedict & Smith.....	Creede	Lawton, A. L.....	Colorado Springs
Scott, Smith & Co.....	Pueblo	Smith & Van Orden.....	Cripple Creek
Hinkley, Henry S.....	Sterling	Gaylord, Paul B.....	Denver
Tewalt & Corlet.....	Monte Vista	Campbell, C. C.....	Durango
Elliott, Richard E.....	Monument	Ramey Bros.....	Grand Junction
Prewett, Pickerill & Kephart.....	Durango	Old, W. W.....	Leadville
Stephan, George.....	Delta	Mallaby, O. W.....	Pueblo
Redding, Wm. O.....	Montrose	Knowles, John.....	Rico
Gill, Henry S.....	Cripple Creek	Watson & Moore.....	Telluride
Thomas, Frank W.....	Eaton	McFarlane, Alex.....	Canon City
McIntyre, W. H.....	Colorado Springs	Shapcott, Wm. G.....	Colorado Springs

Home Mutual Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
Stockman, F. H.....	Aspen	Moss, Fred A.....	Idaho Springs
Willis & Holt.....	Alamosa	Russell, J. T.....	La Junta
Day, J. W.....	Boulder	Avery, H. A.....	Lake City
Bridwell & Cassidy.....	Canon City	Shoemaker, E. i.....	Las Animas
Fullerton & Seymour.....	Central City	Milner & Hurd.....	Leadville
Lawton, A. L.....	Colorado Springs	Sanford, W. C.....	Monte Vista
King, A. R.....	Delta	Eckerly, Wm. A.....	Montrose
Shaw, Frank.....	Denver	Haskins, C. W.....	Ouray
Gallotti, Frank.....	Durango	Kirtland & Hill.....	Pueblo
Akin, Harris.....	Fort Collins	Hess, W. B.....	Rico
Seifried, Henry.....	Georgetown	Dey, Edward H.....	Trinidad
Darrow Bros.....	Glenwood Springs	Painter, Chas. F.....	Telluride
Larison, Lee.....	Golden	Pennebaker & Atwell.....	Cripple Creek
DeLong, H. T.....	Grand Junction	Kearns, J. P.....	Walsenburg
Senior, J. H.....	Greeley	Bent & Metley.....	Burlington

Home Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Fulton, Richard F.....	Boulder	McMullen, Sam'l. G.....	Grand Junction
McClure, Wm. H.....	Canon City	Scott & Lyons.....	Greeley
Fullerton & Seymour.....	Central City	Milner & Hurd.....	Leadville
Kennedy, Matthew.....	Colorado Springs	Day, Chas. E.....	Longmont
Shephern & Ballard.....	Cripple Creek	Reeves & Atkinson.....	Montrose
Thompson & Benedict.....	Denver	Scott, Smith & Co.....	Pueblo
Akin, Harris.....	Fort Collins	O'Brien & De Wesse.....	Salida
Warner, George W.....	Fort Morgan	Lindsay, Arthur A.....	Trinidad
Darrow Bros.....	Glenwood Springs	Plank, P. W.....	Lincoln, Nebraska
Berthoud, Edward L.....	Golden		

Insurance Company of North America, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Gibson, Homer A.....	Akron	Nelson, Robt. G., Jr.....	Littleton
Willis, George W.....	Alamosa	Clark, Chas. A.....	Louisville
Adair, W. M.....	Antonito	Allen, Edwin S.....	Loveland
Reynolds, Dexter T.....	Aspen	Day, Chas. E.....	Longmont
Mackey, Andrew J.....	Boulder	Smiley, Wm. E.....	Manitou
Clark, Wm. M.....	Breckenridge	Cheney, Lewis H.....	Monte Vista
Hurst, Schuyler G.....	Brighton	Eckerly, Wm. A.....	Montrose
McClure, Wm. H.....	Canon City	Abbott, James W.....	Ouray
Fullerton & Seymour.....	Central City	Springfield, Jas. H.....	Platteville
Patchen, W. L.....	Cheyenne Wells	Kirtland & Hill.....	Pueblo
McIntyre, W. H.....	Colorado Springs	Hess, Wm. B.....	Rico
Benedict & Smith.....	Creede	Smith, Edwin J.....	Rocky Ford
Holt & Axtel.....	Crested Butte	Fairbanks, Lee.....	Saguache
Baxter, James K.....	Del Norte	Wallace, Robert E.....	Salida
Smith & Van Orden.....	Cripple Creek	Robin Bros.....	Silverton
King, A. A.....	Delta	Smith, Martin H.....	Sterling
Williams, James.....	Denver	Painter, Chas. F.....	Telluride
Gaymon, Oren K.....	Dillon	Brigham, Elijah.....	Trinidad
Gallotti, Frank.....	Durango	Rhode, Smith & Van Orden.....	Victor
Gillis, Agnes B.....	Eaton	Kearns, John P.....	Walsenburg
Fitzgerrell, Jas. J.....	Florence	Harris, John G.....	Wray
Akin, Harris.....	Fort Collins	Mix, Samuel P.....	Alamosa
Warner, Geo. W.....	Fort Morgan	Mackey, A. P.....	Aspen
Seifried, Henry.....	Georgetown	Sindinger, Daniel C.....	Buena Vista
Keck, C. M.....	Glenwood Springs	Smith, Curtis J.....	Creede
Berthoud, Edward L.....	Golden	Blair & Mastin.....	Delta
De Long, H. T.....	Grand Junction	Dwyre, C. Golding.....	Fort Collins
Sanborn, B. D.....	Greeley	McMullen, Sam'l. G.....	Grand Junction
Gordon, John.....	Gunnison	Bush & Armstrong.....	Idaho Springs
Bush & Armstrong.....	Idaho Springs	Currin, Edward F.....	Manitou
Carruthers, John.....	Lafayette	Redding, Wm. O.....	Montrose
Braiden, John C.....	La Jara	Hirely, Edwin W.....	Salida
Buckley & Hart.....	La Junta	Shapcott, Wm. G.....	Colorado Springs
Abbott, Jacob J.....	Lake City	Norton, Enos H.....	Montrose
Cooper, Daniel E.....	Lamar	Riley & Wright.....	Gillette
Smith & McCauley.....	Las Animas	Adams & Crockett.....	Victor
Stickley & Shaw.....	Leadville		

Insurance Company of the State of Pennsylvania, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Brook, C. W.....	Aspen	House, E. P.....	Greeley
Williamson, W. W.....	Colorado Springs	Milner & Hurd.....	Leadville
McFarlane, A. M.....	Canon City	Middlekamp, E. G.....	Pueblo
Critchell, C. R. & Co.....	Denver	Hively, E. W.....	Salida
Th Inter-State Investment Co.....	Durango	Collier, T. B.....	Trinidad
Darrow Bros.....	Glenwood Springs	Critchell, C. R.....	Denver

Lancashire Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Willis, George A.....	Alamosa	Hess, Wm. B.....	Rico
Mackey, A. P.....	Aspen	Day, Edward H.....	Trinidad
Ramey Bros.....	Grand Junction	White, Fred.....	Boulder
Kearns, John P.....	Walsenburg	Lawton, A. L.....	Colorado Springs
Bassett, Alden.....	Del Norte	White, Eben.....	Longmont
Gaylord, Paul B.....	Denver	Redding, W. O.....	Montrose
McClanahan, A. M.....	Greeley	Abbott, James W.....	Ouray
Darrow Bros.....	Glenwood Springs	Pitzgerrell, J. J.....	Florence
Milner & Hurd.....	Leadville	Gallotti, Frank.....	Durango
Painter, Chas. F.....	Telluride	Gordon, Jno.....	Gunnison
Shepherd & Ballard.....	Cripple Creek	Mallaby, O. W.....	Pueblo

Liverpool & London & Globe Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Stickley & Shaw.....	Leadville	Fullerton & Seymour.....	Central City
Day, Chas. E.....	Longmont	Sherman, C. M.....	Colorado City
Clark, Chas. A.....	Louisville	Lawton, A. L.....	Colorado Springs
McCreery, Wm. H.....	Love and	Seymour, Chas. A.....	Craig
Smiley, Wm. E.....	Manitou	Holt & Axtel.....	Crested Butte
Hay & Walbridge.....	Meeker	King, A. A.....	Delta
Clark, W. J.....	Monte Vista	Bassett, Alden.....	Del Norte
Redding, Wm. O.....	Montrose	Brannen & Kellogg.....	Denver
Elliott, Richard C.....	Monument	Burk, Fred O. L.....	Denver
Hahn, C. N. A.....	Newcastle	Gaymon, O. K.....	Dillon
Abbott, James W.....	Ouray	Gallotti, Frank.....	Durango
Springfield, Jas H.....	Plattville	Snook, Jas. E.....	Eaton
Scott, Smith & Co.....	Pueblo	Montgomery, Thos. J.....	Fort Collins
Hess, Wm. B.....	Rico	Warner, Geo. W.....	Fort Morgan
Smith, E. J.....	Rocky Ford	Hanks, J. M.....	Florence
Fairbanks, Lee.....	Saguache	Tomay, Jhn.....	Georgetown
Hively, Edwin H.....	Salida	Darrow, Chas. W.....	Glenwood Springs
Robin Bros.....	Silverton	Larison, Lee.....	Golden
Milner, Francis E.....	Steamboat Springs	De Long, Horace T.....	Grand Junction
Hinkley, Henry D.....	Sterling	Sanborn, Burton D.....	Greeley
Painter, Chas. F.....	Telluride	Gordon, John.....	Gunnison
Collier, T. B.....	Trinidad	Clark, Geo. E.....	Holyoke
Kearns, John P.....	Walsenburg	Branden, John F.....	La Jara
Laybourn, Myron H.....	Windsor	Russell, John T.....	La Junta
Durham, Benj. F.....	Yuma	Avery, Henry A.....	Lake City
Smith & Van Orden.....	Cripple Creek	Markham, L. Wirt.....	Lamar
Willis, George A.....	Alamosa	Lambright, Allen M.....	Las Animas
Gibson, Homer A.....	Akron	Riley & Wright.....	Gillette
Adair, Wm. M.....	Antonito	Lindsay, Chas. F.....	Elizabeth
Brown, L. A. W.....	Aspen	Orange, W. J.....	Silver Cliff
White, Fred.....	Boulder	Beardsley, Geo. B.....	West Cliff
Hurst, S. G.....	Brighton	Bushnell, Iretus D.....	Denver
Sindlinger, Dan'l C.....	Buena Vista	Yayer, William.....	Denver
Bridwell & Cassidy.....	Canon City		

London Assurance Corporation, England.

NAME.	TOWN.	NAME.	TOWN.
Reynolds, D. T.....	Aspen	Tomay, John.....	Georgetown
Nicholson, John H.....	Boulder	Matthews, Wm. C.....	Golden
Kennedy, Matthew.....	Colorado Springs	Day, Chas. E.....	Longmont
Watson & Gilbert.....	Denver	Darrow Bros.....	Glenwood Springs
Montgomery, T. J.....	Fort Collins	Smiley, W. E.....	Manitou
Sanborn, B. D.....	Greeley	Haskins, C. W.....	Ouray
Keen Bros.....	Pueblo	O'Brien & De Weese.....	Salida
Lindsay, John A.....	Trinidad	Watson, C. S.....	Telluride
Bridwell & Cassidy.....	Canon City		

London and Lancashire Fire Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Sills, Chas. T.....	Gunnison
Nicholson, J. H.....	Boulder	McPherrin, E. N.....	Holyoke
Jones, D M.....	Buena Vista	Moss, Fred A.....	Idaho Springs
Darnell, James E.....	Breckenridge	Sparrow, M. H.....	La Junta
Willis, Henry LeB. & Co.....	Colorado Springs	Amy, H. A.....	Lake City
Holt & Axtell.....	Crested Butte	Thompson, Willis L.....	Leadville
Selbach, B. O.....	Cripple Creek	Blum & Co., Robert.....	Longmont
Bridwell & Cassidy.....	Canon City	Sanford, Wm. C.....	Monte Vista
Benedict & Smith.....	Creede	Haskins, C. W.....	Ouray
Millard & Fairlamb.....	Delta	Young & Crockett.....	Pueblo
Brannen & Kellogg.....	Denver	Hess, W. B.....	Rico
Pickerell, Wm. S.....	Durango	Hively, E. W.....	Salida
Wetmore, Wm. H.....	Florence	Past, August.....	Silverton
Dwyre, C. Golding.....	Fort Collins	Painter, Chas. F.....	Telluride
Tomay, John.....	Georgetown	Co lier, Thos. E.....	Trinidad
Keck, C. M.....	Glenwood Springs	Killian, Jas. R.....	Walsenburg
Matthews & Strine.....	Golden	Hall & Pruett.....	Victor
McMullin, Samuel G.....	Grand Junction	Heltzell, A. C.....	Denver
Sanborn, Burton D.....	Greeley	King & Robertson.....	Delta

Manchester Fire Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Willis, George.....	Alamosa	Moss, Fred A.....	Idaho Springs
Brown, L. A. W.....	Aspen	Milner & Hurd.....	Leadville
Sindlinger, D. C.....	Buena Vista	McCreery, W. C.....	Loveland
Bromley & Williamson.....	Boulder	White, Eben.....	Longmont
Bridwell & Cassidy.....	Canon City	Sparrow, M. H.....	La Junta
Bacon, W. H.....	Colorado Springs	Smiley, W. E.....	Manitou
Sherman, C. M.....	Colorado Springs	Reeves & Atkinson.....	Montrose
James Williams Agency Co.....	Denver	Abbott, J. W.....	Ouray
Bassett, Alden.....	Del Norte	Kirtland & Hill.....	Pueblo
Prewett, Pickerill & Kephart.....	Durango	Robin Bros.....	Silverton
King, A. R.....	Durango	Lindsay, A. A.....	Trinidad
Montgomery, T. J.....	Fort Collins	Painter, Chas. F.....	Telluride
De Long, H. T.....	Grand Junction	Van Aukin, John.....	Central City
Darrow Bros.....	Glenwood Springs	Renshaw & Washburn.....	Cripple Creek
Scott & Lyons.....	Greeley	Hanks, J. M.....	Florence
Tomay, John.....	Georgetown	Steel & Beall.....	Rocky Ford

Manufacturers and Merchants Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Carpenter, J. E.....	Colorado Springs	Foote, A. C.....	Pueblo
Merritt & Grommon.....	Denver		

Mechanics' Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Dwinell, E. L. C.....	Colorado Springs	Ray, C. F.....	Pueblo
Colorado Insurance Agency Co.....	Denver		

Milwaukee Mechanics' Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Reynolds, D. T.....	Aspen	Sutphen, R. G.....	Longmont
Bromley & Williamson.....	Boulder	Foote, A. C.....	Pueblo
Lawton, A. L.....	Colorado Springs	Williams & Gottlieb.....	Trinidad
Bridwell & Cassidy.....	Canon City	Frith & Eppich.....	Denver

Milwaukee Mechanics' Insurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Edward S. Rich & Co.....	Denver	Old, W. W.....	Leadville
Emigh, C. C.....	Fort Collins	Young & Crockett.....	Pueblo
Baker, W. C.....	Greeley	Gill, Henry E.....	Cripple Creek
Russell, John T.....	La Junta	Gottlieb, D. & Sons.....	Trinidad
Stickley & Shaw.....	Leadville	Morris, Henry O.....	Pueblo
McCreery, W. H.....	Loveland		

Mutual Guarantee Fund Fire Insurance Company, Colorado.

NAME.	TOWN.	NAME.	TOWN.
Nixon, R. C.....	Denver	Hilton, L. J.....	Victor
Bliss, W. M.....	Denver		

National Fire Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Willis, George A.....	Alamosa	Broad, Wm.....	Idaho Springs
Adair, W. M.....	Antonito	Russell, J. T.....	La Junta
Reynolds, D. T.....	Aspen	Abbott, J. J.....	Lake City
Day, Jno. W.....	Boulder	Thompson, W. S.....	Leadville
Darnell, J. K.....	Breckenridge	Day, C. E.....	Longmont
Sindlinger, D. C.....	Buena Vista	McCreery, W. H.....	Loveland
Lee, George R.....	Brighton	Cooper, D. E.....	Lamar
Bridwell & Cassidy.....	Canon City	Scott, P. G.....	Las Animas
Lake, H. H.....	Central City	Hill, Oscar G.....	Littleton
Drake, Martin, Jr.....	Colorado City	Smiley, W. E.....	Manitou
Willis, H. LeB. & Co.....	Colorado Springs	Reinbold, F. H.....	Montrose
Holt & Axtell.....	Crested Butte	Warburton, G. S.....	Monte Vista
Benedict & Smith.....	Creede	White, H.....	Monument
Gill, H. E.....	Cripple Creek	Hay & Walbridge.....	Meeker
Bassett, A.....	Del Norte	Beardsley, A. L.....	Newcastle
Thompson & Benedict.....	Denver	Haskins, C. W.....	Ouray
Gallotti, Frank.....	Durango	Mallaby, O. W.....	Pueblo
King, A. N.....	Delta	Hess, W. B.....	Rico
Hanks, J. M.....	Florence	Steele & Beall.....	Rocky Ford
Akin, Harris.....	Fort Collins	Fairbanks, L.....	Saguache
Warner, Geo. W.....	Fort Morgan	Bell, R.....	Salida
Tomay, John.....	Georgetown	Robb Bros.....	Silverton
Keck, C. M.....	Glenwood Springs	Painter, C. F.....	Telluride
De Long, Horace T.....	Grand Junction	Brigham, E.....	Trinidad
Sanborn, B. D.....	Greeley	Kearns, Jno. P.....	Walsenburg
Sills, C. T.....	Gunnison	Lee, Hiram *H.....	Denver
Moore, B. F.....	Holyoke		

Niagara Fire Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Stockman, Fred H.....	Aspen	De Long, Horace T.....	Grand Junction
Munson, John Y.....	Berthoud	Scott & Lyons.....	Greeley
Lincoln, Stanton F.....	Boulder	Bush & Montgomery.....	Idaho Springs
Darnell, Jas. K.....	Breckenridge	Russell, J. T.....	La Junta
Jones, Dan M.....	Buena Vista	Bermont, George.....	Lafayette
McClure, Wm. H.....	Canon City	Milner & Hurd.....	Leadville
Marshall & Morawitz.....	Cripple Creek	Hill, Oscar G.....	Littleton
Lake, Harry H.....	Central City	Sutphen, Riley G.....	Longmont
Benedict & Smith.....	Creede	Norton, E. F.....	Lyons
Wills & Co., Henry LeB.....	Colorado Springs	McCreery, W. H.....	Loveland
Holt & Axtell.....	Crested Butte	Abbott, James W.....	Ouray
Cobb, Wilson & Co.....	Denver	Miles & Stewart.....	Pueblo
Prewett & Pickerill.....	Durango	Bell & Son, R.....	Salida
Baxter, J. H.....	Del Norte	Bell, John L.....	Silver Plume
Montgomery, T. J.....	Fort Collins	Brigham, Elijah.....	Trinidad
Tomay, John.....	Georgetown	Painter, C. F.....	Telluride
Berthoud, Edward L.....	Golden		

North British and Mercantile Insurance Co., London and Scotland.

NAME.	TOWN.	NAME.	TOWN.
Mackay, A. J.....	Boulder	Brigham, E.....	Trinidad
Jones, D. M.....	Buena Vista	Reeves & Atkinson.....	Montrose
McClure, W. H.....	Canon City	Robin Bros.....	Silverton
Fullerton & Seymour.....	Central City	Bush & Montgomery.....	Idaho Springs
Lawton, A. L.....	Colorado Springs	Darrow Bros.....	Glenwood Springs
Cobb, Wilson & Co.....	Denver	Munson, John Y.....	Berthoud
Gallotti, Frank.....	Durango	Abbott, James W.....	Ouray
Akin, Harris.....	Fort Collins	Marsh, Wm. A.....	Grand Junction
Thedinger & Bennett.....	Victor	Hanks, J. M.....	Florence
Scott & Lyons.....	Greeley	Kearns, J. P.....	Walsenburg
Reynolds, D. T.....	Aspen	Painter, Chas. F.....	Telluride
Stickley & Shaw.....	Leadville	Smith, H. H.....	Delta
Sutphen, R. G.....	Longmont	Shepard, Ballard & Kent.....	Cripple Creek
Scott, Smith & Co.....	Pueblo	Cunningham, J. M.....	Loveland
O'Brien & De Wesse.....	Salida		

North German Fire Insurance Company, Germany.

NAME.	TOWN.	NAME.	TOWN.
Mix, Samuel P.....	Alamosa	McMullin, R. G.....	Grand Junction
Brown, L. A. W.....	Aspen	Thompson, W. L.....	Leadville
Bromley & Williamson.....	Boulder	Barclay, E.....	Longmont
Selbach, B. O.....	Cripple Creek	Kirtland & Hill.....	Pueblo
Ensinger, Edgar.....	Colorado Springs	Williams & Gottlieb.....	Trinidad
Hanks, J. M.....	Florence	Henry, L.....	Telluride
Adams, W. R.....	Greeley		

Northern Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Manders, R. F.....	Alamosa	Cameron, J. M.....	Grand Junction
Brown, L. A. W.....	Aspen	Bush & Montgomery.....	Idaho Springs
Lincoln & Eubank.....	Boulder	Seely, C. L.....	La Junta
Rockafellow, B. F.....	Canon City	Old, W. W.....	Leadville
Wills & Co., H. LeB.....	Colorado Springs	Haskins, C. W.....	Ouray
Smith & Van Orden.....	Cripple Creek	Foote, A. C.....	Pueblo
Hicks & Roberts.....	Central City	O'Brien & De Wesse.....	Salida
Inter-State Investment Co.....	Durango	Brigham, E.....	Trinidad
Denio, G. H.....	Eaton	Watson & Moore.....	Telluride
Edwards, Budrow & Kissick.....	Fort Collins	McFarlane, A.....	Canon City
Wetmore, W. H.....	Florence	The Security Ins. Agency Co.....	Denver
Keck, C. M.....	Glenwood Springs	Riley & Wright.....	Gillette
Morely, T. C.....	Greeley		

Northwestern National Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Day, John W.....	Boulder	Gottlieb & Son, S.....	Trinidad
Steele, R.....	Greeley	Rich & Co., E. S.....	Denver
McMillan, J. P.....	Colorado Springs	Scott, Smith & Co.....	Pueblo
Bridwell & Cassidy.....	Canon City	Edwards, Burdrow & Kiskoek.....	Fort Collins

Norwich Union Fire Insurance Society, England.

NAME.	TOWN.	NAME.	TOWN.
McClure, Wm. H.....	Canon City	Thomas, Frank N.....	Eaton
Lake, Harry.....	Central City	Cunningham, Chas. L.....	Colorado City
Potter, John.....	Colorado Springs	Hively, Edwin W.....	Salida
Abbott, James W.....	Ouray	McPherrin, Emmett N.....	Holyoke

Norwich Union Fire Insurance Society—Continued.

NAME.	TOWN.	NAME.	TOWN.
Willis, George A.....	Alamosa	Norton, E bert G.....	Lyons
Munson, John Y.....	Berthoud	Darrow, Chas. W.....	Glenwood Springs
Osborne, Wm. R.....	Loveland	Slater, Elwyn M.....	Lamar
Morath, Edward J.....	Bou'lder	Gunst, Chas. A.....	Lake City
Kearns, John P.....	Walsenburg	Macken, James.....	Brighton
Scott & Lyons.....	Greeley	Darnell, James K.....	Breckenridge
Lindsay & Lindsay.....	Trinidad	Bell, John L.....	Silver Plume
Tomay, John.....	Georgetown	Sutphen, George.....	Delta
Robin Bros.....	Silverton	Young & Crockett.....	Pueblo
Hess, Wm. B.....	Rico	Gallotti & Morawetz.....	Durango
Painter, Chas. F.....	Telluride	Enbanks, John M.....	Longmont
Hay & Walbridge.....	Meeker	Marsh, Wm. A.....	Grand Junction
Milner & Hurd.....	Leadville	Cobb, Wilson & Co.....	Denver
Russell, John T.....	La Junta	Carruthers, John.....	Lafayette
Bassett, Alden.....	Del Norte	Eckerly, Wm. A.....	Montrose
Benedict & Smith.....	Creede	Aikin, Harris.....	Fort Collins
Cole, J. E.....	Buena Vista	Pennebaker & Atweil.....	Cripple Creek
Reynolds, Dexter T.....	Aspen		

Orient Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Colt, Morris B.....	Alamosa	Vannice & Bandy.....	Grand Junction
Brown, L. A. W.....	Aspen	Scott & Lyons.....	Greeley
Bromley & Williamson.....	Boulder	Broad, Wm.....	Idaho Springs
Bridwell & Cassidy.....	Canon City	Stickle & Shaw.....	Leadville
Roberts, Walter L.....	Central City	Sutphen, Riley G.....	Longmont
McIntyre & Hayden.....	Colorado Springs	Sparrow, Melvin H.....	La Junta
Bartels Bros. & Bishop.....	Denver	Smiley, Wm. E.....	Manitou
Gallotti, Frank.....	Durango	Corlett, Chas. M.....	Monte Vista
Armsbury, Albert E.....	Delta	Eckerly, Wm. A.....	Montrose
Hanks, J. M.....	Florence	Haskins, Chas. W.....	Ouray
Akin, Harris.....	Fort Collins	Foote, Adam C.....	Pueblo
Tomay, John.....	Georgetown	O'Brien & De Weese.....	Salida
Edinger, George.....	Glenwood Springs	Brigham & Washburn.....	Trinidad

Palatine Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Ramey Bros.....	Grand Junction
White, Fred.....	Boulder	Russell, John T.....	La Junta
Sindlinger, D. C.....	Buena Vista	Shoemaker, Eli.....	Las Animas
McFarlane, Alex.....	Buena Vista	Old, W. W.....	Leadville
Mitchell & McCall.....	Colorado Springs	Miller, Frank J.....	Longmont
Shepherd, Ballard & Kent.....	Cripple Creek	Redding, W. B.....	Montrose
Frith & Eppich.....	Denver	Abbott, James W.....	Ouray
Stephan, George.....	Delta	Kirtland & Hill.....	Pueblo
Prewett, Pickerill & Kephart.....	Durango	Little, Chas. A.....	Rico
Bassett, Alden.....	Del Norte	Penlason, L. R.....	Rocky Ford
Smith, Ellis.....	Eaton	O'Brien & De Weese.....	Sa'ida
Wetmore, W. H.....	Florence	Robin Bros.....	Silverton
Dwyre, C. Golding.....	Fort Collins	Henry, Leron.....	Telluride
Tomay, John.....	Georgetown	Gottlieb & Son, D.....	Trinidad
Darrow Bros.....	Glenwood Springs	Kearns, J. P.....	Walsenburg
McClenahan, A. M.....	Greeley	Hughes, Ed. O.....	Denver

Pennsylvania Fire Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Reynolds, Dexter T.....	Aspen	Bush & Armstrong.....	Idaho Springs
Willis, George A.....	Alamosa	Cooper, Samuel E.....	Larimer

Pennsylvania Fire Insurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Mackey, Andrew J.....	Boulder	Robert Blum & Co.....	Longmont
Hurst, Schuyler G.....	Brighton	Stickley & Shaw.....	Leadville
Shapcott, Wm. G.....	Colorado Springs	Abbott, Jacob J.....	Lake City
Lake, Henry H.....	Central City	Norton, Enos H.....	Montrose
Holt & Axtel.....	Crested Butte	Hahn, Christian A.....	Newcastle
Bassett, Alden.....	Del Norte	Abbott, James W.....	Ouray
Bartels Bros. & Bishop.....	Denver	Stein, Chas. E.....	Pueblo
Blair & Maston.....	Delta	Hess, W. B.....	Rico
Aikin, Harris.....	Fort Collins	Hively, Edwin W.....	Salida
Warner, Geo. W.....	Fort Morgan	Robin Bros.....	Silverton
Keck, C. M.....	Glenwood Springs	Fairbanks, Lee.....	Saguache
Seifried, Henry.....	Georgetown	Kaapeke, Richard.....	Trinidad
Gordon, John.....	Gunnison	Painter, Chas. F.....	Trinidad
McClenahan, Austin W.....	Greeley	Kearns, John P.....	Walsenburg
De Long, Horace T.....	Grand Junction	Cutchen, Frank J.....	Rocky Ford

Phoenix Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Willis, George A.....	Alamosa	Miller, Frank J.....	Longmont
Stockman, Fred H.....	Aspen	Haskins, Chas. W.....	Ouray
Lincoln, Stanton F.....	Boulder	Middlekamp, Chas. W.....	Pueblo
Wills & Co., Henry LeB.....	Colorado Springs	Little, Chas. A.....	Rico
Thompson & Benedict.....	Denver	Fairbanks, Lee.....	Saguache
Campbell, C. C.....	Durango	Lindsay, John A.....	Trinidad
Morley, Thomas C.....	Greeley	Watson & Moore.....	Telluride
Delaplain, Marion O.....	Grand Junction	Pennebaker & Atwell.....	Cripple Creek
Stickley & Shaw.....	Leadville		

Phenix Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Buckley & Hart.....	La Junta
Jones, D. M.....	Buena Vista	Stickley & Shaw.....	Leadville
Mackey, Andrew J.....	Boulder	Bermont, Geo. E.....	Lafayette
Munson, John Y.....	Berthoud	Cooper, S. E.....	Lamar
Darnell, James K.....	Breckenridge	Crawford, A. H.....	Littleton
McClure, Wm. H.....	Canon City	Lambright, A. M.....	Las Animas
Ful'erton & Seymour.....	Central City	Day, Charles E.....	Longmont
Drake, Martin, Jr.....	Colorado City	Wa'lace, H. L.....	Louisville
Wills & Co., H. LeB.....	Colorado Springs	Norton, E. E.....	Lyons
Benedict & Smith.....	Creede	Smiley, W. E.....	Manitou
Holt & Axtel.....	Crested Butte	Eckerly, Wm. A.....	Montrose
Marshall, R. M.....	Cripple Creek	Abbott, Jas. W.....	Ouray
Stephan, George.....	Delta	Springfield, J. H.....	Platteville
Cobb, Wilson & Co.....	Denver	Young & Crockett.....	Pueblo
Gallotti, Frank.....	Durango	Hess, W. B.....	Rico
Miller, George A.....	Fairp'ay	Fairbanks, Lee.....	Saguache
Van Valkenberg, R. J.....	Erie	Wallace, R. E.....	Salida
Montgomery, T. J.....	Fort Collins	Milner, F. E.....	Steamboat Springs
Hill, Wm. A.....	Fort Morgan	Robin Bros.....	Silverton
Seifried, Henry.....	Georgetown	Smith, M. H.....	Sterling
Keck, C. M.....	Glenwood Springs	Collier, T. B.....	Trinidad
Berthoud, E. L.....	Golden	Painter, Chas. F.....	Telluride
De Long, Horace T.....	Grand Junction	Hall & Pruett.....	Victor
Sanborn, B. D.....	Greeley	Beardsley, G. B.....	West Cliff
Beggs & Moore.....	Holyoke	Kearns, Jas. P.....	Walsenburg
Abbott, J. J.....	Lake City		

Phoenix Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Wills, George A.	Alamosa	Seely, Chas. L.	La Junta
Lee, George R.	Frighton	Old, W. W.	Leadville
Day, J. W.	Boulder	Cooper, D. E.	Lamar
McClure, Wm. H.	Canon City	Hill, O. G.	Littleton
Ball, Frank D.	Castle Rock	Scott, P. G.	Las Animas
Hicks & Morrison.	Central City	Eckerly, Wm. A.	Montrose
Smith & Van Orden.	Cripple Creek	Beardsley, L. A.	Newcastle
McIntyre, W. H.	Colorado Springs	Miles & Stewart.	Pueblo
Farrar, L. B.	Colorado Springs	Smith, E. J.	Rocky Ford
Thompson & Benedict.	Denver	Kaapcke, R.	Trinidad
Prewett, Pickerill & Kephart.	Durango	Tipton, C. F.	Trinidad
De Beque W. A. E.	De Beque	Van Valkenburg, R. J.	Erie
Wetmore, W. H.	Florence	Baldwin, D. S.	Delta
Dwyre, C. Golding.	Fort Collins	Broad, Wm.	Idaho Springs
Sanborn, B. D.	Greeley	Brush, F. W.	Salida
Ramey Bros.	Grand Junction	Watson & Moore.	Telluride
Gordon, John.	Gunnison	Hinkley, H. D.	Sterling
Dickson, Amos J.	Glenwood Springs	McCall, Charles.	Morrison
Berthoud, E. L.	Golden	West, Chas. T.	Denver
Amy, Henry A.	Lake City	Heiskell, Tyler S.	Fort Morgan
Miller, Frank J.	Longmont	Shapcott Wm. G.	Colorado Springs
McCreery, W. H.	Loveland	Norton, E. H.	Montrose

Providence Washington Insurance Company, Rhode Island.

NAME.	TOWN.	NAME.	TOWN.
Young, E. W.	Aspen	Russell, John T.	La Junta
Bromley & Williamson.	Boulder	Abbott, J. J.	Lake City
Jones, D. M.	Buena Vista	Thompson, W. L.	Leadville
Irwin & Lee.	Brighton	Miller, Frank J.	Longmont
Bridwell & Cassidy.	Canon City	Crawford & Co., A. H.	Littleton
Shuck & Davis.	Central City	Smiley, W. E.	Manitou
Kennedy, Matthew	Colorado Springs	Eckerly, W. A.	Montrose
Holt & Axtell.	Crested Butte	Abbott, J. W.	Ouray
Benedict & Smith.	Creede	Mallaby, O. W.	Pueblo
The McCracken-Storrs Ins. Agency.	Denver	Springfield, J. H.	Platteville
The Inter-State Investment Co.	Durango	Beck, H. E.	Pitkin
Montgomery, T. J.	Fort Collins	Hess, W. B.	Rico
Miller, George A.	Fairplay	Fast, August.	Silverton
Marshall & Marowitz.	Cripple Creek	Painter, Chas. F.	Telluride
Tomay, John.	Georgetown	Collier, Thos. B.	Trinidad
Darrow, C. W.	Glenwood Springs	Kearns, John P.	Walsenburg
Morley, T. C.	Greeley	Beardsley, G. B.	West Cliffe
McMullin, Samuel G.	Grand Junction	Rhodes, Smith & Van Orden.	Victor
Sills, Chas. T.	Gunnison	Batchelder, Geo. H.	Denver
Moss, Fred A.	Idaho Springs	Darrow Bros.	Glenwood Springs

Prussian National Insurance Company, Germany.

NAME.	TOWN.	NAME.	TOWN.
Hirsh, W. H.	Alamosa	Baker, W. C.	Greeley
Brown, L. A. W.	Aspen	Gordon, John.	Gunnison
Sindlinger, D. C.	Buena Vista	O'd, W. W.	Leadville
Bromley & Williamson.	Boulder	Beardsley, A. L.	Newcastle
Shuck & Davis.	Central City	Reeves & Atkinson.	Montrose
Veak, J. E.	Cripple Creek	Abbott, Jas. W.	Ouray
Prewett & Pickerill.	Durango	Dempsey & Co., J. R.	Pueblo
Gibson, J. S.	Colorado Springs	Hess, W. B.	Rico
Denio, G. H.	Eaton	O'Brien & De Weese.	Salida
Dwyre, C. Golding.	Fort Collins	Gottlieb & Son, D.	Trinidad
Keck, C. M.	Glenwood Springs	Watson & Moore.	Telluride
Pitzer, L. A.	Grand Junction	Anfenger & Co., L.	Denver

Queen Insurance Company of America, New York.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Adams, W. R.....	Greeley
Bromley & Williamson.....	Boulder	Haskins, Chas. W.....	Ouray
McFarlane, A.....	Canon City	O'Brien & De Weese.....	Salida
Lawton, A. L.....	Colorado Springs	Stickley & Shaw.....	Leadville
Riley, J. P.....	Cripple Creek	Mallaby, O. W.....	Pueblo
The Inter-State Investment Co.....	Durango	Hinkley, H. D.....	Sterling
Thompson & Benedict.....	Denver	Brigham, Elijah.....	Trinidad
Aiken, Harris.....	Fort Collins	Darrow Bros.....	Glenwood Springs
Ramey Bros.....	Grand Junction	Riley & Wright.....	Cripple Creek
Seifried, Henry.....	Georgetown		

Reliance Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Williamson, Wm. W.....	Colorado Springs	Knapcke, Richard.....	Trinidad
Vickers & McCartney.....	Denver	Cowie & Moorehead.....	Boulder
Stein, Chas. C.....	Pueblo		

Royal Exchange Assurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Bromley & Williamson.....	Boulder	McClenahan, A. M.....	Greeley
Maybury, James F.....	Colorado Springs	Hedden, Robert M.....	Glenwood Springs
Bartels Bros. & Bishop.....	Denver	Allen, H. C.....	Montrose
Campbell, C. C.....	Durango	Scott, Smith & Co.....	Pueblo
Edwards, Budrow & Kissock.....	Fort Collins	Bell, R.....	Salida
McMillen, Samuel G.....	Grand Junction	Tipton, C. F.....	Trinidad

Royal Insurance Company, England.

NAME.	TOWN.	NAME.	TOWN.
Wills, George A.....	Alamosa	Sutphen, R. G.....	Longmont
Brown, L. A. W.....	Aspen	McCreery, W. H.....	Loveland
Day, John W.....	Boulder	Corlett, Chas. M.....	Monte Vista
Logan, Wm. A.....	Buena Vista	Reeves & Atkinson.....	Montrose
Wills & Co., H. LeB.....	Colorado Springs	Smiley, Wm. E.....	Manitou
McClure, Wm. H.....	Canon City	Bernoudy, Fred G.....	Newcastle
Gill, Henry E.....	Cripple Creek	Abbott, James W.....	Ouray
Prewett, Joe.....	Durango	Young & Crockett.....	Pueblo
Smith, Henry.....	Delta	Hess, W. B.....	Rico
Cobb, Wilson & Co.....	Denver	Smith, Edwin J.....	Rocky Ford
Montgomery, T. J.....	Fort Collins	O'Brien & De Weese.....	Salida
Tomay, John.....	Georgetown	Past, August.....	Silverton
McMullen, Samuel G.....	Grand Junction	Painter, Chas. F.....	Telluride
Sanborn, B. D.....	Greeley	Brigham, Elijah.....	Trinidad
Bermont, Goerge E.....	Lafayette	Kearns, John P.....	Walsenburg
Abbott, Jacob J.....	Lake City	Darrow Bros.....	Glenwood Springs
Buckey & Hart.....	La Junta	Bush & Armstrong.....	Idaho Springs
Thompson, Willis L.....	Leadville		

Southern Insurance Company, Louisiana.

NAME.	TOWN.	NAME.	TOWN.
Stick'ey & Shaw.....	Leadville	Dwinell, E. L. O.....	Colorado Springs
Kirtland & Hill.....	Pueblo	Crawford, Thos. B.....	Grand Junction
Day, Edward H.....	Trinidad	Sanborn, John W.....	Greeley
Young, E. W.....	Aspen	Hess, W. B.....	Rico
Painter, Chas. F.....	Telluride	Thedinger & Bennett.....	Victor
Selbach, B. B.....	Cripple Creeek	Swan, J. S.....	De Beque
O'Brien & De Weese.....	Salida	Critchell, C. R.....	Denver
Inter-State Investment Co.....	Durango		

Springfield Fire and Marine Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Graham, Eugene C.....	Ordway	Senier, John H.....	Greeley
Warner, George S.....	Manzanola	Gordon, John.....	Gunnison
Norton, Enos H.....	Montrose	Clark, George E.....	Holyoke
Merrill, Wm. A.....	Granada	Moss, Fred O.....	Idaho Springs
Long, Lorin J.....	Brighton	Pound, Wm. H.....	Julesburg
Adair, William M.....	Antonito	Brandon, John C.....	La Jara
Mix, Samuel P.....	Alamosa	Russell, John T.....	La Junta
Brown, L. A. W.....	Aspen	Abbott, Jacob J.....	Lake City
Munson, John Y.....	Berthoud	Thoman, Clemens B.....	Lamar
White, Fred.....	Boulder	Old, W. W.....	Leadville
Darnell, James K.....	Breckenridge	White, Eben.....	Longmont
Jones, Dan M.....	Buena Vista	Eckerly, Wm. A.....	Montrose
McFarlane, Alex.....	Canon City	Hitchcock, Frank C.....	Mosca
Lake, Harry L.....	Central City	Hahn, Christian A.....	Newcastle
Hickman, Walter.....	Cheyenne Wells	Shallenberger, H. G.....	Loveland
Marshall & Morawitz.....	Cripple Creek	Hay & Wa. bridge.....	Meeker
Lawton, A. L.....	Colorado Springs	Warburton, Geo. S.....	Monte Vista
Tucker, Wm. H.....	Craig	Laybourn, Myron H.....	New Windsor
Fowler, W. B.....	Como	Abbott, James W.....	Ouray
Benedict & Smith.....	Creede	Springfield, James H.....	Platteville
Bassett, Alden.....	Del Norte	Elijah Brayton & Co.....	Pueblo
Armstrong, Albert E.....	Delta	Hess, W. B.....	Rico
Brannen & Kellogg.....	Denver	Smith, Edwin J.....	Rocky Ford
Wade, Chas. G.....	Denver	O'Brien & De Weese.....	Salida
Gallotti, Frank.....	Durango	Standard Bros.....	Sheridan Lake
Smith, Ellis.....	Eaton	Fast August.....	Silverton
Pitzgerrell, James P.....	Florence	Milner, Francis E.....	Steamboat Springs
Montgomery, Thos. J.....	Fort Collins	Smith, Martin H.....	Sterling
St. John, Edgar S.....	Fort Lupton	Painter, Chas. F.....	Telluride
Stephenson, Louis C.....	Fort Morgan	Rhode, Wm. E.....	Victor
Staley, Wesley.....	Garrison	Collier, Thos. B.....	Trinidad
Seifried, Henry.....	Georgetown	Kearns, John P.....	Walsenburg
Berthoud, E. L.....	Golden	Sissin, F. M.....	Wray
Ramey, Eros.....	Grand Junction	Labarre, Wm. M.....	Julesburg

Spring Garden Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Wilson, Thos. F.....	Boulder	Middlekamp, E. G.....	Pueblo
Mitchell & McCall.....	Colorado Springs	O'Brien & De Weese.....	Salida
McGrew, W. A.....	Denver	Tipton, Chas. F.....	Trinidad
Armitage, G. B.....	Denver	Crawford, Thos. B.....	Grand Junction
Baker, Wm. C.....	Greeley	Cotes & De Long.....	Grand Junction
Stickley & Shaw.....	Leadville	Williams & Tuttle.....	Denver

St. Paul Fire and Marine Insurance Company, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
Willis, George A.....	Alamosa	Thomas, C. B.....	Lamar
Mackey, A. P.....	Aspen	Russell, Jno T.....	La Junta
Bromley & Williamson.....	Boulder	Mi'ner & Hurd.....	Leadville
Pennebaker & Atwell.....	Cripple Creek	Day, Chas. E.....	Longmont
Cunningham, Chas. L.....	Colorado City	McCreery, Wm. H.....	Loveland
Lawton, A. L.....	Colorado Springs	Smiley, W. E.....	Manitou
Bassett, Alden.....	Del Norte	Norton, E. H.....	Montrose
Cobb, Wilson & Co.....	Denver	Springfield, J H.....	Platteville
Gallotti, Frank.....	Durango	Kirtland & Hill.....	Pueblo
Blair & Maston.....	Delta	Hess, Wm. B.....	Rico
Aikin, Harris.....	Fort Collins	Bell, R.....	Salida
Seifried, Henry.....	Georgetown	Milner, F. E.....	Steamboat Springs
Darrow Bros.....	Glenwood Springs	Lindsay, John A.....	Trinidad
De Long, Horace T.....	Grand Junction	Kearns, John P.....	Walsenburg
Sanborn, B. D.....	Greeley	The Colorado Trading and Investment Co....	Nevadaville
Sills, Chas. T.....	Gunnison		

Sun Insurance Office, England.

NAME.	TOWN.	NAME.	TOWN.
White & Griffin.....	Boulder	Bush & Armstrong.....	Idaho Springs
Bridwell & Cassidy.....	Canon City	Olney, W. E.....	Longmont
Kennedy, Matthews.....	Colorado Springs	Smiley, Wm. E.....	Manitou
Basset, Alden.....	Del Norte	Bonney, Alvin L.....	Montrose
Packard, Samuel C.....	Denver	Abbott, Jas. W.....	Ouray
Prewett & Pickerill.....	Durango	Mallaby, O. W.....	Pueblo
Edwards, Budrou & Kissock.....	Fort Collins	Hess, Wm. B.....	Rico
Tomay, John.....	Georgetown	Robin Bros.....	Silverton
Darrow Bros.....	Glenwood Springs	Painter, Chas. F.....	Telluride
L. A. Petzen & Co.....	Grand Junction	Kearns, George T.....	Walsenburg
Senier, John H.....	Greeley	Collier, T. B.....	Trinidad

Swea Fire and Life Insurance Co., Sweden.

NAME.	TOWN.	NAME.	TOWN.
Sutphen, R. G.....	Longmont	Darrow Bros.....	Glenwood Springs
Bourquin, Amos.....	Aspen	Old, W. W.....	Leadville
Eubanks, J. M.....	Boulder	Reeves & Atkinson.....	Montrose
Allen, J. M.....	Colorado Springs	Haskins, C. W.....	Ouray
Bartels Bros. & Bishop.....	Cripple Creek	Foote, A. C.....	Pueblo
Vickers & McCartney.....	Denver	Bush, F. W.....	Salida
Prewett, Pickerill & Kephart.....	Durango	Lindsay, J. A.....	Trinidad
Dwyre, C. Golding.....	Fort Collins	Watson & Moore.....	Telluride
Senier, John H.....	Greeley	Layburn, W. H.....	Windsor
Vannice & Bandy.....	Grand Junction		

Transatlantic Fire Insurance Company, Germany.

NAME.	TOWN.	NAME.	TOWN.
Anfenger & Co., L.....	Denver	Baker, W. C.....	Greeley
Brown, L. A. W.....	Aspen	Old, W. W.....	Leadville
Bromley & Williamson.....	Boulder	Robert Blum & Co.....	Longmont
Gibson, J. S.....	Colorado Springs	Reeves & Atkinson.....	Montrose
Veak, J. E.....	Cripple Creek	Abbott, James W.....	Ouray
Prewett & Pickerell.....	Durango	Gottlieb & Son.....	Trinidad
Keck, C. M.....	Glenwood Springs	J. K. Dempsey & Co.....	Pueblo
Vannice & Bandy.....	Grand Junction	Watson & Moore.....	Telluride

Teutonia Insurance Company, Louisiana.

NAME.	TOWN.	NAME.	TOWN.
Brooks, C. H.....	Aspen	Critchell, C. R.....	Denver
Hemenway, A.....	Colorado Springs	Inter-State Investment Co.....	Durango
Selbach, B. B.....	Cripple Creek	Middlekamp, E. G.....	Pueblo
Swan, J. S.....	De Beque	Hirely, E. W.....	Salida
C. R. Critchell & Co.....	Denver	Thedinger & Bennett.....	Victor

Traders' Insurance Company, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Bourquin, Amos.....	Aspen	Milner & Hard.....	Leadville
Cole, J. E.....	Buena Vista	McCreery, W. H.....	Loveland
Malken, James.....	Brighton	Shoemaker, Eli.....	Las Animas
Bridwell & Cassidy.....	Canon City	Gunst, Chas. A.....	Lake City
Henry LeB. Wills & Co.....	Colorado Springs	Carruthers, John.....	Lafayette
Cunningham, Chas. L.....	Colorado City	Robert Blum & Co.....	Longmont
Fullerton & Seymour.....	Central City	Cheney, L. H.....	Monte Vista
Pennebaker & Atwell.....	Cripple Creek	Hays & Walbridge.....	Meeker
Cobb, Wilson & Co.....	Denver	McCall, Chas.....	Morrison

Traders' Insurance Company, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Bassett, Alden.....	Del Norte	Hahn, C. A.....	Newcastle
Blair & Maston.....	Delta	Abbott, James W.....	Ouray
Gallotti, Frank.....	Durango	Miles & Stewart.....	Pueblo
Thomas, F. N.....	Eaton	Hess, Wm. B.....	Rico
Montgomery, Thos. J.....	Fort Collins	Milner, F. E.....	Steamboat Springs
Warner, Geo. W.....	Fort Morgan..	Robin Bros.....	Silverton
Seifried, Henry.....	Georgetown	O'Brien & De Weese.....	Salida
Scott & Lyons.....	Greeley	Hall & Pruett.....	Victor
Darrow Bros.....	Glenwood Springs	Kearns, John P.....	Walsenburg
Russell, John T.....	La Junta	Beardsley, George B.....	West Cliffe
Thomas, C. B.....	Lamar		

Union Assurance Society, England.

NAME.	TOWN.	NAME.	TOWN.
Wilson, Thomas V.....	Boulder	Avery, H. A.....	Lake City
Dwinell, Mrs. E. L. C.....	Colorado Springs	Buckey, Chas. R.....	La Junta
Smith & Van Orden.....	Cripple Creek	Stickley & Shaw.....	Leadville
Holt & Axtell.....	Crested Butte	Olney, W. E.....	Longmont
Bartels Bros. & Bishop.....	Denver	Smiley, W. E.....	Manitou
Prewett, Pickerill & Kephart.....	Durango	Abbott, James W.....	Ouray
Dwyre, C. G.oding.....	Fort Collins	Miles & Stewart.....	Pueblo
Cory & Cort.....	Florence	O'Brien & De Weese.....	Salida
Stout, A. B.....	Greeley	Bell, John L.....	Silver Plume
Wallace, W. S.....	Grand Junction	Painter, Chas. F.....	Telluride
Sills, Chas. T.....	Gunnison	Kaapcke, Richard.....	Trinidad

Union Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
The McCracken-Storrs Insurance Agency Co	Denver		

United Fireman Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Coller & Large.....	Denver		

Western Assurance Company, Canada.

NAME.	TOWN.	NAME.	TOWN.
Renshaw & Washburn.....	Cripple Creek	Larison, Lee.....	Golden
Riley & Wright.....	Gillette	De Long, H. T.....	Grand Junction
Corey, Geo. E.....	Florence	Sanborn, B. D.....	Greeley
Rose, Anthony R.....	Salida	Whitney, George C.....	Idaho Springs
Malby, Rufus C.....	Buena Vista	Prund, Wm. H.....	Julesburg
Norto, E. H.....	Montrose	Miller, Marion F.....	La Junta
Adams & Crockett.....	Victor	Cooper, D. E.....	Lamar
Gibson, Homer A.....	Akron	Avery, Henry A.....	Lake City
Willis, George A.....	Alamosa	Old, W. W.....	Leadville
Smith & Mulqueen.....	Aspen	Crawford, Aug. H.....	Littleton
Darnell, James K.....	Breckenridge	Day, Chas. E.....	Longmont
Hurst, S. Grant.....	Brighton	McCreery, Wm. H.....	Loveland
Cowie & Moorehead.....	Boulder	Smiley, W. E.....	Manitou
Benny, Josiah M.....	Buena Vista	Sanford, Wm. C.....	Monte Vista
McCure, W. H.....	Canon City	Eckerly, Wm. E.....	Montrose
Roberts, Walter D.....	Central City	Haskins, J. H.....	Ouray
Allen, Wm. H.....	Colorado Springs	Springfield, J. H.....	Platteville
L. S. Hammond & Co.....	Cripple Creek	Miles & Stewart.....	Pueblo
Bassett, Alden.....	Del Norte	Hess, W. B.....	Rico

Western Assurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Blair & Maston.....	Delta	Steele & Beall.....	Rocky Ford
The MacCracken-Storrs Insurance Agency Co	Denver	Bell, John L.....	Silver Plume
Lamey, H. T.....	Denver	Watson & Moore.....	Telluride
Miller, W. L. W.....	Denver	Collier, T. B.....	Trinidad
Marchbanks, W. J.....	Denver	Kearns, Jno. P.....	Walsenburg
Gallotti, Frank.....	Durango	Hendrie, Collier.....	Wray
Akin, Harris.....	Fort Collins	Brown, Grant C.....	Sterling
Darrow Bros.....	Glenwood Springs	Hotchkiss, Arthur.....	Fort Morgan

LIFE AND MUTUAL LIFE COMPANIES.

Aetna Life Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Edwards, H. W.....	Denver	Walmsley, T. L.....	Denver
Edwards, Arthur M.....	Denver	Berry, B. F.....	Denver
Edwards, J. Stanley.....	Denver	McClurkin, S. B.....	Colorado Springs
Pink, H. C.....	Montrose	Brooking, J. C.....	Pueblo
Mussell, J. A.....	Denver	Wagner, Albert.....	Cripple Creek
Patterson, James.....	Monte Vista	Humphreys, John.....	Trinidad
Ray, G. W.....	Denver	Macklin, A. F.....	Denver
Shuttleworth, J. D.....	Denver	Shuck, H. G.....	Central City

Equitable Life Assurance Society of the United States, New York.

NAME.	TOWN.	NAME.	TOWN.
Manly, Fanny.....	Denver	Brinker, Wm. O.....	Denver
Frazey, Z.....	Denver	Dowe, Chas. E.....	Denver
Galer, Agnes.....	Denver	Fast, August.....	Silverton
Harley, J. C.....	Denver	Skinner, La Verne H.....	Colorado Springs
Brewster, E. M.....	Denver	Metcalf, F. A.....	Steamboat Springs
Llywellyn, Jones.....	Denver	Byler, Homer A.....	Trinidad
Shepherd, Sydney A.....	Denver	Masten, Wm. C.....	Delta
Booth, Wm. W.....	Denver	Booth, Clinton L.....	Denver
Nichols, C. T., Jr.....	Denver	Clymer, Paoli S.....	Denver
Pierce, Edward R.....	Denver		

Germania Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Nerdsieck, Wm. E.....	Denver	Perrine, Hamilton L.....	Denver
Cowen, Edwin R.....	Denver	Potter, Willard J.....	Denver
Fischer, Emil T.....	Denver	Fischer, Max.....	Denver
Guenther, Oscar E.....	Denver	Mansbache, Carl.....	Denver
Mansbache, Mrs. Flora.....	Denver	Lehman, Edward.....	Denver
Morgan, George T.....	Denver		

Hartford Life and Annuity Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Staples, H. A.....	Denver		

Home Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Liverman, A. E.....	Denver	Brown, Wm.....	Denver
Bowers, Morris H.....	Denver		

Manhattan Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Budlong, E. C., Jr.....	Denver		

Massachusetts Mutual Life Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Meyers, Herman F.....	Denver	Masson, Samuel G.....	Denver
Shaw, Frank.....	Denver	McCauslin, W. L.....	Longmont
Conroft & Pease.....	Colorado Springs	Thompson, W. L.....	Leadville
Mays, Mint M.....	Denver	McMullen, Samuel G.....	Grand Junction

Michigan Mutual Life Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
Herrington, George.....	Denver	Bryne, J. W.....	Trinidad
Scuyler, Samuel H.....	Denver		

Mutual Benefit Life Insurance Company, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Newkirk, Gilbert O.....	Denver	Young, E. Woodbury.....	Denver
Burgess, Henry.....	Denver	Auld, John M.....	Colorado Springs
Doyle, John M.....	Denver	Gooding, John F.....	Aspen
Hewitt, George W.....	Denver	Hess, Wm. B.....	Rico
Leavick, Sigmund.....	Denver	Smith, George C.....	Longmont
Lewis, John H.....	Denver	Stickley & Shaw.....	Leadville
Suydam, Wilson D.....	Denver	Rockafellow, Benj. F.....	Canon City
Young, Frank W.....	Denver		

Mutual Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Nichols, Frank.....	Denver	Stearns, John L.....	Denver
Collins, Thomas W.....	Denver	Parker, George H.....	Denver
Brown, Robert.....	Denver	Richmond, James W.....	Denver
Ewen, John A.....	Denver	Brink, Geo. A.....	Denver
Morrison, Wm. O. N.....	Denver	Eastburn, Franklin.....	Denver
Baker, Albert H.....	Denver	Hagerman, Mrs. Jennie R.....	Denver
Wright, Henry H.....	Denver	Baker, Wm. F.....	Denver
Forman, Fred Lee.....	Denver	Monahan, Chas. W.....	Denver
Mitchell, Joseph L.....	Colorado Springs	Burns, Harry H.....	Denver
Albright, Mary A.....	Denver	Maryon, Edward O.....	Denver
Gosnell, Lina.....	Denver	Gephart, Geo. W.....	Denver
Bird, Mary.....	Denver	Rose, W. H.....	Denver
Lossius, Rudolph.....	Denver	Nichols, Francis C.....	Denver
Stearns, Elmer.....	Denver	McCreery, S. F.....	Greely
Temple, Wm. L.....	Denver	Hobrecht, Thos. H.....	Denver
Macklin, Anthony F.....	Denver	Miles, W. A.....	Denver
Macklin, Stonewall J. B.....	Denver	Wheeler, Chas. M.....	Denver

National Life Insurance Company, Vermont.

NAME.	TOWN.	NAME.	TOWN.
Ware, Foster J.....	Denver		

New England Mutual Life Insurance Company, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Smutzer, Frederick C.....	Denver	Smith, Dexter K.....	Denver
Ramey Bros.....	Grand Junction	Wright, Albert H.....	Durango
Smith, Albert K.....	Denver	Bud'ong, E. C., Jr.....	Denver

New York Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Watson & Moore.....	Telluride	Roberts, W. T.....	Denver
Abbott, Mrs. F. W.....	Ouray	Schneider, C. S.....	Silver Cliff
Butter, A. A.....	Denver	Sherman, C. A.....	Denver
Chandler, C. P.....	Denver	Stein, C. A.....	Denver
Eppstein, M.....	Denver	Stafford, J. A.....	Denver
Kirkpatrick, Mrs. M. P.....	Pueblo	Stout, A. B.....	Denver
Lautzenhiser, L. G.....	Denver	Shanks, C. B.....	Pueblo
Martin, H. P.....	Denver	Upton, A. E.....	Montrose
Piper, E. P.....	Denver	Williams, F. A. A.....	Trinidad
Primier, A. O.....	Colorado Springs		

Northwestern Mutual Life Insurance Company, Wisconsin.

NAME.	TOWN.	NAME.	TOWN.
Williams, Oliver.....	Denver	Whipp, F. G.....	Cripple Creek
Boardman, F. H.....	Denver	Warren, H. R.....	Pueblo
Williston, W. H.....	Denver	Young & Crockett.....	Pueblo
Miller, L. M.....	Denver	Henry, Leron.....	Telluride
Townsend, F. H.....	Denver	Watson, Geo. B.....	Breckenridge
Mahoney, J. W.....	Denver	Willis & Colt.....	Alamosa
Timerman, A. R.....	Denver	Jordan, C. F.....	Ouray
Wallace, C. S.....	Leadville	Pulsifer, S. S.....	Gunnison
Hurd, Fred W.....	Leadville	Rockwood, Thomas.....	Durango
Remick, Otis.....	Colorado Springs	Davis, L. B.....	Denver
Goza, S. D.....	Cripple Creek		

Pacific Mutual Life Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
Jackson, Ira B.....	Denver	White, Fred.....	Boulder
Cameron, R. B.....	Denver	Bush & Armstrong.....	Klalo Springs
McIntyre, W. H.....	Colorado Springs	Akin, Harris.....	Fort Collins
Mies & Stewart.....	Pueblo	Henry LeB. Wills & Co.....	Colorado Springs
Gordon, John.....	Gunnison	Weaver, W. H.....	Denver
Kearns, Jno. P.....	Walsenburg	Voogt, Geo. W.....	Denver
Bridwell, W. T.....	Canon City	Brooks, Harry W.....	Denver

Penn Mutual Life Insurance Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Harrison, Joseph H.....	Denver	Harrison, Meyer.....	Denver

Phoenix Mutual Life Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Chapman, Francis A.....	Denver	O'Brien & De Weese.....	Salida
Maitland, Wm. G.....	Denver	Marsh, Wm. A.....	Grand Junction
Armstrong, H. E.....	Pueblo	Hammond & Walsh.....	Delta
Brooking & Hugo.....	Pueblo	Marshall & Morawitz.....	Cripple Creek
Sam, Henry A.....	Colorado Springs		

Provident Savings Life Assurance Society, New York.

NAME.	TOWN.	NAME.	TOWN.
Simmons, Geo. C.....	Salida	Cohen, Henry.....	Denver
Staples, Henry A.....	Denver	Cochran, J. W.....	Denver
Coughlan, T. W.....	Denver	Benedict, Wm. P.....	Golden

Prudential Insurance Company of America, New Jersey.

NAME.	TOWN.	NAME.	TOWN.
Matthews, Joseph.....	Denver	Warren, Albert E.....	Denver
Crawford, Judge.....	Denver	Hiker, Albert.....	Denver
Hamm & Oliver.....	Colorado Springs	Mather, Henry.....	Denver
Bartle, Mathew.....	Denver	Seyler, Henry N.....	Denver
Shindell, Edward F.....	Denver	Ellis, Morgan A.....	Denver
Hartman, Oscar.....	Denver	Strobell, Henry P.....	Denver
Haggart, Thomas.....	Denver	Matthias, Joseph.....	Denver
Evans, John H.....	Denver	Meth, August J.....	Denver
Brotherton, Elijah.....	Denver	Decker, Jos. A.....	Denver
Frederick, Irwin E.....	Denver	Stonestreet, Harvey L.....	Denver
Pfiender, Gottlieb.....	Denver	Cullen, Alexander.....	Pueblo
Henken, John A.....	Denver	Kreamer, Rollin.....	Pueblo
Showalter, Paul H.....	Denver	Shanks, Clinton B.....	Pueblo
Levinson, Harry.....	Denver	Roberts, Wm. H.....	Pueblo
Hoadley, Benj. B.....	Denver	Wilkins, Thomas.....	Colorado Springs
Altringer, Edmund W.....	Denver	Marsh, Herbert W.....	Colorado Springs
Melgren, Leonard.....	Denver	Reeder, Hackley P.....	Colorado Springs
Biegel, Henry G.....	Denver	Geering, W. R.....	Denver

Travelers' Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Lesem, Samuel.....	Denver	Ady, George.....	Denver
Brown, L. A. W.....	Aspen	Bryan, Scott.....	Denver
Day, John W.....	Boulder	VanLaw, C. M.....	Denver
Gallotti, Frank.....	Durango	Milner, Joseph.....	Denver
Lawton, A. L.....	Colorado Springs	Graff, Wm. T.....	Denver
Milner, John A.....	Leadville	Loomis, Stephen W.....	Del Norte
Montgomery, Thos. J.....	Fort Collins	Pingrey, Solon W.....	Durango
Redding, W. O.....	Montrose	McAtee, Patrick B.....	Durango
Painter, Chas. F.....	Telluride	Williams, Jos. W.....	Fort Morgan
Seifried, Henry.....	Georgetown	Huntley, John P.....	Gunnison
Seymour Bennett.....	Central City	Pitney, F. B.....	Leadville
Sills, Chas. T.....	Gunnison	Brown, S. M.....	Leadville
Sutphen, R. G.....	Longmont	Jaynes, S. D.....	Longmont
Sauborn, Burton D.....	Greeley	Dole, S. A.....	Montrose
Stein, Chas. E.....	Pueblo	Strawn, Jas. C.....	Monte Vista
Willis & Holt.....	Alamosa	Lawrence, C. J.....	Ouray
Kirtland & Hill.....	Pueblo	Jackson, Alex.....	Pueblo
Roper, James.....	Alamosa	Blakeney, Frank F.....	Pueblo
Stokes, T. F.....	Akron	Higg, William.....	Pueblo
Smith, C. B.....	Aspen	Kel'er, J. G.....	Pueblo
Canfield, Albert B.....	Burlington	Weaver, Wm. G.....	Rico
Butler, Henry.....	Buena Vista	Nelson, Geo. S.....	Salida

Travelers' Insurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Moore, E. C.....	Canon City	Fulner, C.....	Sargent
Waters, J. H.....	Cripple Creek	Godard, C. B.....	Sterling
Wildman, H. W.....	Colorado Springs	Dixon, Wm. H.....	Silverton
Wood, Wm. N.....	Colorado Springs	Achison, Edward R.....	Telluride
Ellison, J. M.....	Colorado Springs	Reynolds, E. J.....	Trinidad
McFarland, Austin.....	Denver		

Union Central Life Insurance Company, Ohio.

NAME.	TOWN.	NAME.	TOWN.
Burtes, Fred S.....	La Junta	Cullom, J. P.....	Denver
Willis, J. Reed.....	La Junta		

Union Mutual Life Insurance Company, Maine.

NAME.	TOWN.	NAME.	TOWN.
Phillips, Lawrence C.....	Denver	Nies, Frank A.....	Pueblo
Mallaby, O. W.....	Pueblo		

United States Life Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Moss, F. A.....	Idaho Springs	Roberts, W. L.....	Central City
McDougal, A. H.....	Leadville	Eastland, Thos. E.....	Denver
Veah, J. E.....	Cripple Creek	Phelps & Reardon.....	Victor
Old, W. W.....	Leadville	Daly, Thos. F.....	Denver
Cooper, C. S.....	Pueblo		

ASSESSMENT COMPANIES.

Bankers Alliance, of California.

NAME.	TOWN.	NAME.	TOWN.
Riley & Thomas.....	Denver	Bean, Stephen J.....	Denver
Stone, Chas. W.....	Denver	McDonald, John M.....	Denver
Wicks, Samuel.....	Denver	Braithwaite, Chas. F.....	Denver
Williams, Daniel.....	Denver	Calmes, Mark.....	Canon City
Graham, Robert.....	Greeley		

Bankers' Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Bowerman, G. E.....	Denver		

Continental Masonic Accident Association, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Boice, A. S.....	Denver		

Covenant Mutual Life Association, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Bonney, Mrs. A. F.....	Leadville	Stevenson, Wm.....	Denver

Des Moines Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Good, V.....	Leadville	Jenson, James C.....	Denver
Henry, Avonia.....	Grand Junction	Walker, Mrs. M. E.....	Ouray
Stansell, J. B.....	Denver		

Fidelity Mutual Life Association, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Cochrane, Jackson.....	Denver		

Hartford Life and Annuity Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Staples, H. A.....	Denver		

Massachusetts Benefit Life Association, Massachusetts.

NAME.	TOWN.	NAME.	TOWN.
Leslie, Dean A.....	Montrose		

Mutual Reserve Fund Life Association, New York.

NAME.	TOWN.	NAME.	TOWN.
Treadway, George T.....	Denver	Green, C. H.....	Denver
Senenbaugh, John S.....	Denver	Scott, C. H.....	Denver
Gleason, J. F.....	Denver	McConaughy, S. M.....	Denver
Herrington, F. E.....	Denver	Seavey, W. S.....	Cripple Creek
Stafford, W. D.....	Denver	Barrett, Harry.....	Denver

Mutual Benefit Loan and Investment Association, Colorado.
(Name changed to Mutual Benefit Association.)

NAME.	TOWN.	NAME.	TOWN.
Fuller, W. A.....	Denver	Balsbaugh, Jacob S.....	Denver
Fanning, R. M.....	Denver	Fabing, W. J.....	Denver
Turner, M. A.....	Denver	Kragh, George.....	Ward

National Mutual Life Association, Minnesota.

NAME.	TOWN.	NAME.	TOWN.
King, H. W.....	Denver	Sherman, J. M.....	Denver
Fowler, J. W.....	Denver		

Northern Life Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Campbell, W. O.....	Denver	Maloney, L. M.....	Garrison

Northwestern Masonic Aid Association, Illinois.

NAME.	TOWN.	NAME.	TOWN.
Bruce, Alvin S.....	Denver	Shoemaker, Theodore.....	Canon City
Fisher, Emil G.....	Denver	Leland, Theodore.....	Cripple Creek
Wheatly, R. M.....	Loveland	Brown & Gill.....	Pueblo
Richards, Jesse.....	Denver		

Odd Fellows Annuity Association, Iowa.

NAME.	TOWN.	NAME.	TOWN.
Law, J. A.....	Denver	Eubank, F. P.....	Denver

Railway Officials and Employes Accident Association, Indiana.

NAME.	TOWN.	NAME.	TOWN.
Willard, Reuben L.....	Denver	Conboy, F. E.....	Denver
Walker, Nat O.....	Denver		

Security Mutual Life Association, New York.

NAME.	TOWN.	NAME.	TOWN.
Henderson & Howze.....	Denver		

Union Mutual Benefit and Life Association, Colorado.

NAME.	TOWN.	NAME.	TOWN.
Moore, F. S.....	Denver	Williamson, H. S.....	Denver

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

Aetna Life Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Edwards, A. W.....	Denver	Walmsley, T. L.....	Denver
Edwards, Arthur M.....	Denver	Berry, B. F.....	Denver
Edwards, J. Stanley.....	Denver	McClurken, S. B.....	Colorado Springs
Fink, H. C.....	Montrose	Brooking, J. C.....	Pueblo
Mussell, J. A.....	Denver	Wagner, Albert.....	Cripple Creek
Paterson, James.....	Monte Vista	Humphreys, John.....	Trinidad
Ray, G. W.....	Denver	Macklin, A. F.....	Denver
Shuttleworth, J. D.....	Denver	Shuck, H. G.....	Central City

American Surety Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Charlton, James J.....	Denver	Ames, Frank J.....	Fort Collins
Miller, John S. J.....	Denver		

Fidelity and Casualty Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Snapp, Walter.....	Denver	McComb & Warren.....	Denver
Reid, Wilbur A.....	Denver	McMillen, Samuel P.....	Grand Junction
Packard, D. C.....	Denver	Williams, F. A. A.....	Trinidad
Peck, George W.....	Denver	The MacCracken-Storrs Co.....	Denver

Guarantee Company of North America, Canada.

NAME.	TOWN.	NAME.	TOWN.
Brannen & Kellogg.....	Denver		

Guarantors' Liability Indemnity Company, Pennsylvania.

NAME.	TOWN.	NAME.	TOWN.
Sprague & Weeks.....	Denver	Richardson, Orlando.....	Telluride
McClurken, Sidney B.....	Denver	Watson & Moore	Telluride

Hartford Steam Boiler Inspection and Insurance Co., Connecticut.

NAME.	TOWN.	NAME.	TOWN.
McGrew, W. A.....	Denver		

Inter State Casualty Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Chapman & Maitland.....	Denver	Henry, Leron.....	Telluride
Armstrong, H. E.....	Denver	McMillen, Samuel G.....	Grand Junction
Marshall, E. S.....	Denver	Williamson, W. W.....	Colorado Springs

Lloyd's Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Bell, Robert.....	Salida	Kirtland & Hill.....	Pueblo
Bush & Armstrong.....	Idaho Springs	Lindsay, Arthur A.....	Trinidad
Day, John W.....	Boulder	Robin, Chas. E.....	Silverton
Fitzgerrell, Jas. J.....	Florence	Seymour, Bennett E.....	Central City
Gallotti, Frank.....	Durango	Stickley & Shaw.....	Leadville
Gill, Henry E.....	Cripple Creek	Sutphen, Riley G.....	Longmont
Gunst, Chas. A.....	Lake City	Adams & Crockett.....	Victor
Kennedy, Matthew.....	Colorado Springs	Sauborn, B. D.	Greeley
L. Anlenger & Co	Denver		

London Guarantee and Accident Company (Ltd.), England.

NAME.	TOWN.	NAME.	TOWN.
Moss, Fred A.....	Idaho Springs	Sturgis, J. F.....	Denver
Veak, J. B.....	Cripple Creek	Daly, Thos. F.....	Denver
Old, W. W.....	Leadville	Phelps & Reardon.....	Victor

Metropolitan Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Dwinell, Ella L. C.....	Colorado Springs	Mackey, Andrew J.....	Boulder
Middlekamp, Edwin G.....	Pueblo	Milner & Hurd.....	Leadville
McCreery, Wm. C.....	Loveland	Smith & Van Orden.....	Cripple Creek
Montgomery, Thos. J.....	Fort Collins	Prewett, Pickerill & Kephart.....	Durango
Barrows Bros.....	Denver		

National Surety Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Linton, C. T.....	Denver		

New York Plate Glass Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Chapman & Maitland.....	Denver	Mallaby, O. W.....	Pueblo
Henry LeB. Wills & Co.....	Colorado Springs	Scott, Smith & Co.....	Pueblo
Lawton, A. L.....	Colorado Springs	Fitzgerell, J. J.....	Florence
Campbell, C. C.....	Durango	Pruett, W. E.....	Victor
McMullen, S. G.....	Grand Junction	Buckey & Hart.....	La Junta
Tipton, C. F.....	Trinidad	Cobb, Wilson & Co.....	Denver
Abbott, Jas. W.....	Ouray	Armstrong, H. E.....	Denver
O'Brien & De Weese.....	Salida		

Pacific Mutual Life Insurance Company, California.

NAME.	TOWN.	NAME.	TOWN.
Jackson, Ira B.....	Denver	White, Fred.....	Boulder
Cameron, R. B.....	Denver	Bush & Armstrong.....	Idaho Springs
McIntyre, W. H.....	Colorado Springs	Akin, Harris.....	Fort Collins
Miles & Stewart.....	Pueblo	Henry LeB. Wills & Co.....	Colorado Springs
Gordon, John.....	Gunnison	Weaver, W. H.....	Denver
Kearns, John P.....	Walsenburg	Voogt, George W.....	Denver
Bridwell, W. T.....	Canon City	Brooks, Harry W.....	Denver

Preferred Accident Insurance Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Pearce, H. G.....	Denver	Brooking, J. C.....	Pueblo

Standard Life and Accident Insurance Company, Michigan.

NAME.	TOWN.	NAME.	TOWN.
Gillespie, C. S.....	Denver	Blair, F. W.....	Las Animas
Mack, William.....	Denver	Blakely, F. F.....	Pueblo
Bryan, S.....	Denver	Anfenger, Joseph.....	Denver

Travelers' Insurance Company, Connecticut.

NAME.	TOWN.	NAME.	TOWN.
Brown, L. A. W.....	Aspen	Ady, George.....	Denver
Day, John W.....	Boulder	Bryan, Scott.....	Denver
Gallotti, Frank.....	Durango	Milner, Joseph.....	Denver
Lawton, A. L.....	Colorado Springs	Graff, Wm. T.....	Denver
Milner, John A.....	Leadville	Loomis, Stephen W.....	Del Norte
Montgomery, Thos. J.....	Fort Collins	Pingrey, Solon W.....	Durango
Lesem, Samuel.....	Denver	Van Law, C. M.....	Denver

Travelers' Insurance Company—Continued.

NAME.	TOWN.	NAME.	TOWN.
Redding, W. O.....	Montrose	McAtee, Patrick B.....	Durango
Painter, Chas. F.....	Telluride	Williams, Joseph W.....	Fort Morgan
Seifried, Henry.....	Georgetown	Huntley, John P.....	Gunnison
Seymour, Bennett E.....	Central City	Brown, S. M.....	Leadville
Sills, Chas. T.....	Gunnison	Pitney, F. B.....	Leadville
Sutphen, Riley G.....	Longmont	Jaynes, S. D.....	Longmont
Stein, Chas. E.....	Pueblo	Dole, S. A.....	Montrose
Willis & Holt.....	Alamosa	Strawn, James C.....	Monte Vista
Kirtland & Hill.....	Pueblo	Lawrence, C. I.....	Ouray
Roper, James.....	Alamosa	Jackson, Alex.....	Pueblo
Stokes, T. F.....	Akron	Blakeney, Frank F.....	Pueblo
Smith, C. B.....	Aspen	Keller, J. G.....	Pueblo
Canfield, Albert B.....	Burlington	Weaver, Wm. G.....	Rico
Butler, Henry.....	Buena Vista	Nelson, Geo. S.....	Salida
Moore, E. C.....	Canon City	Fulner, C.....	Sargent
Waters, J. H.....	Cripple Creek	Godard, C. B.....	Sterling
Wildman, H. W.....	Colorado Springs	Dixon, Wm. H.....	Silverton
Wood, Wm. W.....	Colorado Springs	Achison, Edward R.....	Telluride
Ellison, J. M.....	Colorado Springs	Reyno'ds, E. J.....	Trinidad
McFarland, Austin.....	Denver	Higg, Wm.....	Pueblo
Sanborn, Burton D.....	Greeley		

Union Casualty and Surety Company, Missouri.

NAME.	TOWN.	NAME.	TOWN.
Anderson, Geo. W. & Co.....	Pueblo	Fast, August.....	Denver
Brooks, C. S.....	Denver	Allen, R. B.....	Denver
Baker, C. M.....	Denver	Bynon, J. Frank.....	Denver
Dodge, R. S.....	Denver	Turner, M. A.....	Denver
Dougan, George B.....	Denver	Brien, Tim O.....	Denver
Jones, Wm. O.....	Denver		

United States Casualty Company, New York.

NAME.	TOWN.	NAME.	TOWN.
Wanless, G. H.....	Durango	Stickley & Shaw.....	Leadville
Reed, Egbert W.....	Denver	Piper, Edwin P.....	Denver
Remick, Otis.....	Colorado Springs	Kirtland & Hill.....	Pueblo

Union Marine Insurance Company (Ltd.), England.

NAME.	TOWN.	NAME.	TOWN.
Bryan, Scott.....	Denver	Keeler, J. W.....	Pueblo
Firth, W. H.....	Denver	Blakeney, F. F.....	Pueblo
Wood, W. W.....	Colorado Springs	Milner, C. H.....	Burlington
Wildman, H.....	Colorado Springs	Budling, Edwin C., Jr.....	Denver

EXPENSE ACCOUNT.

Expense Account.

Salary.....	\$	7,421 96
Printing.....		1,416 25
Supplies.....		314 92
Stamps.....		265 00
Miscellaneous.....		258 00
Total..	\$	<u>9,676 13</u>

Recapitulation.

RECEIPTS.

Cash on hand March 1, 1895.....	\$	17,779 47
Cash from all sources.....		67,275 13
Total.....	\$	<u>85,054 60</u>

EXPENDITURES.

Expense Account.....	\$	9,676 13
Transferred to General Fund November 30, 1895.....		27,712 24
Cash on hand March 1, 1896.....		47,666 23
Total.....	\$	<u>85,054 60</u>

FEES.

FEEES

FOR ENTERING THE STATE OF COLORADO

AS SET FORTH IN THE FOLLOWING
STATUTE.

There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz: For filing a certified copy of Articles of Incorporation required by this Act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, \$1.

ANNUAL TAX.

All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State shall annually, on or before the first day of March, in each year, pay to the Superintendent of Insurance, two per cent. on the gross amount of premiums received or written within the State during the year ending the previous 31st day of December.

INSURANCE LAWS

OF THE

STATE OF COLORADO.

ACT OF 1883 AS AMENDED.

AN ACT

TO AMEND AN ACT ENTITLED "AN ACT TO ESTABLISH AN INSURANCE DEPARTMENT IN AND FOR THE STATE OF COLORADO, AND REGULATE THE INSURANCE COMPANIES DOING BUSINESS THEREIN," APPROVED FEBRUARY 13, A. D. 1883. TOGETHER WITH THE AMENDMENTS THERETO; TO DEFINE THE POWERS OF THE SUPERINTENDENT OF INSURANCE; TO PROVIDE FOR THE REGULATION OF INSURANCE COMPANIES AND FOR OTHER PURPOSES.

Be it enacted by the General Assembly of the State of Colorado:

Section 1. That there is hereby established a separate and distinct department, to be known as the Insurance Department of the State of Colorado, which Department shall be charged with the execution of all laws now in force, or which shall hereafter be enacted in relation to insurance companies doing business in the State of Colorado.

A separate and distinct department known as insurance department.

Sec. 2. The Auditor of State shall be the chief officer of said Department, and shall be designated the ex officio Superintendent of Insurance. He shall appoint a deputy within ten days after the approval of this act, who shall hold his office for the term of two years. He shall be an elector of this State, well versed and experienced in the business of insurance and of matters relating thereto, but in no case shall such deputy hold any position as an officer, agent or employee of any insurance company, or shall he be directly or indirectly interested in any insurance company except as a policy holder.

Auditor of state chief officer; shall appoint deputy.

Sec. 3. The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and subscribe to the oath required by the Constitution, and shall give bonds to the State of Colorado in the sum of twenty thousand dollars (\$20,000), to be approved by the Governor and Attorney General, conditioned for the faithful

Deputy must file approved bond.

and impartial discharge of his duties, which oath and bond shall be filed in the office of the Secretary of State.

Duties of deputy.

Sec. 4. The appointment of said deputy shall be evidenced by a certificate under the seal of the Superintendent of Insurance. Said deputy shall possess all the powers and perform all the duties attached by law to the office of the Superintendent during a vacancy, and during the absence or inability of his principal, but said Superintendent shall be responsible for the acts of his deputy.

Salary.

Sec. 5. Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars.

Seal and its official uses; also evidence in court.

Sec. 6. The seal of the Superintendent of Insurance shall be of such device as the Governor and Superintendent may prescribe, to be surrounded by the words, "Superintendent of Insurance for Colorado," a copy of which shall be filed in the office of the Secretary of State. Every certificate or other paper executed by said Superintendent in pursuance of any authority conferred on him by law, and sealed with his seal of office, and all copies of papers certified by said Superintendent and authenticated by said seal, shall in all cases be evidence, equally and in like manner as the original thereof, and shall have the same force and effect as the originals would in any suit or proceeding in any court of this State.

Office of superintendent of insurance, where.

Sec. 7. The said Superintendent shall have an office at the State Capitol, and shall procure necessary furniture, safe, fuel, stationery, printing and such other appliances as may be necessary for the transaction of the business of his office, and may employ persons to make personal examination of the conditions and affairs of insurance companies when necessary, as required by law; and, when ever he may think necessary, he shall call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act.

Public office.

Sec. 8. The office of the Superintendent of Insurance shall be deemed a public office, and the

records, books and papers thereof on file therein shall be deemed public records of the State. All books and documents and all other papers whatever, in the office of any of the officers of the State relating to insurance, shall, on demand, be delivered and transferred to the Superintendent of Insurance, who shall give a receipt for the same, which shall be a full release from all responsibility in connection with such documents, books and papers.

Books, documents in state office, how disposed of.

Duties of superintendent.

Sec. 9. It shall be the duty of the Superintendent of Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings, including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall, annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the Insurance Department, which report shall contain a tabular statement and synopsis of the several statements as accepted by the Superintendent, and such other matters as in his opinion may be of benefit to the public, and he shall make such recommendations as he may deem proper in regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State, the various sums received and disbursed by him, from and to whom, and for what purpose. Not exceeding 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the Department. The Superintendent of Insurance shall, within ninety (90) days after entering upon the dis-

Reports, when and to whom made.

Copies published.

charge of the duties of the office, furnish to all insurance companies doing business in this State, a copy of this Act, and necessary blanks to comply therewith, and shall annually, in November, furnish such blanks for the filing of statements as required by law. The Superintendent, on retiring from office, shall deliver to his qualified successor all furniture, papers and property pertaining to his office.

Shall furnish necessary blanks.

Power of superintendents of insurance.

Sec. 10. The Superintendent may, with the consent of the Governor, whenever a grave necessity arises and he deems it prudent for the protection of policy holders in this State, visit, or cause to be visited and examined by some competent person, or persons, he may appoint for that purpose, any insurance company applying for admission or already admitted to do business by agencies in this State. Such examinations shall include a thorough inspection and examination into its affairs, especially as to the financial condition and ability of said Company to fulfill its obligations to the policy holders, and whether it has complied with the laws of this State, and such Company to pay the proper charges incurred in such examination, including the expenses of the Commissioner, or his deputies, and the expenses and compensation of his assistants employed therein. The Superintendent may also make an examination, with the consent of the Governor, of any such company, upon the request of five or more of the stockholders, creditors, policy holders, or persons pecuniarily interested therein, who shall make affidavit of their belief, with specifications of their reasons therefor in writing; that such company is in an unsound or insolvent condition; Provided, that only the United States branches of all foreign companies in this State may be examined by said Superintendent. For the purposes aforesaid, the commissioner or his deputy or person making the examination, shall have free access to all books and papers of an insurance company that relate to its business, and the books and papers kept by any of its agents, and may summon and administer oaths or affirmations to witnesses, and examine the directors, officers, agents and trustees of any such company, and any other per-

Examination of companies.

Companies to pay expenses of examination

Only United States branches examined.

son, in relation to its affairs, transactions and conditions. He may require and compel the production of records, books, papers, contracts or other documents by attachment, if necessary; and shall have the right to punish for contempt by a fine or imprisonment, or both, any person failing or refusing to obey such summons or order of such Superintendent. Any person testifying falsely in reference to any matter, material to said investigation, examination or inquiry, shall be deemed guilty of perjury, and, in addition to the punishment for contempt in refusing to attend, or answer, or produce books and papers, any person who shall refuse to give such Superintendent full and truthful information and answer in writing to any inquiry or question made in writing by said Superintendent, in regard to the business of insurance carried on by such person, or to appear and testify under oath before the Superintendent in regard to same, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be punished by a fine not exceeding five hundred dollars (\$500) or imprisonment not exceeding three (3) months.

Compel production of records, etc.

False testimony and punishment therefor.

Any director, officer, manager, agent or employee of an insurance company, or any other person, who shall make any false certificate, entry or memorandum upon any of the books or papers of any insurance company, or upon any statement or exhibit filed or offered to be filed in the insurance department of this State, or used in the course of any examination, inquiry or investigation, with the intent to deceive the Superintendent of Insurance or any other person employed or appointed by him, to make any inquiry, examination or investigation, shall, upon conviction, be punished by fine not exceeding one thousand dollars (\$1,000), and by imprisonment for not less than two (2) months in the county or city jail, nor more than five (5) years in the penitentiary; Provided, that any company whose license has been revoked by said Superintendent, may appeal from said order to the District Court, which Court, upon the filing of the proper petition, shall cause the record and orders of the Superintendent to be brought before it, and upon a hearing of the case by the Court de novo, the Court shall

False entry, fine and punishment.

either confirm or revoke the order of said Superintendent as in its discretion may appear just.

Examinations published.

Sec. 11. When the Superintendent deems it to the interest of the public, he may publish the result of any examination or investigation in a newspaper published in Denver and of general circulation in the State. When it appears to the Superintendent of Insurance, from the report of the person appointed by him or other satisfactory evidence that the affairs of any company doing business in the State are in an unsound condition, he shall revoke the authority granted to such company to do business in this State and cause a notice thereof to be published in at least one newspaper published in the city of Denver and in the county where the principal office is located within this State, and after the publication of such notice it shall be unlawful for such company or any agent thereof to procure any applications for insurance or to issue or renew any policies.

Superintendent power to revoke authority.

Fees for filing on admission to do business in the state.

Sec. 12. There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz: For filing the certified copy of Articles of Incorporation required by this Act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, \$1. All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually, on or before the first day of March, in each year, pay to the Superintendent of Insurance, two per cent. on the gross amount of premiums received or written within this State during the year ending the previous 31st day of December.

Fee for filing annual statement.

Pay two per cent. on gross premiums.

Sec. 13. All moneys received by the Superintendent of Insurance shall be paid into the State treasury, for an Insurance Fund, within thirty (30) days after the receipt of the same, and shall be used for the purpose of defraying the expenses of the Insurance Department. The State Treasurer shall give duplicate receipts for all moneys thus paid into the State treasury, one of which shall be delivered to the Auditor of State, and the other to be filed in the office of the Deputy Superintendent of Insurance.

Money received by superintendent, and how disposed of.

All expenses of the Insurance Department, including salaries, shall be paid by the State Treasurer out of moneys in his hands, to be known as the Insurance Fund, on warrants drawn upon such fund by the Deputy Superintendent of Insurance and approved by the State Auditor; but no money shall be paid out by the State treasury in excess of the amount collected from insurance companies, as provided by this act. For all payments made by him, the Deputy Superintendent of Insurance shall take proper vouchers.

Expenses and salaries, how and by whom paid.

The accounts of said Deputy Superintendent of Insurance for all receipts and disbursements by him made, shall be audited, adjusted and settled at the close of each year by the Auditor of State.

Accounts of deputy superintendent, by whom audited

Sec. 14. The surplus of money remaining in the hands of the State Treasurer to the credit of the Insurance Fund, being in excess of receipts over expenditures of the Insurance Department, shall be transferred by him, on the warrant of the Superintendent of Insurance, from said Insurance Fund, to the credit of the General Fund of this State, annually, at the close of the fiscal year of the State.

Surplus money transferred to general fund.

CHAPTER II.

Section 1. No insurance company organized under the laws of this State shall adopt the name of any existing company or association transacting a similar business, or any name so similar as to be calculated to mislead the public.

No company shall adopt same name as others, etc.

Sec. 2. It shall be unlawful for any person, company or corporation in this State either to procure, receive or forward applications for insurance in

Violation of law and penalty of same.

or to issue or to deliver policies for any company or companies not having complied with the provisions of this Act, or to adjust any loss, or in any manner, either directly or indirectly, to aid in the transaction of the business of insurance with any such company, unless duly authorized by such company, and licensed by the Superintendent of Insurance, in conformity to the provisions of this Act, and any persons violating the provisions of this section shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall, for each and every offense, be punished by a fine of five hundred dollars or imprisonment for six months in the county jail, or both, in the discretion of the court.

Companies must have certificates of authority to transact business,

Sec. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business. Said certificate shall expire on the last day of February in each year, and must be renewed annually. Every such company shall be required to procure annually, for the use of its agents and solicitors, copies of such certificate of authority, and any person soliciting business for any company authorized to transact business in this State, without first procuring a certificate from the Superintendent of Insurance, shall be guilty of a misdemeanor, and, upon conviction thereof, shall be punished by a fine of one hundred dollars for each and every offense.

Copies of authority to agents.

Superintendent of insurance is attorney for all foreign companies.

No insurance company or association, organized by any other authority than the State of Colorado, shall, directly or indirectly, issue policies, take risks or transact business in the State, until it shall have first appointed, in writing, the Superintendent of Insurance of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful processes in any action or proceeding against the company may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree, upon the part of the company, that any lawful process against the company which is served on said attorney shall be of the same legal force and

validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Superintendent of Insurance, and copies certified by him shall be deemed sufficient evidence; service upon such attorney shall be deemed sufficient service upon the principal.

Whenever lawful process against any insurance company shall be served upon the Superintendent of Insurance, he shall forthwith forward a copy of the process served on him, by mail, post-paid and directed to the secretary of the company; or, in case of companies of foreign countries, to the resident manager in this country; and shall also forward a copy thereof to the general agent of said company in this State. For each copy of process the Superintendent of Insurance shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him, as part of the taxable costs, if he prevails in the suit.

Lawful process shall be served upon superintendent of insurance, etc.

Sec. 4. No insurance company, not incorporated or organized under the law of this State, shall transact any insurance business in this State unless it shall first file in the office of the Superintendent of Insurance a duly certified copy of its charter, or articles of incorporation, or deed of settlement, together with a statement, under oath, of the president and secretary, or other chief officers of such company, showing the condition of affairs of such company on the 31st day of December next preceding the date of such oath. The statement shall be in the same form and shall set forth the same particulars as the annual statement required by this chapter: Provided, That insurance companies complying with the provisions of this section shall not be required to comply with section 25 of chapter XIX of the General Statutes of Colorado; Provided, further, That all insurance companies organized by authority other than that of the State of Colorado, hereafter applying for authority to do business in

Companies must file articles of incorporation and statement.

Fees same as that required for filing with secretary of state, but in no case less than \$25.00.

this State, shall, for filing the articles required by this section, pay to the Superintendent of Insurance the same fee as that required by the statutes for filing the same document or documents with the Secretary of State, but in no case shall the fee paid to the Superintendent of Insurance be less than twenty-five (\$25) dollars.

Annual statement, when and to whom rendered.

Sec. 5. Every insurance company doing business in this State shall, on or before the 1st day of March in each year, render to the Superintendent of Insurance a report, signed and sworn to by its chief officer, of its condition on the preceding 31st day of December, which shall include a detailed statement of assets and liabilities, the amount and character of its business transacted, and moneys received and expended during the year, and such other information as the Superintendent of Insurance may deem necessary. A synopsis of such statement, together with the Superintendent of Insurance's certificate of authority to transact business in this State shall be published in some newspaper of general circulation, published at the capitol, for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publication shall be filed in the office of the Superintendent of Insurance.

Cash capital required by these companies.

Sec. 6. No joint-stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars.

Investment of funds under the laws of the state.

Sec. 7. It shall be lawful for any insurance company incorporated under the laws of this State to invest its capital and funds accumulated in the course of its business, or any part thereof, in bonds and mortgages on real estate worth fifty per cent.

more than the sum loaned thereon over and above all incumbrances, exclusive of buildings, unless such buildings are insured and the policy transferred to said company; and also in the stocks of this State, or stocks or treasury notes of the United States; and also in the stocks and bonds of any school district or incorporated city in this State; authorized to be issued by the Legislature; and to lend the same, or any part thereof, on the security of such stocks or bonds, or treasury notes, or upon bonds and mortgages as aforesaid, and to change and re-invest the same as occasion may from time to time require; but any surplus money over and above the capital stock of any such insurance company may be invested in or loaned upon the pledge of the public stocks or bonds of the United States or any one of the states on the stocks or bonds or other evidence of indebtedness of any solvent dividend-paying institutions, other than mining corporations, incorporated under the laws of this State or of the United States; Provided, always, That the current market value of such stocks, bonds or other evidences of indebtedness shall be at all times, during the continuance of such loan, at least twenty per cent. more than the sum loaned thereon.

Sec. 8. It shall not be lawful for the directors, trustees, managers or officers of any insurance company, organized under any of the laws of this State, directly or indirectly, to make or pay any dividend, or pay any interest, bonus or other allowance in lieu of dividends, except from surplus profits arising from their business.

Unlawful for directors to pay bonus or interest in lieu of dividends.

Sec. 9. For the purpose of making valuations of life insurance policies under the provisions of this act, the rate of interest assumed shall be four per cent per annum, and the rate of mortality shall be established by the table known as the "Actuaries' Experience Tables," such valuations to be on the losses of net premiums. For the purpose of estimating the liability of insurance companies, other than life, the amount required to safely reinsure all outstanding risks should be estimated by taking fifty per cent. of gross premiums on all risks and

How life policies are valued, etc.

For estimating liabilities of insurance companies.

policies in force and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run. All life insurance companies, authorized to transact business in this State, shall provide in their policies that after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of Mortality, four per cent. interest; Provided, That the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

Section 1. It shall be lawful for any insurance company organized under the laws of this State:

First—To make insurance on dwelling houses, stores and all kinds of buildings, and upon household furniture and other property against loss or damage by fire, lightning, tornadoes and hail, and the risks of inland navigation and transportation.

Second—To make insurance upon the lives of persons and every insurance appertaining thereto or connected therewith, and to grant, purchase or dispose of annuities.

Third—To make any of the following kinds of insurance: First, upon the health of persons; Second, against injury, disablement or death of persons resulting from traveling or general accidents by land or water; Third, guaranteeing the fidelity of persons holding places of trust, public or private; Fourth, upon the lives of horses, cattle and other live stock; Fifth, upon plate-glass against breakage; Sixth, upon steam boilers, against explosion and

against loss or damage to life or property resulting therefrom; Seventh, against loss by burglary or theft, or both; Provided, That no company shall be organized to issue policies of insurance for more than one of the above three mentioned purposes, and no company that shall have been organized for one of said purposes shall issue policies of insurance for any other, and no insurance company shall expose itself to loss on any one risk or hazard to the amount exceeding five per cent. of its paid-up capital, unless the same shall be re-insured in some other good and responsible companies.

Sec. 2. Whenever any number of persons shall associate to form an insurance company, for any of the purposes named in the preceding sections, and become incorporated in accordance with the provisions of chapter XIX of the General Laws of 1877, they shall file a copy of the articles of incorporation with the Superintendent of Insurance who shall submit the same to the Attorney General for examination; and if found by him to be in accordance with the provisions of this act, and not inconsistent with the Constitution of this State, he shall certify and deliver back the same to the Superintendent of Insurance, who shall commission the persons named in the certificate of incorporation, or a majority of them to open books for the subscription of stock in the company, at such time and place as they shall deem it convenient and proper, and shall keep the same open until the full amount specified in the certificate of incorporation is subscribed.

To form an insurance company; how, etc.

Sec. 3. Whenever such capital stock has been subscribed and not less than the amount required by this act shall have been fully paid in, they shall notify the Superintendent of Insurance, who shall cause an examination to be made, either by himself or some disinterested person, especially appointed by him for the purpose, who shall certify under oath that the provisions of this act have been complied with by said company as far as applicable thereto. Such certificate shall be filed in the office of the said Superintendent, who shall thereupon deliver to such company a certified copy

Capital subscribed, examination made, etc.

Filing with county clerk.

of said certificate, which, on being recorded in the office of recorder of deeds of the county wherein the company is to be located, shall be their authority to commence business.

Contracts may be made with or without seal.

Sec. 4. All policies or contracts made or entered into by any such company organized under the laws of this State may be made with or without the seal thereof. They shall be subscribed by the president or such officers as may be designated by their by-laws for that purpose, and shall be attested by the secretary, and, being so subscribed, shall be obligatory upon such company.

Every insurance company now existing in state subject to this law.

Sec. 5. Every insurance company now existing under the laws of this State shall be subject to the provisions of this act, but shall be allowed ninety days from the approval hereof to comply with the requirements herein set forth.

Shall not prevent Masonic, Odd Fellows or religious societies, but they must render annual statements.

Sec. 6. The provisions of this act shall not be construed so as to prevent any Masonic, Odd Fellows, religious or benevolent society from issuing indemnity to any one against loss by death or accident, of any of its members, and such society shall not be held amenable under nor governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said associations or societies. But all life and accident associations hereafter organized under the laws of the State to operate on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law within ninety (90) days after its approval, and thereafter shall be subject to examinations, shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department.

Shall not prevent forming mutual insurance for protection of its members.

Sec. 7. The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, from associating together for the purpose of forming an incorporated company for

the purpose of mutual insurance of the property of its members. When persons so associated shall have complied with the provision of this act, so far as are applicable to such mutual companies, the Superintendent of Insurance shall commission the persons named in the certificate of incorporation, or a majority of them, to open books, to receive propositions, and enter into agreements in manner hereinafter specified. But no company so organized shall commence business until bona fide agreements have been entered into for insurance with at least one hundred individuals, covering property to be insured to the amount of not less than fifty thousand dollars.

Sec. 8. No life insurance company doing business in the State of Colorado shall make or permit any distinction or discrimination in favor of individuals, between insurants (insured) of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or any agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premiums payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereof, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

Life companies shall not make discriminations or give rebates.

The penalty for violating this section shall be a fine of \$250; and the Superintendent of Insurance shall revoke the certificate of authority of any agent convicted of a violation of this act, and shall not grant the agent so convicted a license as agent for the term of three years thereafter.

Sec. 9. All acts and parts of acts inconsistent with the provisions of this act, heretofore existing,

Repeal of acts heretofore existing.

are hereby repealed; Provided, That nothing in this act shall be construed to affect the corporate existence or the rights as such of any corporation now existing and heretofore organized under the laws of the State of Colorado for the period of ninety days as set forth hereinbefore.

Sec. 10. Whereas, an emergency exists, this act shall take effect and be in full force from and after its passage.

Approved April 19, 1889.

AN ACT

TO REQUIRE FIRE INSURANCE COMPANIES TO CANCEL POLICIES IN CERTAIN CASES, AND TO PRESCRIBE THE MANNER THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. That the Superintendent of Insurance shall have power and it shall be his duty to examine the form of all policy contracts hereafter issued or proposed to be issued by any fire insurance company, association or corporation now organized by law, or that may hereafter apply to be authorized to transact business of fire insurance in this State. The Superintendent of Insurance shall refuse to authorize any such company, association or corporation to do business in this State whenever the form of policy contract issued or proposed to be issued by any such company, association or corporation does not provide for the cancellation of the same at the request of the insured upon equitable terms; nor whenever the form of policy does not provide that in case the policy shall be cancelled at the request of the insured, the premium having been actually paid, that the unearned portion shall be returned on surrender of the policy or last renewal, the company in no event retaining an amount in excess of the amount shown to be the earned portion of said premium, as per the customary short-rate table.

Duty of superintendent of insurance.

Sec. 2. Any and all fire insurance companies now authorized to do business in this State shall conform to the requirements of this act within sixty days after the same shall become a law.

Sec. 3. In consequence of any violation of this act it shall be the duty of the Superintendent of Insurance to revoke the authority of such company to do business in this State, and the same shall not be renewed during a period of six months thereafter.

Shall revoke the authority.

Approved April 6, 1889.

AN ACT

RELATING TO LIFE AND CASUALTY INSURANCE ON THE
ASSESSMENT PLAN.

Be it enacted by the General Assembly of the State of Colorado :

Definition.

Section 1. Every contract whereby a benefit is to accrue to a party or parties named therein upon the death or physical disability of a person, which benefit is in any degree or manner conditioned upon the collection of an assessment upon persons holding similar contracts, shall be deemed a contract of insurance on the assessment plan, and the business involving the issuance of such contracts shall be carried on in this State only by duly organized corporations, which shall be subject to the provisions and requirements of this act; but nothing herein contained shall be construed as applicable to organizations which conduct their business as fraternal societies on the lodge system, or to organizations which do not employ paid agents in soliciting business or limit their certificate holders to a particular order or fraternity. If the benefit is to accrue through the death of the insured person, the contract shall be of life insurance; if through accidental death only or the physical disability from accident or sickness of the insured, it shall be of casualty insurance.

Except fraternal societies.

Twenty-five persons form company.

Sec. 2. Twenty-five or more persons, citizens of this State, may form a corporation to carry on the business of a life or casualty insurance or both, on the assessment plan; but no such corporation shall begin to do business until at least two hundred persons have subscribed in writing to be insured therein, and have each paid in one full mortuary assessment, to be held in trust for the benefit of the beneficiaries, nor until the Superintendent of Insurance has certified that it has complied with the provisions of this act and is authorized to transact business. No charter granted under the provisions of this act shall continue valid after one year from date, unless the organization has been completed and business begun thereunder.

How charter invalidated.

Sec. 3. Any corporation existing under the laws of this State and now engaged in transacting the business of life or casualty insurance on the assessment plan may re-incorporate under the provisions of this act; Provided, That nothing in this act contained shall be construed as requiring or making it obligatory upon such corporation or re-incorporate, and any such corporation may continue to exercise all rights, powers and privileges conferred by this act or its articles of incorporation, not inconsistent herewith the same as if re-incorporated hereunder.

Existing companies may re-incorporate.

Sec. 4. When the Superintendent of Insurance, on investigation, is satisfied that any corporation doing business in this State, under this act, has exceeded its powers, failed to comply with any provisions of law, or is conducting business fraudulently, he shall report the facts to the Attorney General, who shall thereupon apply to the District Court for an injunction restraining such corporation from the further prosecution of business, and the said court, upon hearing the matter, may issue such injunction or decree the removal of any officer, and substitute a suitable person to serve in his stead until a successor is duly chosen, and may make such other order and decrees as the interests of the corporations and the public may require.

Penalty for failure to comply with act.

Sec. 5. Every policy or certificate hereafter issued by any corporation doing business under this act and promising a payment to be made upon a contingency of death, sickness or accident shall specify the minimum sum of money which it promises to pay upon each contingency insured against and the number of days after satisfactory proof of the happening of such contingency at which such payment shall be made, and upon the occurrence of such contingency, unless the contract shall have been voided by fraud or by breach of its conditions, the corporation shall be obligated to the beneficiary for such payment at the time and to the amount specified in the policy or certificate, and this indebtedness shall be a lien upon all the property, effects and bills receivable of the corporation,

Policy shall specify a minimum amount which must be paid and the time within which.

Rights of insured to collections in excess of minimum named.

After failure to pay for 30 days, superintendent of insurance may notify to stop business.

Power to examine.

Report to attorney general.

with priority over all indebtedness thereafter incurred, except as hereinafter provided in case of the distribution of assets of an insolvent corporation; Provided, That the statement of such minimum shall not invalidate the rights of the party insured from receiving any further amount above such minimum that shall be based upon membership and to which he shall be entitled by the provisions of the policy. If the Superintendent of Insurance shall be satisfied, on investigation, that any such corporation has refused or failed to make such payments for thirty days after it became due, and after proper demand, he shall notify the corporation to issue no new policies or certificates until such indebtedness is fully paid, and no officer or agent of the corporation shall make, sign or issue any policy or certificate of insurance while such notice is in force.

Sec. 6. Whenever the Superintendent of Insurance shall have given the notice required by the last preceding section, he shall proceed without delay to investigate the conditions of the corporation, and shall have full power, in person or by deputy, to examine its books, papers and accounts, and to examine under oath its officers, agents, clerks and certificate holders, or other persons having knowledge of its business; and if it shall appear to him that its liabilities exceed its resources, and that it cannot, within a reasonable time, not more than three months from the date of the original default, pay its accrued indebtedness in full, he shall report the facts to the Attorney General, who shall, upon the report of the Superintendent of Insurance, apply to the District Court for an order closing the business of the corporation and appointing a receiver or trustee for the distribution of its assets among creditors; Provided, That notice of such application, and a copy thereof in writing, shall be served upon the corporation at least ten days before the same shall be heard; And provided, That upon hearing the matter, the court shall have power to make any order which the interests of the corporation and the public may require.

Sec. 7. No life or casualty insurance corporation, organized under the laws of this State, shall transfer its risks to, or reinsure them in, any other corporation, unless the said contract of transfer, or reinsurance, is first submitted to and approved by two-thirds vote of a meeting of the insured called to consider the same, of which meeting a written or printed notice shall be mailed to each policy or certificate holder at least ten days before the date fixed for said meeting, and, in case said transfer or reinsurance shall be approved, every policy or certificate holder of the said corporation who shall file with the secretary thereof, within five days after said meeting, written notice of his preference to be transferred to some other corporation than that named in the contract, shall be accorded all the rights and privileges, if any, in aid of such transfer as would have been accorded under the terms of the said contract had he been transferred to the corporation named therein. The members of any insurance corporation other than those which are purely mutual, whose management shall refuse or neglect, for the space of thirty days after the filing of satisfactory proof of death of any certificate or policy holder, where the claim so arising is not disputed on account of fraud or want of validity, and where the death fund is not sufficient to pay said claim, to levy an assessment to provide for the same, shall thereby become liable to the beneficiary, under the certificate or policy, in a sum not exceeding the face of said claim.

Shall not reinsure risks, except, etc

Liability of members.

Sec. 8. Any corporation organized under authority of another State or government to issue policies or certificates of life or casualty insurance on the assessment plan, as a condition precedent to transacting business in this State, shall deposit with the Superintendent of Insurance and also with the Secretary of State a certified copy of its charter or certificate of incorporation; it shall also file with the Superintendent of Insurance a statement, under oath, of its president and secretary, in the form by the Superintendent of Insurance required, of its business for the preceding year, a certificate, under oath of its president and secretary, that it is pay-

Conditions for admission to the state.

ing and for the twelve months then next preceding has paid the amount named in its policies or certificates in full; in accordance with the requirements of Section 5, a certificate from the proper authority in its home State, that said corporation engaged, according to the provisions of this act, in life or casualty insurance on the assessment plan in this State, is legally entitled to do business in such home State, a copy of its policy or certificate and application, which must show that benefits are provided for by assessment upon policy or certificate holders. The Superintendent of Insurance shall thereupon issue or renew the authority of such corporation to do business in this State, and such authority shall be revoked whenever the Superintendent of Insurance, on investigation, is satisfied that such corporation is not paying in accordance with the requirements of Section 5 of this act, the amount named in its policies or certificates in full. Upon such revocation, the Superintendent shall cause notice to be published in a daily newspaper in Denver, Colorado, and no new business shall thereafter be done by it or its agents in this State. When any other State or country shall impose any obligation upon any such corporation of this State the like obligation shall be imposed on similar corporations and their agents of such State or country doing business in this State.

May revoke certificate of authority.

No risk on person over sixty years of age.

Sec. 9. No corporation doing business under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, nor upon any life in which the beneficiary named has no interest, and every call for payments by the policy or certificate holders shall distinctly state the purpose of the same, and whether any part thereof shall or may be used for expenses, and if so, how much. Any assessment of a policy or certificate to a person having no interest in the insured life shall render such policy or certificate void.

Money not liable to attachment.

Sec. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act shall not be liable to attachment or other pro-

cess, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate holder, or any beneficiary named therein.

Sec. 11. Any solicitor, agent or examining physician who shall knowingly or willfully make any false or fraudulent statement or representation in, or with reference to, any application for insurance, or for the purpose of obtaining any money or benefit in any corporation transacting business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine of not less than one hundred nor more than five hundred dollars, or imprisonment in the county jail for not less than thirty days nor more than one year, or both, at the discretion of the court.

Liability of solicitor, etc.

Sec. 12. Every corporation doing business under this act shall, annually, on or before the first day of March, return to the Superintendent of Insurance, in such manner and form as he shall prescribe, a statement of its affairs for the year ending on the preceding 31st day of December, and the said Superintendent, in person or by deputy, shall have the power of visitation of and examination into the affairs of any such corporation which are conferred upon him in the case of life insurance companies, as provided by law in case of other companies; Provided, always, That nothing contained herein shall subject any corporation doing business under this act to any other provisions or requirements of said law, except as distinctly set forth herein.

File annual statement.

Sec. 13. The fees for filing statements, certificates or other documents required by this act, or for any service or act of the Superintendent of Insurance, and the penalties for any violation of this act, shall be the same as provided in the case of other insurance companies.

Fees.

Sec. 14. All acts and parts of acts in conflict with this act, so far as they apply to insurance companies on the assessment plan, are hereby repealed.

Approved April 20, 1887.

AN ACT

TO PROHIBIT AND PREVENT THE INSURANCE OF INFANTS
AND MINORS UNDER THE AGE OF TEN YEARS, AND PRO-
VIDING PENALTIES FOR VIOLATION THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Unlawful to in-
sure infants.

Section 1. From and after the passage of this act, it shall be deemed unlawful for any corporation, company or person to establish or conduct within the State of Colorado the business of insuring or causing to be insured, by any corporation, company or person, any infant or infants or any minor who shall be under the age of ten years, and then not until after such medical examination has been made as is required in case of adults.

Misdemeanor.

Sec. 2. Any corporation, company or person violating any or all provisions of this act, or any person found soliciting business for any such company, as specified in Section 1 of this act, or any person or persons who have issued or caused to be issued, policies or risks on persons under the age of ten years, the same having been issued any time after the passage of this act, shall be deemed guilty of a misdemeanor, and, on conviction, shall be liable to a fine of not less than twenty-five dollars or more than fifty dollars, or shall be imprisoned in the county jail of said county for a term of not less than three months, or more than six months, or shall be both fined and imprisoned, in the discretion of the Court, and shall be sentenced to pay all costs of prosecution.

Penalty.

Forfeit charter.

Sec. 3. Any corporation or company violating the provisions of this act shall, if organized under the laws of the State of Colorado, forfeit its charter, and the insurance commissioner of the said State shall place its business in the hands of a receiver, who shall wind up the said business, forfeit, to the State of Colorado, for the benefit of the school fund of said State.

Approved April 8, 1893.

AN ACT

TO PROVIDE FOR THE DEPOSIT WITH THE SUPERINTENDENT
OF INSURANCE OF SECURITIES BY INSURANCE COMPANIES,
AND TO REGULATE THE CUSTODY AND DISPOSITION
THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. The Superintendent of Insurance shall receive and hold on deposit, in the manner provided in Section 3 of this act, the securities of any Insurance Company incorporated under the laws of this State, which are deposited by any such company for the purpose of securing policy holders, and complying with the laws of any State in order to enable such company to transact business in such State.

Superintendent of insurance receive and hold on deposit securities.

Sec. 2. The Superintendent of Insurance shall furnish under his hand and official seal to such company such certificates as may be required by the laws of the State or States in which it may desire to do business, certifying that he holds such securities in trust for the benefit of the policy holders of such company.

Superintendent give certificates that he holds such securities.

Sec. 3. The Superintendent of Insurance shall give vouchers for all sureties deposited with him to the company depositing them. It shall be the duty of the Superintendent of Insurance upon the receipt of such securities from any insurance company to forthwith deposit the same, in the presence of the president or authorized agent of the company, in a strong iron box which shall require two distinct and different keys to unlock the same, one key to be kept by the Superintendent and the other by the company; and the box shall not be opened except in the presence of the Superintendent or deputy and the said president or authorized agent of the company; provided, however, that in case the company having such securities on deposit shall be adjudged insolvent, or be dissolved, the court may make and enforce the necessary orders to place such securities or any part of them at the sole disposal of the Super-

Superintendent give vouchers.

Deposit in presence of president or agent of company in strong iron box.

Box opened only in presence.

Superintendent or deputy or president or agent.

Court may order opened.

Boxes placed in vault. intendent of Insurance. The boxes shall be placed in the vault of a safe deposit company or National bank in the city of Denver, to be selected by the Superintendent, and the insurance companies shall pay the several fees for the safe keeping of their several boxes. So long as the company so depositing shall continue solvent, the Superintendent shall permit such company to collect and receive the interest and dividends on its securities so deposited and transferred and from time to time to withdraw any such securities on depositing other securities in the stead of those to be withdrawn, such new securities to be of the same value and kind as those withdrawn.

Insurance companies pay fees.

Companies collect and receive interest and dividends on deposits.

Transfer and withdrawal.

Superintendent responsible upon his official bond, for failure, refusal or neglect.

Sec. 4. If the Superintendent of Insurance or his deputy shall willfully fail, refuse or neglect to faithfully keep, deposit, account for or surrender, in the manner by law authorized or required, any such securities as aforesaid transferred to and received by him or under his custody under the provisions of this act, or shall willfully fail, refuse or neglect to furnish proper certificates of the securities so held by him as herein provided, said Superintendent shall be responsible upon his official bond and suit may be brought upon said bond by any person injured.

(Note—This bill was filed with the Secretary of State without the Governor's signature and without his objections on May 3, 1893, and hence became a law under constitution, article V., sec. 11. Secretary of State.)

AN ACT

TO AMEND SECTION 1694 OF THE GENERAL STATUTES OF THE STATE OF COLORADO, CONCERNING INSURANCE COMPANIES.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. That Section 1694 of the General Statutes of the State of Colorado be and the same is hereby amended to read as follows:

Section 1694. No joint stock, fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid up cash capital as follows: Fire insurance companies of not less than two hundred thousand dollars, and life insurance companies not less than one hundred thousand (\$100,000) dollars. No joint stock insurance company organized for any purpose other than fire or life insurance shall be permitted to do any business in this State unless possessed of an actual paid up cash capital of not less than one hundred thousand dollars.

Any foreign life or fire insurance company incorporated or associated under the laws of any government or State other than the United States, shall not be admitted or permitted to do any business in this State until, besides complying with the conditions of the insurance laws of this State, it has made a deposit with the Treasurer of this State, or with the duly authorized officer of some other State of the United States, of a sum not less than the capital required of like companies under this act.

Such deposit must be in exclusive trust for the benefit and security of all the company's policy holders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in Section 1695 of the General Statutes of this State; and such deposit shall be deemed for all purposes of the insurance laws, the capital of the company making it.

Sec. 2. Whereas, in the opinion of this General Assembly, an emergency exists; therefore, this act shall be in force from and after its passage.

Approved April 26th, 1895.

AN ACT

CONCERNING FOREIGN, BENEVOLENT AND FRATERNAL SOCIETIES.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. Any benevolent or fraternal society or other, doing business in this State, under the Lodge System and incorporated under the laws of another State, which issues certificates of indemnity against loss by death, accident or sickness of any of its members, shall file a copy of its charter or articles of incorporation as required by Section 25, Chapter 19, General Statutes.

Sec. 2. Every such foreign benevolent or fraternal society or order shall file with the Secretary of the State a certificate signed by its president or head officer and its secretary, duly acknowledged, designating an agent or agents and their place of residence in this State, upon whom process may be served.

Sec. 3. Suits against such corporations may be instituted at the election of the plaintiff in the county in which he resides, or in the county in which the agent resides.

Sec. 4. That any lodge of any such benevolent or fraternal society or order which has complied with the provisions of this act may bring an action on any bond running to it or to any of its officers, the same as though such lodge had been incorporated under the laws of this State.

Sec. 5. The fees of the Secretary of State shall be the same as for corporations not organized for pecuniary profit.

Sec. 6. It shall be the duty of the presiding officer of any lodge in this State under any such foreign benevolent or fraternal society or order, to see that the requirements of this law are complied with, and for holding any meeting after 90 days from the pas-

sage of this act, this time being allowed for a compliance with its provisions, in the absence of a compliance with its provisions such officers shall be subject to a fine of twenty dollars (\$20) for each and every meeting so held by his lodge, the same to be collected by the District Attorney of the district in which said lodge is located.

Approved April 3, 1893.

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