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DEPUTY SUPERINTENDENT INSURANCE



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# NINETEENTH ANNUAL REPORT

OF THE

# SUPERINTENDENT OF INSURANCE

OF THE

# STATE OF COLORADO



Made from Annual Statements  
For the Year Ending December 31, 1900



DENVER, COLORADO  
THE SMITH-BROOKS PRINTING CO., STATE PRINTERS  
1901





State of Colorado,  
Office of Auditor of State,  
Denver, May 1, 1901.

To His Excellency,

JAMES B. ORMAN,

Governor of Colorado:

Sir—Pursuant to law, I have the honor to transmit herewith the nineteenth annual report of the Insurance Department of this State, showing the business transacted by all insurance companies authorized to do business in Colorado during the year 1900.

C. W. CROUTER,  
Auditor of State,  
Ex-Officio Superintendent of Insurance.



# Report of Deputy Superintendent of Insurance

State of Colorado,  
Insurance Department,  
Denver, April 22, 1901.

HON. C. W. CROUTER,

Auditor of State and ex-officio Superintendent of Insurance:

Sir—I have the honor to transmit herewith a detailed statement of the business transacted in the Insurance Department for the year ending November 30, 1900, as shown by the records of this office.

Included in this report will be found a synopsis of the reports of the several insurance companies doing business in this state, showing the financial condition of each on December 31, 1900.

The following companies were admitted to do business in the state during the year 1900:

## FIRE.

Dutchess Insurance Co., Poughkeepsie, N. Y.  
Moscow Fire Insurance Co., Hartford, Conn.  
Nassau Fire Insurance Co., Brooklyn, N. Y.  
New Zealand Insurance Co., San Francisco, Cal.  
Rochester German Insurance Co., Rochester, N. Y.  
Salamandra Fire Insurance Co., New York, N. Y.  
St. Petersburg Insurance Co., New York, N. Y.  
Skandia Insurance Co., New York, N. Y.

## LIFE.

Des Moines Life Insurance Co., Des Moines, Ia  
Franklin Life Insurance Co., Springfield, Ill.  
Security Mutual Life Insurance Co., Binghamton, N. Y.

## ASSESSMENT.

Bankers Life Association, St. Paul, Minn.  
Farmers Mutual Hail Association, Topeka, Kan.  
National Protective Society, Bay City, Mich.  
Western Life & Accident Co., Denver, Colo.

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## CASUALTY.

Continental Casualty Co., Hammond, Ind.

Great Eastern Casualty & Indemnity Co., New York, N. Y.

## WITHDRAWN, DISCONTINUED, ETC.

The American Guaranty-Indemnity Co. of Denver, Colo., has reinsured in Phoenix Indemnity Co. of Denver, Colo.

The Bankers Life Insurance Co., New York City, withdrew January 27, 1900.

The Bankers Life Insurance Co. of Nebraska, Lincoln, Neb., withdrew March 1, 1900.

The Chicago Guarantee Fund Life Society of Chicago, Ill., withdrew March 1, 1900.

The Colorado Merchants & Farmers Mutual Fire Insurance Co. reinsured in Loyal Mutual Fire Insurance Co., Denver, Colo.

The Eastern Insurance Co. of New York filed notice of withdrawal November 20, 1900, to take effect January 1, 1901.

The Fidelity Fire Insurance Co. of Baltimore City withdrew February 5, and was relicensed August 15, 1900.

The Grand Rapids Fire Insurance Co., Grand Rapids, Mich., withdrew March 1, 1900.

The Globe & Rutgers Fire Insurance Co., New York City, N. Y., withdrew March 1, 1900, and has been readmitted in 1901.

The Ministerial Life Insurance Co., Los Angeles, Cal., withdrew March 1, 1900.

The Northwestern Benevolent Society of Duluth, Minn., reinsured in the Continental Casualty Co. of Hammond, Ind.

The Northern Insurance Co. of New York filed notice of withdrawal November 20, 1900, to take effect January 1, 1901.

The Northwestern Life Assurance Co. of Chicago, Ill., withdrew March 1, 1900.

The Odd Fellows Annuity Association, Des Moines, Ia., name changed to Annuity Life Association.

The Rockford Insurance Co., Rockford, Ill., withdrew March 1, 1900.

The Traders & Travelers Accident Co., authority to do business revoked August 22, 1900.

The Universal Life and Accident Insurance Co. withdrew July 1, 1900.

The Northern Life Association, Marshalltown, Ia., withdrew March 1, 1900.

The New England Mutual Accident Association, Boston, Mass., withdrew March 1, 1900.

Following companies withdrew from the state from January 1 to March 1, 1901:

Boston Insurance Co., Boston, Mass.

Bavarian Mortgage & Exchange Bank, New York, N. Y.

Merchants Insurance Co., Providence, R. I.

Masons Fraternal Accident Association, Westfield, Mass.

Northwestern Benevolent Society, Duluth, Minn.

Northwestern Masonic Aid Association, Chicago, Ill.

Norwalk Fire Insurance Co., Norwalk, Conn.

North American Life Assurance Co., Toronto, Canada.

Nassau Fire Insurance Co., Brooklyn, N. Y.

National Mutual Life Association, Minneapolis, Minn.

National Accident Society, New York, N. Y.

Railway Officials & Employes Accident Association, Indianapolis, Ind.

Sun Insurance Co., New Orleans, La.

St. Petersburg Insurance Co., New York, N. Y.

Southwestern Mutual Life Association, Marshalltown, Ia.

United States Life Association, Davenport, Ia.

There were doing business in this state December 31, 1900:

Fire insurance companies.....	142
Life insurance companies.....	32
Assessment companies.....	22
Fidelity, casualty and surety companies.....	31
Total .....	<u>227</u>

#### FIRE INSURANCE.

The total amount of fire risks written in the state during the year 1900 was \$133,884,397.40, as compared with \$125,396,181.32 in 1899, an increase of \$8,488,216.08.

The premium receipts for the year 1900 were \$2,000,451.37, as compared with \$1,732,459.45 for 1899, an increase of \$267,991.92.

The fire losses paid during the year 1900 amounted to \$750,828.03.

The following table discloses the fire insurance business in this state by years since the organization of the department:

Year Written.	Risks Written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per cent. of losses to premiums 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	357,217.86	46.27	390,876.40
1884.....	40,151,636.10	756,068.42	1.88	316,340.22	41.84	342,902.07
1885.....	42,137,800.60	819,885.75	1.95	274,710.48	33.50	242,762.51
1886.....	45,532,753.42	861,850.97	1.89	412,554.82	46.71	404,916.78
1887.....	50,617,776.15	950,292.38	1.88	390,226.12	41.06	400,156.33
1888.....	61,598,993.20	1,121,077.87	1.82	389,168.02	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.....	93,941,766.16	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	799,970.35
1893.....	89,146,710.16	1,495,885.22	1.70	871,562.49	58.26	915,711.00
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
1896.....	97,033,595.06	1,562,758.57	1.60	1,156,375.77	74.10	914,071.11
1897.....	99,811,036.53	1,536,209.97	1.53	376,799.27	24.66	355,244.46
1898.....	101,947,641.87	1,560,994.04	1.53	551,962.64	35.31	642,898.27
1899.....	125,396,181.32	1,732,459.45	1.38	1,081,996.65	62.35	1,016,556.34
1900.....	133,884,397.40	2,000,451.37	1.39	750,828.03	37.53	754,331.81

#### LIFE INSURANCE.

A summary of the report of the life companies filed for the year ending December 31, 1900, shows there were—

	No.	Amount.
Premiums in force December 31, 1899.....	34,517	\$63,190,815.90
Policies issued during 1900.....	15,360	15,549,296.34
Total .....	49,877	\$78,740,112.24
Policies terminated in 1900.....	9,395	8,568,940.58
In force December 31, 1900.....	40,482	\$70,171,171.66

These figures show an increase of \$6,980,355.76 insurance in force over that of previous year.

Premium receipts, \$2,298,432.39, an increase of \$244,335.72.

Losses incurred during the year, \$828,297.18, as compared with \$835,796.79 in 1899, a decrease of \$7,499.61.

Losses paid during the year, \$790,922.46, as compared with \$883,477.64 in 1899, a decrease of \$92,555.18.

#### ASSESSMENT INSURANCE.

A summary of the report of the assessment companies filed for the year ending December 31, 1900, shows that there were risks written, \$11,909,701.00, as compared with \$13,264,600.00 in 1899, a decrease of \$1,354,899.00.

Premiums received, \$145,782.49, as compared with \$195,610.52 in 1899, a decrease of \$49,828.03.

Losses paid, \$64,007.93, as compared with \$152,312.64 in 1899, a decrease of \$88,304.71.

Losses incurred, \$70,724.08, as compared with \$137,616.31 in 1899, a decrease of \$66,892.23.

#### FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

The amount of risks written was \$88,177,229.27, as compared with \$74,739,316.95 in 1899, an increase of \$14,437,912.32.

The premium receipts being \$509,969.66, as compared with \$491,064.07 in 1899, an increase of \$18,905.59.

Losses paid, \$278,312.75, as compared with \$211,972.67 in 1899, an increase of \$66,340.08.

Losses incurred, \$291,516.69, as compared with \$203,015.16 in 1899, an increase of \$88,501.53.

#### RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire companies .....	\$2,000,451	37
Life companies .....	2,298,432	39
Assessment companies .....	145,782	49
Fidelity, casualty and accident.....	509,969	66
	<hr/>	
Total premiums received in 1900.....	\$4,954,635	91
Total premiums received in 1899.....	4,473,330	71
	<hr/>	
Increase premiums 1900 over 1899.....	\$ 481,305	20

Immediately following will be found a statement of the receipts and expenditures of the department for the year 1900.

The expenses of the department for the year 1900 were \$10,999.05, as compared with \$10,740.27 in 1899, an increase of \$258.78.

The receipts for the fiscal year ending November 30, 1900, were \$114,247.82, as compared with \$102,338.47 in previous year, an increase of \$11,909.35.

DAVID F. HOW,  
Deputy Superintendent of Insurance.

STATEMENT SHOWING RECEIPTS AND DISBURSEMENTS OF INSURANCE DEPARTMENT FOR YEAR ENDING NOVEMBER 30, 1900.

RECEIPTS.

Received by deputy superintendent of insurance from December 1, 1899, to November 30, 1900—

Agents' certificates.....	\$ 10,880 00
Certificates of authority.....	1,175 00
Charters .....	525 00
Miscellaneous .....	297 00
Statements .....	11,700 00
Taxes .....	89,670 82
<hr/>	
Total .....	\$114,247 82

DISBURSEMENTS.

By expenditures on account of—

Salaries .....	\$ 6,600 00
Stationery .....	89 88
Postage .....	484 00
Printing, binding and lithographing (including printing of annual report) .....	3,069 29
Miscellaneous .....	755 88
To balance. Turned over to state treasurer.....	103,248 77
<hr/>	
Total .....	\$114,247 82

State of Colorado, County of Arapahoe, ss.

I, David F. How, Deputy Superintendent of Insurance for the State of Colorado, make oath and say that the foregoing is a true and correct statement of the receipts and expenditures of the Insurance Department for the year ending December 31, 1900, as shown by the records of this office.

DAVID F. HOW,  
Deputy Superintendent of Insurance.

Subscribed and sworn to before me this 22d day of April, 1900.

(Seal)

HORACE G. CLARK,  
Clerk Supreme Court, State of Colorado.

I certify the above to be correct.

C. W. CROUTER,  
Auditor of State.



FIRE AND FIRE AND MARINE INSUR-  
ANCE COMPANIES

1900

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS  
OF THE FIRE AND FIRE AND MARINE INSURANCE COM-  
PANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF  
COLORADO, SHOWING THEIR CONDITION ON THE THIRTY-  
FIRST DAY OF DECEMBER, 1900.



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

Principal Office.....Chicago, Ill.

(Commenced business in United States in 1895.)

JOSEPH A. KELSEY, MANAGER WESTERN DEPARTMENT.

Amount of net ledger assets December 31 of previous year.....\$ 783,997 91

I. INCOME.

Net cash received for premiums.....	\$	542,616 61
Received from interest and rents.....		23,552 24
Received from home office.....		5,467 16
Received from all other sources.....		4,943 11
<hr/>		
Total income.....	\$	576,579 12
<hr/>		
Total footings.....	\$	1,360,577 03

II. DISBURSEMENTS.

Net amount paid for losses .....	\$	356,855 17
Remitted to home office.....		11,746 08
Commissions or brokerage.....		106,872 87
Rents .....		3,558 08
Salaries to officers and employes.....		69,838 80
Taxes .....		18,662 87
All other disbursements.....		38,836 56
<hr/>		
Total expenditures.....	\$	606,370 43
<hr/>		
Balance .....	\$	754,206 60

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	677,096 25
Cash in company's office.....		40 08
Cash in bank.....		75,345 66
Bills receivable.....		1,787 43
Agents' debit balances.....		1,378 84
<hr/>		
Total .....	\$	755,648 26
Deduct ledger liabilities.....		1,441 66
<hr/>		
Total net ledger assets.....	\$	754,206 60

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	926 00
Market value of bonds and stocks over book value.....		64,431 25
Net amount of uncollected premiums not more than three months due .....		97,142 13
Total admitted assets.....	\$	916,699 98

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	54,029 85
Total unearned premiums.....		367,756 44
All other liabilities.....		16,029 26
Total amount of all liabilities.....	\$	437,815 55
Divisible surplus.....		478,884 43
Total .....	\$	916,699 98

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	50,124,854 00
Fire risks written in 1900.....		59,521,885 00
Premiums thereon.....		766,359 55
Net amount fire risks in force December 31, 1900.....		54,878,215 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	474,750 00
Premiums received.....		7,959 98
Losses paid.....		5,972 46
Losses incurred.....		5,467 90
Amount at risk.....		490,773 00
Tax .....		132 00

## AETNA INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1819.)

WILLIAM B. CLARK, PRESIDENT.                      WILLIAM H. KING, SECRETARY.

CASH CAPITAL, \$4,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 10,391,066 06

## I. INCOME.

Net cash received for premiums.....	\$	4,194,344 03
Received from interest and rents.....		516,144 31
Received from all other sources.....		51,720 32
Total income.....	\$	4,762,208 66
Total footings.....	\$	15,153,274 72

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	2,602,048	43
Deposit premiums returned.....		2,265	00
Paid for interest or dividends.....		720,000	00
Commissions or brokerage.....		705,217	59
Salaries to officers and employes.....		298,358	39
Taxes, fees and licenses.....		128,011	80
All other disbursements.....		342,837	96
Total expenditures.....	\$	4,798,739	17
Balance .....	\$	10,354,535	55

## III. LEDGER ASSETS.

Book value of real estate.....	\$	298,059	35
Mortgage loans on real estate.....		15,600	00
Collateral loans.....		3,600	00
Book value of bonds and stocks.....		9,127,673	91
Cash in company's office.....		2,479	17
Cash in bank.....		803,337	08
Agents' debit balances.....		383,548	88
Total .....	\$	10,634,298	39
Deduct ledger liabilities.....		279,762	84
Total net ledger assets.....	\$	10,354,535	55

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	271	00
Interest due and accrued on collateral loans.....		90	00
Interest due and accrued on other assets.....		375	00
Market value of bonds and stocks over book value.....		2,613,147	21
Net amount of uncollected premiums not more than three months due .....		472,587	21
Gross assets.....	\$	13,441,005	97
Deduct assets not admitted.....		83,712	25
Total admitted assets.....	\$	13,357,293	72

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	432,109	90
Total unearned premiums.....		3,355,346	29
Amount reclaimable on perpetual policies.....		70,851	62
All other liabilities.....		189,034	88
Total amount of all liabilities.....	\$	4,047,342	69
Joint stock capital paid up in cash.....		4,000,000	00
Divisible surplus.....		5,309,951	03
Total .....	\$	13,357,293	72

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 586,375.155 00
Marine and inland risks in force 31st December, previous year.....	6,906,484 00
Fire risks written in 1900.....	449,746,863 00
Premiums thereon.....	5,082,040 78
Marine and inland risks written in 1900.....	137,715,918 00
Premiums received thereon.....	422,153 41
Net amount fire risks in force December 31, 1900.....	553,773,204 00
Net amount fire and marine risks in force December 31, 1900.....	6,362,097 00
Perpetual risks (not included above).....	3,187,928 00
Premiums on same.....	74,580 65

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,815,149 00
Premiums received.....	30,945 62
Losses paid.....	10,049 51
Losses incurred.....	9,477 72
Amount at risk.....	2,280,912 00
Tax .....	618 91

## AGRICULTURAL FIRE INSURANCE COMPANY.

Principal Office.....Watertown, N. Y.

(Organized in 1863.)

A. H. SAWYER, PRESIDENT.

W. H. STEVENS, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,129,722 73

## I. INCOME.

Net cash received for premiums.....	\$ 936,960 16
Received from interest and rents.....	87,287 54
Received from all other sources.....	840 68
Total income.....	\$ 1,025,088 38
Total footings.....	\$ 3,154,811 11

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 567,443 45
Paid for interest or dividends.....	50,240 00
Commissions or brokerage.....	179,246 12
Salaries and allowances to agents.....	5,708 86
Salaries to officers and employes.....	92,930 57
Taxes, fees and licenses.....	48,267 44
All other disbursements.....	102,805 96
Total expenditures.....	\$ 1,046,642 40
Balance .....	\$ 2,108,168 71

## III. LEDGER ASSETS.

Book value of real estate.....	\$	285,191	09
Mortgage loans on real estate.....		804,898	76
Collateral loans.....		181,821	27
Book value of bonds and stocks.....		572,156	84
Cash in company's office.....		18,146	17
Cash in bank.....		106,382	32
Bills receivable.....		3,402	87
Agents' debit balances.....		151,546	92
<b>Total</b> .....	\$	2,123,546	24
Deduct ledger liabilities.....		15,377	53
<b>Total net ledger assets</b> .....	\$	2,108,168	71

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	27,286	71
Interest due and accrued on bonds and stocks.....		5,884	58
Interest due and accrued on collateral loans.....		8,536	16
Interest due and accrued on other assets.....		800	00
Rent due and accrued on company's property or lease.....		600	00
Market value of real estate over book value.....		52,723	91
Market value of bonds and stocks over book value.....		38,015	66
Due from other companies for reinsurance on losses paid.....		1,225	01
<b>Gross assets</b> .....	\$	2,243,240	74
Deduct assets not admitted.....		24,704	39
<b>Total admitted assets</b> .....	\$	2,218,536	35

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	89,418	94
Total unearned premiums.....		1,085,576	86
<b>Total amount of all liabilities</b> .....	\$	1,174,995	80
Joint stock capital paid up in cash.....		500,000	00
Divisible surplus.....		543,540	55
<b>Total</b> .....	\$	2,218,536	35

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	251,852,800	00
Fire risks written in 1900.....		159,264,200	00
Premiums thereon.....		1,500,351	72
Net amount fire risks in force December 31, 1900.....		232,529,200	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	794,300	00
Premiums received.....		11,002	00
Losses paid.....		4,604	00
Losses incurred.....		4,591	00
Amount at risk.....		1,527,900	00
Tax .....		220	03

## ALLEMANNA FIRE INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1868.)

W. STEINMEYER, PRESIDENT.

G. W. HAMMER, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 490,232 04

### I. INCOME.

Net cash received for premiums.....	\$	322,615 59
Received from interest and rents.....		27,768 43
Received from all other sources.....		759 00
		351,143 62
Total income .....	\$	351,143 62
		841,375 66

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	186,227 65
Paid for interest or dividends.....		16,000 00
Commissions or brokerage.....		80,148 00
Salaries to officers and employes.....		19,330 00
Taxes, fees and licenses.....		8,084 49
All other disbursements.....		37,777 49
		337,568 23
Total expenditures .....	\$	337,568 23
		503,807 43

### III. LEDGER ASSETS.

Book value of real estate.....	\$	56,840 19
Mortgage loans on real estate.....		309,956 24
Collateral loans.....		7,000 00
Book value of bonds and stocks.....		34,900 50
Cash in company's office.....		5,954 08
Cash in bank.....		47,481 23
Bills receivable.....		1,601 98
Agents' debit balances.....		38,493 16
All other assets.....		1,580 05
		503,807 43
Total net ledger assets.....	\$	503,807 43

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,747 40
Interest due and accrued on bonds and stocks.....		544 00
Interest due and accrued on collateral loans.....		205 00
Market value of real estate over book value.....		8,457 00
Market value of bonds and stocks over book value.....		23,259 50
Due from other companies.....		258 00
		543,278 33
Gross assets.....	\$	543,278 33
Deduct assets not admitted.....		1,335 50
		541,942 83
Total admitted assets.....	\$	541,942 83



## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	35,888	28
Total unearned premiums.....		209,070	72
All other liabilities.....		1,168	83
<hr/>			
Total amount of all liabilities.....	\$	246,127	83
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		95,815	00
<hr/>			
Total .....	\$	541,942	83

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	31,945,573	00
Fire risks written in 1900.....		37,388,137	00
Premiums thereon .....		410,664	91
Net amount fire risks in force December 31, 1900.....		33,574,157	00

## UNITED STATES BRANCH

OF THE

## ALLIANCE ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1892.)

WEED &amp; KENNEDY, RESIDENT MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 817,359 49

## I. INCOME.

Net cash received for premiums.....	\$	207,384	07
Received from interest and rents.....		32,779	43
Received from all other sources.....		15,731	00
<hr/>			
Total income.....	\$	255,894	50
<hr/>			
Total footings.....	\$	1,073,253	99

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	98,351	75
Remitted to Home Office.....		73,659	13
Commissions or brokerage.....		48,552	90
Rents .....		1,810	79
Salaries to officers and employes.....		14,235	06
Taxes, fees and licenses.....		4,799	11
All other disbursements.....		16,068	62
<hr/>			
Total expenditures.....	\$	257,477	36
<hr/>			
Balance .....	\$	815,776	63

## III. LEDGER ASSETS.

Book value of real estate.....	\$	173,170 87
Book value of bonds and stocks.....		599,029 11
Cash in bank.....		42,876 23
Bills receivable.....		231 00
Agents' debit balances.....		469 42
Total .....	\$	815,776 63
Total net ledger assets .....	\$	815,776.63

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	4,250 00
Rent due and accrued on company's property or lease.....		475 00
Market value of bonds and stocks over book value.....		13,720 89
Net amount of uncollected premiums not more than three months due .....		30,900 20
Total admitted assets.....	\$	865,122 72

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	5,287 41
Total unearned premiums.....		133,310 43
All other liabilities.....		1,947 08
Total amount of all liabilities.....	\$	140,544 92
Divisible surplus.....		724,577 80
Total .....		865,122 72

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	18,964,928 00
Fire risks written in 1900.....		21,534,111 00
Premiums thereon.....		265,560 77
Net amount fire risks in force December 31, 1900.....		20,458,923 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....		1,522,061 00
Premiums received.....		22,449 83
Losses paid.....		4,845 71
Losses incurred.....		4,845 71
Amount at risk.....		1,572,000 00
Tax .....		350 64

## AMERICAN INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, PRESIDENT. HENRY S. BEAN, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 466,679 14

## I. INCOME.

Net cash received for premiums.....	\$ 219,404 83
Received from interest and rents.....	21,615 13
Received from all other sources.....	820 26
<b>Total income.....</b>	<b>\$ 241,840 22</b>
<b>Total footings.....</b>	<b>\$ 707,919 36</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 132,702 03
Paid for interest or dividends.....	9,000 00
Commissions or brokerage.....	48,942 89
Salaries to officers and employes.....	20,681 14
Taxes, fees and licenses.....	9,100 67
All other disbursements.....	35,259 06
<b>Total expenditures.....</b>	<b>\$ 255,685 79</b>
<b>Balance .....</b>	<b>\$ 452,233 57</b>

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 421,241 25
Cash in company's office.....	1,992 36
Cash in bank.....	19,189 39
Agents' debit balances.....	9,810 57
<b>Total net ledger assets.....</b>	<b>\$ 452,233 57</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	2,802 82
Market value of bonds and stocks over book value.....	132,625 23
Net amount of uncollected premiums not more than three months due .....	20,171 39
<b>Total admitted assets.....</b>	<b>\$ 607,833 03</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 13,410 16
Total unearned premiums.....	169,307 91
All other liabilities.....	9,912 93
<b>Total amount of all liabilities.....</b>	<b>\$ 192,631 00</b>
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	115,202 03
<b>Total .....</b>	<b>\$ 607,833 03</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$ 34,448,693 00
Fire risks written in 1900.....	28,844,803 00
Premiums thereon.....	304,187 12
Net amount fire risks in force December 31, 1900.....	30,386,855 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 406,758 00
Premiums received.....	3,605 99
Losses paid.....	2,342 57
Losses incurred.....	2,342 57
Amount at risk.....	520,795 00
Tax .....	86 52

## AMERICAN INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1846.)

E. O. DOREMUS, PRESIDENT. J. H. WORDEN, SECRETARY.

CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,365,638 79

## I. INCOME.

Net cash received for premiums.....	\$ 1,018,326 03
Received from interest and rents.....	152,201 41
Received from all other sources.....	25,114 69
Total income .....	\$ 1,195,652 13
Total footings.....	\$ 4,561,290 92

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 596,750 81
Paid for interest or dividends.....	60,966 25
Commissions or brokerage.....	239,300 34
Salaries to officers and employes.....	79,675 62
Taxes, fees and licenses.....	47,301 02
All other disbursements.....	80,650 44
Total expenditures.....	\$ 1,104,644 48
Balance .....	\$ 3,456,646 44

## III. LEDGER ASSETS.

Book value of real estate.....	\$	238,972	96
Mortgage loans on real estate.....		1,730,226	75
Book value of bonds and stocks.....		1,437,415	60
Cash in company's office.....		3,809	01
Cash in bank.....		48,333	99
Due from reinsuring companies.....		380	18
		<hr/>	
Total .....	\$	3,459,138	49
Deduct ledger liabilities.....		2,492	05
		<hr/>	
Total net ledger assets.....	\$	3,456,646	44

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	26,385	34
Interest due and accrued on bonds and stocks.....		16,005	74
Rent due and accrued on company's property or lease.....		940	04
Net amount of uncollected premiums not more than three months due .....		139,682	77
Bills receivable taken for fire and tornado risks.....		97,923	37
		<hr/>	
Gross assets.....	\$	3,737,583	70
Deduct assets not admitted.....		79,395	60
		<hr/>	
Total admitted assets.....	\$	3,658,188	10

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	72,211	33
Total unearned premiums.....		1,382,057	27
All other liabilities.....		4,127	35
		<hr/>	
Total amount of liabilities.....	\$	1,458,395	95
Joint stock capital paid up in cash.....		600,000	00
Divisible surplus.....		1,599,792	15
		<hr/>	
Total .....	\$	3,658,188	10

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	285,520,932	00
Fire risks written in 1900.....		144,690,543	00
Premiums thereon.....		1,464,791	29
Net amount fire risks in force December 31, 1900.....		260,598,957	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	912,950	00
Premiums received.....		12,031	40
Losses paid.....		1,714	81
Losses incurred.....		1,981	08
Amount at risk.....		1,217,372	00
Tax .....		240	62

## AMERICAN CENTRAL INSURANCE COMPANY.

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

(Organized in 1853.)

GEORGE T. CRAM, PRESIDENT.

JOHN H. ADAMS, SECRETARY.

CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,523,085 10

### I. INCOME.

Net cash received for premiums.....	\$	867,876 31
Received from interest and rents.....		75,510 01
Received from all other sources.....		4,931 25
Total income.....		\$ 948,317 60
Total footings.....		\$ 2,471,402 70

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	503,403 18
Paid for interest or dividends.....		60,000 00
Commissions or brokerage.....		157,753 68
Rents .....		5,000 00
Salaries to officers and employes.....		73,986 12
Taxes, fees and licenses.....		27,172 29
All other disbursements.....		122,664 02
Total expenditures.....		\$ 949,979 29
Balance .....		\$ 1,521,423 41

### III. LEDGER ASSETS.

Book value of real estate.....	\$	500,000 00
Mortgage loans on real estate.....		7,703 45
Collateral loans.....		25,000 00
Book value of bonds and stocks.....		897,154 50
Cash in company's office.....		4,307 46
Cash in bank.....		86,298 28
Bills receivable.....		959 72
Total net ledger assets.....		\$ 1,521,423 41

### NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	363,680 50
Net amount of uncollected premiums not more than three months due .....		114,867 17
Gross assets.....		\$ 1,999,971 08
Deduct assets not admitted.....		675 00
Total admitted assets.....		\$ 1,999,296 08

## IV. NON-LEDGER LIABILITIES.

Net mount of unpaid losses.....	\$	60,686 38
Total unearned premiums.....		712,717 63
		<hr/>
Total amount of all liabilities.....	\$	773,404 01
Joint stock capital paid up in cash.....		600,000 00
Divisible surplus.....		625,892 07
		<hr/>
Total .....	\$	1,999,296 08

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	118,902,823 00
Fire risks written in 1900.....		97,121,715 00
Premiums thereon.....		1,102,885 61
Net amount fire risks in force December 31, 1900.....		130,895,559 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	773,751 00
Premiums received.....		12,464 49
Losses paid.....		3,868 22
Losses incurred.....		3,601 77
Amount at risk.....		1,346,327 00
Tax .....		264 49

## AMERICAN FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1857.)

GEORGE S. A. YOUNG, PRESIDENT.      WALTER S. ALLEY, SECRETARY.  
CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,192,897 79

## I. INCOME.

Net cash received for premiums.....	\$	941,687 63
Received from interest and rents.....		42,715 89
Received from all other sources.....		14,666 04
		<hr/>
Total income.....	\$	999,069 56
		<hr/>
Total footings.....	\$	2,191,967 35

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	694,234 11
Commissions or brokerage.....		195,664 30
Rents .....		8,093 57
Salaries to officers and employes.....		63,204 31
Taxes, fees and licenses.....		29 086 46
All other disbursements.....		54,225 53
		<hr/>
Total expenditures.....	\$	1,044,508 28
		<hr/>
Balance .....	\$	1,147,459 07

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	1,044,773	17
Cash in company's office.....		2,358	30
Cash in bank.....		100,327	60
		<hr/>	
Total net ledger assets.....	\$	1,147,459	07

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	2,295	83
Market value of bonds and stocks over book value.....		44,401	83
Net amount of uncollected premiums not more than three months due .....		198,882	90
Due from other companies for reinsurance on losses already paid.....		30,932	01
		<hr/>	
Total admitted assets.....	\$	1,423,971	64

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	99,786	84
Total unearned premiums.....		604,355	49
All other liabilities.....		7,620	76
		<hr/>	
Total amount of all liabilities.....	\$	711,763	09
Joint stock capital paid up in cash.....		400,090	00
Divisible surplus.....		312,208	55
		<hr/>	
Total .....	\$	1,423,971	64

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	156,985,845	00
Fire risks written in 1900.....		189,163,849	00
Premiums thereon.....		1,380,488	77
Net amount fire risks in force December 31, 1900.....		149,664,297	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	720,637	50
Premiums received.....		10,839	44
Losses paid.....		2,684	57
Losses incurred.....		2,709	34
Amount at risk.....		589,648	91
Tax .....		41	95



## ARMENIA INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1872.)

T. C. PITCAIRN, PRESIDENT.

WALTER MORRIS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 370,034 95

## I. INCOME.

Net cash received for premiums.....	\$	125,331 00
Received from interest and rents.....		23,445 47
Received from all other sources.....		1,780 53
<b>Total income.....</b>	<b>\$</b>	<b>150,557 00</b>
<b>Total footings.....</b>	<b>\$</b>	<b>520,591 95</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	125,475 08
Paid for interest or dividends.....		490 00
Commissions or brokerage.....		36,000 57
Rents .....		2,000 00
Salaries to officers and employes.....		7,446 66
Taxes, fees and licenses.....		3,559 75
All other disbursements.....		9,701 23
<b>Total expenditures.....</b>	<b>\$</b>	<b>184,673 29</b>
<b>Balance .....</b>	<b>\$</b>	<b>335,918 66</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	66,113 13
Mortgage loans on real estate.....		248,544 00
Collateral loans.....		7,500 00
Book value of bonds and stocks.....		8,087 50
Cash in company's office.....		2,664 78
Cash in bank.....		3,678 54
<b>Total .....</b>	<b>\$</b>	<b>336,587 95</b>
<b>Deduct ledger liabilities.....</b>		<b>669 29</b>
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>335,918 66</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,553 44
Interest due and accrued on bonds and stocks.....		31 11
Interest due and accrued on collateral loans.....		46 67
Rent due and accrued on company's property or lease.....		125 00
Market value of real estate over book value.....		5,094 04
Market value of bonds and stocks over book value.....		1,912 50
Net amount of uncollected premiums not more than three months due .....		15,588 37
<b>Gross assets.....</b>	<b>\$</b>	<b>365,269 79</b>
<b>Deduct assets not admitted.....</b>		<b>5,000 00</b>
<b>Total admitted assets.....</b>	<b>\$</b>	<b>360,269 79</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	10,194 40
Total unearned premiums.....		110,093 29
All other liabilities.....		2,950 78
Total amount of all liabilities.....	\$	123,238 47
Joint stock capital paid up in cash.....		250,000 00
Deficit .....		12,968 68
Total .....	\$	360,269 79

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	24,103,907 00
Fire risks written in 1900.....		16,648,728 00
Premiums thereon.....		168,838 17
Net amount fire risks in force December 31, 1900.....		18,427,914 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	160,806 28
Premiums received.....		2,115 73
Losses paid .....		607 82
Losses incurred .....		613 82
Tax .....		5 77
Amount at risk.....		325,128 79

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**ASSURANCE COMPANY OF AMERICA.**

Principal Office.....New York City, N. Y.

(Organized in 1897.)

ROBERT C. RATHBONE, PRESIDENT.

R. BLEECKER RATHBONE, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 508,357 58

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**I. INCOME.**

Net cash received for premiums.....	\$	225,288 40
Received from interest and rents.....		13,904 82
Received from all other sources.....		3,960 66
Total income.....	\$	243,153 88
Total footings.....	\$	751,511 46

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	184,265	72
Paid for interest or dividends.....		24,000	00
Commissions or brokerage.....		71,686	34
Salaries to officers and employes.....		3,085	00
Taxes, fees and licenses.....		6,319	25
All other disbursements.....		2,845	92
		<hr/>	
Total expenditures.....	\$	292,202	23
		<hr/>	
Balance .....	\$	459,309	23

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	428,718	43
Cash in company's office.....		10	07
Cash in bank.....		30,580	73
		<hr/>	
Total net ledger assets.....	\$	459,309	23

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	805	48
Interest due and accrued on other assets.....		473	11
Market value of bonds and stocks over book value.....		5,587	72
Net amount of uncollected premiums not more than three months due .....		42,024	83
Due from other companies for reinsurance on losses already paid.....		1,557	00
		<hr/>	
Total admitted assets.....	\$	509,757	37

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	20,348	00
Total unearned premiums.....		143,711	81
All other liabilities.....		15,818	76
		<hr/>	
Total amount of all liabilities.....	\$	179,878	57
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		129,878	80
		<hr/>	
Total .....		509,757	37

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	29,582,105	00
Fire risks written in 1900.....		37,848,294	00
Premiums thereon.....		394,532	69
Net amount fire risks in force December 31, 1900.....		25,624,823	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	252,323	00
Premiums received.....		3,023	21
Losses paid.....		483	95
Losses incurred.....		483	95
Amount at risk.....		197,654	00

UNITED STATES BRANCH  
OF THE  
**ATLAS ASSURANCE COMPANY.**

Principal Office.....Chicago, Ill.

(Commenced business in United States 1886.)

J. M. NEUBERGER, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 822,836 63

I. INCOME.

Net cash received for premiums.....	\$ 733,771 76
Received from interest and rents.....	29,063 73
Received from home office.....	105,394 81
Received from all other sources.....	37,042 50
Total income.....	905,272 80
<hr/>	
Total footings.....	\$ 1,728,109 43

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 500,757 89
Commissions or brokerage.....	145,709 89
Salaries and allowances to agents.....	3,802 40
Rents .....	4,425 27
Salaries to officers and employes.....	46,814 33
Taxes, fees and licenses.....	23,780 36
All other disbursements.....	58,236 13
Remitted to home office.....	86,570 99
<hr/>	
Total expenditures.....	\$ 870,097 26
<hr/>	
Balance .....	\$ 858,012 17

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 831,650 00
Cash in company's office.....	3,324 75
Cash in bank.....	20,312 51
Bills receivable.....	209 69
Agents' debit balances.....	344 09
Due on reinsurance account.....	2,171 13
<hr/>	
Total net ledger assets.....	\$ 858,012 17

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stock.....	\$ 7,891 67
Market value of bonds and stocks over book value.....	65,945 00
Net amount of uncollected premiums not more than three months due .....	90,516 53
<hr/>	
Gross assets.....	\$ 1,022,365 37
<hr/>	
Deduct assets not admitted.....	742 73
<hr/>	
Total admitted assets.....	\$ 1,021,622 64

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	63,821 23
Total unearned premiums.....		516,790 52
Amount reclaimable on perpetual policies.....		4,084 80
All other liabilities.....		1,851 20
<hr/>		
Total amount of all liabilities.....	\$	586,547 75
Divisible surplus.....		435,074 89
<hr/>		
Total .....	\$	1,021,622 64

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	105,025,025 00
Fire risks written in 1900.....		101,121,213 00
Premiums thereon.....		1,033,627 35
Net amount fire risks in force December 31, 1900.....		92,582,032 00
Perpetual risks (not included above).....		111,447 00
Premiums on same.....		4,299 79

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,334,141 00
Premiums received.....		23,463 68
Losses paid.....		16,744 65
Losses incurred.....		16,650 88
Tax .....		435 28

UNITED STATES BRANCH  
OF THE  
BALOISE FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1891.)

WEED & KENNEDY, MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 743,172 04

## I. INCOME.

Net cash received for premiums.....	\$	350,391 72
Received from interest and rents.....		23,957 11
<hr/>		
Total income.....	\$	404,378 83
<hr/>		
Total footings.....	\$	1,147,550 87

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	278,981 66
Remitted to Home Office.....		3,623 12
Commissions or brokerage.....		122,993 78
Salaries to officers and employes.....		1,500 00
Taxes, fees and licenses.....		2,545 19
All other disbursements.....		1,469 74
		<hr/>
Total expenditures.....	\$	411,113 49
		<hr/>
Balance .....	\$	736,437 38

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	618,099 54
Cash in company's office.....		359 48
Cash in bank.....		117,978 36
		<hr/>
Total net ledger assets.....	\$	736,437 38

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,166 67
Market value of bonds and stocks over book value.....		32,525 46
Net amount of uncollected premiums not more than three months due .....		48,591 74
		<hr/>
Total admitted assets.....	\$	818,721 25

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	36,846 29
Total unearned premiums.....		222,296 78
All other liabilities.....		14,119 29
		<hr/>
Total amount of all liabilities.....	\$	273,262 36
Divisible surplus.....		545,458 89
		<hr/>
Total .....	\$	818,721 25

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	39,038,481 00
Fire risks written in 1900.....		42,807,528 00
Premiums thereon.....		502,379 54
Net amount fire risks in force December 31, 1900.....		36,823,709 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	277,798 00
Premiums received.....		4,042 82
Losses paid.....		1,856 01
Losses incurred.....		1,856 01
Amount at risk.....		383,257 00
Tax .....		73 63

UNITED STATES BRANCH  
OF THE  
BRITISH AMERICA ASSURANCE COMPANY.

Principal Office.....Toronto, Canada

(Commenced business in the United States in 1874.)

HON. GEO. A. COX, PRESIDENT.

P. H. SIMS, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$ 1,169,531 10

I. INCOME.

Net cash received for premiums.....	\$ 1,261,342 79
Received from interest and rents.....	31,114 23
Received from all other sources.....	1,975 06
Received from Home Office.....	38,380 27
Total income.....	\$ 1,332,812 35
Total footings.....	\$ 2,502,343 45

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 868,242 31
Commissions or brokerage.....	230,378 76
Salaries to officers and employes.....	60,366 34
Taxes, fees and licenses.....	40,414 31
All other disbursements.....	64,116 70
Total expenditures.....	\$ 1,263,518 42
Balance .....	\$ 1,238,825 03

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 10,000 00
Book value of bonds and stocks.....	964,304 06
Cash in bank.....	86,671 40
Bills receivable.....	476 28
Agents' debit balances.....	177,373 29
Total net ledger assets.....	\$ 1,238,825 03

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 14,338 37
Market value of bonds and stocks over book value.....	3,144 70
Total admitted assets.....	\$ 1,256,308 10

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 108,932 39
Total unearned premiums.....	689,496 86
Total amount of all liabilities.....	\$ 798,429 25
Divisible surplus.....	457,878 85
Total .....	\$ 1,256,308 10

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	129,158,982 00
Marine and inland risks in force December 31, previous year.....	2,411,469 00
Fire risks written in 1900.....	105,027,258 00
Premiums thereon.....	1,250,405 95
Marine and inland risks written in 1900.....	36,916,882 00
Premiums received thereon.....	385,587 76
Net amount fire risks in force December 31, 1900.....	120,066,405 00
Net amount marine and inland risks in force December 31, 1900.....	1,970,938 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,252,949 00
Premiums received.....	25,408 59
Losses paid.....	6,932 70
Losses incurred.....	7,425 87
Amount at risk.....	1,705,154 00
Tax .....	557 74

## BRITISH-AMERICAN INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1898.)

SILAS P. WOOD, PRESIDENT. JOSEPH M. BIGGERT, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 303,713 82

## I. INCOME.

Net cash received for premiums.....	\$ 134,299 43
Received from interest and rents .....	9,566 80
Received from rents and all other sources.....	3,654 55
Total income.....	\$ 147,520 78
Total footings.....	\$ 451,234 60

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 117,829 80
Commissions or brokerage.....	42,958 98
Salaries to officers and employes.....	3,420 41
Taxes, fees and licenses.....	3,104 90
All other disbursements.....	2,695 35
Total expenditures.....	\$ 170,009 53
Balance .....	\$ 281,225 07



## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	212,875	00
Cash in bank.....		58,631	80
Agents' debit balances.....		9,718	27
Total net ledger assets.....	\$	281,225	07

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		583	33
Market value of bonds and stocks over book value.....		2,375	00
Due from other companies for reinsurance on losses paid.....		530	69
Total admitted assets.....	\$	284,714	09

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	9,286	31
Total unearned premiums.....		38,490	22
Total amount of all liabilities.....	\$	47,776	53
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		36,937	56
Total .....	\$	284,714	09

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	34,522,171	00
Fire risks written in 1900.....		24,122,433	00
Premiums thereon.....		293,265	87
Net amount fire risks in force December 31, 1900.....		7,934,226	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	187,845	00
Premiums received.....		2,477	30
Losses paid.....		219	87
Losses incurred.....		219	87
Amount at risk.....		131,600	00
Tax .....		44	89

## BUFFALO GERMAN INSURANCE COMPANY.

Principal Office.....Buffalo, N. Y.

(Organized in 1867.)

OLIVER J. EGGERT, PRESIDENT. CHAS. A. GEORGER, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,953,856 49

## I. INCOME.

Net cash received for premiums.....	\$	376,596	63
Received from interest and rents.....		84,695	73
Received from all other sources.....		2,407	93
Total income.....	\$	463,700	34
Total footings.....	\$	2,417,556	83

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	237,434	24
Paid for interest or dividends.....		40,000	00
Commissions or brokerage.....		96,277	91
Rents .....		2,000	00
Salaries to officers and employes.....		27,425	84
Taxes, fees and licenses.....		22,915	67
All other disbursements.....		30,344	71
<b>Total expenditures.....</b>	<b>\$</b>	<b>456,398</b>	<b>37</b>
<b>Balance .....</b>	<b>\$</b>	<b>1,961,158</b>	<b>46</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	300,000	00
Mortgage loans on real estate.....		456,860	00
Collateral loans.....		65,200	00
Book value of bonds and stocks.....		974,186	29
Cash in company's office.....		2,838	98
Cash in bank.....		161,073	19
Bills receivable.....		1,000	06
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>1,961,158</b>	<b>46</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,639	88
Interest due and accrued on bonds and stocks.....		5,925	60
Interest due and accrued on collateral loans.....		195	00
Rent due and accrued on company's property or lease.....		2,918	76
Net amount of uncollected premiums not more than three months due .....		41,515	38
<b>Total admitted assets.....</b>	<b>\$</b>	<b>2,018,353</b>	<b>08</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	28,436	18
Total unearned premiums.....		342,542	95
<b>Total amount of all liabilities.....</b>	<b>\$</b>	<b>370,979</b>	<b>13</b>
Joint stock capital paid up in cash.....	\$	200,000	00
Divisible surplus.....		1,447,373	95
<b>Total .....</b>	<b>\$</b>	<b>2,018,353</b>	<b>08</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	65,789,211	00
Fire risks written in 1900.....		48,370,774	00
Premiums thereon.....		487,736	17
Net amount fire risks in force December 31, 1900.....		67,915,407	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	289,725	00
Premiums received.....		4,128	45
Losses paid.....		214	49
Losses incurred.....		214	49
Amount at risk.....		358,574	00
Tax .....		75	44

UNITED STATES BRANCH  
OF THE  
CALEDONIAN INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in U. S. in 1890.)

CHAS. H. POST, U. S. MANAGER.      N. A. M'NEIL, ASSISTANT MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,702,812 29

I. INCOME.

Net cash received for premiums.....	\$	1,228,408 41
Received from interest and rents.....		62,762 90
Received from all other sources.....		14,392 70
		1,305,564 01
Total income.....	\$	1,305,564 01
		3,008,376 30
Total footings.....	\$	3,008,376 30

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	850,488 25
Commissions or brokerage.....		259,400 45
Rents .....		8,670 21
Salaries to officers and employes.....		90,008 27
Taxes, fees and licenses.....		40,320 19
All other disbursements.....		112,159 95
		1,361,047 32
Total expenditures.....	\$	1,361,047 32
Balance .....	\$	1,647,328 98

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	1,536,309 90
Cash in company's office.....		903 12
Cash in bank.....		123,931 95
Bills receivable.....		493 96
Agents' debit balances.....		621 28
All other assets.....		9,582 80
		1,671,843 01
Total .....	\$	1,671,843 01
Deduct ledger liabilities.....		24,514 03
		1,647,328 98
Total net ledger assets.....	\$	1,647,328 98

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	14,484 15
Market value of bonds and stocks over book value.....		68,350 10
Net amount of uncollected premiums not more than three months due .....		128,779 13
		1,858,942 36
Gross assets.....	\$	1,858,942 36
Deduct assets not admitted.....		8,084 58
		1,850,857 78
Total admitted assets.....	\$	1,850,857 78

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	112,465 46
Total unearned premiums.....		919,157 28
All other liabilities.....		10,000 00
		<hr/>
Total amount of all liabilities.....	\$	1,041,622 74
Divisible surplus.....		809,235 04
		<hr/>
Total .....	\$	1,850,857 78

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	201,164,302 00
Fire risks written in 1900.....		156,983,363 00
Premiums thereon.....		1,702,843 15
Net amount fire risks in force December 31, 1900.....		181,595,182 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	998,350 00
Premiums received.....		15,840 36
Losses paid.....		12,832 46
Losses incurred.....		13,609 61
Amount at risk.....		1,663,916 00
Tax .....		344 44

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**CALEDONIAN AMERICAN INSURANCE  
COMPANY.**

Principal Office.....New York City, N. Y.

(Organized in 1897.)

CHAS. H. POST, PRESIDENT.

N. A. M'NEIL, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 326,453 05

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I. INCOME.

Net cash received for premiums.....	\$	105,835 17
Received from interest and rents.....		11,125 00
		<hr/>
Total income.....	\$	116,960 17
		<hr/>
Total footings.....	\$	443,413 22

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	82,803 75
Commissions or brokerage.....		24,976 90
Rents .....		35 00
Salaries to officers and employes.....		2,626 71
Taxes, fees and licenses.....		3,581 00
All other disbursements.....		3,042 14
		<hr/>
Total expenditures.....	\$	117,066 10
		<hr/>
Balance .....	\$	326,347 12

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	318,582 61
Cash in bank.....		10,295 25
Reinsurance on losses already paid.....		43 58
		<hr/>
Total .....	\$	328,921 44
Deduct ledger liabilities.....		2,574 82
		<hr/>
Total net ledger assets.....	\$	326,347 12

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	2,368 75
Market value of bonds and stocks over book value.....		13,392 39
Net amount of uncollected premiums not more than three months due .....		21,176 42
		<hr/>
Total admitted assets.....	\$	363,284 68

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	16,438 84
Total unearned premiums.....		74,276 88
		<hr/>
Total amount of all liabilities.....	\$	90,715 72
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		72,568 96
		<hr/>
Total .....	\$	363,284 68

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	13,635,613 00
Fire risks written in 1900.....		17,499,515 00
Premiums thereon.....		158,538 04
Net amount fire risks in force December 31st, 1900.....		15,451,937 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	136 217 00
Premiums received.....		1,503 51
Losses paid.....		9 78
Losses incurred.....		11 92
Amount at risk.....		181,622 00
Tax .....		30 26

## CITIZENS INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1836.)

EDWARD A. WALTON, PRESIDENT. FRANK M. PARKER, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 432,212 04

## I. INCOME.

Net cash received for premiums.....	\$ 683,431 36
Received from interest and rents.....	22,848 70
Received from rents and all other sources.....	11,303 55
<b>Total income.....</b>	<b>\$ 717,583 61</b>
<b>Total footings.....</b>	<b>\$ 1,149,795 65</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 458,693 11
Paid for interest or dividends .....	23,989 30
Commissions or brokerage.....	162,088 67
Salaries and allowances to agents.....	2,400 00
Rents .....	8,946 16
Salaries to officers and employes.....	64,348 08
Taxes, fees and licenses.....	9,197 18
All other disbursements.....	27,470 14
<b>Total expenditures.....</b>	<b>\$ 757,132 64</b>
<b>Balance .....</b>	<b>\$ 392,663 01</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 58,517 46
Mortgage loans on real estate.....	20,300 00
Collateral loans.....	15,000 00
Book value of bonds and stocks.....	267,782 23
Cash in company's office .....	2,314 69
Cash in bank.....	33,909 34
<b>Total .....</b>	<b>\$ 397,823 72</b>
<b>Deduct ledger liabilities.....</b>	<b>\$ 5,160 71</b>
<b>Total net ledger assets.....</b>	<b>\$ 392,663 01</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 371 50
Interest due and accrued on bonds and stocks .....	2,683 33
Interest due and accrued on collateral loans.....	150 00
Rent due and accrued on company's property or lease.....	2,680 00
Market value of real estate over book value .....	31,482 54

Market value of stocks and bonds over book value.....	183,167 77
Net amount of uncollected premiums not more than three months due .....	146,699 76
Due from other companies for re-insurance on losses already paid.....	8,665 78
Total admitted assets.....	\$ 768,563 69

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$ 32,150 00
Total unearned premiums.....	331,084 50
Other liabilities.....	3,776 08
Total amount of all liabilities .....	\$ 367,010 58
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	101,553 11
Total .....	\$ 768,563 69

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$ 86,588,321 00
Fire risks written in 1900 .....	107,348,282 00
Premiums thereon.....	899,380 23
Net amount fire risks in force December 31, 1900 .....	75,311,548 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 115,686 00
Premiums received.....	1,515 84
Losses paid.....	1,213 68
Losses incurred.....	1,688 66
Amount at risk.....	129,742 00
Tax .....	30 32

## CITIZENS INSURANCE COMPANY.

Principal Office.....Pittsburgh, Pa.

(Organized in 1849.)

J. R. SNIVELY, PRESIDENT. HOWARD WELCH, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....	\$ 713,695 55
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## I. INCOME.

Net cash received for premiums.....	\$ 235,220 86
Received from interest and rents.....	39,410 67
Total income.....	\$ 274,641 53
Total footings.....	\$ 988,337 08

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	177,738	11
Paid for interest or dividends.....		30,600	00
Commissions or brokerage.....		54,873	42
Rents .....		2,000	00
Salaries to officers and employes.....		13,859	88
Taxes, fees and licenses.....		11,401	95
All other disbursements.....		13,373	04
		<hr/>	
Total expenditures.....	\$	303,246	40
		<hr/>	
Balance .....	\$	685,000	68
		<hr/>	

## III. LEDGER ASSETS.

Book value of real estate.....	\$	85,358	39
Mortgage loans on real estate.....		261,597	20
Collateral loans.....		63,800	00
Book value of bonds and stocks.....		230,679	55
Cash in company's office.....		2,919	54
Cash in bank.....		40,736	
		<hr/>	
Total net ledger assets.....	\$	685,000	68

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	4,034	18
Interest due and accrued on collateral loans.....		337	44
Rent due and accrued on company's property or lease.....		1,065	83
Market value of real estate over book value.....		37,200	72
Market value of bonds and stocks over book value.....		63,768	45
Net amount of uncollected premiums not more than three months due .....		22,610	66
		<hr/>	
Total admitted assets.....	\$	814,047	96

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	21,347	53
Total unearned premiums.....		181,865	99
All other liabilities .....		8,194	45
		<hr/>	
Total amount of all liabilities.....	\$	211,407	98
Joint stock capital paid up in cash.....		500,000	00
Divisible surplus.....		102,639	98
		<hr/>	
Total .....	\$	814,047	96

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	31,215,300	00
Fire risks written in 1900.....		24,656,381	00
Premiums thereon.....		299,636	37
Net amount fire risks in force December 31, 1900.....		31,810,728	00



## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	380,768 44
Premiums received.....		4,820 66
Losses paid.....		534 86
Losses incurred.....		543 86
Amount at risk.....		534,075 81
Tax .....		177 28

UNITED STATES BRANCH  
OF THE  
COLOGNE REINSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in United States in 1898.)

RICHARD LEWIS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 397,843 08

I. INCOME.

Net cash received for premiums.....	\$	348,860 61
Received from interest and rents.....		18,140 00
Received from all other sources.....		15,774 25
Received from home office.....		100,000 00
<b>Total income.....</b>	<b>\$</b>	<b>482,774 86</b>
<b>Total footings.....</b>	<b>\$</b>	<b>880,617 94</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	131,764 57
Commissions or brokerage.....		100,083 96
Taxes, fees and licenses.....		5,594 73
All other disbursements.....		212 90
Remitted to home office.....		126,162 83
<b>Total expenditures.....</b>	<b>\$</b>	<b>363,818 99</b>

Balance .....\$ 516,798 95

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	513,807 09
Cash in bank.....		2,991 86
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>516,798 95</b>

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	18,660 41
Net amount of uncollected premiums not more than three months due .....		68,096 03
<b>Total admitted assets.....</b>	<b>\$</b>	<b>603,555 39</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	47,621	00
Total unearned premiums.....		225,870	26
All other liabilities.....		185	40
<hr/>			
Total amount of all liabilities.....	\$	273,677	26
Divisible surplus.....		329,878	13
<hr/>			
Total .....	\$	603,555	39

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	14,735,844	00
Fire risks written in 1900.....		57,593,180	00
Premiums thereon .....		459,044	70
Net amount fire risks in force December 31, 1900.....		46,032,428	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	200,513	00
Premiums received.....		3,060	43
Losses paid.....		474	78
Losses incurred.....		499	12
Amount at risk.....		183,189	00

## COLORADO MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

(Organized in 1898.)

L. B. SMUTZ, SECRETARY.

**Certificate of Authority of the Colorado Mutual Fire Insurance Company of Denver, was revoked by this department May 11th, 1901.**

## I. INCOME.

Net cash received for premiums.....	\$	10,280	94
Borrowed money.....		4,800	00
<hr/>			
Total income.....	\$	15,080	94

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	5,968	09
Deposit premiums returned.....		44	97
Commissions and salaries.....		4,233	26
Borrowed money paid during year.....		4,443	17
All other disbursements.....		1,699	26
<hr/>			
Total expenditures.....	\$	16,388	75

## III. LEDGER ASSETS.

Cash in company's office.....	\$	200	00
Cash in bank.....		2,561	83
In course of collection.....		2,245	24
All other assets.....		25,777	79
<hr/>			
Total net ledger assets.....	\$	30,784	82

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	500 00
Due and accrued for salaries and rent.....		100 00
Due for borrowed money.....		5,343 00
All other liabilities.....		11,121 56
Total amount of all liabilities.....		17,064 56

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	1,081,979 00
Fire risks written in 1900.....		816,094 00
Net amount fire risks in force December 31, 1900.....		1,210,656 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	816,094 00
Premiums received.....		10,280 94
Losses paid.....		5,968 09
Losses incurred .....		17,395 14
Tax .....		205 62

UNITED STATES BRANCH  
OF THE  
COMMERCIAL UNION ASSURANCE COMPANY,  
LIMITED.

Principal Office ..... New York City, N. Y.

(Organized in 1861.)

A. H. WRAY, MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 3,170,430 95

## I. INCOME.

Net cash received for premiums.....	\$	2,577,389 90
Received from interest and rents.....		130,274 43
Received from all other sources .....		45,024 56
Total income .....	\$	2,752,688 89
Total footings .....	\$	5,923,119 84

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	1,801,475 63
Remitted to Home Office .....		101,444 79
Commissions or brokerage .....		492,586 90
Rents .....		21,398 25
Salaries to officers and employes.....		140,631 61
Taxes, fees and licenses .....		79,090 80
All other disbursements .....		147,667 47
Total expenditures .....	\$	2,784,295 45
Balance .....	\$	3,138,824.39

## III. LEDGER ASSETS.

Book value of real estate .....	\$	800,000	00
Mortgage loans on real estate .....		230,500	00
Book value of bonds and stocks .....		1,765,740	83
Cash in company's office .....		10,605	86
Cash in bank .....		177,098	83
All other assets .....		154,878	87
Total net ledger assets .....		\$	3,138,824 39

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$	4,010	41
Interest due and accrued on bonds and stocks .....		17,308	30
Rent due and accrued on company's property or lease .....		8,055	54
Market value of real estate over book value .....		88,148	69
Market value of bonds and stocks over book value .....		117,652	92
Net amount of uncollected premiums not more than three months due .....		414,991	6)
Gross assets .....		\$	3,788,991 85
Deduct assets not admitted .....			2,554 52
Total admitted assets .....		\$	3,786,437 33

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	331,649	00
Total unearned premiums .....		1,957,128	72
Amount reclaimable on perpetual policies .....		97,723	54
All other liabilities .....		7,176	57
Total amount of all liabilities .....		\$	2,383,677 83
Divisible surplus .....			1,492,759 50
Total .....		\$	3,786,437 33

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	423,184,788	00
Marine and inland risks in force December 31, previous year.....		385,720	00
Fire risks written in 1900 .....		309,974,637	00
Premiums thereon .....		3,226,627	04
Marine and inland risks written in 1900 .....		38,509,391	00
Premiums received thereon .....		102,216	47
Net amount fire risks in force December 31, 1900 .....		401,717,678	00
Net amount marine and inland risks in force December 31, 1900.....		756,096	00
Perpetual risks (not included above) .....		5,193,107	00
Premiums on same .....		108,581	71

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	3,303,077	30
Premiums received .....		46,070	81
Losses paid .....		9,594	98
Losses incurred .....		9,594	98
Amount at risk .....		2,729,087	00
Tax .....		766	71

## COMMERCIAL UNION FIRE INSURANCE COMPANY.

Principal Office ..... New York City, N. Y.

(Organized in 1890.)

A. H. WRAY, PRESIDENT.

C. J. HOLMAN, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 292,277 85

### I. INCOME.

Net cash received for premiums .....	\$	115,286 61
Received from interest and rents .....		8,762 29
		Total income .....
	\$	124,048 90
		Total footings .....
	\$	416,326 75

### II. DISBURSEMENTS.

Net amount paid for losses .....	\$	87,145 01
Paid for interest or dividends .....		10,000 00
Commissions or brokerage .....		23,753 87
Salaries to officers and employes.....		3,786 58
Taxes, fees and licenses .....		5,170 04
All other disbursements .....		3,714 59
		Total expenditures .....
	\$	133,570 09
		Balance .....
	\$	282,756 66

### III. LEDGER ASSETS.

Book value of bonds and stocks .....	\$	276,360 00
Cash in company's office .....		373 56
Cash in bank .....		17,132 18
		Total .....
	\$	293,865 74
		Deduct ledger liabilities .....
		11,109 08
		Total net ledger assets .....
	\$	282,756 66

### NON-LEDGER ASSETS.

Net amount of uncollected premiums not more than three months due .....		39,210 52
		Total admitted assets .....
	\$	326,881 76

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	22,283 00
Total unearned premiums .....		80,648 81
All other liabilities.....		718 18
		Total amount of all liabilities .....
	\$	103,649 99

Joint stock capital paid up in cash .....	200,000 00
Divisible surplus.....	23,231 77
Total .....	\$ 326,881 76

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$ 25,411,141 00
Fire risks written in 1900 .....	27,350,365 00
Premiums thereon.....	263,390 80
Net amount fire risks in force December 31, 1900 .....	15,603,719 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$ 279,320 00
Premiums received .....	3,817 81
Losses paid .....	1,177 59
Losses incurred .....	1,177 59
Amount at risk .....	283,649 00
Tax .....	47 80

## CONCORDIA FIRE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1870.)

GEORGE BRUMDER, PRESIDENT. FRANK DAMKOEHLER, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 798,529 13

## I. INCOME.

Net cash received for premiums.....	\$ 660,554 16
Received from interest and rents.....	36,863 66
Total income.....	\$ 697,417 82
Total footings.....	\$ 1,495,946 95

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 364,170 42
Paid for interest or dividends.....	20,000 00
Commissions or brokerage.....	174,514 92
Rents .....	2,370 00
Salaries to officers and employes.....	34,283 50
Taxes, fees and licenses.....	23,868 40
All other disbursements.....	53,550 17
Total expenditures.....	\$ 672,757 41
Balance .....	\$ 823,189 54

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 16,492 04
Mortgage loans on real estate.....	459,730 00
Book value of bonds and stocks.....	292,738 79
Cash in company's office.....	166 34
Cash in bank.....	54,062 37
Total net ledger assets.....	\$ 823,189 54

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	8,533	31
Interest due and accrued on bonds and stocks.....		5,294	58
Market value of real estate over book value.....		507	96
Net amount of uncollected premiums not more than three months due .....		95,716	91
		<hr/>	
Gross assets .....	\$	933,242	30
Deduct assets not admitted.....		4,750	26
		<hr/>	
Total admitted assets.....	\$	928,492	04

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	32,195	51
Total unearned premiums.....		536,325	21
		<hr/>	
Total amount of all liabilities.....	\$	568,520	72
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus .....		159,971	32
		<hr/>	
Total .....	\$	928,492	04

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	95,256,234	00
Fire risks written in 1900.....		86,075,501	00
Premiums thereon.....		940,577	15
Net amount fire risks in force December 31, 1900.....		97,512,509	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	565,037	00
Premiums received.....		8,612	02
Losses paid .....		4,427	52
Losses incurred.....		3,649	48
Tax .....		129	46

## CONNECTICUT FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, PRESIDENT. CHARLES R. BURT, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,679,053 07

## I. INCOME.

Net cash received for premiums.....	\$	2,055,638	54
Received from interest and rents.....		154,091	04
Received from rents and all other sources.....		36,301	09
		<hr/>	
Total income.....	\$	2,246,030	67
		<hr/>	
Total footings.....	\$	5,925,083	74

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,152,041 84
Paid for interest or dividends.....		100,000 00
Commissions or brokerage.....		386,553 75
Rents .....		9,375 04
Salaries to officers and employes.....		169,084 07
Taxes, fees and licenses.....		73,733 60
All other disbursements.....		147,665 58
Total expenditures.....	\$	2,038,453 88
Balance .....	\$	3,886,629 86

## III. LEDGER ASSETS.

Book value of real estate.....	\$	211,200 00
Mortgage loans on real estate.....		1,173,650 00
Book value of bonds and stocks.....		2,088,996 73
Cash in company's office.....		443 04
Cash in bank.....		278,135 72
Bills receivable.....		46,095 19
Agents' debit balances.....		88,109 18
Total net ledger assets.....	\$	3,886,629 86

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....		110,065 27
Net amount of uncollected premiums not more than three months due .....		85,200 00
Total admitted assets.....	\$	4,081,895 13

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	190,870 62
Total unearned premiums.....		1,798,363 50
Total amount of all liabilities.....	\$	1,989,234 12
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		1,092,661 01
Total .....	\$	4,081,895 13

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	276,696,254 00
Fire risks written in 1900.....		206,600,395 00
Premiums thereon.....		2,399,742 80
Net amount fire risks in force December 31, 1900.....		296,852,707 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,695,168 00
Premiums received.....		28,040 29
Losses paid.....		7,944 35
Losses incurred.....		9,890 68
Tax .....		560 80



## CONTINENTAL INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1852.)

F. C. MOORE, PRESIDENT.

EDWARD LANNING, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 8,709,143 99

## I. INCOME.

Net cash received for premiums.....	\$ 4,294,530 98
Received from interest and rents.....	419,698 65
Received from all other sources.....	405,189 05
<b>Total income.....</b>	<b>\$ 5,119,409 68</b>
<b>Total footings.....</b>	<b>\$ 13,828,553 67</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,220,299 31
Paid for interest or dividends.....	250,000 00
Commissions or brokerage.....	880,650 39
Rents .....	7,655 00
Salaries to officers and employes.....	317,278 20
Taxes, fees and licenses.....	146,785 14
All other disbursements.....	268,863 81
<b>Total expenditures.....</b>	<b>\$ 4,091,531 85</b>
<b>Balance .....</b>	<b>\$ 9,737,021 82</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,106,250 00
Mortgage loans on real estate.....	60,210 00
Book value of bonds and stocks.....	7,932,147 99
Cash in company's office.....	2,304 01
Cash in bank.....	636,109 82
<b>Total net ledger assets.....</b>	<b>\$ 9,737,021 82</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 819 28
Interest due and accrued on bonds and stocks.....	36,696 66
Interest due and accrued on other assets.....	725 12
Rent due and accrued on company's property or lease.....	1,614 00
Market value of bonds and stocks over book value.....	153,732 01
Net amount of uncollected premiums not more than three months due .....	677,662 58
<b>Total admitted assets.....</b>	<b>\$ 10,638,271 47</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	371,666	75
Total unearned premiums.....		4,272,117	52
All other liabilities.....		488,947	90
<hr/>			
Total amount of all liabilities.....	\$	5,127,732	17
Joint stock capital paid up in cash.....		1,000,000	00
Reserve or guaranty fund.....		600,000	00
Divisible surplus.....		3,910,529	30
<hr/>			
Total .....	\$	10,638,271	47

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	845,888,939	00
Fire risks written 1900.....		600,640,582	00
Premiums thereon.....		4,960,236	11
Net amount fire risks in force December 31, 1900.....		881,108,971	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	4,106,379	00
Premiums received.....		54,510	60
Losses paid.....		10,220	61
Losses incurred.....		9,606	29
Amount at risk.....		6,439,802	00
Tax .....		1,166	81

## DELAWARE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1835.)

TATNALL PAULDING, PRESIDENT.                      HENRY LYLURN, SECRETARY.

CASH CAPITAL, \$702,875.

Amount of net ledger assets December 31, previous year.....\$ 1,440,252 92

## I. INCOME.

Net cash received for premiums.....	\$	684,999	64
Received from interest and rents.....		60,971	33
Received from all other sources.....		1,112	56
Deposit premiums on perpetual risks.....		14,613	15
<hr/>			
Total income.....	\$	761,696	68
<hr/>			
Total footings.....	\$	2,201,940	60

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	474,554	52
Deposit premiums returned.....		4,595	81
Paid for interest or dividends.....		42,192	50

Commissions or brokerage.....	146,882	44
Rents .....	8,672	26
Salaries to officers and employes.....	72,702	30
Taxes, fees and licenses.....	29,505	84
All other disbursements.....	63,238	97
Total expenditures.....	\$	842,344 64
Balance .....	\$	1,359,604 96

## III. LEDGER ASSETS.

Book value of real estate.....	\$	157,764 50
Mortgage loans on real estate.....		128,700 00
Collateral loans.....		50,000 00
Book value of bonds and stocks....		854,552 01
Cash in company's office.....		469 48
Cash in bank.....		157,197 66
Bills receivable.....		329 27
Agents' debit balances.....		46,828 39
All other assets.....		684 21
Total .....	\$	1,396,525 52
Deduct ledger liabilities.....		36,920 56
Total net ledger assets.....	\$	1,359,604 96

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	1,818 34
Interest due and accrued on bonds and stocks.....		12,749 50
Rent due and accrued on company's property or lease.....		639 23
Market value of real estate over book value.....		4,735 50
Market value of bonds and stocks over book value.....		26,343 99
Net amount of uncollected premiums not more than three months due .....		101,244 21
Premiums on perpetual policies in course of collection.....		1,079 42
Total admitted assets.....	\$	1,508,215 15

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	63,667 00
Total unearned premiums.....		526,880 80
Amount reclaimable on perpetual policies.....		108,924 50
All other liabilities.....		77 00
Total amount of all liabilities.....	\$	699,549 30
Joint stock capital paid up in cash.....		702,875 00
Divisible surplus.....		105,790 85
Total .....	\$	1,508,215 15

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	115,960,258 00
Fire risks written in 1900.....		94,592,824 00
Premiums thereon.....		1,084,959 73
Net amount fire risks in force December 31, 1900.....		106,836,046 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	588,658 00
Premiums received.....		9,948 00
Losses paid.....		451 00
Losses incurred.....		2,351 00
Amount at risk.....		912,077 00
Tax .....		172 00

## DUTCHESS INSURANCE COMPANY.

Principal Office.....Poughkeepsie, N. Y.

(Organized in 1836.)

L. H. VAIL, PRESIDENT.

J. J. GRAHAM, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 467,059 00

## I. INCOME.

Net cash received for premiums .....	\$	247,752 92
Received from interest and rents .....		13,451 53
Received from all other sources .....		15,079 74
Total income .....	\$	276,284 19
Total footings .....	\$	743,343 19

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	178,963 91
Commissions or brokerage .....		55,376 50
Salaries to officers and employes .....		18,577 52
Taxes, fees and licenses .....		3,304 07
All other disbursements .....		20,988 41
Total expenditures .....	\$	277,210 41
Balance .....	\$	466,132 78

## III. LEDGER ASSETS.

Book value of real estate .....	\$	18,700 00
Mortgage loans on real estate .....		62,055 00
Collateral loans .....		444 00
Book value of bonds and stocks .....		355,500 00
Cash in company's office .....		2,610 26
Cash in bank .....		26,823 52
Total net ledger assets .....	\$	466,132 78

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$	1,124 11
Interest due and accrued on bonds and stocks .....		2,464 83
Interest due and accrued on collateral loans .....		6 92

Rent due and accrued on company's property or lease .....	751 00
Market value of real estate over book value .....	2,400 00
Market value of bonds and stocks over book value .....	59,875 00
Net amount of uncollected premiums not more than three months due .....	22,232 98
Due from other companies for reinsurance on losses already paid..	244 66
	<hr/>
Total admitted assets .....	\$ 555,232 28

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$ 20,803 92
Total unearned premiums .....	233,279 56
All other liabilities .....	483 66
	<hr/>
Total amount of all liabilities .....	\$ 254,567 14
Joint stock capital paid up in cash .....	200,000 00
Divisible surplus .....	100,665 14
	<hr/>
Total .....	\$ 555,232 28

V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$ 43,329,274 00
Fire risks written in 1900 .....	29,776,287 00
Premiums thereon .....	299,984 61
Net amount of fire risks in force December 31, 1900 .....	45,776,008 00

BUSINESS IN COLORADO IN 1900.

Risks written .....	\$ 2,500 00
Premiums received .....	32 52
Amount at risk .....	2,500 00

EAGLE FIRE INSURANCE COMPANY.

Principal Office .....New York City, N. Y.

(Organized in 1806.)

ALEXANDER J. CLINTON, PRESIDENT.

THOMAS J. GAINES, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year .....\$ 1,049,384 70

I. INCOME.

Net cash received for premiums .....	\$ 254,396 28
Received from interest and rents .....	53,841 52
	<hr/>
Total income .....	\$ 308,237 80
	<hr/>
Total footings .....	\$ 1,357,622 50

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	167,247 05
Paid for interest or dividends .....		37,326 00
Commissions or brokerage .....		70,741 49
Salaries to officers and employes .....		34,073 66
Taxes, fees and licenses .....		12,383 55
All other disbursements .....		20,341 22
		<hr/>
Total expenditures .....	\$	342,112 97
		<hr/>
Balance .....	\$	1,015,509 53

## III. LEDGER ASSETS.

Book value of real estate .....	\$	375,000 00
Mortgage loans on real estate .....		23,000 00
Book value of bonds and stocks .....		657,334 43
Cash in company's office .....		1,825 47
Cash in bank .....		13,349 63
		<hr/>
Total .....	\$	1,075,509 53
Deduct ledger liabilities .....		60,000 00
		<hr/>
Total net ledger assets .....	\$	1,015,509 53

## NON-LEDGER ASSETS. •

Interest due and accrued on mortgages .....	\$	882 50
Interest due and accrued on bonds and stocks .....		4,010 50
Interest due and accrued on other assets .....		29 00
Rent due and accrued on company's property or lease .....		2,341 70
Market value of real estate over book value .....		35,000 00
Market value of bonds and stocks over book value .....		250,979 57
Net amount of uncollected premiums not more than three months due .....		41,423 49
Due from other companies for reinsurance on losses already paid..		258 21
		<hr/>
Total admitted assets .....	\$	1,350,434 50

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	15,947 98
Total unearned premiums .....		238,561 58
All other liabilities .....		13,092 58
		<hr/>
Total amount of all liabilities .....	\$	267,602 14
Joint stock capital paid up in cash .....		300,000 00
Divisible surplus .....		782,832 36
		<hr/>
Total .....	\$	1,350,434 50

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	76,858,369 00
Fire risks written in 1900 .....		50,023,357 00
Premiums thereon .....		327,826 66
Net amount fire risks in force December 31, 1900 .....		73,685,611 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	628,690 00
Premiums received .....		6,671 42
Losses paid .....		3,496 00
Losses incurred .....		3,546 69
Amount at risk .....		1,061,575 00
Tax .....		133 42

## EMPIRE CITY FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1850.)

LINDLEY MURRAY, JR., PRESIDENT.      DAVID J. BURTIS, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$      336,648 93

## I. INCOME.

Net cash received for premiums.....	\$	168,344 85
Received from interest and rents.....		8,990 18
Received from all other sources.....		124 74
Total income.....	\$	177,459 77
Total footings.....	\$	514,108 70

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	107,484 63
Paid for interest or dividends.....		12,000 00
Commissions or brokerage.....		54,988 69
All other disbursements.....		25,058 26
Total expenditures.....	\$	199,531 58
Balance .....	\$	314,577 12

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	5,500 00
Book value of bonds and stocks.....		268,955 00
Cash in company's office.....		1,156 99
Cash in bank.....		38,965 13
Total net ledger assets.....	\$	314,577 12

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	6,195 00
Net amount of uncollected premiums not more than three months due .....		2,103 68
Total admitted assets.....	\$	322,875 20

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	10,206 00
Total unearned premiums.....		91,326 68
<hr/>		
Total amount of all liabilities.....	\$	101,632 68
Joint stock capital paid up in cash.....		290,000 00
Divisible surplus.....		21,242 52
<hr/>		
Total .....	\$	322,875 20

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	13,630,970 00
Fire risks written in 1900.....		18,878,715 00
Premiums thereon.....		196,362 43
Net amount fire risks in force December 31, 1900.....		15,589,019 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	239,749 00
Premiums received.....		3,716 25

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Providence, R. I.

(Organized in 1859.)

FRED W. ARNOLD, PRESIDENT.      JAS. E. TILLINGHAST, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$      830,961 45

## I. INCOME.

Net cash received for premiums.....	\$	469,392 97
Received from interest and rents.....		35,005 86
Received from all other sources.....		16,302 15
<hr/>		
Total income.....	\$	520,700 93
<hr/>		
Total footings.....	\$	1,351,662 43

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	283,892 23
Paid for interest or dividends.....		28,000 00
Commissions or brokerage.....		94,359 99
Salaries to officers and employes.....		36,964 30
Taxes, fees and licenses.....		18,171 43
All other disbursements.....		37,688 28
<hr/>		
Total expenditures.....	\$	499,076 23
<hr/>		
Balance .....	\$	852,586 20



## III. LEDGER ASSETS.

Book value of real estate.....	\$ 125,000 00
Mortgage loans on real estate.....	145,950 00
Collateral loans.....	50,000 00
Book value of bonds and stocks.....	393,700 00
Cash in company's office.....	269 95
Cash in bank.....	49,965 37
Bills receivable.....	363 75
Agents' debit balances.....	87,337 13
<b>Total net ledger assets.....</b>	<b>\$ 852,586 20</b>

## NON-LEDGER ASSETS.

Rent due and accrued on company's property or lease.....	\$ 1,285 00
Market value of bonds and stocks over book value.....	65,140 00
Net amount of uncollected premiums not more than three months due .....	919,011 20
Gross premiums in course of collection more than three months due .....	508 02
<b>Gross assets.....</b>	<b>\$ 918,503 18</b>
<b>Total admitted assets.....</b>	<b>\$ 918,503 18</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 41,735 00
Total unearned premiums.....	332,477 22
All other liabilities.....	14,210 10
<b>Total amount of all liabilities.....</b>	<b>\$ 388,422 32</b>
Joint stock capital paid up in cash.....	400,000 00
Divisible surplus.....	130,080 86
<b>Total .....</b>	<b>\$ 918,503 18</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 48,116,709 00
Marine and inland risks in force December 31, previous year.....	10,583 00
Fire risks written in 1900.....	49,689,746 00
Premiums thereon.....	562,757 07
Marine and inland risks written in 1900.....	608,007 00
Premiums received thereon.....	8,957 08
Net amount fire risks in force December 31, 1900.....	56,674,963 00
Net amount marine and inland risks in force December 31, 1900....	106,693 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 188,364 00
Premiums received.....	2,451 38
Losses paid.....	184 90
Losses incurred.....	184 90

## ERIE FIRE INSURANCE COMPANY.

Principal Office.....Buffalo, N. Y.

(Organized in 1874.)

JOHN ESSER, PRESIDENT.

JOHN A. STEIN, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 605,430 49

### I. INCOME.

Net cash received for premiums.....	\$ 225,967 00
Received from interest and rents.....	27,308 57
Total income.....	\$ 253,275 57
Total footings.....	\$ 858,706 06

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 191,820 97
Paid for interest or dividends.....	6,000 00
Commissions or brokerage.....	38,674 51
Rents .....	1,000 00
Salaries to officers and employes.....	20,259 76
Taxes, fees and licenses.....	12,690 71
All other disbursements.....	17,563 96
Total expenditures.....	\$ 288,009 91
Balance .....	\$ 570,696 15

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 7,668 77
Mortgage loans on real estate.....	384,880 00
Collateral loans.....	3,150 00
Cash in company's office.....	498 97
Cash in bank.....	16,875 04
All other assets.....	157,623 37
Total net ledger assets.....	\$ 570,696 15

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,815 90
Total admitted assets.....	\$ 577,512 05

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 22,141 96
Total unearned premiums.....	252,661 01
Amount reclaimable on perpetual policies.....	1,296 60
Total amount of all liabilities.....	\$ 276,099 57
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	101,412 48
Total .....	577,512 05

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 47,152,117 00
Fire risks written in 1900.....	58,781,230 00
Premiums thereon.....	415,991 32
Net amount fire risks in force December 31, 1900.....	63,913,898 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	308,550 00
Premiums received.....	2,382 00
Losses paid.....	2,663 40
Losses incurred.....	2,095 61
Tax .....	47 64

## FARMERS' ALLIANCE MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

(Organized in 1895.)

B. A. WHEELER, PRESIDENT.

R. A. SOUTHWORTH, SECRETARY.

## I. INCOME.

Net cash received for premiums.....	\$ 8,102 27
Received from all other sources.....	3,057 77
Total income.....	\$ 11,160 04

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 5,171 14
Commissions, salaries, etc.....	2,390 00
All other disbursements.....	1,565 47
Total expenditures.....	\$ 9,126 84

## III. LEDGER ASSETS.

Cash in company's office.....	120 40
Cash in bank.....	1,912 80
Bills receivable.....	2,722 89
All other assets.....	16,551 41
Total net ledger assets.....	\$ 21,307 50

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 2,726 00
Due for salaries and rent.....	150 00
All other liabilities.....	1,000 00
Total amount of all liabilities.....	\$ 3,876 00

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 971,261 00
Fire risks written in 1900.....	806,367 00
Net amount fire risks in force December 31, 1900.....	1,331,220 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	806,367 00
Premiums received.....		18,254 42
Losses paid.....		5,171 14
Losses incurred.....		6,921 14
Tax .....		161 52

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**FIRE ASSOCIATION OF PHILADELPHIA.**

Principal Office.....Philadelphia, Pa.

(Organized in 1820.)

E. C. IRWIN, PRESIDENT. BENJAMIN T. HERKNES, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 5,144,298 69

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**I. INCOME.**

Net cash received for premiums.....	\$	2,917,615 58
Received from interest and rents.....		263,605 28
Received from all other sources.....		93,633 61
Total income.....	\$	3,274,854 47
Total footings.....	\$	8,419,153 16

**II. DISBURSEMENTS.**

Net amount paid for losses.....	\$	1,843,580 11
Deposit premiums returned.....		92,876 88
Paid for interest or dividends.....		200,000 00
Commissions or brokerage.....		658,671 79
Salaries and allowances to agents.....		26,891 96
Salaries to officers and employes.....		210,837 26
Taxes, fees and licenses.....		112,147 59
All other disbursements.....		137,092 21
Total expenditures.....	\$	3,282,097 80
Balance .....	\$	5,137,055 36

**III. LEDGER ASSETS.**

Book value of real estate.....	\$	497,332 37
Mortgage loans on real estate.....		1,506,810 89
Collateral loans.....		85,140 61
Book value of bonds and stocks.....		2,791,586 00
Cash in company's office.....		25,483 59
Cash in bank.....		230,701 90
Total net ledger assets.....	\$	5,137,055 36

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	42,081	32
Interest due and accrued on bonds and stocks.....		19,571	42
Interest due and accrued on collateral loans.....		1,414	66
Rent due and accrued on company's property or lease.....		2,160	21
Market value of bonds and stocks over book value.....		280,840	00
Net amount of uncollected premiums not more than three months due .....		671,909	89
Due from other companies for reinsurance on losses paid.....		22,596	86
<hr/>			
Gross assets.....	\$	6,177,629	72
Deduct assets not admitted.....		44,522	37
<hr/>			
Total admitted assets.....	\$	6,133,097	25

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	314,190	33
Total unearned premiums.....		2,308,360	54
Amount reclaimable on perpetual policies.....		1,945,077	48
All other liabilities.....		180,219	73
<hr/>			
Total amount of all liabilities.....	\$	4,747,848	15
Joint stock capital paid up in cash.....		500,000	00
Divisible surplus.....		929,781	54
<hr/>			
Total .....		6,177,629	72

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	388,991,323	00
Fire risks written in 1900.....		304,327,744	00
Premiums thereon.....		3,753,912	24
Net amount fire risks in force December 31, 1900.....		383,780,957	00
Perpetual risks (not included above).....		88,116,971	00
Premiums on same.....		2,116,012	61

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,117,253	00
Premiums received.....		41,848	97
Losses paid.....		11,848	11
Losses incurred.....		11,891	80
Amount at risk.....		3,590,088	00
Tax .....		826	98

## FIREMAN'S FUND INSURANCE COMPANY.

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

(Organized in 1863.)

WILLIAM J. DUTTON, PRESIDENT.      LOUIS WIENMANN, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,266,621 22

## I. INCOME.

Net cash received for premiums.....	\$ 1,920,675 68
Received from interest and rents.....	178,000 32
Received from all other sources.....	20,989 71
<b>Total income.....</b>	<b>\$ 2,119,665 71</b>
<b>Total footings.....</b>	<b>\$ 5,486,286 93</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,186,448 59
Paid for interest or dividends.....	120,000 00
Commissions or brokerage.....	257,301 45
Rents .....	8,400 00
Salaries to officers and employes.....	236,017 74
Taxes, fees and licenses.....	68,432 45
All other disbursements.....	187,095 54
<b>Total expenditures.....</b>	<b>\$ 2,063,695 77</b>
<b>Balance .....</b>	<b>\$ 3,422,591 16</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 562,716 91
Mortgage loans on real estate.....	280,187 64
Collateral loans.....	181,100 00
Book value of bonds and stocks.....	2,212,121 25
Cash in company's office.....	14,472 07
Cash in bank.....	176,032 43
Bills receivable.....	1,500 00
All other assets.....	14,435 46
<b>Total .....</b>	<b>\$ 3,442,565 76</b>
Deduct ledger liabilities.....	19,974 60
<b>Total net ledger assets.....</b>	<b>\$ 3,422,591 16</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,913 34
Interest due and accrued on collateral loans .....	423 63
Interest due and accrued on other assets.....	366 67
Market value of real estate over book value.....	983 09

Market value of bonds and stocks over book value.....	50,703 75
Net amount of uncollected premiums not more than three months due .....	449,868 91
Total admitted assets.....	\$ 3,931,850 55

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 176,694 22
Total unearned premiums.....	1,413,288 18
Total amount of all liabilities.....	\$ 1,589,982 40
Joint stock capital paid up in cash.....	1,000,000 00
Divisible surplus.....	1,341,868 15
Total .....	\$ 3,931,850 55

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 225,949,659 00
Marine and inland risks in force December 31, previous year.....	12,493,114 00
Fire risks written in 1900.....	192,755,941 00
Premiums thereon.....	2,316,597 26
Marine and inland risks written in 1900.....	101,564,872 00
Premiums received thereon.....	862,050 30
Net amount fire risks in force December 31, 1900.....	217,250,396 00
Net amount marine and inland risks in force December 31, 1900.....	4,520,425 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 2,634,851 00
Premiums received.....	48,544 70
Losses paid.....	14,231 40
Losses incurred.....	15,348 35
Amount at risk.....	4,199,329 00
Tax .....	973 96

## FIREMEN'S INSURANCE COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1825.)

F. E. S. WOLFE, PRESIDENT. HARRY L. RIALI, SECRETARY.

CASH CAPITAL, \$900,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,235,759 08

## I. INCOME.

Net cash received for premiums.....	\$ 499,832 21
Received from interest and rents.....	30,182 64
Received from all other sources.....	121,217 52
Total income.....	\$ 651,232 37
Total footings.....	\$ 1,889,991 45

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	335,786	63
Paid for interest or dividends.....		39,629	44
Commissions or brokerage.....		73,076	18
Rents .....		2,500	00
Salaries to officers and employes.....		13,752	00
Taxes, fees and licenses.....		30,105	39
All other disbursements.....		27,282	62
Total expenditures.....	\$	522,232	26
Balance .....	\$	1,367,759	19

## III. LEDGER ASSETS.

Book value of real estate.....	\$	170,000	00
Collateral loans.....		20,200	00
Book value of bonds and stocks.....		1,124,907	57
Cash in company's office.....		5,435	19
Cash in bank.....		46,658	39
Agents' debit balances.....		558	04
Total net ledger assets.....	\$	1,367,759	19

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		15,995	12
Interest due and accrued on collateral loans.....		303	00
Rent due and accrued on company's property or lease.....		1,000	82
Market value of real estate over book value.....		25,000	00
Market value of bonds and stocks over book value.....		21,783	93
Net amount of uncollected premiums not more than three months due .....		46,607	36
All other assets.....		11,321	83
Gross assets.....	\$	1,489,771	25
Deduct assets not admitted.....		5,756	49
Total admitted assets.....	\$	1,484,014	85

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	31,862	98
Total unearned premiums.....		234,200	73
All other liabilities.....		25,332	46
Total amount of all liabilities.....		401,396	20
Joint stock capital paid up in cash.....		900,000	00
Divisible surplus.....		182,618	65
Total .....	\$	1,484,014	85

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	66,417,361	00
Fire risks written in 1900.....		92,336,062	00
Premiums thereon.....		785,829	71
Net amount fire risks in force December 31, 1900.....		85,712,310	00



## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	213,644 00
Premiums received.....		3,440 97
Losses paid.....		79 29
Losses incurred.....		72 49
Amount at risk.....		307,647 00
Tax .....		68 82

## FIREMEN'S INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1855.)

DANIEL H. DUNHAM, PRESIDENT. A. H. HASSINGER, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,114,106 18

## I. INCOME.

Net cash received for premiums.....	\$	467,274 64
Received from interest and rents.....		128,266 47
Received from all other sources.....		211 15
Total income.....	\$	595,752 26
Total footings.....	\$	2,709,858 44

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	249,023 78
Paid for interest or dividends.....		100,000 00
Commissions or brokerage.....		107,771 02
Salaries to officers and employes.....		33,956 00
Taxes, fees and licenses.....		22,805 02
All other disbursements.....		49,927 68
Total expenditures.....	\$	563,483 50
Balance .....	\$	2,146,374 94

## III. LEDGER ASSETS.

Book value of real estate.....	\$	139,396 70
Mortgage loans on real estate.....		1,234,704 94
Book value of bonds and stocks.....		754,700 00
Cash in company's office.....		1,870 28
Cash in bank.....		15,703 02
Total net ledger assets.....	\$	2,146,374 94

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	17,507 37
Interest due and accrued on bonds and stocks.....		7,162 50
Rent due and accrued on company's property or lease.....		62 66

Market value of bonds and stocks over book value.....	378,260 00
Net amount of uncollected premiums not more than three months due .....	65,268 25
Reinsurance due on paid losses.....	38 79
Total admitted assets.....\$	2,615,674 51

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$	36,615 10
Total unearned premiums.....	414,127 97
All other liabilities.....	17,803 55
Total amount of all liabilities.....\$	468,546 62
Joint stock capital paid up in cash.....	1,000,000 00
Divisible surplus.....	1,147,127 89
Total .....	2,615,674 51

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....\$	78,383,240 00
Fire risks written in 1900.....	57,255,978 00
Premiums thereon.....	576,902 57
Net amount fire risks in force December 31, 1900.....	89,664,733 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....\$	344,915 00
Premiums received.....	3,840 59
Losses paid.....	859 93
Losses incurred.....	859 93
Amount at risk.....	488,743 00
Tax .....	76 81

## FRANKLIN FIRE INSURANCE COMPANY.

Principal Office ..... Philadelphia, Pa.

(Organized in 1829.)

JAS. W. M'ALLISTER, PRESIDENT. EZRA T. CRESSON, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year .....\$ 2,961,462 16

## I. INCOME.

Net cash received for premiums .....	\$ 505,492 03
Received from interest and rents .....	129,003 93
Received from all other sources .....	15,754 31
Total income .....	\$ 650,250 27
Total footings .....	\$ 3,614,712 43

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	318,171 63
Deposit premiums returned .....		43,878 07
Paid for interest or dividends .....		80,095 00
Commissions or brokerage .....		110,613 32
Salaries to officers and employes .....		36,361 67
Taxes, fees and licenses .....		25,685 89
All other disbursements .....		78,886 81
		<hr/>
Total expenditures .....	\$	693,602 39
		<hr/>
Balance .....	\$	2,921,110 04

## III. LEDGER ASSETS.

Book value of real estate .....	\$	212,954 95
Mortgage loans on real estate .....		133,858 00
Collateral loans .....		54,500 00
Book value of bonds and stocks .....		2,423,937 56
Cash in company's office .....		3,136 73
Cash in bank .....		92,722 80
		<hr/>
Total net ledger assets .....	\$	2,921,110 04

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$	2,150 37
Interest due and accrued on collateral loans.....		274 61
Market value of real estate over book value .....		19,545 05
Market value of bonds and stocks over book value .....		69,124 44
Net amount of uncollected premiums not more than three months due .....		59,245 94
		<hr/>
Total admitted assets .....	\$	3,071,450 45

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	37,124 16
Total unearned premiums .....		488,290 73
Amount reclaimable on perpetual policies .....		1,051,699 33
All other liabilities.....		140 00
		<hr/>
Total amount of all liabilities .....	\$	1,577,164 22
Joint stock capital paid up in cash .....		400,000 00
Divisible surplus .....		1,094,286 23
		<hr/>
Total .....	\$	3,071,450 45

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	89,761,431 00
Fire risks written in 1900 .....		55,094,531 00
Premiums thereon .....		626,277 70
Net amount fire risks in force December 31, 1900 .....		87,798,788 00
Perpetual risks (not included above).....		52,706,916 00
Premiums on same .....		1,143,548 24

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	480,980 00
Premiums received .....		6,726 22
Losses paid .....		4,796 98
Losses incurred.....		4,829 72
Tax .....		134 52

## GERMAN INSURANCE COMPANY.

Principal Office ..... Freeport, Ill.

(Organized in 1865.)

C. O. COLLMANN, PRESIDENT.

WM. TREMBOR, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year .....\$ 3,020,892 58

## I. INCOME.

Net cash for premiums .....	\$	1,781,481 96
Received from interest and rents .....		141,308 09
Received from all other sources .....		1,619.57
Total income .....	\$	1,924,409 62
Total footings .....	\$	4,945,302 20

## II. DISBURSEMENTS.

Net amount paid for less .....	\$	895,817 81
Paid for interest or dividends .....		60,000 00
Commissions or brokerage .....		458,946 70
Salaries and allowances to agents .....		48,975 58
Salaries to officers and employes .....		85,177 45
Taxes, fees and licenses .....		43,561 32
All other disbursements .....		125,133 77
Total expenditures .....	\$	1,717,612 63
Balance .....	\$	3,227,689 57

## III. LEDGER ASSETS.

Book value of real estate .....	\$	79,348 25
Mortgage loans on real estate .....		1,558,980 15
Collateral loans .....		13,300 00
Book value of bonds and stocks.....		1,362,817 20
Cash in company's office .....		12,243 48
Cash in bank .....		256,223 35
Total .....	\$	3,282,912 43
Deduct ledger liabilities .....		55,222 86
Total net ledger assets .....	\$	3,227,689 57

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	55,838	59
Interest due and accrued on bonds and stocks .....		16,669	79
Interest due and accrued on collateral loans .....		486	60
Net amount of uncollected premiums not more than three months due .....		309,784	49
		<hr/>	
Gross assets .....	\$	3,610,469	04
Deduct assets not admitted .....		5,004	76
		<hr/>	
Total admitted assets.....	\$	3,605,464	28

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	101,304	56
Total unearned premiums .....		2,028,938	02
		<hr/>	
Total amount of all liabilities .....	\$	2,130,242	58
Joint stock capital paid up in cash .....		200,000	00
Divisible surplus .....		1,275,221	70
		<hr/>	
Total .....	\$	3,605,464	28

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	264,313,926	00
Fire risks written in 1900 .....		177,681,378	00
Premiums thereon .....		2,239,681	47
Net amount fire risks in force December 31, 1900 .....		295,307,374	00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	1,345,628	00
Premiums received .....		18,101	80
Losses paid .....		3,181	79
Losses incurred .....		3,064	83
Amount at risk .....		2,713,350	00
Tax .....		362	04

## GERMAN ALLIANCE INSURANCE COMPANY.

Principal Office ..... New York City, N. Y.

(Organized in 1897.)

ADOLPH A. STROHN, PRESIDENT. CHARLES G. SMITH, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 850,146 43

## I. INCOME.

Net cash received for premiums .....	\$	276,123	97
Received from interest and rents .....		36,800	53
		<hr/>	
Total income .....	\$	312,924	55
		<hr/>	
Total footings .....	\$	1,163,070	93

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	200,054	30
Commissions or brokerage .....		61,276	95
Salaries to officers and employes .....		1,800	00
Taxes, fees and licenses .....		19,920	89
All other disbursements .....			42 15
		<hr/>	
Total expenditures .....	\$	283,034	29
		<hr/>	
Balance .....	\$	879,976	69

## III. LEDGER ASSETS.

Book value of bonds and stocks .....		853,333	75
Cash in bank .....		26,642	94
		<hr/>	
Total net ledger assets .....	\$	879,976	69

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value .....	\$	57,946	25
Net amount of uncollected premiums not more than three months due .....		50,418	12
		<hr/>	
Total admitted assets.....	\$	988,341	06

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	44,777	33
Total unearned premiums .....		202,620	29
All other liabilities .....		159	15
		<hr/>	
Total amount of all liabilities.....	\$	247,556	77
Joint stock capital paid up in cash.....		400,000	00
Divisible surplus .....		340,784	29
		<hr/>	
Total .....	\$	988,341	06

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	45,067,175	00
Fire risks written in 1900 .....		41,897,984	00
Premiums thereon .....		348,478	69
Net amount fire risks in force December 31, 1900 .....		51,893,721	00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	612,550	00
Premiums received .....		10,985	57
Losses paid .....		3,627	27
Losses incurred .....		3,727	27
Amount at risk .....		958,476	37
Tax .....			219 71

## GERMAN-AMERICAN INSURANCE COMPANY.

Principal Office ..... New York City, N. Y.

(Organized in 1872.)

WILLIAM N. KREMER, PRESIDENT. CHARLES G. SMITH, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year .....\$ 7,263,937 59

## I. INCOME.

Net cash received for premiums .....	\$ 2,995,188 03
Received from interest and rents .....	312,847 61
Received from rents and all other sources .....	38,386 49
<b>Total income .....</b>	<b>\$ 3,346,422 18</b>
<b>Total footings.....</b>	<b>\$ 10,610,359 77</b>

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$ 1,712,456 83
Paid for interest or dividends .....	300,000 00
Commissions or brokerage .....	482,068 07
Rents .....	34,495 56
Salaries to officers and employes .....	209,502 70
Taxes, fees and licenses .....	98,730 82
All other disbursements.....	292,282 21
<b>Total expenditures .....</b>	<b>\$ 3,129,536 19</b>
<b>Balance .....</b>	<b>\$ 7,480,823 58</b>

## III. LEDGER ASSETS.

Book value of real estate .....	\$ 15,000 00
Mortgage loans on real estate .....	13,000 00
Book value of bonds and stocks .....	7,092,419 23
Cash in company's office .....	9,599 34
Cash in bank .....	350,805 01
<b>Total net ledger assets .....</b>	<b>\$ 7,480,823 58</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 173 00
Market value of bonds and stocks over book value .....	609,047 77
Net amount of uncollected premiums not more than three months due .....	470,952 37
<b>Total admitted assets .....</b>	<b>\$ 8,560,996 72</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	371,883 00
Total unearned premiums .....		2,742,697 52
All other liabilities .....		178,704 50
<hr/>		
Total amount of all liabilities .....	\$	3,293,285 02
Joint stock capital paid up in cash.....		1,000,090 00
Divisible surplus .....		4,267,711 70
<hr/>		
Total .....	\$	8,560,996 72

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	720,917,823 00
Fire risks written in 1900 .....		529,306,767 00
Premiums thereon .....		4,731,936 23
Net amount fire risks in force December 31, 1900 .....		651,386,914 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	2,128,503 10
Premiums received .....		37,110 50
Losses paid .....		10,398 51
Losses incurred .....		13,752 51
Amount at risk .....		3,599,306 00
Tax .....		742 20

## GERMAN FIRE INSURANCE COMPANY.

Principal Office ..... Pittsburgh, Pa.  
(Organized in 1862.)

A. E. SUCCOP, PRESIDENT.

A. H. ECKERT, SECRETARY.

CASH CAPITAL. \$200,000.

Amount of net ledger assets December 31 of previous year .....\$ 459,863.49

## I. INCOME.

Net cash received for premiums .....	\$	242,111 42
Received from interest and rents .....		23,073 67
<hr/>		
Total income .....	\$	265,185 09
<hr/>		
Total footings .....	\$	725,048 58

## II. DISBURSEMENTS.

Net amount paid for losses .....	\$	182,836 27
Paid for interest or dividends .....		20,000 00
Commissions or brokerage .....		66,902 34
Rents .....		2,400 00



Salaries to officers and employes .....	10,796 50
Taxes, fees and licenses.....	8,981 77
All other disbursements .....	16,871 37
<b>Total expenditures .....</b>	<b>\$ 208,788 31</b>
Balance .....	\$ 416,260 27

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 2,025 22
Mortgage loans on real estate .....	255,405 00
Collateral loans .....	33,650 00
Book value of bonds and stocks .....	83,853 14
Cash in bank .....	39,561 91
Bills receivable .....	1,765 00
<b>Total net ledger assets .....</b>	<b>\$ 416,260 27</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 5,003 29
Interest due and accrued on bonds and stocks .....	343 00
Market value of real estate over book value .....	174 78
Market value of bonds and stocks over book value .....	23,361 86
Net amount of uncollected premiums not more than three months due .....	55,281 00
<b>Total admitted assets .....</b>	<b>\$ 500,424 70</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$ 12,936 58
Total unearned premiums .....	215,351 02
All other liabilities .....	1,070 35
<b>Total amount of all liabilities .....</b>	<b>229,357 95</b>
Joint stock capital paid up in cash .....	200,000 00
Divisible surplus .....	71,066 75
<b>Total .....</b>	<b>\$ 500,424 70</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$ 33,411,255 00
Fire risks written in 1900 .....	29,439,089 00
Premiums thereon .....	332,918 28
Net amount fire risks in force December 31, 1900 .....	35,508,887 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$ 797,626 00
Premiums received .....	6,503 53
Losses paid .....	1,237 33
Losses incurred .....	2,049 81
Amount at risk .....	654,001 00
Tax .....	130 07

## GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal Office ..... Denver, Colo.

(Organized in 1892.)

CONRAD WALBRACH, PRESIDENT.                      CHAS. J. KNOCH, SECRETARY.

### I. INCOME.

Net cash received for premiums .....	\$	2,650 25
Received from all other sources .....		131 85
Total income .....	\$	2,782 10

### II. DISBURSEMENTS.

Net amount paid for losses .....	\$	331 20
Deposit premiums returned.....		145 18
Salaries to officers and employes .....		876 80
Taxes, fees and licenses .....		193 57
Total expenditures .....	\$	1,546 75

### III. LEDGER ASSETS.

Cash in company's office .....	\$	154 62
Cash in bank .....		5,593 21
Premium notes held by company .....		5,975 35
All other assets .....		135 00
Total net ledger assets .....	\$	11,858 18

### IV. NON-LEDGER LIABILITIES.

Total unearned premiums.....	\$	3,359 70
Total amount of all liabilities .....	\$	3,359 70

### V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	522,050 00
Fire risks written in 1900 .....		377,605 00
Premiums thereon .....		2,650 25
Net amount fire risks in force December 31, 1900 .....		527,975 00

### BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	377,605 00
Premiums received .....		2,650 25
Losses paid .....		331 20
Losses incurred .....		331 20
Tax .....		50 10

## GERMANIA FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1859.)

HUGO SCHUMANN, PRESIDENT. CHAS. RUYKHAVER, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,652,228 53

## I. INCOME.

Net cash received for premiums.....	\$ 1,198,807 75
Received from interest and rents.....	182,078 22
Received from all other sources.....	4,952 54
<b>Total income.....</b>	<b>\$ 1,385,838 51</b>
<b>Total footings.....</b>	<b>\$ 6,028,067 04</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 651,153 22
Paid for interest or dividends.....	150,000 00
Commissions or brokerage.....	236,401 49
Rents .....	21,193 70
Salaries to officers and employes.....	137,606 05
Taxes, fees and licenses.....	55,836 56
All other disbursements.....	93,282 71
<b>Total expenditures.....</b>	<b>\$ 1,345,473 73</b>
<b>Balance .....</b>	<b>\$ 4,692,593 31</b>

## III. LEDGER ASSETS

Book value of real estate.....	\$ 686,824 27
Mortgage loans on real estate.....	378,500 00
Book value of bonds and stocks.....	3,273,223 11
Cash in company's office.....	4,356 76
Cash in bank.....	160,170 55
Agents' debit balances.....	175,656 56
All other assets.....	13,862 06
<b>Total net ledger assets.....</b>	<b>\$ 4,692,593 31</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 8,903 75
Interest due and accrued on bonds and stocks.....	1,250 00
Rent due and accrued on company's property or lease.....	2,115 02
Market value of bonds and stocks over book value.....	207,390 89
Net amount of uncollected premiums not more than three months due .....	9,072 02
<b>Gross assets.....</b>	<b>\$ 4,921,324 99</b>
<b>Total admitted assets.....</b>	<b>\$ 4,921,324 99</b>

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## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	81,571 61
Total unearned premiums.....		1,563,775 00
<hr/>		
Total amount of all liabilities.....	\$	1,645,349 61
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		2,275,975 38
<hr/>		
Total .....		4,921,324 99

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	402,859,714 00
Fire risks written in 1900.....		216,550,840 00
Premiums thereon.....		1,690,660 88
Net amount fire risks in force December 31, 1900.....		386,829,242 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	269,050 00
Premiums received.....		3,648 74
Losses paid.....		765 43
Losses incurred.....		769 79
Amount at risk.....		520,950 00
Tax .....		72 97

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## GIRARD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1853.)

ALFRED S. GILLETT, PRESIDENT.      EDWIN F. MERRILL, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,876,367 97

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### I. INCOME.

Net cash received for premiums.....	\$	391,730 90
Received from interest and rents.....		93,540 57
Received from all other sources.....		37,368 96
<hr/>		
Total income.....	\$	522,640 43
<hr/>		
Total footings.....	\$	2,399,008 40

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	252,680 75
Deposit premiums returned.....		22,968 79
Paid for interest or dividends.....		63,000 00
Commissions or brokerage.....		97,181 08

Salaries and allowances to agents.....	15,081 21
Rents .....	8,645 00
Salaries to officers and employes.....	43,113 96
Taxes, fees and licenses.....	22,275 16
All other disbursements.....	56,901 22
<b>Total expenditures.....</b>	<b>\$ 581,847 17</b>
<b>Balance .....</b>	<b>\$ 1,817,161 23</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 309,431 65
Mortgage loans on real estate.....	634,709 00
Collateral loans.....	93,780 00
Book value of bonds and stocks.....	687,376 30
Cash in company's office.....	2,528 31
Cash in bank.....	59,158 84
Bills receivable.....	27,523 13
All other assets.....	9,663 03
<b>Total net ledger assets.....</b>	<b>\$ 1,817,161 23</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 10,165 58
Interest due and accrued on bonds and stocks.....	8,222 08
Interest due and accrued on collateral loans.....	3,256 60
Rent due and accrued on company's property or lease.....	473 17
Market value of real estate over book value.....	81,568 35
Market value of bonds and stocks over book value.....	51,596 70
Net amount of uncollected premiums not more than three months due .....	76,784 09
Due from other companies for reinsurance on losses paid.....	2,357 13
<b>Gross assets.....</b>	<b>\$ 2,051,584 84</b>
Deduct assets not admitted.....	51,286 50
<b>Total admitted assets.....</b>	<b>\$ 2,000,298 34</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 23,183 37
Total unearned premiums.....	404,393 01
Amount reclaimable on perpetual policies.....	624,610 07
All other liabilities.....	31,287 44
<b>Total amount of all liabilities.....</b>	<b>\$ 1,083,473 89</b>
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	616,824 45
<b>Total .....</b>	<b>\$ 2,000,298 34</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 88,660,684 00
Fire risks written in 1900.....	51,773,827 00
Premiums thereon.....	524,666 28
Net amount fire risks in force December 31, 1900.....	83,518,765 09
Perpetual risks (not included above).....	32,382,448 00
Premiums on same.....	694,011 19

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	449,060 00
Premiums received.....		5,021 55
Losses paid.....		3,636 02
Losses incurred.....		3,714 45
Amount at risk.....		651,105 00
Tax .....		100 43

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**GLENS FALLS INSURANCE COMPANY.**

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

(Organized in 1849.)

J. L. CUNNINGHAM, PRESIDENT. R. A. LITTLE, SECRETARY.

CASH, CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year .....\$ 3,221,706 12

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**I. INCOME.**

Net cash received for premiums .....	\$	838,092 38
Received from interest and rents .....		180,197 89
Received from all other sources .....		216 78
<b>Total income .....</b>	<b>\$</b>	<b>1,018,507 65</b>
<b>Total footings .....</b>	<b>\$</b>	<b>4,240,213 77</b>

**II. DISBURSEMENTS.**

Net amount paid for losses .....	\$	452,074 03
Paid for interest or dividends.....		69,000 00
Commissions or brokerage .....		189,674 41
Salaries to officers and employes .....		64,138 17
Taxes, fees and licenses .....		59,171 40
All other disbursements .....		82,456 51
<b>Total expenditures .....</b>	<b>\$</b>	<b>997,514 52</b>
<b>Balance .....</b>	<b>\$</b>	<b>3,332,699 25</b>

**III. LEDGER ASSETS.**

Book value of real estate .....	\$	62,790 00
Mortgage loans on real estate .....		1,140,386 63
Collateral loans .....		4,000 00
Book value of bonds and stocks .....		1,600,422 05
Cash in company's office .....		3,944 92
Cash in bank .....		419,432 15
Bills receivable .....		922 84
Agents' debit balances .....		100,890 63
<b>Total net ledger assets .....</b>	<b>\$</b>	<b>3,332,699 25</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,841 99
Interest due and accrued on bonds and stocks .....		8,326 53
Market value of bonds and stocks over book value .....		90,980 00
		<hr/>
Gross assets.....	\$	3,438,847 77
Deduct assets not admitted .....		20,000 00
		<hr/>
Total admitted assets .....	\$	3,418,847 77

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses .....	\$	50,564 28
Total unearned premiums .....		931,093 40
All other liabilities .....		10,000 00
		<hr/>
Total amount of all liabilities.....	\$	991,657 68
Joint stock capital paid up in cash .....		200,000 00
Divisible surplus .....		2,227,190 09
		<hr/>
Total .....	\$	3,418,847 77

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year .....	\$	181,506,339 00
Fire risks written in 1900 .....		97,089,269 00
Premiums thereon.....		1,034,936 68
Net amount fire risks in force December 31, 1900 .....		176,380,762 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	586,060 00
Premiums received.....		6,237 48
Losses paid.....		3,517 74
Losses incurred.....		3,517 74
Tax .....		124 74

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**GRANGE MUTUAL FIRE INSURANCE  
COMPANY.**

Principal Office.....Henderson, Colo.

(Organized in 1895.)

ALBERT WOLFF, PRESIDENT.                      JAMES F. ROBINSON, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$                      207 69

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I. INCOME.

Net cash received for premiums.....	\$	560 24
		<hr/>
Total income.....	\$	560 24
		<hr/>
Total footings.....	\$	767 93

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	83 86
Salaries and allowances to agents.....		98 10
Salaries to officers and employes.....		100 00
Taxes, fees and licenses.....		75 42
All other disbursements.....		39 83
Total expenditures.....	\$	297 21
Balance .....	\$	370 72

## III. LEDGER ASSETS.

Cash in company's office.....	\$	370 72
Total net ledger assets.....	\$	370 72
Total admitted assets.....	\$	370 72

## IV. NON-LEDGER LIABILITIES.

Each policy holder is liable pro rata for full amount of all losses.

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	149,746 00
Fire risks written in 1900.....		83,302 00
Premiums thereon.....		538 79
Net amount fire risks in force December 31, 1900.....		158,102 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	83,302 00
Premiums received.....		538 79
Losses paid.....		83 86
Losses incurred.....		83 86
Amount at risk.....		158,102 00
Tax .....		11 20

## GREENWICH INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1831.)

MASON R. STONE, PRESIDENT.                      WALTER B. WARD, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 990,703 40

## I. INCOME.

Net cash received for premiums.....	\$	1,465,002 39
Received from interest and rents.....		61,554 71
Received from all other sources.....		4,609 21
Total income.....	\$	1,531,166 31
Total footings.....	\$	2,521,869 71



## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	829,200 98
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		287,248 20
Rents .....		12,000 00
Salaries to officers and employes.....		133,764 17
Taxes, fees and licenses.....		38,726 42
All other disbursements.....		201,972 06
		<hr/>
Total expenditures.....	\$	1,522,911 83
		<hr/>
Balance .....	\$	908,957 88

## III. LEDGER ASSETS.

Book value of real estate.....	\$	127,500 00
Book value of bonds and stocks.....		946,063 42
Cash in company's office.....		15,616 95
Cash in bank.....		12,945 28
Bills receivable.....		13,991 07
Agents' debit balances.....		1,754 90
		<hr/>
Total .....	\$	1,117,871 62
Deduct ledger liabilities.....		118,913 74
		<hr/>
Total net ledger assets.....	\$	998,957 88

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$	172,500 00
Market value of bonds and stocks over book value.....		308,386 58
Net amount of uncollected premiums not more than three months due .....		241,820 66
		<hr/>
Gross assets.....	\$	1,721,665 12
Deduct assets not admitted.....		5,000 00
		<hr/>
Total admitted assets.....	\$	1,716,665 12

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	166,965 20
Total unearned premiums.....		1,123,126 19
Amount reclaimable on perpetual policies.....		931 50
All other liabilities.....		25,124 75
		<hr/>
Total amount of all liabilities.....	\$	1,316,147 64
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		200,517 48
		<hr/>
Total .....	\$	1,716,665 12

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	263,037,812 00
Marine and inland risks in force December 31, previous year.....		2,090,204 00
Fire risks written in 1900.....		211,775,301 00

Marine and inland risks written in 1900.....	53,118,216 00
Premiums thereon.....	206,636 98
Premiums thereon.....	1,785,380 36
Net amount fire risks in force December 31, 1900.....	280,824,930 00
Net amount in force December 31, 1900.....	2,671,012 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 820,862 00
Premiums received.....	12,236 18
Losses paid.....	2,433 46
Losses incurred.....	2,161 33
Amount at risk.....	1,361,763 00
Tax .....	192 91

UNITED STATES BRANCH  
OF THE  
HAMBURG-BREMEN FIRE INSURANCE  
COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1855.)

F. O. AFFELD, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,350,006 40

## I. INCOME.

Net cash received for premiums.....	\$ 1,314,009 52
Received from interest and rents.....	53,920 89
Received from all other sources.....	2,977 60
Total income.....	\$ 1,370,908 01
Total footings.....	\$ 2,720,914 41

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 794,198 62
Remitted to Home Office.....	71,237 26
Commissions or brokerage.....	254,582 67
Salaries and allowances to agents.....	64,739 12
Rents .....	12,292 69
Salaries to officers and employes.....	53,372 16
Taxes, fees and licenses.....	40,079 44
All other disbursements.....	72,511 01
Total expenditures.....	\$ 1,363,012 97
Balance .....	\$ 1,357,901 44

## III. LEDGER ASSETS.

Collateral loans.....	\$	65,000 00
Book value of bonds and stocks.....		1,194,979 97
Cash in bank.....		93,724 64
Agents' debit balances.....		4,205 83
Total net ledger assets.....	\$	1,357,901 44

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	15,429 16
Market value of bonds and stocks over book value.....		88,956 12
Net amount of uncollected premiums not more than three months due .....		94,845 15
Gross assets.....	\$	1,557,131 87
Deduct assets not admitted.....		4,205 83
Total admitted assets.....	\$	1,552,926 04

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	62,950 00
Total unearned premiums.....		990,395 15
Total amount of all liabilities.....	\$	1,053,345 15
Divisible surplus.....		499,580 89
Total .....	\$	1,552,926 04

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	143,002,274 00
Fire risks written in 1900.....		132,442,173 00
Premiums thereon.....		1,610,706 69
Net amount fire risks in force December 31, 1900.....		156,180,263 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	761,248 00
Premiums received.....		9,833 62
Losses paid.....		4,487 11
Losses incurred.....		4,682 11
Amount at risk.....		1,035,547 00
Tax .....		148 70

## HANOVER FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1852.)

CHARLES A. SHAW, PRESIDENT.

JOS. M'CORD, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,494,581 92

### I. INCOME.

Net cash received for premiums.....	\$ 1,720,597 26
Received from interest and rents.....	117,136 39
Received from all other sources.....	25,189 40
Total income.....	\$ 1,862,923 05
Total footings.....	\$ 4,357,504 97

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,111,812 74
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	345,859 22
Rents .....	15,781 00
Salaries to officers and employes.....	147,839 23
Taxes, fees and licenses.....	68,297 33
All other disbursements.....	142,434 76
Total expenditures.....	\$ 1,931,934 28
Balance .....	\$ 2,425,570 69

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 420,368 75
Mortgage loans on real estate.....	3,500 00
Book value of bonds and stocks.....	1,864,623 63
Cash in company's office.....	53,978 74
Cash in bank.....	83,099 57
Total net ledger assets.....	\$ 2,425,570 69

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 14 58
Interest due and accrued on bonds and stocks.....	15,672 50
Rent due and accrued on company's property or lease.....	1,443 33
Market value of real estate over book value.....	29,631 25
Market value of bonds and stocks over book value.....	386,955 12
Net amount of uncollected premiums not more than three months due .....	240,077 40
Due from other companies for reinsurance on losses paid.....	8,940 83
Total admitted assets.....	\$ 3,108,305 70

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	242,943	63
Total unearned premiums.....		1,328,336	32
All other liabilities.....		51,362	40
<hr/>			
Total amount of all liabilities.....	\$	1,622,642	40
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		485,663	30
<hr/>			
Total .....		3,108,305	70

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	252,263,167	25
Fire risks written in 1900.....		228,988,190	30
Premiums thereon.....		2,340,886	63
Net amount fire risks in force December 31, 1900.....		251,501,175	14

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	609,240	00
Premiums received.....		8,811	68
Losses paid.....		7,224	82
Losses incurred.....		2,248	15
Amount at risk.....		940,612	00
Tax .....		170	28

## HARTFORD FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1810.)

GEORGE L. CHASE, PRESIDENT.

P. C. ROYCE, SECRETARY.

CASH CAPITAL, \$1,250,000.

Amount of net ledger assets December 31 of previous year.....\$ 9,656,132 82

## I. INCOME.

Net cash received for premiums.....	\$	6,684,746	58
Received from interest and rents.....		387,687	50
Received from all other sources.....		509	57
<hr/>			
Total income.....	\$	7,072,934	65
<hr/>			
Total footings.....	\$	16,729,067	47

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	4,371,957	66
Paid for interest or dividends.....		400,000	00
Commissions or brokerage.....		1,163,657	81

Salaries to officers and employes.....	511,705 04
Taxes, fees and licenses.....	197,520 96
All other disbursements.....	641,808 64
Total expenditures.....	\$ 7,286,650 11
Balance .....	\$ 9,442,417 36

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 797,189 46
Mortgage loans on real estate.....	857,700 00
Collateral loans.....	7,800 00
Book value of bonds and stocks.....	6,219,941 11
Cash in company's office.....	128,251 82
Cash in bank.....	730,818 30
Agents' debit balances.....	676,541 52
Printing plant.....	24,175 15
Total net ledger assets.....	\$ 9,442,417 36

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 24,892 19
Interest due and accrued on collateral loans.....	53 33
Increase in value of printing plant.....	1,244 75
Rent due and accrued on company's property or lease.....	1,469 69
Market value of real estate over book value.....	4,310 54
Market value of bonds and stocks over book value.....	958,713 24
Net amount of uncollected premiums not more than three months due .....	477,700 00
Reinsurance due on losses paid.....	9,573 83
Total admitted assets.....	\$ 10,920,374 93

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 655,148 40
Total unearned premiums.....	5,467,046 72
Total amount of all liabilities.....	\$ 6,122,195 12
Joint stock capital paid up in cash.....	1,250,000 00
Divisible surplus.....	3,548,179 81
Total .....	\$ 10,920,374 93

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 929,785,474 00
Fire risks written in 1900.....	705,252,502 00
Premiums thereon.....	8,442,122 51
Net amount fire risks in force December 31, 1900.....	962,575,069 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 3,088,053 00
Premiums received.....	57,346 32
Losses paid.....	21,445 57
Losses incurred.....	22,846 82
Amount at risk.....	3,769,825 00
Tax .....	1,146 92

UNITED STATES BRANCH  
OF THE  
HELVETIA SWISS FIRE INSURANCE  
COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1876.)

WEED & KENNEDY, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 782,536 67

I. INCOME.

Net cash received for premiums.....	\$ 438,512 94
Received from interest and rents.....	21,863 68
Received from home office.....	40,000 00
Received from all other sources.....	9,118 75
<b>Total income.....</b>	<b>\$ 509,495 37</b>
<b>Total footings.....</b>	<b>\$ 1,292,032 04</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 371,796 63
Remitted to home office.....	14,501 00
Commissions or brokerage.....	120,913 23
Salaries to officers and employes.....	3,600 00
Taxes, fees and licenses.....	19,221 38
All other disbursements.....	13,034 71
<b>Total expenditures.....</b>	<b>\$ 542,466 95</b>
<b>Balance .....</b>	<b>\$ 749,565 09</b>

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 655,567 36
Cash in company's office.....	189 16
Cash in bank.....	63,808 57
<b>Total net ledger assets.....</b>	<b>\$ 749,565 09</b>

III. LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 3,291 67
Market value of bonds and stocks over book value.....	27,010 14
Net amount of uncollected premiums not more than three months due .....	65,638 98
<b>Total admitted assets.....</b>	<b>\$ 848,505 88</b>

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 35,888 50
Total unearned premiums.....	260,326 13
All other liabilities.....	23,164 00
<b>Total amount of all liabilities.....</b>	<b>\$ 319,378 63</b>
<b>Divisible surplus.....</b>	<b>529,127 25</b>
<b>Total .....</b>	<b>\$ 848,505 88</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 59,507,006 00
Fire risks written in 1900.....	53,162,147 00
Premiums thereon.....	616,503 82
Net amount of fire risks in force December 31, 1900.....	42,457,319 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 577,288 00
Premiums received.....	7,006 84
Losses paid.....	5,427 56
Losses incurred.....	5,427 56
Amount at risk.....	890,016 00
Tax .....	125 88

## HOME INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1853.)

AREUNAH M. BURTIS, WILLIAM H. CHENEY, SECRETARIES.

CASH CAPITAL, \$3,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 11,169,086 45

## I. INCOME.

Net cash received for premiums.....	\$ 4,911,935 95
Received from interest and rents.....	560,252 01
Received from all other sources.....	123,558 62
Total income.....	\$ 5,595,806 58
Total footings.....	\$ 16,764,893 03

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,713,104 13
Paid for interest or dividends.....	300,000 00
Commissions or brokerage.....	869,200 63
Rents .....	56,679 96
Salaries to officers and employes.....	419,159 23
Taxes, fees and licenses.....	187,063 37
All other disbursements.....	522,072 05
Total expenditures.....	\$ 5,067,279 37
Balance .....	\$ 11,697,613 66

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,718,265 81
Mortgage loans on real estate.....	160,400 00
Collateral loans.....	249,375 00
Book value of bonds and stocks.....	8,677,624 85



Cash in bank.....	514,815 89
Bills receivable.....	591 59
Agents' debit balances.....	380,799 98
Total .....	\$ 1,170,215 46
Deduct ledger liabilities.....	\$ 4,259 26
Total net ledger assets.....	\$ 1,165,956 20

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,471 87
Interest due and accrued on bonds and stocks.....	42,487 50
Interest due and accrued on collateral loans.....	1,705 17
Market value of bonds and stocks over book value.....	1,677,141 50
Net amount of uncollected premiums not more than three months due .....	193,206 04
Gross assets.....	\$ 13,615,625 74
Deduct assets not admitted.....	21,962 34
Total admitted assets.....	\$ 13,593,663 40

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 529,318 81
Total unearned premiums.....	4,546,125 00
All other liabilities.....	220,720 75
Total amount of all liabilities.....	\$ 5,296,164 56
Joint stock capital paid up in cash.....	3,000,000 00
Divisible surplus.....	5,297,498 84
Total .....	\$ 13,593,663 40

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 976,687,393 00
Marine and inland risks in force December 31, previous year.....	18,501,346 00
Fire risks written in 1900.....	801,749,520 00
Premiums thereon.....	7,087,455 61
Marine and inland risks written in 1900.....	82,976,503 00
Premiums received thereon.....	527,964 03
Net amount fire risks in force December 31, 1900.....	884,451,153 00
Net amount marine and inland risks in force December 31, 1900.....	13,168,575 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 8,978,273 00
Premiums received.....	69,982 74
Losses paid.....	52,534 73
Losses incurred.....	35,244 38
Amount at risk.....	11,761,538 00
Tax .....	1,399 65

## \*HOME FIRE AND MARINE INSURANCE COMPANY.

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

(Organized in 1864.)

WILLIAM J. DUTTON, PRESIDENT.      STEPHEN D. IVES, SECRETARY.  
CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$      886,576 23

### I. INCOME.

Net cash received for premiums.....	\$	516,744 51
Received from interest and rents.....		43,325 69
Received from all other sources.....		1,060 73

Total income.....	\$	561,130 93
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Total footings.....	\$	1,447,707 16
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### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	290,703 99
Paid for interest or dividends.....		36,000 00
Commissions or brokerage.....		78,394 00
Salaries and allowances to agents.....		13,350 92
Rents .....		5,280 00
Salaries to officers and employes.....		53,195 12
Taxes .....		16,609 38
All other disbursements.....		22,786 18

Total expenditures.....	\$	516,319 59
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Balance .....	\$	931,387 57
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### III. LEDGER ASSETS.

Book value of real estate.....	\$	233,400 35
Mortgage loans on real estate.....		239,919 00
Collateral loans.....		45,500 00
Book value of bonds and stocks.....		335,328 31
Cash in company's office .....		1,510 95
Cash in bank.....		76,832 26

Total .....	\$	932,490 87
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Deduct ledger liabilities.....		1,103 30
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Total net ledger assets.....	\$	931,387 57
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### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	3,821 45
Interest due and accrued on collateral loans.....		202 50
Market value of real estate over book value.....		849 65
Net amount of uncollected premiums not more than three months due .....		92,785 13

Gross assets.....	\$	1,029,046 30
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Deduct assets not admitted.....		7,805 31
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Total admitted assets.....	\$	1,021,240 99
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\*Name changed to Home Fire and Marine Insurance Company of California.

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	34,450	31
Total unearned premiums.....		361,606	74
<hr/>			
Total amount of all liabilities.....	\$	396,057	05
Joint stock capital paid up in cash.....		300,000	00
Divisible surplus.....		325,143	94
<hr/>			
Total .....	\$	1,021,240	99

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	49,103,187	00
Marine and inland risks in force December 31, previous year.....		742,922	00
Fire risks written in 1900.....		45,830,616	00
Premiums thereon.....		595,461	57
Marine and inland risks written in 1900.....		12,158,696	00
Premiums received thereon.....		106,638	29
Net amount of fire risks in force December 31, 1900.....		52,073,074	00
Net amount marine and inland risks in force December 31, 1900.....		1,931,420	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	762,191	00
Premiums received.....		14,409	53
Losses paid.....		7,303	72
Losses incurred.....		7,264	54
Amount at risk.....		1,067,067	00
Tax .....		288	20

UNITED STATES BRANCH  
OF THE  
IMPERIAL INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1868.)

T. D. BELFIELD, GENERAL ATTORNEY FOR THE UNITED STATES.

Amount of net ledger assets December 31 of previous year.....\$ 1,557,450 14

## I. INCOME.

Net cash received for premiums.....	\$	1,286,499	47
Received from interest and rents.....		69,094	54
Received from Home Office.....		171,007	85
From all other sources.....		17,231	25
<hr/>			
Total income.....	\$	1,543,823	11
<hr/>			
Total footings.....	\$	3,101,283	25

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	937,946	44
Commissions or brokerage.....		265,307	66
Rents .....		9,869	79
Salaries to officers and employes.....		86,401	71
Taxes, fees and licenses.....		58,996	90
All other disbursements.....		122,061	35
Remitted to home office.....		71,572	77
Total expenditures.....	\$	1,552,156	62
Balance .....	\$	1,549,126	63

## III. LEDGER ASSETS.

Book value of real estate.....	\$	410,616	30
Book value of bonds and stocks.....		1,054,148	54
Cash in company's office.....		1,292	84
Cash in bank.....		83,068	95
Total net ledger assets.....	\$	1,549,126	63

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	5,091	66
Rent due and accrued on company's property or lease.....		2,559	16
Market value of real estate over book value.....		66,018	40
Market value of bonds and stocks over book value.....		65,903	96
Net amount of uncollected premiums not more than three months due .....		165,656	72
Total admitted assets.....	\$	1,855,356	53

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	111,611	56
Total unearned premiums.....		936,022	80
All other liabilities.....		750	00
Total amount of all liabilities.....	\$	1,048,384	26
Divisible surplus.....		806,972	17
Total .....	\$	1,855,356	53

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	173,469,513	00
Fire risks written in 1900.....		143,730,537	00
Premiums thereon.....		1,657,680	46
Net amount fire risks in force December 31, 1900.....		172,685,969	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,246,883	00
Premiums received.....		35,762	00
Losses paid.....		12,886	00
Losses incurred.....		13,513	00
Amount at risk.....		2,696,260	00
Tax .....		495	45

## INDEMNITY FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1897.)

J. MONTGOMERY HARE, PRESIDENT.

J. H. BURGER &amp; H. B. ANTHONY, SECRETARIES.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 315,108 16

## I. INCOME.

Net cash received for premiums.....	\$ 130,970 73
Received from interest and rents.....	10,300 10
Received from all other sources.....	894 46

Total income.....	\$ 142,165 29
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Total footings.....	\$ 457,273 45
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## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 67,012 27
Commissions or brokerage.....	25,413 09
Rents .....	1,537 88
Salaries to officers and employes.....	11,809 74
Taxes, fees and licenses.....	7,039 48
All other disbursements.....	12,254 21

Total expenditures.....	\$ 125,066 67
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Balance .....	\$ 332,206 78
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## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 317,525 00
Cash in company's office.....	240 56
Cash in bank.....	14,441 22

Total net ledger assets.....	\$ 332,206 78
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## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,625 02
Market value of bonds and stocks over book value.....	20,512 50
Net amount of uncollected premiums not more than three months due .....	19,895 80

Total admitted assets.....	\$ 374,240 10
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## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 15,434 74
Total unearned premiums.....	84,557 62
All other liabilities.....	4,467 43

Total amount of all liabilities.....	\$ 104,459 79
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Joint stock capital paid up in cash.....	200,000 00
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Divisible surplus.....	69,780 31
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Total .....	\$ 374,240 10
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## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 10,441,800 00
Fire risks written in 1900.....	19,636,913 00
Premiums thereon.....	216,132 93
Net amount fire risks in force December 31, 1900.....	14,310,748 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 107,650 00
Premiums received.....	1,889 45
Losses paid.....	1,456 21
Losses incurred.....	1,791 91
Amount at risk.....	125,935 00
Tax .....	15 25

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**INSURANCE COMPANY OF NORTH  
AMERICA.**

Principal Office.....Philadelphia, Pa.

(Organized in 1794.)

CHARLES PLATT, PRESIDENT.                      GREVILLE E. FRYER, SECRETARY.

CASH CAPITAL, \$3,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 8,508,987 36

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I. INCOME.

Net cash received for premiums.....	\$ 5,975,267 22
Received from interest and rents.....	358,450 56
Received from all other sources.....	203,361 54
<b>Total income.....</b>	<b>\$ 6,537,079 32</b>
<b>Total footings.....</b>	<b>\$ 15,046,066 68</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,891,695 87
Deposit premiums returned.....	22,407 07
Paid for interest or dividends.....	360,000 00
Commissions or brokerage.....	1,109,958 56
Salaries and allowances to agents.....	58,559 76
Rents .....	19,891 19
Salaries to officers and employes.....	277,582 64
Taxes, fees and licenses.....	145,039 10
All other disbursements.....	291,972 92
<b>Total expenditures.....</b>	<b>\$ 6,177,107 11</b>
<b>Balance .....</b>	<b>\$ 8,868,959 57</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	855,696	70
Mortgage loans on real estate.....		1,712,184	05
Collateral loans.....		94,700	00
Book value of bonds and stocks.....		4,594,590	00
Cash in bank.....		916,001	32
Bills receivable.....		39,593	19
Agents' debit balances.....		628,721	81
All other assets.....		67,384	68
Total .....	\$	8,908,871	75
Deduct ledger liabilities.....		39,912	18
Total net ledger assets.....	\$	8,868,959	57

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	20,993	19
Market value of bonds and stocks over book value.....		337,627	00
Net amount of uncollected premiums not more than three months due .....		282,800	00
Gross assets.....	\$	9,510,379	76
Deduct assets not admitted.....		33,683	00
Total admitted assets.....	\$	9,476,696	76

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	558,322	00
Total unearned premiums.....		3,387,468	67
Amount reclaimable on perpetual policies.....		765,309	20
All other liabilities.....		20,742	30
Total amount of all liabilities.....	\$	4,731,842	17
Joint stock capital paid up in cash.....		3,000,000	00
Divisible surplus.....		1,778,537	59
Total .....	\$	9,510,379	76

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	631,932,545	00
Marine and inland risks in force December 31, previous year.....		4,947,925	00
Fire risks written in 1900.....		559,358,869	00
Premiums thereon.....		5,280,838	81
Marine and inland risks written in 1900.....		398,754,420	00
Premiums received thereon.....		2,230,060	44
Net amount fire risks in force December 31, 1900.....		635,136,397	00
Net amount marine and inland risks in force December 31, 1900....		5,245,841	00
Perpetual risks (not included above).....		33,406,089	14
Premiums on same.....		841,598	40

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	3,134,001	00
Premiums received.....		56,630	64
Losses paid.....		25,471	21
Losses incurred.....		27,758	54
Amount at risk.....		3,425,751	00
Tax .....		1,121	21

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal Office.....Philadelphia, Pa.

(Organized in 1794.)

GEORGE G. CROWELL, PRESIDENT.                      A. B. EARLE, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$     571,319 76

### I. INCOME.

Net cash received for premiums.....	\$	114,057 47
Received from interest and rents.....		30,012 07
Received from all other sources.....		124,602 16
		Total income.....
	\$	278,671 70
		Total footings.....
	\$	849,991 46

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	198,339 33
Deposit premiums returned.....		9,974 47
Commissions or brokerage.....		82,776 03
Salaries and allowances to agents.....		23,992 15
Rents .....		7,000 09
Salaries to officers and employes.....		16,328 33
Taxes .....		12,860 48
All other disbursements.....		32,861 47
		Total expenditures.....
	\$	284,142 26
		Balance .....
	\$	465,849 20

### III. LEDGER ASSETS.

Book value of real estate.....	\$	399,553 66
Mortgage loans on real estate.....		24,300 00
Cash in company's office.....		7,146 60
Cash in bank.....		28,450 57
Bills receivable.....		1,963 25
All other assets.....		84,435 12
		Total net ledger assets.....
	\$	465,849 20

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	606 13
Rent due and accrued on company's property or lease.....		1,182 50
Market value of real estate over book value.....		26,465 71
Due from reinsurance companies.....		35,713 74
		Total admitted assets.....
	\$	539,817 28



## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	19,954 18
Total unearned premiums.....		12,519 51
Amount reclaimable on perpetual policies.....		228,813 19
All other liabilities.....		26,104 90
<hr/>		
Total amount of all liabilities.....	\$	287,391 78
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		52,425 50
<hr/>		
Total .....	\$	539,817 28

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	35,312,234 00
Fire risks written in 1900.....		35,381,189 00
Premiums thereon.....		415,652 14
Net amount fire risks in force December 31, 1900.....		1,771,836 00
Perpetual risks (not included above).....		7,281,397 00
Premiums on same.....		254,236 88

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	679,017 08
Premiums received.....		12,804 72
Losses paid.....		5,241 06
Losses incurred.....		5,196 14
Tax .....		207 90

## KINGS COUNTY FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1858.)

FRANK LOCK, PRESIDENT.

C. J. WOLF, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 265,168 86

## I. INCOME.

Net cash received for premiums.....	\$	102,156 13
Received from interest and rents.....		14,401 88
Received from all other sources.....		23,223 57
<hr/>		
Total income.....	\$	139,781 58
<hr/>		
Total footings.....	\$	404,950 44

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	61,613 19
Paid for interest or dividends.....		10,000 00

Commissions or brokerage.....	25,912 02
Rents .....	1,836 46
Salaries to officers and employes.....	8,563 42
Taxes, fees and licenses.....	5,310 75
All other disbursements.....	14,671 94
	<hr/>
Total expenditures.....	\$ 127,907 78
	<hr/>
Balance .....	\$ 277,042 66

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 70,000 00
Mortgage loans on real estate.....	10,100 00
Book value of bonds and stocks.....	187,000 98
Cash in company's office.....	11 02
Cash in bank.....	9,330 66
	<hr/>
Total net ledger assets.....	\$ 277,042 66

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 85 17
Interest due and accrued on bonds and stocks.....	719 84
Rent due and accrued on company's property or lease.....	480 66
Market value of bonds and stocks over book value.....	70,299 02
Net amount of uncollected premiums not more than three months due .....	19,131 49
Due for reinsurance on losses paid.....	9 61
	<hr/>
Total admitted assets.....	\$ 367,768 45

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 8,515 25
Total unearned premiums.....	62,836 03
All other liabilities.....	2,701 43
	<hr/>
Total amount of all liabilities.....	\$ 74,052 76
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	93,715 69
	<hr/>
Total .....	\$ 367,768 45

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 9,771,590 00
Fire risks written in 1900.....	17,253,880 00
Premiums thereon.....	149,168 33
Net amount fire risks in force December 31, 1900.....	13,973,936 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 357,056 00
Premiums received.....	4,716 88
Losses paid.....	721 87
Losses incurred.....	721 87
Amount at risk.....	358,070 00
Tax .....	35 16

## LAFAYETTE FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Reorganized in 1897.)

ALLEN W. ADAMS, PRESIDENT.

EDWARD H. BETTS, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 351,675 22

## I. INCOME.

Net cash received for premiums.....	\$ 230,012 44
Received from interest and rents.....	9,926 70
Received from all other sources.....	10,079 43
<b>Total income.....</b>	<b>\$ 250,028 57</b>
<b>Total footings.....</b>	<b>\$ 601,703 79</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 176,779 32
Commissions or brokerage.....	67,920 53
Salaries to officers and employes.....	2,345 00
Taxes, fees and licenses.....	6,280 14
All other disbursements.....	1,283 13
<b>Total expenditures.....</b>	<b>\$ 254,608 12</b>
<b>Balance .....</b>	<b>\$ 347,095 67</b>

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 309,400 00
Cash in bank.....	37,695 67
<b>Total net ledger assets.....</b>	<b>\$ 347,095 67</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,763 55
Net amount of uncollected premiums not more than three months due .....	30,743 47
<b>Total admitted assets.....</b>	<b>\$ 379,602 69</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 15,589 10
Total unearned premiums.....	135,193 27
All other liabilities.....	689 76
<b>Total amount of all liabilities.....</b>	<b>\$ 151,472 13</b>
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	28,130 56
<b>Total .....</b>	<b>\$ 379,602 69</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 19,570,055 00
Fire risks written in 1900.....	29,788,455 00
Premiums thereon.....	323,703 42
Net amount fire risks in force December 31, 1900.....	22,656,796 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 166,321 00
Premiums received.....	2,232 10
Losses paid.....	194 66
Losses incurred.....	194 66
Amount at risk.....	98,090 00

UNITED STATES BRANCH  
OF THE  
LANCASHIRE INSURANCE COMPANY.

Principal Office.....Chicago, Ill.  
(Commenced business in the United States in 1872.)

C. B. GILBERT, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,969,761 41

## I. INCOME.

Net cash received for premiums.....	\$ 1,886,785 63
Received from interest and rents.....	68,518 08
Received from home office.....	167,309 06
Received from all other sources.....	237 00
Total income.....	\$ 2,122,849 77
Total footings.....	\$ 4,092,611 18

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,329,273 05
Deposit premiums returned.....	279 40
Commissions or brokerage.....	342,767 38
Rents .....	11,773 57
Salaries to officers and employes.....	178,045 91
Taxes, fees and licenses.....	64,515 34
All other disbursements.....	161,057 58
Remitted to home office.....	73,616 94
Total expenditures.....	\$ 2,161,329 17
Balance .....	\$ 1,931,282 01

## III. LEDGER ASSETS.

Book value of real estate.....	\$	385,585	72
Book value of bonds and stock.....		1,417,743	63
Cash in company's office.....		480	63
Cash in bank.....		127,472	63
Total net ledger assets.....	\$	1,931,282	01

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	111,706	37
Net amount of uncollected premiums not more than three months due .....		225,749	15
Total admitted assets.....	\$	2,268,737	53

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	255,751	50
Total unearned premiums.....		1,392,339	06
Amount reclaimable on perpetual policies.....		6,764	85
All other liabilities.....		5,000	00
Total amount of all liabilities.....	\$	1,669,855	41
Divisible surplus.....		598,882	12
Total .....	\$	2,268,737	53

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	283,426,329	00
Fire risks written in 1900.....		241,258,167	00
Premiums thereon.....		2,444,125	74
Net amount fire risks in force December 31, 1900.....		276,022,200	00
Perpetual risks (not included above).....		256,100	00
Premiums on same.....		7,516	50

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	995,524	00
Premiums received.....		20,834	72
Losses paid.....		9,524	93
Losses incurred.....		7,984	93
Amount at risk.....		1,519,646	00
Tax .....		385	63

UNITED STATES BRANCH  
OF THE  
LAW UNION AND CROWN INSURANCE  
COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1897.)

HALL & HENSHAW, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 614,435 11

I. INCOME.

Net cash received for premiums.....	\$	382,725 53
Received from interest and rents.....		20,104 29
Received from home office.....		17,796 00
		420,625 82
Total income.....	\$	420,625 82
		1,035,060 93

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	255,596 87
Commissions or brokerage.....		104,423 58
Rents .....		600 00
Salaries to officers and employes.....		6,877 54
Taxes, fees and licenses.....		11,639 27
All other disbursements.....		8,031 65
Remitted to home office.....		32,618 28
		419,787 19
Total expenditures.....	\$	419,787 19
		615,273 74

III. LEDGER ASSETS.

Book value of real estate.....	\$	601,797 25
Cash in company's office.....		4,991 86
Cash in bank.....		8,129 29
Agents' debit balances.....		355 34
		615,273 74

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	3,462 91
Interest due and accrued on other assets.....		50 72
Market value of bonds and stocks over book value.....		32,182 75
Net amount of uncollected premiums not more than three months due .....		42,335 46
		693,305 58
Gross assets.....	\$	693,305 58
		693,305 58

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	53,779 96
Total unearned premiums.....		226,174 47
All other liabilities.....		5,404 27
		<hr/>
Total amount of all liabilities.....	\$	285,358 70
Divisible surplus.....		407,946 88
		<hr/>
Total .....	\$	693,305 58

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	35,778,796 00
Fire risks written in 1900.....		50,199,582 00
Premiums thereon.....		557,435 23
Net amount fire risks in force December 31, 1900.....		39,809,886 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	266,677 00
Premiums received.....		5,173 08
Losses paid.....		2,614 43
Losses incurred.....		2,350 13
Amount at risk.....		293,345 00
Tax .....		103 46

UNITED STATES BRANCH  
OF THE  
LION FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1879.)

JAMES H. BREWSTER, MANAGER FOR THE UNITED STATES.

Amount of net ledger assets December 31 of previous year.....	\$	810,549 15
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## I. INCOME.

Net cash received for premiums.....	\$	565,754 08
Received from interest and rents.....		27,089 32
Received from all other sources.....		3,659 38
		<hr/>
Total income.....	\$	596,502 78
		<hr/>
Total footings.....	\$	1,407,051 93

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	359,446 23
Commissions or brokerage.....		122,440 76
Rents .....		1,854 47

Salaries to officers and employes.....	32,169 43
Taxes, fees and licenses.....	23,388 95
All other disbursements.....	62,435 31
Total expenditures.....	\$ 601,735 19
Balance .....	\$ 805,316 74

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 4,500 00
Mortgage loans on real estate.....	232,577 50
Book value of bonds and stocks.....	468,793 75
Cash in company's office.....	145 94
Cash in bank.....	71,528 17
Agents' debit balances.....	27,877 49
Total .....	\$ 805,432 85
Deduct ledger liabilities.....	116 11
Total net ledger assets.....	\$ 805,316 74

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 5,351 40
Interest due and accrued on bonds and stocks.....	7,010 83
Market value of bonds and stocks over book value.....	16,596 25
Net amount of uncollected premiums not more than three months due .....	44,948 86
Gross assets.....	\$ 879,224 08
Deduct assets not admitted.....	4,200 00
Total admitted assets.....	\$ 875,024 08

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 49,442 27
Total unearned premiums.....	433,812 47
All other liabilities.....	18,110 98
Total amount of all liabilities.....	\$ 501,365 72
Divisible surplus.....	373,658 36
Total .....	\$ 875,024 08

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 88,235,797 00
Fire risks written in 1900.....	73,406,600 00
Premiums thereon.....	825,816 01
Net amount fire risks in force December 31, 1900.....	79,853,257 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,235,492 00
Premiums received.....	20,087 00
Losses paid.....	5,879 00
Losses incurred.....	5,871 00
Amount at risk.....	1,482,590 00
Tax .....	176 47



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

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1848.)

HENRY W. EATON, RESIDENT MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 8,181,892 69

I. INCOME.

Net cash received for premiums.....	\$ 5,001,988 51
Received from interest and rents.....	330,045 28
Received from home office.....	109,015 91
Received from all other sources.....	19,002 91
<b>Total income.....</b>	<b>\$ 5,451,052 61</b>
<b>Total footings.....</b>	<b>\$ 13,632,945 30</b>

II. DISBURSEMENTS

Net amount paid for losses.....	\$ 3,331,013 05
Deposit premiums returned.....	14,199 13
Commissions or brokerage.....	854,883 41
Rents .....	31,913 04
Salaries to officers and employes.....	325,380 71
Taxes, fees and licenses.....	179,282 82
All other disbursements.....	313,353 31
Remitted to home office.....	275,400 37
<b>Total expenditures.....</b>	<b>\$ 5,335,425 84</b>
<b>Balance .....</b>	<b>\$ 8,297,519 46</b>

III. LEDGER ASSETS.

Book value of real estate.....	\$ 1,859,420 79
Mortgage loans on real estate.....	3,194,350 00
Book value of bonds and stocks.....	2,358,520 75
Cash in company's office.....	2,444 36
Cash in bank.....	881,541 13
Bills receivable.....	2,175 00
<b>Total .....</b>	<b>\$ 8,298,462 03</b>
Deduct ledger liabilities.....	942 57
<b>Total net ledger assets.....</b>	<b>\$ 8,297,519 46</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 38,434 00
Interest due and accrued on other assets.....	188 90
Rent due and accrued on company's property or lease.....	10,000 00

Market value of real estate over book value.....	51,817 21
Market value of bonds and stocks over book value.....	386,649 25
Net amount of uncollected premiums not more than three months due .....	861,855 94
All other assets.....	332 66

Total admitted assets.....	\$ 9,646,797 42
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## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 511,074 09
Total unearned premiums.....	3,771,409 96
Amount reclaimable on perpetual policies.....	317,486 15
All other liabilities.....	337,441 42

Total amount of all liabilities.....	\$ 4,937,411 62
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Divisible surplus.....	4,709,385 80
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Total .....	\$ 9,646,797 42
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## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 937,910,567 00
Fire risks written in 1900.....	757,826,529 00
Premiums thereon.....	6,874,759 19
Net amount fire risks in force December 31, 1900.....	863,857,032 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 4,300,024 00
Premiums received.....	67,359 80
Losses paid.....	23,855 54
Losses incurred.....	23,855 54
Amount at risk.....	6,989,533 00
Tax .....	1,347 20

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF NEW YORK.

Principal Office.....New York City, N. Y.

(Organized in 1896.)

HENRY W. EATON, PRESIDENT.                      GEORGE W. HOYT, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....	\$ 288,987 22
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## I. INCOME.

Net cash received for premiums.....	\$ 63,413 02
Received from interest and rents.....	9,225 47

Total income.....	\$ 72,638 49
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Total footings.....	\$ 361,625 71
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## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	30,991 35
Commissions or brokerage.....		13,160 29
Salaries to officers and employes.....		1,997 50
Taxes, fees and licenses.....		5,687 91
From all other sources.....		3,145 34
Total expenditures.....	\$	54,982 39
Balance .....		306,643 32

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	249,838 48
Cash in bank.....		56,804 84
Total net ledger assets.....	\$	306,643 32

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	2,511 52
Net amount of uncollected premiums not more than three months due .....		42,822 35
Total admitted assets.....	\$	351,977 19

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	11,705 00
Total unearned premiums.....		56,328 14
All other liabilities.....		9,000 00
Total amount of all liabilities.....	\$	77,033 14
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		74,944 05
Total .....	\$	351,977 19

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	6,168,191 00
Fire risks written in 1900.....		14,732,607 00
Premiums thereon.....		170,218 22
Net amount fire risks in force December 31, 1900.....		8,668,015 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	74,900 00
Premiums received.....		895 06
Losses paid.....		84 29
Losses incurred.....		84 29
Tax .....		12 44

UNITED STATES BRANCH  
OF THE  
LONDON ASSURANCE CORPORATION.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1872.)

CHARLES L. CASE, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,117,102 49

I. INCOME.

Net cash received for premiums.....	\$ 1,203,136 49
Received from interest and rents.....	75,361 55
Received from all other sources.....	296 69
Total income.....	\$ 1,278,794 73
Total footings.....	\$ 3,395,897 22

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 709,603 90
Remitted to home office.....	113,221 35
Commissions or brokerage.....	291,781 67
Rents .....	14,442 50
Salaries to officers and employes.....	88,627 83
Taxes, fees and licenses.....	44,579 32
All other disbursements.....	48,038 18
Total expenditures.....	\$ 1,220,294 75
Balance .....	\$ 2,175,602 47

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,926,188 75
Cash in company's office.....	1,479 04
Cash in bank.....	233,419 87
Due from other companies for losses.....	14,514 81
Total net ledger assets.....	\$ 2,175,602 47

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 5,889 59
Market value of bonds and stocks over book value.....	64,785 00
Net amount of uncollected premiums not more than three months due .....	168,681 81
Bills receivable.....	132 78
Total admitted assets.....	\$ 2,415,091 65

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	162,897	00
Total unearned premiums.....		777,280	33
Amount reclaimable on perpetual policies.....		174	80
All other liabilities.....		65,819	79
<hr/>			
Total amount of all liabilities.....	\$	1,006,081	92
Divisible surplus.....		1,499,009	73
<hr/>			
Total .....	\$	2,415,091	65

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	172,295,763	00
Marine and inland risks in force December 31, previous year.....		6,563,741	00
Fire risks written in 1900.....		111,334,574	00
Premiums thereon.....		1,058,347	00
Marine and inland risks written in 1900.....		101,956,751	00
Premiums received thereon.....		640,522	34
Net amount fire risks in force December 31, 1900.....		163,096,811	00
Net amount marine and inland risks in force December 31, 1900.....		6,396,264	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	825,244	00
Premiums received.....		12,064	14
Losses paid.....		5,907	20
Losses incurred.....		5,315	29
Amount at risk.....		1,419,500	00
Tax .....		247	36

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

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1879.)

ARCHIBALD G. M'ILVAINE, JR., UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,531,571 02

## I. INCOME.

Net cash received for premiums.....	\$	1,609,203	23
Received from interest and rents.....		88,391	73
<hr/>			
Total income.....	\$	1,697,594	96
<hr/>			
Total footings.....	\$	4,229,165	98

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	921,650 01
Commissions or brokerage.....		298,187 34
Rents .....		20,088 42
Salaries to officers and employes.....		145,006 09
Taxes, fees and licenses.....		57,292 23
All other disbursements.....		186,718 14
Remitted to home office.....		404,620 15
<b>Total expenditures.....</b>	<b>\$</b>	<b>2,033,562 38</b>
<b>Balance .....</b>	<b>\$</b>	<b>2,195,603 60</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	300,000 00
Book value of bonds and stocks.....		1,598,277 63
Cash in company's office.....		34,950 93
Cash in bank.....		68,859 67
Bills receivable.....		4,861 97
All other assets.....		188,653 40
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>2,195,603 60</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	20,630 00
Rent due and accrued on company's property or lease.....		2,094 09
Market value of bonds and stocks over book value.....		106,376 62
Net amount of uncollected premiums not more than three months due .....		250,798 66
Reinsurance due on paid losses.....		971 66
<b>Gross assets.....</b>	<b>\$</b>	<b>2,576,474 63</b>
Deduct assets not admitted.....		1,936 07
<b>Total admitted assets.....</b>	<b>\$</b>	<b>2,574,538 56</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	137,634 29
Total unearned premiums.....		1,466,834 54
All other liabilities.....		29,159 94
<b>Total amount of all liabilities.....</b>	<b>\$</b>	<b>1,633,628 77</b>
Divisible surplus.....		940,909 79
<b>Total .....</b>	<b>\$</b>	<b>2,574,538 56</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	443,647,404 00
Fire risks written in 1900.....		275,247,277 00
Premiums thereon.....		2,445,221 19
Net amount fire risks in force December 31, 1900.....		387,853,743 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,203,060 00
Premiums received.....		23,854 04

Losses paid.....	10,821 04
Losses incurred.....	10,857 84
Amount at risk.....	1,576,180 00
Tax .....	477 08

## LOYAL MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.  
(Organized in 1899.)

SILAS W. CHANEY, PRESIDENT.

S. F. KEITH, SECRETARY.

### I. INCOME.

Net cash received for premiums.....	\$ 9,538 52
Borrowed money.....	610 00
Total income.....	\$ 10,148 52

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,843 29
Deposit premiums returned.....	428 65
Salaries to officers and employes and agents.....	4,151 58
Borrowed money paid.....	710 00
All other disbursements.....	405 00
Total expenditures.....	\$ 8,538 52

### III. LEDGER ASSETS.

Cash in company's office.....	\$ 319 48
Cash in bank.....	651 57
Cash in hands of agents.....	397 48
In course of collection.....	397 91
Reserve contingent fund, cash and assessment notes.....	15,106 85
All other assets.....	250 00
Total net ledger assets.....	\$ 17,123 29

### IV. NON-LEDGER LIABILITIES.

Due for borrowed money.....	\$ 400 00
Total amount of all liabilities.....	\$ 400 00

### V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 319,115 00
Fire risks written in 1900.....	569,897 00
Premiums thereon.....	9,538 52
Net amount fire risks in force December 31, 1900.....	691,317 00

### BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 569,897 00
Premiums received.....	9,538 52
Losses paid.....	2,843 29
Losses incurred.....	2,843 29
Tax .....	182 19

## LUMBERMEN'S INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1873.)

LEWIS DAVIS, PRESIDENT.

OLIVER H. HILL, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,126,129 84

## I. INCOME.

Net cash received for premiums.....	\$	164,329 39
Received from interest and rents.....		61,907 96
Received from rents and all other sources.....		13,154 48
<b>Total income.....</b>	<b>\$</b>	<b>239,391 83</b>
<b>Total footings.....</b>	<b>\$</b>	<b>1,365 521 67</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	108,238 59
Deposit premiums returned.....		12,710 11
Paid for interest or dividends.....		25,000 09
Commissions or brokerage.....		43,320 42
Rents .....		1,200 09
Salaries to officers and employes.....		12,445 00
Taxes, fees and licenses.....		12,346 61
All other disbursements.....		12,892 11
<b>Total expenditures.....</b>	<b>\$</b>	<b>228,152 87</b>
<b>Balance .....</b>	<b>\$</b>	<b>1,137,368 80</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	155,118 35
Mortgage loans on real estate.....		296,701 51
Collateral loans.....		31,900 00
Book value of bonds and stocks.....		631,842 71
Cash in company's office.....		141 88
Cash in bank.....		21,664 35
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>1,137,368 80</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	4,278 26
Perpetual deposits reclaimable.....		671 45
Interest due and accrued on collateral loans.....		305 97
Rent due and accrued on company's property or lease.....		1,169 40
Market value of bonds and stocks over book value.....		43,422 29
Net amount of uncollected premiums not more than three months due .....		37,200 32
<b>Gross assets.....</b>	<b>\$</b>	<b>1,224,425 49</b>
<b>Deduct assets not admitted.....</b>	<b></b>	<b>8,118 35</b>
<b>Total admitted assets.....</b>	<b>\$</b>	<b>1,216,307 14</b>



## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	20,239 95
Total unearned premiums.....		131,401 71
Amount reclaimable on perpetual policies.....		233,143 71
All other liabilities.....		19,725 63
<hr/>		
Total amount of all liabilities.....	\$	404,511 00
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		561,796 14
<hr/>		
Total .....	\$	1,216,307 14

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	27,135,526 00
Fire risks written in 1900.....		21,261,356 00
Premiums thereon.....		225,996 48
Net amount fire risks in force December 31, 1900.....		23,979,940 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	435,621 66
Premiums received.....		5,214 17
Losses paid.....		2,239 50
Losses incurred.....		2,533 00
Amount at risk.....		468,062 91
Tax .....		89 67

UNITED STATES BRANCH  
OF THE

MAGDEBURG FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the U. S. in 1896.)

P. E. RASOR, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 826,311 31

I. INCOME.

Net cash received for premiums.....	\$	781,648 43
Received from interest and rents.....		26,707 22
Received from home office.....		77,418 75
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Total income.....	\$	885,774 46
<hr/>		
Total footings.....	\$	1,712,085 77

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	555,476 40
Commissions or brokerage.....		165,410 80
Rents .....		10,546 38
Salaries to officers and employes.....		70,296 94
Taxes .....		29,196 69
All other disbursements.....		65,778 87
Remitted to home office.....		596 13
		<hr/>
Total expenditures.....	\$	897,302 21
		<hr/>
Balance .....	\$	814,783 56

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	770,725 00
Cash in company's office.....		708 87
Cash in bank.....		157 57
Cash in hands of trustees.....		43,192 12
		<hr/>
Total net ledger assets.....	\$	814,783 56

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	7,612 50
Market value of bonds and stocks over book value.....		20,087 50
Net amount of uncollected premiums not more than three months due .....		86,424 46
		<hr/>
Total admitted assets.....	\$	928,908 02

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	71,524 85
Total unearned premiums.....		517,043 99
		<hr/>
Total amount of all liabilities.....	\$	588,568 84
Divisible surplus.....		340,339 18
Total .....	\$	928,908 02

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	74,358,965 00
Fire risks written in 1900.....		102,206,682 00
Premiums thereon.....		1,091,313 52
Net amount fire risks in force December 31, 1900. ....		85,106,213 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....		557,395 00
Premiums received.....		8,254 56
Losses paid.....		1,160 20
Losses incurred.....		1,150 29
Amount at risk.....		755,093 00
Tax .....		142 00

UNITED STATES BRANCH  
OF THE  
MANCHESTER ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in U. S. in 1890.)

GEO. S. A. YOUNG, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,468,408 61

I. INCOME.

Net cash received for premiums.....	\$ 1,387,250 06
Received from interest and rents.....	52,496 72
Received from all other sources.....	8,032 44
Received from home office.....	156,757 00
<b>Total income.....</b>	<b>\$ 1,604,536 22</b>
<b>Total footings.....</b>	<b>\$ 3,072,944 83</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 876,051 17
Commissions or brokerage.....	283,502 36
Rents .....	10,215 03
Salaries to officers and employes.....	86,602 03
Taxes, fees and licenses.....	60,701 73
All other disbursements.....	226,916 98
<b>Total expenditures.....</b>	<b>\$ 1,543,989 35</b>
<b>Balance .....</b>	<b>\$ 1,528,955 48</b>

III. LEDGER ASSETS.

Book value of real estate.....	\$ 2,900 00
Book value of bonds and stocks.....	1,368,350 85
Cash in company's office.....	21,944 54
Cash in bank.....	135,157 66
Bills receivable.....	602 43
<b>Total net ledger assets.....</b>	<b>\$ 1,528,955 48</b>

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 5,054 17
Market value of real estate over book value.....	412 14
Market value of bonds and stocks over book value.....	32,529 15
Net amount of uncollected premiums not more than three months due .....	223,318 82
Due from other companies for reinsurance on losses already paid..	4,93 85
<b>Gross assets.....</b>	<b>\$ 1,794,563 61</b>
Deduct assets not admitted.....	448 50
<b>Total admitted assets.....</b>	<b>\$ 1,794,115 11</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	174,570 63
Total unearned premiums.....		1,035,248 25
All other liabilities.....		32,602 73
		<hr/>
Total amount of all liabilities.....	\$	1,242,421 66
Divisible surplus.....		551,693 45
		<hr/>
Total .....	\$	1,794,115 11

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	217,035,991 00
Fire risks written in 1900.....		179,879,502 00
Premiums thereon.....		2,015,063 14
Net amount fire risks in force December 31, 1900.....		194,146,167 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,232,156 50
Premiums received.....		33,088 73
Losses paid.....		6,436 90
Losses incurred.....		6,378 33
Amount at risk.....		871,221 06
Tax .....		513 04

## MANHATTAN FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1869.)

DANIEL MYERS, PRESIDENT.                      JAMES W. DURBROW, SECRETARY.

CASH CAPITAL, \$500,000.

**The Manhattan Fire Insurance Company of New York, was put in the hands of a receiver by the New York authorities May 11th, 1901. Otto Kelsey, Receiver.**

Amount of net ledger assets December 31 of previous year.....	\$	747,611 05
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## I. INCOME.

Net cash received for premiums.....	\$	582,339 71
Received from interest and rents.....		13,111 40
Received from all other sources.....		43,044 92
		<hr/>
Total income.....	\$	638,496 63
		<hr/>
Total footings.....	\$	1,386,107 11

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	537,412 59
Paid for interest or dividends.....		40,500 00
Commissions or brokerage.....		133,760 31

Rents .....	6,000 00
Salaries to officers and employes.....	44,677 46
Taxes, fees and licenses.....	16,683 93
All other disbursements.....	51,412 13
Total expenditures.....	\$ 850,446 42
Balance .....	\$ 555,660 69

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 503,481 48
Cash in company's office.....	3,593 49
Cash in bank.....	53,371 83
Bills receivable.....	21,213 09
Other assets.....	100 00
Total .....	\$ 581,669 89
Deduct ledger liabilities.....	26,009 20
Total net ledger assets.....	\$ 555,660 69

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 2,067 71
Market value of bonds and stocks over book value.....	29,856 02
Net amount of uncollected premiums not more than three months due .....	216,830 31
Total admitted assets.....	\$ 804,414 73

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 50,668 81
Total unearned premiums.....	125,472 00
All other liabilities.....	90,260 37
Total amount of all liabilities.....	\$ 266,401 18
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	38,013 55
Total .....	804,414 73

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 73,511,414 68
Fire risks written in 1900.....	81,316,760 32
Premiums thereon.....	1,054,600 57
Marine and inland risks written in 1900.....	4,830,584 00
Premiums received thereon.....	78,051 68
Net amount fire risks in force December 31, 1900.....	16,247,570 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 174,075 00
Premiums received.....	2,250 07
Losses paid.....	29 25
Losses incurred.....	144 95
Amount at risk.....	165,000 00
Tax .....	46 53

## MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1823.)

GEO. R. ROGERS, PRESIDENT. JAMES SIMPSON, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 574,717 29

### I. INCOME.

Net cash received for premiums.....\$ 159,696 75  
Received from interest and rents..... 22,403 04

Total income.....\$ 182,099 79

Total footings.....\$ 756,817 08

### II. DISBURSEMENTS.

Net amount paid for losses.....\$ 114,254 56  
Commissions or brokerage..... 33,824 50  
Salaries to officers and employes..... 22,186 02  
Taxes, fees and licenses..... 6,065 05  
All other disbursements..... 67,601 25

Total expenditures.....\$ 243,931 38

Balance .....\$ 512,885 70

### III. LEDGER ASSETS.

Mortgage loans on real estate.....\$ 184,100 00  
Book value of bonds and stocks..... 304,542 97  
Cash in company's office..... 827 31  
Cash in bank..... 23,415 42

Total net ledger assets.....\$ 512,885 70

### NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....\$ 31,440 03  
Net amount of uncollected premiums not more than three months  
due ..... 24,306 82

Total admitted assets.....\$ 568,632 55

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$ 15,523 39  
Total unearned premiums..... 122,466 04  
All other liabilities..... 6,295 90

Total amount of all liabilities.....\$ 144,285 33

Joint stock capital paid up in cash..... 400,000 00

Divisible surplus..... 24,347 22

Total .....\$ 568,632 55

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 34,937,947 00
Fire risks written in 1900.....	26,740,600 09
Premiums thereon.....	284,492 05
Net amount fire risks in force December 31, 1900.....	25,883,904 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 252,599 03
Premiums received.....	3,326 40
Premiums received.....	677 74
Losses incurred.....	677 74
Amount at risk.....	453,333 00
Tax .....	43 97

## MECHANICS' INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1854.)

SIMON J. MARTIN, PRESIDENT. JNO. A. SNYDER, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 839,229 52

## I. INCOME.

Net cash received for premiums.....	\$ 235,672 27
Received from interest and rents.....	39,200 33
Received from all other sources.....	14,311 69
Total income.....	\$ 289,184 34
Total footings.....	\$ 1,128,414 86

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 174,223 57
Deposit premiums returned.....	11,161 40
Paid for interest or dividends.....	20,000 00
Commissions or brokerage.....	62,284 18
Rents .....	2,500 00
Salaries to officers and employes.....	13,790 01
Taxes, fees and licenses.....	10,322 84
All other disbursements.....	15,537 87
Total expenditures.....	\$ 309,819 87
Balance .....	\$ 818,594 99

## III. LEDGER ASSETS.

Book value of real estate.....	\$	55,551 02
Mortgage loans on real estate.....		288,976 76
Collateral loans.....		4,259 00
Book value of bonds and stocks.....		395,260 51
Cash in company's office.....		617 25
Cash in bank.....		42,894 32
		<hr/>
Total net ledger assets.....	\$	817,459 86

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	4,218 25
Interest due and accrued on bonds and stocks.....		3,239 99
Interest due and accrued on collateral loans.....		249 82
Rent due and accrued on company's property or lease.....		60 00
Market value of bonds and stocks over book value.....		45,409 49
Net amount of uncollected premiums not more than three months due .....		59,967 31
Other assets.....		3,143 67
		<hr/>
Gross assets.....	\$	927,748 39
Deduct assets not admitted.....		4,051 02
		<hr/>
Total admitted assets.....	\$	923,697 37

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	22,246 52
Total unearned premiums.....		152,064 38
Amount reclaimable on perpetual policies.....		258,967 00
All other liabilities.....		24,454 90
		<hr/>
Total amount of all liabilities.....	\$	457,734 80
Joint stock capital paid up in cash.....		250,000 00
		<hr/>
Divisible surplus.....		215,962 57
Total .....	\$	923,697 37

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	23,890,172 00
Fire risks written in 1900.....		26,564,754 00
Premiums thereon.....		314,261 04
Net amount fire risks in force December 31, 1900.....		25,162,037 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	548,009 74
Premiums received.....		6,923 57
Losses paid.....		2,637 13
Losses incurred.....		2,905 05
Amount at risk.....		767,213 63
Tax .....		96 28



## THE MERCHANTS' INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Organized in 1858.)

G. LEE STOUT, PRESIDENT.

W. H. GUERIN, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,261,462 48

## I. INCOME.

Net cash received for premiums.....	\$ 823,841 42
Received from interest and rents.....	55,215 76
Received from all other sources.....	19,088 36
<b>Total income.....</b>	<b>\$ 898,145 54</b>
<b>Total footings.....</b>	<b>\$ 2,159,608 02</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 674,708 09
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	152,445 54
Salaries and allowances to agents.....	74,933 94
Rents .....	4,732 50
Salaries to officers and employes.....	76,032 70
Taxes, fees and licenses.....	43,134 89
All other disbursements.....	40,901 98
<b>Total expenditures.....</b>	<b>\$ 1,098,889 64</b>
<b>Balance .....</b>	<b>\$ 1,061,718 38</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 149,550 64
Mortgage loans on real estate.....	318,500 00
Book value of bonds and stocks.....	339,312 50
Cash in company's office.....	12,963 62
Cash in bank.....	40,391 62
<b>Total net ledger assets.....</b>	<b>\$ 1,061,718 38</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,845 36
Interest due and accrued on bonds and stocks.....	3,761 92
Rent due and accrued on company's property or lease.....	1,005 34
Market value of real estate over book value.....	37,478 18
Market value of bonds and stocks over book value.....	119,357 50
Net amount of uncollected premiums not more than three months due .....	123,230 42
Due from other companies for reinsurance on losses paid.....	3,498 64
<b>Gross assets.....</b>	<b>\$ 1,352,925 74</b>
<b>Deduct assets not admitted.....</b>	<b>1,028 74</b>
<b>Total admitted assets.....</b>	<b>\$ 1,351,897 00</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	95,744	08
Total unearned premiums.....		651,115	12
All other liabilities.....		21,902	45
<hr/>			
Total amount of all liabilities.....	\$	768,761	65
Joint stock capital paid up in cash.....		400,000	00
Divisible surplus.....		183,135	35
<hr/>			
Total .....	\$	1,351,897	00

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	160,326,562	00
Fire risks written in 1900.....		118,615,366	00
Premiums thereon.....		1,258,244	95
Net amount fire risks in force December 31, 1900.....		133,751,635	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	826,665	00
Premiums received.....		13,087	08
Losses paid.....		3,737	22
Losses incurred.....		3,854	42
Amount at risk.....		895,265	00
Tax .....		272	42

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## MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Detroit, Mich.

(Organized in 1881.)

F. H. WHITNEY, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 736,432 35

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### I. INCOME.

Net cash received for premiums.....	\$	283,122	00
Received from interest and rents.....		36,863	90
Received from all other sources.....		122	21
<hr/>			
Total income.....	\$	320,108	20
<hr/>			
Total footings.....	\$	1,056,540	55

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	166,194	20
Paid for interest or dividends.....		16,000	00
Commissions or brokerage.....		62,061	77

Salaries and allowances to agents.....	24,897 76
Rents .....	2,400 00
Salaries to officers and employes.....	13,568 74
Taxes, fees and licenses.....	15,210 05
All other disbursements.....	4,402 27
<hr/>	
Total expenditures.....\$	304,734 79
<hr/>	
Balance .....	\$ 751,805 76

## III. LEDGER ASSETS.

Book value of real estate.....\$	89,108 14
Mortgage loans on real estate.....	522,965 00
Book value of bonds and stocks.....	60,250 00
Cash in company's office.....	21,527 32
Cash in bank.....	57,955 30
<hr/>	
Total net ledger assets.....\$	751,805 76

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....\$	10,807 45
Interest due and accrued on bonds and stocks.....	1,047 50
Interest due and accrued on other assets.....	495 20
Net amount of uncollected premiums not more than three months due .....	44,101 91
<hr/>	
Total admitted assets.....\$	808,257 82

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$	18,251 17
Total unearned premiums.....	217,089 73
All other liabilities.....	2,406 44
<hr/>	
Total amount of all liabilities.....\$	237,777 34
Joint stock capital paid up in cash.....	490,000 00
Divisible surplus.....	170,480 48
<hr/>	
Total .....	\$ 808,257 82

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....\$	36,137,770 00
Fire risks written in 1900.....	33,206,768 00
Premiums thereon.....	376,588 17
Net amount fire risks in force December 31, 1900.....	38,691,853 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....\$	236,520 00
Premiums received.....	3,454 74
Losses paid.....	2,665 59
Losses incurred.....	2,665 59
Amount at risk.....	246,520 00
Tax .....	12 58

## MILWAUKEE FIRE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1898.)

WILLIAM L. JONES, PRESIDENT.

H. A. NOLTE, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 329,595 03

## I. INCOME.

Net cash received for premiums.....	\$ 177,068 93
Received from interest and rents.....	15,328 47
Received from all other sources.....	100,828 75
<b>Total income.....</b>	<b>\$ 293,226 15</b>
<b>Total footings.....</b>	<b>\$ 612,741 18</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 97,653 82
Commissions or brokerage.....	47,595 03
Rents .....	595 00
Salaries to officers and employes.....	12,331 56
Taxes, fees and licenses.....	10,127 29
All other disbursements.....	26,608 04
<b>Total expenditures.....</b>	<b>\$ 194,910 74</b>
<b>Balance .....</b>	<b>\$ 418,830 44</b>

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 184,200 00
Book value of bonds and stocks.....	204,045 00
Cash in company's office.....	1,921 81
Cash in bank.....	28,663 63
<b>Total net ledger assets.....</b>	<b>\$ 418,830 44</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,967 86
Net amount of uncollected premiums not more than three months due .....	12,600 26
<b>Total admitted assets.....</b>	<b>\$ 432,398 56</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 14,794 10
Total unearned premiums.....	100,825 27
All other liabilities.....	8,760 99
<b>Total amount of all liabilities.....</b>	<b>\$ 133,380 36</b>
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	100,018 20
<b>Total .....</b>	<b>\$ 433,398 56</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 24,515,354 00
Fire risks written in 1900.....	18,606,766 00
Premiums thereon.....	232,497 47
Net amount fire risks in force December 31, 1900.....	16,424,720 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 180,950 00
Premiums received.....	1,317 11
Losses paid.....	1,281 44
Losses incurred.....	1,293 26
Amount at risk.....	226,188 00
Tax .....	26 24

## MILWAUKEE MECHANICS' INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1852.)

WM. L. JONES, PRESIDENT. G. W. GROSSENBACH, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,336,528 45

## I. INCOME.

Net cash received for premiums.....	\$ 900,262 89
Received from interest and rents.....	124,043 40
Received from all other sources.....	3,787 10
<b>Total income.....</b>	<b>\$ 1,028,093 39</b>
<b>Total footings.....</b>	<b>\$ 3,364,621 84</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 530,932 54
Paid for interest or dividends.....	80,000 00
Commissions or brokerage.....	219,223 54
Rents .....	5,168 29
Salaries to officers and employes.....	65,818 46
Taxes, fees and licenses.....	47,292 41
All other disbursements.....	66,537 06
<b>Total expenditures.....</b>	<b>\$ 1,014,882 30</b>
<b>Balance .....</b>	<b>\$ 2,349,739 54</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	67,500	00
Mortgage loans on real estate.....		1,119,687	44
Book value of bonds and stocks.....		1,061,630	25
Cash in company's office.....		40,111	38
Cash in bank.....		60,810	47
Total net ledger assets.....	\$	2,349,739	54

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	20,727	26
Interest due and accrued on bonds and stocks.....		5,078	13
Net amount of uncollected premiums not more than three months due .....		120,307	48
Total admitted assets.....	\$	2,495,852	41

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	66,325	50
Total unearned premiums.....		821,032	72
All other liabilities.....		53,141	91
Total amount of all liabilities.....	\$	940,500	13
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		1,355,352	28
Total .....	\$	2,495,852	41

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	152,296,066	00
Fire risks written in 1900.....		96,037,125	00
Premiums thereon.....		1,193,551	28
Net amount fire risks in force December 31, 1900.....		135,892,740	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	552,812	00
Premiums received.....		11,350	47
Losses paid.....		1,633	77
Losses incurred.....		2,466	98
Amount at risk.....		691,015	00
Tax .....		227	01

UNITED STATES BRANCH  
OF THE  
**MOSCOW FIRE INSURANCE COMPANY.**

Principal Office.....Hartford, Conn.

(Commenced business in the U. S. in 1900.)

JOHN R. REDFIELD, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 555,580 00

I. INCOME.

Net cash received for premiums.....	\$	555,839 32
Received from interest and rents.....		16,500 00
		572,339 32
Total income.....	\$	572,339 32
		1,127,919 32

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	135,584 15
Commissions or brokerage.....		189,969 57
Salaries to officers and employes.....		850 00
Taxes, fees and licenses.....		3,624 47
All other disbursements.....		1,428 02
Remitted to home office.....		190,754 29
		522,210 50
Total expenditures.....	\$	522,210 50
Balance .....	\$	605,708 82

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	555,580 00
Agents' debit balances.....		50,128 82
		605,708 82
Total net ledger assets.....	\$	605,708 82

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		3,750 00
Net amount of uncollected premiums not more than three months due .....		48,923 63
		558,382 45
Gross assets.....	\$	558,382 45
Deduct assets not admitted.....		1,055 00
		657,327 45
Total admitted assets.....	\$	657,327 45

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	56,286 30
Total unearned premiums.....		335,917 76
All other liabilities.....		12,719 43
		404,923 49
Total amount of all liabilities.....	\$	404,923 49
Divisible surplus.....		252,403 96
		657,327 45
Total .....	\$	657,327 45

## V. MISCELLANEOUS.

Fire risks written in 1900.....	\$	79,910,711	00
Premiums thereon.....		696,031	73
Net amount fire risks in force December 31, 1900.....		68,694,570	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	177,129	00
Premiums received.....		3,221	20
Losses paid.....		1,730	53
Losses incurred.....		1,940	53
Amount at risk.....		165,704	00

UNITED STATES BRANCH  
OF THE  
MUNICH REINSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1898.)

CARL SCHREINER, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 848,689 51

## I. INCOME.

Net cash received for premiums.....	\$	1,459,803	42
Received from interest and rents.....		26,216	03
<b>Total income.....</b>	<b>\$</b>	<b>1,486,019</b>	<b>45</b>
<b>Total footings.....</b>	<b>\$</b>	<b>2,334,718</b>	<b>95</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	684,619	70
Commissions .....		506,697	22
Salaries to officers and employes.....		9,970	00
Taxes, fees and licenses.....		3,220	07
All other disbursements.....		10,464	22
<b>Total expenditures.....</b>	<b>\$</b>	<b>1,215,071</b>	<b>21</b>
<b>Balance .....</b>	<b>\$</b>	<b>1,119,647</b>	<b>75</b>

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	874,343	75
Cash in bank.....		245,304	00
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>1,119,647</b>	<b>75</b>



## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	7,595 80
Market value of bonds and stocks over book value.....		21,943 75
Net amount of uncollected premiums not more than three months due .....	\$	112,300 45
Total admitted assets.....	\$	1,261,487 75

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	186,713 00
Total unearned premiums.....		815,219 10
Total amount of all liabilities.....	\$	1,001,932 10
Divisible surplus.....		259,555 65
Total .....	\$	1,261,487 75

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	47,627,394 00
Fire risks written in 1900.....		205,909,155 00
Premiums thereon.....		1,830,165 39
Net amount fire risks in force December 31, 1900.....		205,895,399 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	925,875 00
Premiums received.....		10,834 50
Losses paid.....		2,068 56
Losses incurred.....		2,250 56

UNITED STATES BRANCH  
OF THE  
NATIONAL ASSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Commenced business in the United States in 1899.)

GEORGE E. KENDALL, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 376,909 05

## I. INCOME.

Net cash received in premiums.....	\$	531,164 92
Received from interest and rents.....		14,387 12
Received from home office.....		45,132 42
Received from all other sources.....		1,222 85
Total income.....	\$	591,907 31
Total footings.....	\$	968,816 36

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	279,221	44
Commissions or brokerage.....		130,546	81
Rents .....		1,266	60
Salaries to officers and employes.....		48,469	19
Taxes, fees and licenses.....		10,191	48
All other disbursements.....		24,847	94
Remitted to home office.....		242	24
Total expenditures.....		\$	494,885 70
Balance .....		\$	473,930 66

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	412,486	70
Cash in company's office.....		1,483	46
Cash in bank.....		59,960	50
Total net ledger assets.....		\$	473,930 66

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,250	00
Market value of bonds and stocks over book value.....		10,563	30
Net amount of uncollected premiums not more than three months due .....		85,686	62
Total admitted assets.....		\$	571,430 58

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	44,785	29
Total unearned premiums.....		298,195	78
All other liabilities.....		20,437	63
Total amount of all liabilities.....		\$	363,418 70
Divisible surplus.....		208,011	88
Total .....		\$	571,430 58

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	22,439,692	00
Fire risks written in 1900.....		63,183,587	00
Premiums thereon.....		705,317	98
Net amount fire risks in force December 31, 1900.....		42,168,906	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	787,920	00
Premiums received.....		14,019	28
Losses paid.....		8,372	00
Losses incurred.....		8,325	00
Amount at risk.....		1,121,524	00
Tax .....		25	92

## NATIONAL FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1869.)

JAMES NICHOLS, PRESIDENT.

B. R. STILLMAN, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,120,122 28

## I. INCOME.

Net cash received for premiums.....	\$ 2,949,558 48
Received from interest and rents.....	194,109 93
Received from all other sources.....	1,844 25
<b>Total income.....</b>	<b>\$ 3,145,512 66</b>
<b>Total footings.....</b>	<b>\$ 7,265,634 94</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,524,884 93
Paid for interest or dividends.....	120,000 00
Commissions or brokerage.....	467,903 20
Salaries to officers and employes.....	183,241 96
Taxes, fees and licenses.....	94,541 63
All other disbursements.....	355,248 17
<b>Total expenditures.....</b>	<b>\$ 2,745,819 89</b>
<b>Balance .....</b>	<b>\$ 4,519,815 05</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 367,920 98
Mortgage loans on real estate.....	708,815 00
Book value of bonds and stocks.....	2,941,967 63
Cash in company's office.....	545 93
Cash in bank.....	286,594 15
Agents' debit balances.....	213,971 36
<b>Total net ledger assets.....</b>	<b>\$ 4,519,815 05</b>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 234,013 37
Net amount of uncollected premiums not more than three months due .....	204,096 96
<b>Gross assets.....</b>	<b>\$ 4,957,925 38</b>
<b>Deduct assets not admitted.....</b>	<b>36,136 04</b>
<b>Total admitted assets.....</b>	<b>\$ 4,921,789 34</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	247,489	87
Total unearned premiums.....		2,045,419	76
All other liabilities.....		95,000	00
<hr/>			
Total amount of all liabilities.....	\$	2,387,909	63
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		1,533,879	71
<hr/>			
Total .....	\$	4,921,789	34

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	390,393,438	00
Fire risks written in 1900.....		350,426,541	00
Premiums thereon.....		3,691,385	98
Net amount fire risks in force December 31, 1900.....		401,467,507	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,395,186	00
Premiums received.....		49,926	65
Losses paid.....		12,076	73
Losses incurred.....		14,001	68
Tax .....		831	22

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## NATIONAL MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colo.

(Organized in 1898.)

D. M. RICHARDS, PRESIDENT.

CHAS. T. PHILP, SECRETARY.

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### I. INCOME.

Net cash received for premiums.....	\$	7,296	98
Received from all other sources.....		1,056	17
<hr/>			
Total income.....	\$	8,353	15

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	2,206	34
Deposit premiums returned.....		47	33
Salaries to officers and employes.....		4,962	96
All other disbursements.....		868	15
<hr/>			
Total expenditures.....	\$	8,084	78

### III. LEDGER ASSETS.

Cash in hands of agents.....		40	92
Cash in company's office.....		197	92
Cash in bank.....		70	45

Bills receivable.....	9,239 93
Premiums in course of collection.....	1,294 90
All other assets.....	387 25
<b>Total net ledger assets.....\$</b>	<b>11,231 37</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$	464 00
Due for salaries and commissions.....	225 00
All other liabilities.....	40 00
<b>Total amount of all liabilities.....</b>	<b>729 00</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....\$	237,520 00
Fire risks written in 1900.....	648,223 00
Premiums thereon.....	7,296 98
Net amount fire risks in force December 31, 1900.....	729,077 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....\$	648,223 00
Premiums received.....	7,296 98
Losses paid.....	2,206 34
Losses incurred.....	2,275 59
Tax .....	151 34

## NATIONAL STANDARD INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1896.)

JOEL FRANCIS FREEMAN, PRESIDENT.      EMIL G. PIEPER, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$      497,411 75

## I. INCOME.

Net cash received for premiums.....\$	238,879 59
Received from interest and rents.....	13,292 18
Received from all other sources.....	25,750 00
<b>Total income.....\$</b>	<b>277,921 77</b>
<b>Total footings.....\$</b>	<b>775,333 52</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....\$	181,167 61
Paid for interest or dividends.....	24,000 00
Commissions or brokerage.....	72,935 65

Salaries to officers and employes.....	2,765 00
Taxes, fees and licenses.....	7,820 06
All other disbursements.....	2,334 39
Total expenditures.....	\$ 291,022 71
Balance .....	\$ 484,310 81

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 421,150 00
Cash in company's office.....	9 64
Cash in bank.....	63,151 17
Total net ledger assets.....	\$ 484,310 81

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,083 33
Interest due and accrued on other assets.....	1,353 28
Market value of bonds and stocks over book value.....	2,500 00
Net amount of uncollected premiums not more than three months due .....	46,162 38
Due from other companies for reinsurance on losses already paid..	1,552 00
Total admitted assets.....	\$ 536,961 80

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 19,487 00
Total unearned premiums.....	144,432 22
All other liabilities.....	17,348 73
Total amount of all liabilities.....	\$ 181,267 95
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	155,693 85
Total .....	\$ 536,961 80

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 27,512,584 00
Fire risks written in 1900.....	38,655,272 00
Premiums thereon.....	404,987 61
Net amount fire risks in force December 31, 1900.....	25,466,843 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 273,084 00
Premiums received.....	3,198 03
Losses paid.....	513 23
Losses incurred.....	483 96
Tax .....	27 52

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

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

(Organized in 1869.)

ULBERTO C. CROSBY, PRESIDENT.

FRANK. W. SARGEANT, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,714,222 57

### I. INCOME.

Net cash received for premiums.....	\$ 1,304,125 78
Received from interest and rents.....	152,831 83
Received from all other sources.....	13,023 25
Total income.....	\$ 1,469,980 87
Total footings.....	\$ 4,184,203 44

### II. DISBURSEMENTS.

Net amount paid for losses.....	828,894 05
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	305,609 63
Rents .....	4,482 70
Salaries to officers and employes.....	65,143 78
Taxes, fees and licenses.....	60,698 65
All other disbursements.....	106,465 65
Total* expenditures.....	\$ 1,471,294 47
Balance .....	\$ 2,712,908 97

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 156,417 83
Mortgage loans on real estate.....	585,374 00
Collateral loans.....	52,755 00
Book value of bonds and stocks.....	1,669,382 75
Cash in company's office.....	601 75
Cash in bank.....	248,377 64
Total net ledger assets.....	\$ 2,712,908 97

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,551 00
Interest due and accrued on bonds and stocks.....	1,237 45
Market value of bonds and stocks over book value.....	502,547 25
Net amount of uncollected premiums not more than three months due .....	143,681 60
Total admitted assets.....	\$ 3,367,026 27

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	180,786 04
Total unearned premiums.....		1,177,182 78
All other liabilities.....		5,802 42
<hr/>		
Total amount of all liabilities.....	\$	1,363,771 24
Joint stock capital paid up in cash.....		1,000,000 00
Divisible surplus.....		1,003,255 03
<hr/>		
Total .....	\$	3,367,026 27

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	178,246,554 09
Fire risks written in 1900.....		151,157,717 00
Premiums thereon.....		1,741,658 38
Net amount fire risks in force December 31, 1900.....		197,697,818 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,573,859 00
Premiums received.....		24,894 10
Losses paid.....		6,218 21
Losses incurred.....		7,265 35
Tax .....		417 12

## NEW YORK FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1832.)

AUGUSTUS COLSON, PRESIDENT. CHARLES A. HULL, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 356,203 60

## I. INCOME.

Net cash received for premiums.....	\$	242,948 32
Received from interest and rents.....		14,446 16
Received from all other sources.....		29,903 00
<hr/>		
Total income.....	\$	287,297 48
<hr/>		
Total footings.....	\$	643,501 08

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	159,174 19
Paid for interest or dividends.....		12,000 00
Commissions or brokerage.....		46,712 39
Salaries to officers and employes.....		26,971 20
Taxes, fees and licenses.....		7,047 16
All other disbursements.....		40,116 27
<hr/>		
Total expenditures.....	\$	292,021 21
<hr/>		
Balance .....	\$	351,479 87



## III. LEDGER ASSETS.

Book value of real estate.....	\$	100,000	00
Book value of bonds and stocks.....		240,000	00
Cash in company's office.....		3,701	20
Deposited in bank.....		7,778	67
Total net ledger assets.....	\$	351,479	87

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		240	27
Rent due and accrued on company's property or lease.....		54	17
Market value of bonds and stocks over book value.....		43,700	00
Net amount of uncollected premiums not more than three months due .....		31,280	20
Total admitted assets.....	\$	426,754	51

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	28,566	70
Total unearned premiums.....		126,855	25
All other liabilities.....		232	11
Total amount of all liabilities.....	\$	155,654	06
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		71,100	45
Total .....	\$	426,754	51

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	20,953,753	00
Marine and inland risks in force December 31, previous year.....		1,576,915	00
Fire risks written in 1900.....		25,909,855	00
Premiums thereon.....		210,615	63
Marine and inland risks written in 1900.....		3,035,962	00
Premiums received thereon.....		81,851	61
Net amount fire risks in force December 31, 1900.....		20,738,774	00
Net amount marine and inland risks in force December 31, 1900.....		2,075,924	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	426,101	68
Premiums received.....		4,442	79
Losses paid.....		1,065	37
Losses incurred.....		1,065	37
Amount at risk.....		404,796	60
Tax .....		82	60

UNITED STATES BRANCH  
OF THE  
NEW ZEALAND INSURANCE COMPANY.

Principal Office.....San Francisco, Calif.

(Organized in 1859.)

W. P. THOMAS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 429,178 28

I. INCOME.

Net cash received for premiums.....	\$ 111,270 08
Received from interest and rents.....	16,040 00
Received from home office.....	1,350 73
Received from all other sources.....	150 00
<b>Total income.....</b>	<b>\$ 128,810 81</b>
<b>Total footings.....</b>	<b>\$ 557,989 03</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 58,156 86
Commissions or brokerage.....	13,440 16
Rents .....	2,400 00
Salaries to officers and employes.....	21,859 01
Taxes, fees and licenses.....	4,708 75
All other disbursements.....	17,328 24
Remitted to home office.....	12,718 66
<b>Total expenditures.....</b>	<b>\$ 130,611 68</b>
<b>Balance .....</b>	<b>\$ 427,377 41</b>

III. LEDGER ASSETS.

Book value of real estate.....	\$ 167,675 00
Book value of bonds and stocks.....	256,000 00
Cash in bank.....	3,311 31
Bills receivable.....	4,955 80
Agents' debit balances.....	236 45
Other assets.....	188 31
<b>Total .....</b>	<b>\$ 432,366 87</b>
Deduct ledger liabilities.....	4,989 46
<b>Total net ledger assets.....</b>	<b>\$ 427,377 41</b>

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,000 00
Market value of real estate over book value.....	17,325 00
Market value of bonds and stocks over book value.....	20,500 00

Net amount of uncollected premiums not more than three months due .....	21,768 39
All other assets.....	641 35
<hr/>	
Gross assets.....	\$ 488,612 15
Deduct assets not admitted.....	1,333 40
<hr/>	
Total admitted assets.....	\$ 487,228 75

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 15,126 25
Total unearned premiums.....	79,008 18
All other liabilities.....	1,932 04
<hr/>	
Total amount of all liabilities.....	\$ 96,066 47
Divisible surplus.....	391,162 28
<hr/>	
Total .....	\$ 487,228 75

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 9,216,334 00
Fire risks written in 1900.....	8,050,343 00
Premiums thereon.....	126,775 23
Net amount fire risks in force December 31, 1900.....	9,951,369 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 596,718 00
Premiums received.....	8,051 11
Losses paid.....	2,019 28
Losses incurred.....	2,019 28
Amount at risk.....	472,235 00
Tax .....	112 66

## NIAGARA FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1850.)

HAROLD HERRICK, PRESIDENT.

GEO. W. DEWEY, SECRETARY.

CASH CAPITAL \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,290,572 20

## I. INCOME.

Net cash received for premiums.....	\$ 1,653,821 65
Received from interest and rents.....	105,475 24
<hr/>	
Total income.....	\$ 1,759,296 89
<hr/>	
Total footings.....	\$ 4,049,869 09

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,025,084	15
Paid for interest or dividends.....		50,000	00
Commissions or brokerage.....		314,451	55
Rents .....		18,037	69
Salaries to officers and employes.....		156,581	60
Taxes, fees and licenses.....		47,668	11
All other disbursements.....		229,168	24
<b>Total expenditures.....</b>	<b>\$</b>	<b>1,840,991</b>	<b>34</b>
<b>Balance .....</b>	<b>\$</b>	<b>2,208,877</b>	<b>75</b>

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	311,375	00
Book value of bonds and stocks.....		1,830,000	00
Cash in company's office.....		654	28
Cash in bank.....		66,848	47
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>2,208,877</b>	<b>75</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	7,706	21
Interest due and accrued on bonds and stocks.....		2,466	67
Market value of bonds and stocks over book value.....		440,450	00
Net amount of uncollected premiums not more than three months due .....		227,390	09
<b>Gross assets.....</b>	<b>\$</b>	<b>2,886,890</b>	<b>72</b>
Deduct assets not admitted.....		30,250	00
<b>Total admitted assets.....</b>	<b>\$</b>	<b>2,856,640</b>	<b>72</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	172,828	69
Total unearned premiums.....		1,354,147	26
All other liabilities.....		17,829	56
<b>Total amount of all liabilities.....</b>	<b>\$</b>	<b>1,544,805</b>	<b>51</b>
Joint stock capital paid up in cash.....		500,000	00
Divisible surplus.....		811,835	21
<b>Total .....</b>	<b>\$</b>	<b>2,856,640</b>	<b>72</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	310,610,626	00
Fire risks written in 1900.....		226,161,265	00
Premiums thereon.....		2,318,518	90
Net amount fire risks in force December 31, 1900.....		279,237,285	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,070,435	00
Premiums received.....		20,467	44
Losses paid.....		8,532	00
Losses incurred.....		6,432	61
Amount at risk.....		1,070,435	00
Tax .....		474	62

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

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1866.)

E. G. RICHARDS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 3,507,207 80

I. INCOME.

Net cash received for premiums.....	\$	2,676,987 83
Received from interest and rents.....		125,525 37
Received from all other sources.....		126,668 53
		Total income.....\$ 2,929,181 73
		Total footings.....\$ 6,436,389 53

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,761,872 04
Deposit premiums returned.....		218 50
Commissions or brokerage.....		490,880 15
Rents .....		21,342 34
Salaries to officers and employes.....		163,656 01
Taxes, fees and licenses.....		92,598 92
All other disbursements.....		166,920 37
Remitted to home office.....		2,122 58
		Total expenditures.....\$' 2,699,610 91
		Balance .....
	\$	3,736,778 62

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	3,565,435 28
Cash in company's office.....		28,466 05
Cash in bank.....		139,368 43
Bills receivable.....		1,060 60
Due from other companies for reinsurance, etc.....		11,121 41
		Total .....
	\$	3,745,451 77
Deduct ledger liabilities.....		8,673 15
		Total net ledger assets.....\$ 3,736,778 62

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	41,663 00
Market value of bonds and stocks over book value.....		121,303 72
Net amount of uncollected premiums not more than three months due .....		343,736 65
		Total admitted assets.....\$ 4,243,481 99

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	317,402	45
Total unearned premiums.....		2,010,650	06
Amount reclaimable on perpetual policies.....		5,313	51
<hr/>			
Total amount of all liabilities.....	\$	2,333,366	02
Divisible surplus.....		1,910,115	97
<hr/>			
Total .....	\$	4,243,481	99

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	411,348,317	00
Fire risks written in 1900.....		375,618,688	00
Premiums thereon.....		3,476,170	35
Net amount fire risks in force December 31, 1900.....		418,704,918	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,154,929	00
Premiums received.....		35,566	92
Losses paid.....		11,079	15
Losses incurred.....		11,074	52
Amount at risk.....		2,284,294	00
Tax .....		595	20

UNITED STATES BRANCH  
OF THE  
NORTH GERMAN FIRE INSURANCE  
COMPANY.

Principal Office.....Chicago, Ill.

(Commenced business in the United States in 1893.)

ADOLPH LOEB, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....	\$	569,807	73
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## I. INCOME.

Net cash received for premiums.....	\$	437,588	28
Received from interest and rents.....		19,400	07
Received from home office.....		69,696	88
Received from all other sources.....		1,733	76
<hr/>			
Total income.....	\$	528,418	99
<hr/>			
Total footings.....	\$	1,098,226	72

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	403,583	69
Commissions or brokerage.....		113,359	63
Rents .....		1,871	62
Salaries to officers and employes.....		23,186	42
Taxes, fees and licenses.....		15,363	27
All other disbursements.....		19,938	79
Remitted to home office.....		15,667	68
<b>Total expenditures.....</b>	<b>\$</b>	<b>592,971</b>	<b>10</b>
<b>Balance .....</b>	<b>\$</b>	<b>505,255</b>	<b>62</b>

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	55,000	00
Book value of bonds and stocks.....		357,311	89
Cash in company's office.....		1,646	55
Cash in bank.....		11,970	05
Other assets.....		79,327	13
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>505,255</b>	<b>62</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	829	61
Interest due and accrued on bonds and stocks.....		1,250	82
Market value of bonds and stocks over book value.....		13,954	36
Net amount of uncollected premiums not more than three months due .....		65,274	51
Due from other companies for reinsurance on losses already paid..		3,086	52
<b>Total admitted assets.....</b>	<b>\$</b>	<b>589,651</b>	<b>44</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	37,930	05
Total unearned premiums.....		287,544	43
Amount reclaimable on perpetual policies.....		18,772	75
<b>Total amount of all liabilities.....</b>	<b>\$</b>	<b>344,247</b>	<b>23</b>
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		45,404	21
<b>Total .....</b>	<b>\$</b>	<b>589,651</b>	<b>44</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	62,802,507	00
Fire risks written in 1900.....		53,045,619	00
Premiums thereon.....		669,902	85
Net amount fire risks in force December 31, 1900.....		43,063,875	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,750,265	06
Premiums received.....		33,148	36
Losses paid.....		24,482	12
Losses incurred.....		24,482	12
Amount at risk.....		2,225,292	00
Tax .....		804	22

## NORTH GERMAN FIRE INSURANCE COMPANY OF NEW YORK.

Principal Office.....New York City, N. Y.

(Organized in 1899.)

C. PERGER, PRESIDENT.

E. HARBERS, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 262,188 60

### I. INCOME.

Net cash received for premiums.....	\$	105,390 04
Received from interest and dividends.....		8,785 61
		114,175 65
Total income.....	\$	114,175 65
		376,364 25
Total footings.....	\$	376,364 25

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$	43,382 61
Commissions or brokerage.....		30,336 90
Rents .....		331 64
Salaries to officers and employes.....		3,942 20
Taxes, fees and licenses.....		5,401 57
All other disbursements.....		8,427 21
		91,822 13
Total expenditures.....	\$	91,822 13
		284,542 12
Balance .....	\$	284,542 12

### III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	275,501 13
Cash in company's office.....		129 52
Cash in bank.....		5,411 47
Bills receivable.....		3,500 00
		284,542 12
Total net ledger assets.....	\$	284,542 12

### NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,733 32
Net amount of uncollected premiums not more than three months due .....		14,310 56
		300,586 00
Gross assets.....	\$	300,586 00
Deduct assets not admitted.....		1,888 63
		298,697 37
Total admitted assets.....	\$	298,697 37

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	7,386 03
Total unearned premiums .....		58,819 33



All other liabilities.....		1,000 00
Total amount of all liabilities.....	\$	67,205 36
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		31,492 01
Total .....	\$	298,697 37

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	4,850,148 00
Fire risks written in 1900.....		12,961,552 00
Premiums thereon.....		143,185 42
Net amount fire risks in force December 31, 1900.....		9,222,781 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	161,230 00
Premiums received.....		2,928 28
Losses paid.....		553 86
Losses incurred.....		588 86
Tax .....		2 45

UNITED STATES BRANCH  
OF THE  
NORTHERN ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

H. E. WILSON, GENERAL MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,345,332 86

## I. INCOME.

Net cash received for premiums.....	\$	1,189,078 74
Received from interest and rents.....		86,923 01
Received from home office.....		27,956 71
Total income.....	\$	1,303,958 46
Total footings.....	\$	3,649,291 32

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	675,633 68
Commissions or brokerage.....		190,242 18
Rents .....		14,731 57
Salaries to officers and employes.....		87,510 60
Taxes, fees and licenses.....		53,705 88
All other disbursements.....		121,876 64
Remitted to home office.....		131,334 29
Total expenditures.....	\$	1,275,034 84
Balance .....	\$	2,374,256 48

## III. LEDGER ASSETS.

Book value of real estate.....	\$	115,000	00
Book value of bonds and stocks.....		2,162,868	75
Cash in company's office.....		1,872	61
Cash in bank.....		105,551	96
Bills receivable.....		3,425	22
Agents' debit balances.....		1,397	68
<hr/>			
Total .....	\$	2,390,116	22
Deduct ledger liabilities.....		15,859	74
<hr/>			
Total net ledger assets.....	\$	2,374,256	48

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	7,216	33
Market value of bonds and stocks over book value.....		112,761	25
Net amount of uncollected premiums not more than three months due .....		218,643	78
<hr/>			
Total admitted assets.....	\$	2,712,877	84

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	150,635	47
Total unearned premiums.....		1,021,688	09
All other liabilities.....		12,600	37
<hr/>			
Total amount of all liabilities.....	\$	1,184,923	93
Divisible surplus.....		1,527,953	91
<hr/>			
Total .....	\$	2,712,877	84

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	197,773,313	00
Fire risks written in 1900.....		172,148,246	00
Premiums thereon.....		1,711,992	40
Net amount fire risks in force December 31, 1900.....		200,639,990	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	901,529	07
Premiums received.....		16,828	77
Losses paid.....		6,580	00
Losses incurred.....		6,005	00
Amount at risk.....		1,419,000	00
Tax .....		336	57

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1869.)

ALFRED JAMES, PRESIDENT.

W. D. REED, SECRETARY.

CASH CAPITAL, \$600,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,609,016 85

### I. INCOME.

Net cash received for premiums.....	\$ 1,038,360 93
Received from interest and rents.....	112,517 29
Received from all other sources.....	-11,693 75
 Total income.....	 \$ 1,162,571 97
 Total footings.....	 \$ 3,771,588 82

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 456,592 89
Paid for interest or dividends.....	72,000 00
Commissions or brokerage.....	232,424 65
Salaries and allowances to agents.....	40,353 02
Rents .....	10,648 96
Salaries to officers and employes.....	75,341 90
Taxes, fees and licenses.....	47,587 01
All other disbursements.....	46,772 68
 Total expenditures.....	 \$ 981,721 11
 Balance .....	 \$ 2,789,867 71

### III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 1,014,156 67
Book value of bonds and stocks.....	1,568,198 37
Cash in company's office.....	9,378 48
Cash in bank.....	121,609 27
Agents' debit balances.....	79,408 22
 Total .....	 \$ 2,792,751 01
Deduct ledger liabilities.....	2,883 30
 Total net ledger assets.....	 \$ 2,789,867 71

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,741 59
Interest due and accrued on bonds and stocks.....	5,333 32
Market value of bonds and stocks over book value.....	25,181 63
Net amount of uncollected premiums not more than three months due .....	73,246 69
 Total admitted assets.....	 \$ 2,901,370 94

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	50,627 62
Total unearned premiums.....		1,240,177 16
All other liabilities.....		9,935 42
<hr/>		
Total amount of all liabilities.....	\$	1,300,740 20
Joint stock capital paid up in cash.....		600,000 00
Divisible surplus.....		1,000,630 74
Total .....	\$	2,901,370 94

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	241,181,270 00
Fire risks written in 1900.....		136,092,243 00
Premiums thereon.....		1,272,260 63
Marine and inland risks written in 1900.....		217,178 00
Premiums received thereon.....		18,023 98
Net amount fire risks in force December 31, 1900.....		249,307,487 00
Net amount marine and inland risks in force December 31, 1900.....		199,578 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....		2,352,163 00
Premiums received.....		23,628 65
Losses paid.....		8,249 53
Losses incurred.....		7,933 74
Amount at risk.....		4,986,150 00
Tax .....		533 64

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UNITED STATES BRANCH  
OF THE  
NORWICH UNION FIRE INSURANCE SOCIETY.

Principal Office.....New York, City, N. Y.

(Commenced business in the United States in 1877.)

J. MONTGOMERY HARE, RESIDENT MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,055,938 50

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I. INCOME.

Net cash received for premiums.....	\$	1,643,496 97
Received from interest and rents.....		71,861 22
Received from all other sources.....		43,634 59
<hr/>		
Total income.....	\$	1,758,992 78
<hr/>		
Total footings.....	\$	3,814,931 28

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,054,281	10
Commissions or brokerage.....		319,644	69
Rents .....		16,895	74
Salaries to officers and employes.....		148,889	47
Taxes, fees and licenses.....		51,510	01
All other disbursements.....		91,350	28
Remitted to home office.....		104,714	99
		<hr/>	
Total expenditures.....	\$	1,787,286	28
		<hr/>	
Balance .....	\$	2,027,645	00

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	40,000	00
Book value of bonds and stocks.....		1,812,238	30
Cash in company's office.....		1,891	88
Cash in bank.....		173,514	82
		<hr/>	
Total net ledger assets.....	\$	2,027,645	00

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	150	00
Interest due and accrued on bonds and stocks.....		20,501	16
Market value of bonds and stocks over book value.....		114,665	45
Net amount of uncollected premiums not more than three months due .....		187,502	83
Due from other companies for reinsurance on losses already paid..		1,755	34
		<hr/>	
Total admitted assets.....	\$	2,352,219	78

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	144,272	36
Total unearned premiums.....		1,247,221	04
All other liabilities.....		27,708	42
		<hr/>	
Total amount of all liabilities.....	\$	1,419,201	82
Divisible surplus.....		933,017	96
		<hr/>	
Total .....	\$	2,352,219	78

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	260,874,499	00
Fire risks written in 1900.....		213,128,154	00
Premiums thereon.....		2,173,900	51
Net amount fire risks in force December 31, 1900.....		248,943,848	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,272,565	00
Premiums received.....		23,470	58
Losses paid.....		20,022	33
Losses incurred.....		19,145	11
Amount at risk.....		2,106,177	00
Tax .....		469	41

## ORIENT INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1867.)

A. G. M'ILWAINE, JR., PRESIDENT.

JAMES WYPER, SECRETARY.

CASH CAPITAL, \$500,000.

## I. INCOME.

Net cash received for premiums.....	\$	1,266,584	79
Received from interest and rents.....		73,504	49
Received from all other sources.....		2,343	67
Total income.....	\$	1,342,432	95

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	938,744	66
Paid for interest or dividends.....		25,000	00
Commissions or brokerage.....		246,574	94
Salaries to officers and employes.....		87,051	78
Taxes .....		40,559	91
All other disbursements.....		113,780	47
Total expenditures.....	\$	1,451,711	76

## III. ASSETS.

Book value of real estate.....	\$	99,060	33
Mortgage loans on real estate.....		178,976	76
Market value of bonds and stocks.....		1,807,525	92
Cash in company's office.....		5,551	72
Cash in bank.....		49,961	63
Interest due and accrued on bonds and stocks.....		25,542	97
Gross amount of uncollected premiums not more than three months due .....		203,551	25
All other assets.....		8,867	75
Aggregate amount of all assets.....	\$	2,379,038	33

## IV. LIABILITIES.

Net amount of unpaid losses.....	\$	222,198	24
Total unearned premiums.....		928,604	80
All other liabilities.....		64,193	93
Total amount of all liabilities.....	\$	1,214,996	97
Joint stock capital paid up in cash.....		500,000	00
Surplus beyond capital and all other liabilities.....		664,041	33
Total .....	\$	2,379,038	33

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	174,075,899	00
Marine and inland risks in force December 31, previous year.....		762,436	00
Fire risks written in 1900.....		188,790,718	00
Premiums thereon.....		1,882,964	19

Marine and inland risks written in 1900.....	266,264 00
Premiums received thereon.....	8,392 37
Net amount fire risks in force December 31, 1900.....	168,265,407 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 965,465 00
Premiums received.....	13,091 00
Losses paid.....	1,312 00
Losses incurred.....	1,772 00
Tax .....	262 64

## PACIFIC FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1851.)

FRANK T. STINSON, PRESIDENT. GEORGE JEREMIAH, SECRETARY.

CASH CAPITAL. \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 644,194 37

## I. INCOME.

Net cash received for premiums.....	\$ 400,630 88
Received from interest and rents.....	24,764 36
Received from all other sources.....	43,671 51
Total income.....	\$ 469,066 75
Total footings.....	\$ 1,113,261 12

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 302,779 39
Paid for interest or dividends.....	20,000 00
Commissions or brokerage.....	94,658 55
Salaries and allowances to agents.....	1,171 48
Rents .....	2,590 00
Salaries to officers and employes.....	42,136 83
Taxes, fees and licenses.....	13,577 77
All other disbursements.....	32,793 09
Total expenditures.....	\$ 509,737 11
Balance .....	\$ 603,524 01

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 9,015 50
Mortgage loans on real estate.....	189,600 00
Book value of bonds and stocks.....	400,300 00
Cash in company's office.....	1,747 32
Cash in bank.....	61,861 19
Total .....	\$ 652,524 01
Deduct ledger liabilities.....	59,000 00
Total net ledger assets.....	\$ 603,524 01

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	1,488 23
Interest due and accrued on bonds and stocks.....		1,837 09
Interest due and accrued on other assets.....		410 00
Market value of bonds and stocks over book value.....		35,594 50
Net amount of uncollected premiums not more than three months due .....		59,989 50
Total admitted assets.....	\$	702,843 33

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	41,343 60
Total unearned premiums.....		319,947 18
All other liabilities.....		20,409 09
Total amount of all liabilities.....	\$	381,699 87
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		121,143 46
Total .....	\$	702,843 33

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	78,725,094 00
Fire risks written in 1900.....		61,847,417 00
Premiums thereon.....		619,228 49
Net amount fire risks in force December 31, 1900.....		66,848,454 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	490,451 00
Premiums received.....		5,081 09
Losses paid.....		3,527 67
Losses incurred.....		3,510 67
Amount at risk.....		596,450 00
Tax .....		99 23

## UNITED STATES BRANCH

OF THE

PALATINE INSURANCE COMPANY OF  
MANCHESTER, ENGLAND.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1892.)

A. H. WRAY, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,159,106 22

## I. INCOME.

Net cash received for premiums.....	\$	1,608,458 24
Received from interest and dividends.....		59,030 91
Received from all other sources.....		29,554 50
Total income.....	\$	1,697,043 65



## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,649,367 05
Commissions or brokerage.....		352,148 95
Salaries to officers and employes.....		127,856 12
Taxes, fees and licenses.....		61,492 49
All other disbursements.....		91,147 87
		<hr/>
Total expenditures.....	\$	2,282,012 48

## III. LEDGER ASSETS.

Mortgage loans on real estate.....		60,000 00
Book value of bonds and stocks.....		1,687,497 50
Cash in company's office.....		2,184 31
Cash in bank.....		42,514 57
All other ledger assets.....		6,582 44
		<hr/>
Total .....	\$	1,798,778 82
Deduct ledger liabilities.....		143,266 53
		<hr/>
Total net ledger assets.....	\$	1,655,512 29

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	850 00
Interest due and accrued on bonds and stocks.....		10,223 20
Net amount of uncollected premiums not more than three months due .....		206,233 53
		<hr/>
Total admitted assets.....	\$	1,872,819 02

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	343,227 18
Total unearned premiums.....		1,149,836 20
All other liabilities.....		25,644 82
		<hr/>
Total amount of all liabilities.....	\$	1,518,708 20
Divisible surplus.....		354,110 82
		<hr/>
Total .....	\$	1,872,819 02

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	330,880,646 00
Fire risks written in 1900.....		188,263,459 00
Premiums thereon.....		2,111,761 53
Net amount fire risks in force December 31, 1900.....		218,139,250 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,234,593 00
Premiums received.....		25,611 36
Losses paid.....		7,829 71
Losses incurred.....		8,606 19
Amount at risk.....		1,086,442 00
Tax .....		380 42

## PELICAN ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1899.)

A. D. IRVING, PRESIDENT.

L. P. BAYARD, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 325,679 98

### I. INCOME.

Net cash received for premiums.....\$ 133,652 70  
 Received from interest and rents..... 9,221 57

Total income.....\$ 142,874 27

Total footings.....\$ 468,554 25

### II. DISBURSEMENTS.

Net amount paid for losses.....\$ 65,633 50  
 Commissions or brokerage..... 34,283 42  
 Salaries to officers and employes..... 4,140 00  
 Taxes, fees and licenses..... 4,663 39  
 All other disbursements..... 7,796 26

Total expenditures.....\$ 116,516 57

Balance' .....\$ 352,037 68

### III. LEDGER ASSETS.

Book value of bonds and stocks.....\$ 332,014 26  
 Cash in bank..... 18,709 29  
 Reinsurance due..... 1,314 13

Total net ledger assets.....\$ 352,037 68

### NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....\$ 2,723 20  
 Market value of bonds and stocks over book value..... 5,232 74  
 Net amount of uncollected premiums not more than three months  
 due ..... 20,425 23

Total admitted assets.....\$ 380,418 85

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....\$ 15,212 00  
 Total unearned premiums..... 73,772 75  
 All other liabilities..... 8,159 10

Total amount of all liabilities.....\$ 97,143 85

Joint stock capital paid up in cash..... 200,000 00  
 Divisible surplus..... 83,275 00

Total .....\$ 380,418 85

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 7,633,021 00
Fire risks written in 1900.....	20,889,907 00
Premiums thereon.....	190,036 57
Net amount fire risks in force December 31, 1900.....	14,923,892 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 27,950 00
Premiums received.....	388 80
Amount at risk.....	28,089 00
Tax .....	7 77

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**THE PENNSYLVANIA FIRE INSURANCE  
COMPANY.**

Principal Office.....Philadelphia, Pa.

(Organized in 1825.)

R. DALE BENSON, PRESIDENT.      W. GARDNER CROWELL, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,813,927 09

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I. INCOME.

Net cash received for premiums.....	\$ 1,918,994 54
Received from interest and rents.....	213,230 27
Received from all other sources.....	56,043 56
<b>Total income.....</b>	<b>\$ 2,188,268 37</b>
<b>Total footings.....</b>	<b>\$ 7,002,195 46</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,251,010 16
Deposit premiums returned.....	21,762 54
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	445,125 67
Salaries to officers and employes.....	93,598 00
Taxes, fees and licenses.....	61,910 35
All other disbursements.....	117,449 74
<b>Total expenditures.....</b>	<b>\$ 2,090,856 46</b>
<b>Balance .....</b>	<b>\$ 4,911,339 00</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	228,534 34
Mortgage loans on real estate.....		735,100 00
Collateral loans.....		243,200 00
Book value of bonds and stocks.....		3,557,120 14
Cash in company's office.....		1,632 91
Cash in bank.....		144,051 61
Bills receivable.....		1,700 00
Total net ledger assets.....	\$	4,911,339 00

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	12,344 40
Interest due and accrued on collateral loans.....		1,664 69
Rent due and accrued on company's property or lease.....		393 47
Market value of real estate over book value.....		1,132 33
Market value of bonds and stocks over book value.....		122,954 86
Net amount of uncollected premiums not more than three months due .....		285,093 78
Total admitted assets.....	\$	5,334,922 53

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	200,919 02
Total unearned premiums.....		1,719,001 59
Amount reclaimable on perpetual policies.....		851,117 95
Total amount of all liabilities.....	\$	2,771,038 56
Joint stock capital paid up in cash.....		400,000 00
Divisible surplus.....		2,163,883 97
Total .....	\$	5,334,922 53

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	370,220,236 00
Fire risks written in 1900.....		232,425,355 00
Premiums thereon.....		2,531,808 12
Net amount fire risks in force December 31, 1900.....		343,292,886 00
Perpetual risks (not included above).....		37,482,911 00
Premiums on same.....		933,369 14

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,123,739 00
Premiums received.....		18,278 00
Losses paid.....		4,929 00
Losses incurred.....		2,344 00
Tax .....		380 08

## PHENIX INSURANCE COMPANY.

Principal Office.....Brooklyn, N. Y.

(Organized in 1853.)

GEORGE P. SHELDON, PRESIDENT. WILLIAM A. WRIGHT, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 5,401,629 82

## I. INCOME.

Net cash received for premiums.....	\$ 3,356,979 91
Received from interest and rents.....	173,039 83
<b>Total income.....</b>	<b>\$ 3,530,019 74</b>
<b>Total footings.....</b>	<b>\$ 8,931,649 56</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,935,886 42
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	628,691 20
Rents .....	38,486 80
Salaries to officers and employes.....	319,535 39
Taxes, fees and licenses.....	112,778 24
All other disbursements.....	382,108 28
<b>Total expenditures.....</b>	<b>\$ 3,517,486 33</b>
<b>Balance .....</b>	<b>\$ 5,414,163 23</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 401,404 39
Mortgage loans on real estate.....	75,600 00
Collateral loans.....	66,900 00
Book value of bonds and stocks.....	3,831,448 35
Cash in company's office.....	2,706 00
Cash in bank.....	621,256 39
Agents' debit balances.....	416,190 88
<b>Total .....</b>	<b>\$ 5,415,506 01</b>
Deduct ledger liabilities.....	1,342 78
<b>Total net ledger assets.....</b>	<b>\$ 5,414,163 23</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,211 64
Interest due and accrued on bonds and stocks.....	6,516 67
Rent due and accrued on company's property or lease.....	3,112 38
Market value of real estate over book value.....	141,595 61
Market value of bonds and stocks over book value.....	226,876 65
Net amount of uncollected premiums not more than three months due .....	29,167 24
<b>Total admitted assets.....</b>	<b>\$ 5,822,643 42</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	238,615	50
Total unearned premiums.....		3,039,403	97
All other liabilities.....		10,844	31
<hr/>			
Total amount of all liabilities.....	\$	3,288,863	78
Joint stock capital paid up in cash.....		1,000,000	00
Divisible surplus.....		1,533,779	64
<hr/>			
Total .....	\$	5,822,643	42

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	556,519,631	00
Fire risks written in 1900.....		373,415,424	00
Premiums thereon.....		4,117,627	33
Net amount fire risks in force December 31, 1900.....		539,933,290	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	2,458,884	00
Premiums received.....		46,833	44
Losses paid.....		20,922	41
Losses incurred.....		22,517	74
Amount at risk.....		2,432,984	00
Tax .....		936	66

UNITED STATES BRANCH  
OF THE  
PHOENIX ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1879.)

A. D. IRVING, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,620,991 11

## I. INCOME.

Net cash received for premiums.....	\$	2,281,322	08
Received from interest and rents.....		73,210	26
Received from all other sources.....		48,625	00
<hr/>			
Total income.....	\$	2,403,157	34
<hr/>			
Total footings.....	\$	5,024,148	45

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,560,453	64
Commissions or brokerage.....		446,941	96
Rents .....		17,022	54

Salaries to officers and employes.....	136,331 29
Taxes, fees and licenses.....	82,634 89
All other disbursements.....	116,457 14
Remitted to home office.....	76,222 43
Total expenditures.....	\$ 2,436,063 89
Balance .....	\$ 2,588,084 56

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 2,155,293 00
Cash in company's office.....	221 63
Cash in bank.....	23,224 54
Cash in hands of United States trustees.....	397,376 53
Reinsurance due.....	12,403 52
Total .....	\$ 2,588,519 22
Deduct ledger liabilities.....	434 66
Total net ledger assets.....	\$ 2,588,084 56

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 25,431 25
Market value of bonds and stocks over book value.....	81,733 25
Net amount of uncollected premiums not more than three months due .....	198,295 23
Total admitted assets.....	\$ 2,893,544 29

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 315,941 12
Total unearned premiums.....	1,590,674 16
All other liabilities.....	190,179 03
Total amount of all liabilities.....	\$ 2,096,794 31
Divisible surplus.....	796,749 98
Total .....	\$ 2,893,544 29

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 390,390,150 00
Fire risks written in 1900.....	398,834,133 00
Premiums thereon.....	3,432,350 19
Net amount fire risks in force December 31, 1900.....	315,819,148 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 3,124,170 00
Premiums received.....	20,249 35
Losses paid.....	3,850 23
Losses incurred.....	4,119 00
Amount at risk.....	3,280,378 00
Tax .....	404 98

## PHOENIX INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1854.)

D. W. C. SKILTON, PRESIDENT. EDWARD MILLIGAN, SECRETARY.

CASH CAPITAL, \$2,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,235,327 19

## I. INCOME.

Net cash received for premiums.....	\$ 2,769,146 97
Received from interest and rents.....	230,953 08
Received from all other sources.....	4,889 93
<b>Total income.....</b>	<b>\$ 3,004,989 98</b>
<b>Total footings.....</b>	<b>\$ 7,240,317 17</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,729,459 61
Paid for interest or dividends.....	280,000 00
Commissions or brokerage.....	516,420 00
Rents .....	16,245 17
Salaries to officers and employes.....	186,692 34
Taxes, fees and licenses.....	93,183 12
All other disbursements.....	300,122 12
<b>Total expenditures.....</b>	<b>\$ 3,122,122 36</b>
<b>Balance .....</b>	<b>\$ 4,118,194 81</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 468,670 86
Mortgage loans on real estate.....	84,169 61
Collateral loans.....	9,000 00
Book value of bonds and stocks.....	3,023,589 06
Cash in company's office.....	26,728 85
Cash in bank.....	245,517 11
Agents' debit balances.....	261,072 20
<b>Total .....</b>	<b>\$ 4,118,747 69</b>
<b>Deduct ledger liabilities.....</b>	<b>552 88</b>
<b>Total net ledger assets.....</b>	<b>\$ 4,118,194 81</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 2,327 97
Interest due and accrued on bonds and stocks.....	29,045 53
Interest due and accrued on collateral loans.....	270 00
Interest due and accrued on other assets.....	420 00
Rent due and accrued on company's property or lease.....	4,022 37



Market value of real estate over book value.....	39,574 96
Market value of bonds and stocks over book value.....	1,179,448 44
Net amount of uncollected premiums not more than three months due .....	226,680 00
<hr/>	
Gross assets.....	\$ 5,600,884 08
Deduct assets not admitted.....	17,389 83
<hr/>	
Total admitted assets.....	\$ 5,583,494 25

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 253,062 15
Total unearned premiums.....	2,087,882 17
<hr/>	
Total amount of all liabilities.....	\$ 2,340,944 32
Joint stock capital paid up in cash.....	2,000,000 00
Divisible surplus.....	\$ 1,242,549 93
<hr/>	
Total .....	\$ 5,583,494 25

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 387,052,370 00
Fire risks written in 1900.....	335,540,990 00
Premiums thereon.....	3,228,428 77
Net amount fire risks in force December 31, 1900.....	394,984,037 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,515,526 00
Premiums received.....	24,408 60
Losses paid.....	11,087 96
Losses incurred.....	10,884 93
Amount at risk .....	2,186,385 00
Tax .....	488 18

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**PROVIDENCE WASHINGTON INSURANCE  
COMPANY.**

Principal Office..... Providence, R. I.

(Organized in 1799.)

J. H. DE WOLF, PRESIDENT. E. L. WATSON, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,313,200 41

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I. INCOME.

Net cash received for premiums.....	\$ 1,458,720 43
Received from interest and rents.....	60,376 81
Received from all other sources.....	34,781 25
<hr/>	
Total income.....	\$ 1,553,878 49
<hr/>	
Total footings.....	\$ 2,867,078 90

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,009,097 71
Paid for interest or dividends.....	50,000 00
Commissions or brokerage.....	283,295 20
Salaries and allowances to agents.....	25,173 11
Rents .....	5,440 07
Salaries to officers and employes.....	57,790 36
Taxes, fees and licenses.....	46,677 43
All other disbursements.....	58,177 76
<b>Total expenditures.....</b>	<b>\$ 1,535,651 64</b>
<b>Balance .....</b>	<b>\$ 1,331,427 26</b>

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	1,221,500 00
Cash in company's office.....	1,022 04
Cash in bank.....	105,904 22
<b>Total net ledger assets.....</b>	<b>\$ 1,331,427 26</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 7,044 13
Market value of bonds and stocks over book value.....	551,835 00
Net amount of uncollected premiums not more than three months due .....	207,007 34
Bills receivable.....	27,949 13
<b>Gross assets.....</b>	<b>\$ 2,125,262 86</b>
<b>Deduct assets not admitted.....</b>	<b>2,965 43</b>
<b>Total admitted assets.....</b>	<b>\$ 2,122,297 43</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 192,424 12
Total unearned premiums.....	929,440 84
<b>Total amount of all liabilities.....</b>	<b>\$ 1,121,864 96</b>
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	500,432 47
<b>Total .....</b>	<b>\$ 2,122,297 43</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 170,121,246 00
Marine and inland risks in force December 31, previous year.....	6,259,732 00
Fire risks written in 1900.....	166,631,439 00
Premiums thereon.....	1,537,714 44
Marine and inland risks written in 1900.....	145,082,153 00
Premiums received thereon.....	598,809 21
Net amount fire risks in force December 31, 1900.....	162,075,541 00
Net amount marine and inland risks in force December 31, 1900.....	6,629,454 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,251,365	00
Premiums received.....		19,979	75
Losses paid.....		8,297	96
Losses incurred.....		9,071	96
Amount at risk.....		1,766,766	00
Tax .....		461	40

## UNITED STATES BRANCH

OF THE

## PRUSSIAN NATIONAL INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1845.)

THEO. W. LETTON, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 627,532 74

## I. INCOME.

Net cash received for premiums.....	\$	436,766	29
Received from interest and rents.....		23,253	96
Received from all other sources.....		74,742	31
<b>Total income.....</b>	<b>\$</b>	<b>534,762</b>	<b>56</b>
<b>Total footings.....</b>	<b>\$</b>	<b>1,162,295</b>	<b>30</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	292,941	28
Commissions or brokerage.....		98,886	26
Rents .....		2,100	00
Salaries to officers and employes.....		35,495	19
Taxes, fees and licenses.....		15,598	01
All other disbursements.....		39,032	82
Remitted to home office.....		48,568	49
<b>Total expenditures.....</b>	<b>\$</b>	<b>532,622</b>	<b>05</b>
<b>Balance .....</b>	<b>\$</b>	<b>629,673</b>	<b>25</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	800	00
Book value of bonds and stocks.....		544,608	93
Cash in company's office.....		563	93
Cash in bank.....		90,664	59
<b>Total .....</b>	<b>\$</b>	<b>636,637</b>	<b>45</b>
Deduct ledger liabilities.....		6,964	20
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>629,673</b>	<b>25</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,577 50
Rent due and accrued on company's property or lease.....		10 00
Market value of bonds and stocks over book value.....		34,306 07
Net amount of uncollected premiums not more than three months due .....		77,394 42
All other assets.....		1,204 85
Total admitted assets.....	\$	744,166 09

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	44,497 97
Total unearned premiums.....		358,101 97
All other liabilities.....		2,234 83
Total amount of all liabilities.....	\$	404,834 77
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		139,331 32
Total .....	\$	744,166 09

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	60,835,667 00
Marine and inland risks in force December 31, previous year.....		6,060 00
Fire risks written in 1900.....		56,466,585 00
Premiums thereon.....		653,241 65
Marine and inland risks written in 1900.....		696,771 00
Premiums received thereon.....		2,921 69
Net amount fire risks in force December 31, 1900.....		59,074,278 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....		1,344,630 00
Premiums received.....		23,939 42
Losses paid.....		8,118 83
Losses incurred.....		8,155 66
Amount at risk.....		1,412,939 00
Tax .....		385 26

## QUEEN INSURANCE COMPANY OF AMERICA.

Principal Office.....New York City, N. Y.

(Organized in 1891.)

EDWARD F. BEDDALL, PRESIDENT. NEVETT S. BARTOW, SECRETARY.  
CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,293,230 21

## I. INCOME.

Net cash received for premiums.....	\$	1,951,886 64
Received from interest and rents.....		184,980 08
Received from all other sources.....		38,738 69
Total income.....	\$	2,175,605 41
Total footings.....	\$	6,468,844 62

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,263,648 79
Paid for interest or dividends.....	100,000 00
Commissions or brokerage.....	321,249 78
Salaries and allowances to agents.....	7,381 62
Rents .....	21,896 39
Salaries to officers and employes.....	168,965 84
Taxes, fees and licenses.....	73,876 29
All other disbursements.....	159,547 28
<b>Total expenditures.....</b>	<b>\$ 2,116,565 99</b>
<b>Balance .....</b>	<b>\$ 4,352,278 63</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 720,164 73
Book value of bonds and stocks.....	3,424,316 72
Cash in company's office.....	5,443 35
Cash in bank.....	202,353 83
<b>Total net ledger assets.....</b>	<b>\$ 4,352,278 63</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 42,505 08
Interest due and accrued on other assets.....	727 68
Rent due and accrued on company's property or lease.....	3,882 91
Net amount of uncollected premiums not more than three months due .....	265,463 76
Due for reinsurance on losses paid.....	848 66
<b>Total admitted assets.....</b>	<b>\$ 4,665,706 72</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 183,590 84
Total unearned premiums.....	1,577,485 57
All other liabilities.....	55,426 45
<b>Total amount of all liabilities.....</b>	<b>\$ 1,816,502 86</b>
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	2,349,203 86
<b>Total .....</b>	<b>\$ 4,665,706 72</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 327,091,647 00
Fire risks written in 1900.....	247,826,193 00
Premiums thereon.....	2,712,924 61
Net amount fire risks in force December 31, 1900.....	303,474,315 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 969,953 00
Premiums received.....	17,263 23
Losses paid.....	8,191 91
Losses incurred.....	10,156 07
Amount at risk.....	1,520,800 00
Tax .....	357 14

## READING FIRE INSURANCE COMPANY.

Principal Office.....Reading, Pa.

(Organized in 1867.)

W. A. TIPPING, PRESIDENT.

THOS. H. SCOTLAND, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 775,717 88

## I. INCOME.

Net cash received for premiums.....	\$ 436,896 11
Received from interest and rents.....	36,729 97
Received from all other sources.....	2,516 05
<b>Total income.....</b>	<b>\$ 476,142 13</b>
<b>Total footings.....</b>	<b>\$ 1,251,860 01</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 245,481 34
Deposit premiums returned.....	200 00
Paid for interest or dividends.....	15,000 00
Commissions or brokerage.....	107,595 63
Salaries and allowances to agents.....	6,509 10
Rents .....	1,835 00
Salaries to officers and employes.....	16,041 59
Taxes, fees and licenses.....	7,121 95
All other disbursements.....	20,023 14
<b>Total expenditures.....</b>	<b>\$ 419,807 75</b>
<b>Balance .....</b>	<b>\$ 832,052 26</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 25,802 57
Mortgage loans on real estate.....	283,478 00
Collateral loans.....	30,700 00
Book value of bonds and stocks.....	442,995 06
Cash in company's office.....	600 86
Cash in bank .....	48,475 37
<b>Total net ledger assets.....</b>	<b>\$ 832,052 26</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 2,713 10
Interest due and accrued on collateral loans.....	26 83
Rent due and accrued on company's property or lease.....	135 90
Market value of bonds and stocks over book value.....	30,014 44
Net amount of uncollected premiums not more than three months due .....	36,968 62
All other assets.....	262 85
<b>Gross assets.....</b>	<b>\$ 902,174 00</b>
<b>Deduct assets not admitted.....</b>	<b>2,402 97</b>
<b>Total admitted assets.....</b>	<b>\$ 899,771 03</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	31,444 83
Total unearned premiums.....		328,657 45
Amount reclaimable on perpetual policies.....		4,638 20
All other liabilities.....		69 91
		<hr/>
Total amount of all liabilities.....	\$	364,810 39
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		284,960 64
		<hr/>
Total .....	\$	899,771 03

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	55,597,839 00
Fire risks written in 1900.....		60,051,254 00
Premiums thereon.....		595,895 01
Net amount fire risks in force December 31, 1900.....		63,213,523 00
Perpetual risks (not included above).....		165,550 00
Premiums on same.....		4,937 05

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	418,906 00
Premiums received.....		5,647 21
Losses paid.....		1,239 36
Losses incurred.....		1,239 36
Amount at risk.....		532,793 00
Tax .....		8 42

## RELiance INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1841.)

WILLIAM CHUBB, PRESIDENT. CHARLES J. WISTER, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.... \$ 933,394 55

## I. INCOME.

Net cash received for premiums.....	\$	330,650 62
Received from interest and rents.....		41,318 41
Received from all other sources.....		8,329 09
		<hr/>
Total income.....	\$	380,298 12
		<hr/>
Total footings.....	\$	1,313,692 67

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	196,414 04
Deposit premiums returned.....		6,994 75
Paid for interest or dividends.....		18,000 00

Commissions or brokerage.....	79,984 57
Rents .....	1,000 00
Salaries to officers and employes.....	25,713 91
Taxes, fees and licenses.....	13,201 58
All other disbursements.....	28,607 49
<b>Total expenditures.....</b>	<b>\$ 369,916 34</b>
<b>Balance .....</b>	<b>\$ 943,776 33</b>

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 101,043 48
Mortgage loans on real estate.....	221,660 00
Book value of bonds and stocks.....	532,800 00
Cash in company's office.....	2,060 68
Cash in bank.....	45,050 95
Agents' debit balances.....	41,784 32
<b>Total .....</b>	<b>\$ 944,399 43</b>
Deduct ledger liabilities.....	623 10
<b>Total net ledger assets.....</b>	<b>\$ 943,776 33</b>

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 2,574 18
Rent due and accrued on company's property or lease.....	673 52
Market value of bonds and stocks over book value.....	43,970 00
Net amount of uncollected premiums not more than three months due .....	19,276 03
All other assets.....	747 00
<b>Gross assets.....</b>	<b>\$ 1,011,016 86</b>
Deduct assets not admitted.....	2,963 48
<b>Total admitted assets.....</b>	<b>\$ 1,008,053 38</b>

### IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 47,551 70
Total unearned premiums.....	294,864 03
Amount reclaimable on perpetual policies.....	135,240 24
<b>Total amount of all liabilities.....</b>	<b>\$ 477,658 97</b>
Joint stock capital paid up in cash.....	300,000 00
Divisible surplus.....	230,394 41
<b>Total .....</b>	<b>\$ 1,008,053 38</b>

### V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 54,681,968 00
Fire risks written in 1900.....	42,735,926 00
Premiums thereon.....	440,415 03
Net amount fire risks in force December 31, 1900.....	52,941,331 00
Perpetual risks (not included above).....	5,397,044 06
Premiums on same.....	148,293 05



## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,137,423 00
Premiums received.....		9,638 00
Losses paid.....		2,923 00
Losses incurred.....		3,283 00
Amount at risk.....		1,578,212 00
Tax .....		150 52

## ROCHESTER GERMAN INSURANCE COMPANY.

Principal Office.....Rochester, N. Y.

(Organized in 1872.)

HON. FREDERICK COOK, PRESIDENT. H. F. ATWOOD, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,028,296 54

## I. INCOME.

Net cash received for premiums.....	\$	455,599 13
Received from interest and rents.....		49,448 80
Total income.....	\$	505,047 93
Total footings.....	\$	1,533,344 47

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	238,373 49
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		111,146 08
Salaries to officers and employes.....		31,764 84
Taxes, fees and licenses.....		21,122 36
All other disbursements.....		39,362 82
Total expenditures.....	\$	461,769 59
Balance .....	\$	1,071,574 88

## III. LEDGER ASSETS.

Book value of real estate.....	\$	211,906 86
Mortgage loans on real estate.....		395,147 05
Book value of bonds and stocks.....		406,342 20
Cash in company's office.....		262 19
Cash in bank.....		57,916 58
Total net ledger assets.....	\$	1,071,574 88

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	6,730 12
Interest due and accrued on bonds and stocks.....		4,968 82

Market value of bonds and stocks over book value.....	35,032 80
Net amount of uncollected premiums not more than three months due .....	60,308 48
Total admitted assets.....	\$ 1,178,615 10

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 26,377 77
Total unearned premiums.....	379,193 52
All other liabilities.....	1,122 85
Total amount of all liabilities.....	\$ 406,694 15
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	571,920 95
Total .....	\$ 1,178,615 10

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 68,716,973 00
Fire risks written in 1900.....	61,582,945 00
Premiums thereon.....	650,149 01
Net amount fire risks in force December 31, 1900.....	71,879,173 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 468,125 00
Premiums received.....	5,409 31
Losses paid.....	315 98
Losses incurred.....	315 98
Amount at risk.....	460,675 00
Tax .....	122 69

UNITED STATES BRANCH  
OF THE  
ROYAL INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1851.)

E. F. BEDDALL, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 6,518,514 29

## I. INCOME.

Net cash received for premiums.....	\$ 4,013,709 18
Received from interest and rents.....	323,656 45
Received from home office.....	307,618 64
Received from all other sources.....	9,781 02
Total income.....	\$ 4,654,765 29
Total footings.....	\$ 11,173,279 58

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,849,593 93
Deposit premiums returned.....	9,910 30
Commissions or brokerage.....	665,843 12
Salaries and allowances to agents.....	30,400 24
Rents .....	38,054 34
Salaries to officers and employes.....	316,902 37
Taxes, fees and licenses.....	174,756 59
All other disbursements.....	392,983 03
Remitted to home office.....	380,974 87
	<hr/>
Total expenditures.....	\$ 4,769,398 79
Balance .....	\$ 6,403,880 79

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 2,143,090 05
Mortgage loans on real estate.....	195,000 00
Book value of bonds and stocks.....	3,798,412 55
Cash in company's office.....	1,154 06
Cash in bank.....	266,612 23
	<hr/>
Total .....	\$ 6,404,268 92
Deduct ledger liabilities.....	388 13
	<hr/>
Total net ledger assets.....	\$ 6,403,880 79

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 679 17
Interest due and accrued on bonds and stocks.....	40,829 16
Interest due and accrued on other assets.....	73 31
Rent due and accrued on company's property or lease.....	14,380 88
Net amount of uncollected premiums not more than three months due .....	594,024 11
All other assets.....	16,354 05
	<hr/>
Total admitted assets.....	\$ 7,070,221 47

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 498,928 70
Total unearned premiums.....	3,513,647 55
Amount reclaimable on perpetual policies.....	227,010 68
All other liabilities.....	341,658 03
	<hr/>
Total amount of liabilities.....	\$ 4,581,245 26
Divisible surplus.....	2,488,976 21
	<hr/>
Total .....	\$ 7,070,221 47

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 894,333,811 04
Fire risks written in 1900.....	797,441,087 22
Premiums thereon.....	5,966,047 56
Net amount fire risks in force December 31, 1900.....	772,480,403 19
Perpetual risks (not included above).....	9,565,419 00
Premiums on same.....	252,790 82

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 2,233,915 17
Premiums received.....	35,105 51
Losses paid.....	11,558 59
Losses incurred.....	11,305 80
Tax .....	713 67

## UNITED STATES BRANCH

OF THE

## ROYAL EXCHANGE ASSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1891.)

ROBERT DICKSON, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 1,108,833 23

## I. INCOME.

Net cash received for premiums.....	\$ 821,966 45
Received from interest and rents.....	39,480 39
Received from home office.....	375,882 93
Total income.....	\$ 1,237,329 77
Total footings.....	\$ 2,346,163 05

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 495,654 26
Commissions or brokerage.....	174,124 92
Rents .....	6,781 00
Salaries to officers and employes.....	67,495 25
Taxes, fees and licenses.....	24,357 33
All other disbursements.....	51,280 14
Remitted to home office.....	169,637 61
Total expenditures.....	\$ 980,240 54
Balance .....	\$ 1,365,922 51

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,312,956 22
Cash in company's office.....	3,666 01
Cash in bank.....	33,670 52
Other assets.....	15,629 76
Total net ledger assets.....	\$ 1,355,922 51

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 14,459 79
Market value of bonds and stocks over book value.....	28,386 03

Net amount of uncollected premiums not more than three months due .....	105,068 80
Due from other companies for reinsurance on losses already paid..	954 00
	<hr/>
Gross assets.....	\$ 1,514,791 13
Deduct assets not admitted.....	15,629 76
	<hr/>
Total admitted assets.....	\$ 1,499,161 37

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 78,985 09
Total unearned premiums.....	604,366 94
All other liabilities.....	7,067 67
	<hr/>
Total amount of all liabilities.....	\$ 690,419 61
Divisible surplus.....	808,741 76
	<hr/>
Total .....	\$ 1,499,161 37

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 93,906,486 00
Fire risks written in 1900.....	103,768,498 00
Premiums thereon.....	1,169,236 95
Net amount fire risks in force December 31, 1900.....	100,497,741 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,650,736 00
Premiums received.....	19,587 24
Losses paid.....	7,513 44
Losses incurred.....	8,869 69
Amount at risk.....	2,021,825 00
Tax .....	348 38

## UNITED STATES BRANCH

OF THE

## SALAMANDRA INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1899.)

ALBERT WILCOX &amp; CO., UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 506,000 00

## I. INCOME.

Net cash received for premiums.....	\$ 514,190 83
Received from interest and rents.....	14,912 41
Received from all other sources.....	200,742 47
	<hr/>
Total income.....	\$ 729,845 71
	<hr/>
Total footings.....	\$ 1,235,845 71

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	72,091 69
Commissions or brokerage.....		133,451 48
Salaries to officers and employes.....		227 50
Taxes, fees and licenses.....		2,783 11
All other disbursements.....		331,335 55
Total expenditures.....	\$	539,889 33
Balance .....	\$	695,956 38

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	496,000 00
Cash in bank.....		99,956 38
Cash in hands of United States trustees.....		100,000 00
Total net ledger assets.....	\$	695,956 38

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	4,016 67
Net amount of uncollected premiums not more than three months due .....		39,431 59
All other assets.....		21,275 66
Total admitted assets.....	\$	751,680 39

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	75,013 33
Total unearned premiums.....		295,646 20
Total amount of all liabilities.....	\$	370,659 53
Divisible surplus.....		381,020 77
Total .....	\$	751,680 30

## V. MISCELLANEOUS.

Fire risks written in 1900.....	\$	55,810,829 00
Premiums thereon.....		660,156 53
Net amount fire risks in force December 31, 1900.....		49,478,355 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	468,267 00
Premiums received.....		5,308 88
Losses paid.....		65 83
Losses incurred.....		131 83
Amount at risk.....		359,485 00

## SECURITY INSURANCE COMPANY.

Principal Office.....New Haven, Conn.

(Organized in 1841.)

CHAS. S. LEETE, PRESIDENT.

H. MASON, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 844,997 84

## I. INCOME.

Net cash received for premiums.....	\$ 571,370 29
Received from interest and rents.....	35,501 36
Received from all other sources.....	3,679 07
<b>Total income.....</b>	<b>\$ 610,550 72</b>
<b>Total footings.....</b>	<b>\$ 1,455,548 56</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 378,048 49
Paid for interest or dividends.....	24,000 00
Commissions or brokerage.....	127,463 40
Rents .....	1,500 00
Salaries to officers and employes.....	36,902 98
Taxes, fees and licenses.....	17,733 93
All other disbursements.....	47,599 49
<b>Total expenditures.....</b>	<b>\$ 633,248 32</b>
<b>Balance .....</b>	<b>\$ 822,300 24</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 86,608 62
Mortgage loans on real estate.....	294,538 78
Collateral loans.....	22,000 00
Book value of bonds and stocks.....	429,980 00
Cash in company's office.....	208 38
Cash in bank.....	74,423 14
Bills receivable.....	4,541 32
<b>Total ledger assets.....</b>	<b>\$ 822,300 24</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,449 68
Interest due and accrued on bonds and stocks.....	1,550 54
Rent due and accrued on company's property or lease.....	41 67
Market value of bonds and stocks over book value.....	91,728 23
Net amount of uncollected premiums not more than three months due .....	83,907 10
Due from other companies for reinsurance on losses already paid..	636 35
<b>Gross assets.....</b>	<b>\$ 1,001,613 81</b>
<b>Deduct assets not admitted.....</b>	<b>2,008 62</b>
<b>Total admitted assets.....</b>	<b>\$ 999,605 19</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	48,821 55
Total unearned premiums.....		451,826 26
All other liabilities.....		36,390 99
<hr/>		
Total amount of all liabilities.....	\$	537,038 80
Joint stock capital paid up in cash.....		300,000 00
Divisible surplus.....		162,566 39
<hr/>		
Total .....		999,605 19

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	78,419,288 00
Marine and inland risks in force December 31, previous year.....		518,029 00
Fire risks written in 1900.....		71,327,483 00
Premiums thereon.....		733,048 65
Marine and inland risks written in 1900.....		9,074,203 00
Premiums received thereon.....		80,471 74
Net amount fire risks in force December 31, 1900.....		79,807,443 00
Net amount marine and inland risks in force December 31, 1900.....		466,393 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	340,400 00
Premiums received.....		3,928 00
Losses paid.....		39 00
Losses incurred.....		39 00
Amount at risk.....		364,057 00
Tax .....		61 24

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

Principal Office.....Hartford, Conn.

(Commenced business in the United States in 1880.)

JAMES H. BREWSTER, MANAGER FOR THE UNITED STATES.

Amount of net ledger assets December 31 of previous year.....\$ 3,803,049 35

## I. INCOME.

Net cash received for premiums.....	\$	1,939,994 83
Received from interest and rents.....		150,304 48
Received from home office.....		79,526 27
Received from all other sources.....		3,225 64
<hr/>		
Total income.....	\$	2,173,051 22
<hr/>		
Total footings.....	\$	5,976,100 57



## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,389,865 73
Commissions or brokerage.....	393,485 61
Rents .....	4,182 39
Salaries to officers and employes.....	91,960 97
Taxes, fees and licenses.....	87,130 08
All other disbursements.....	124,414 40
	<hr/>
Total expenditures.....	\$ 2,091,038 28
Balance .....	\$ 3,885,062 29

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 218,457 56
Mortgage loans on real estate.....	1,064,050 17
Collateral loans.....	2,600 00
Book value of bonds and stocks.....	1,974,216 20
Cash in company's office.....	583 74
Cash in bank.....	519,527 98
Agents' debit balances.....	155,778 58
	<hr/>
Total .....	\$ 3,935,214 23
Deduct ledger liabilities.....	50,151 94
	<hr/>
Total net ledger assets.....	\$ 3,885,062 29

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 13,856 54
Interest due and accrued on bonds and stocks.....	21,848 77
Interest due and accrued on collateral loans.....	22 40
Interest due and accrued on other assets.....	531 23
Market value of bonds and stocks over book value.....	77,827 50
Net amount of uncollected premiums not more than three months due .....	229,601 75
	<hr/>
Gross assets.....	\$ 4,228,750 48
Deduct assets not admitted.....	11,673 75
	<hr/>
Total admitted assets.....	\$ 4,217,076 73

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 239,965 58
Total unearned premiums.....	1,655,789 26
All other liabilities.....	97,267 00
	<hr/>
Total amount of all liabilities.....	\$ 1,993,021 84
Divisible surplus.....	2,224,054 89
	<hr/>
Total .....	\$ 4,217,076 73

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 463,713,045 00
Fire risks written in 1900.....	357,480,804 00
Premiums thereon.....	3,433,140 63
Net amount fire risks in force December 31, 1900.....	382,670,794 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,423,106 00
Premiums received.....		25,619 64
Losses paid.....		8,595 16
Losses incurred.....		10,010 37
Amount at risk.....		1,673,306 00
Tax .....		546 03

UNITED STATES BRANCH  
OF THE  
SKANDIA INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1900.)

C. F. SHALLCROSS, SECRETARY.

I. INCOME.

Net cash received for premiums.....	\$	305,251 78
Received from interest and rents.....		9,272 43
Received from Home Office.....		503,412 75
Total income.....	\$	817,936 96
Total footings.....	\$	817,936 96

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	13,574 40
Commissions or brokerage.....		92,913 17
Licenses .....		1,958 00
All other disbursements.....		150,364 82
Total expenditures.....	\$	258,810 39
Balance .....	\$	559,126 57

III. LEDGER ASSETS.

Book value of bonds and stocks.....		468,394 51
Cash in bank.....		90,732 06
Total net ledger assets.....	\$	559,126 57

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	2,516 67
Net amount of uncollected premiums not more than three months due .....		62,570 88
All other assets.....		18 00
Total admitted assets.....	\$	624,232 12

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	57,556	32
Total unearned premiums.....		200,953	58
All other liabilities.....		3,292	03
		<hr/>	
Total amount of all liabilities.....	\$	261,801	93
Divisible surplus.....		362,430	19
		<hr/>	
Total .....	\$	624,232	12

## V. MISCELLANEOUS.

Fire risks written in 1900.....	\$	61,887,896	57
Premiums thereon.....		443,391	75
Net amount fire risks in force December 31, 1900.....		43,581,276	97

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	141,650	16
Premiums received.....		2,254	88
Losses paid.....		12	83
Losses incurred.....		472	43
Amount at risk.....		141,650	16

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**SPRINGFIELD FIRE AND MARINE INSURANCE  
COMPANY.**

Principal Office.....Springfield, Mass.

(Organized in 1849.)

A. W. DAMON, PRESIDENT.

W. J. MACKAY, SECRETARY.

CASH CAPITAL, \$1,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,795,014 63

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I. INCOME.

Net cash received for premiums.....	\$	1,942,320	35
Received from interest and rents.....		187,100	86
Received from all other sources.....		2,005	63
		<hr/>	
Total income.....	\$	2,131,426	84
		<hr/>	
Total footings.....	\$	5,926,441	47

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,142,707	20
Paid for interest or dividends.....		150,000	00
Commissions or brokerage.....		354,910	29

Salaries to officers and employes.....	110,745 57
Taxes, fees and licenses.....	92,282 18
All other disbursements.....	231,083 43
Total expenditures.....	\$ 2,081,728 67
Balance .....	\$ 3,844,712 80

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 83,966 64
Mortgage loans on real estate.....	616,800 00
Collateral loans.....	40,525 00
Book value of bonds and stocks.....	2,891,678 77
Cash in company's office.....	13,179 70
Cash in bank.....	198,562 69
Total net ledger assets.....	\$ 3,844,712 80

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 16,612 77
Interest due and accrued on bonds and stocks.....	30,286 49
Interest due and accrued on collateral loans.....	856 87
Rent due and accrued on company's property or lease.....	664 17
Market value of real estate over book value.....	41,033 36
Market value of bonds and stocks over book value.....	882,015 23
Net amount of uncollected premiums not more than three months due .....	313,202 07
Due from other companies for reinsurance on losses already paid....	1,939 19
Total admitted assets.....	\$ 5,081,322 95

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 192,406 75
Total unearned premiums.....	1,569,772 79
Total amount of all liabilities.....	\$ 1,762,179 54
Joint stock capital paid up in cash.....	1,500,000 00
Divisible surplus.....	1,819,143 41
Total .....	5,081,322 95

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 308,104,334 00
Fire risks written in 1900.....	236,949,609 00
Premiums thereon.....	2,543,613 63
Net amount fire risks in force December 31, 1900.....	307,528,667 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 2,367,209 00
Premiums received.....	29,935 36
Losses paid.....	13,912 01
Losses incurred.....	14,562,95
Amount at risk.....	3,289,725 00
Tax .....	853 42

## SPRING GARDEN INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1835.)

CHARLES ROBERTS, PRESIDENT. CLARENCE E. PORTER, SECRETARY.

CASH CAPITAL, \$400,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,229,836 62

## I. INCOME.

Net cash received for premiums.....	\$ 485,163 41
Received from interest and rents.....	57,096 89
Received from all other sources.....	12,148 63
<b>Total income.....</b>	<b>\$ 554,408 93</b>
<b>Total footings.....</b>	<b>\$ 1,784,245 55</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 256,606 58
Deposit premiums returned.....	22,841 26
Paid for interest or dividends.....	32,000 00
Commissions or brokerage.....	84,610 37
Rents .....	4,000 00
Salaries to officers and employes.....	34,228 34
Taxes, fees and licenses.....	27,517 52
All other disbursements.....	83,577 86
<b>Total expenditures.....</b>	<b>\$ 545,381 93</b>
<b>Balance .....</b>	<b>\$ 1,238,863 62</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 366,001 17
Mortgage loans on real estate.....	50,870 00
Collateral loans.....	25,000 00
Book value of bonds and stocks.....	771,006 39
Cash in company's office.....	3,385 26
Cash in bank.....	23,155 25
Bills receivable.....	423 00
<b>Total .....</b>	<b>\$ 1,239,841 07</b>
Deduct ledger liabilities.....	977 45
<b>Total net ledger assets.....</b>	<b>\$ 1,238,863 62</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 857 01
Rent due and accrued on company's property or lease.....	342 50
Market value of bonds and stocks over book value.....	63,104 61
Net amount of uncollected premiums not more than three months due .....	88,736 45

Due from other companies for reinsurance on losses already paid....	2,073 25
Gross assets.....	\$ 1,293,977 44
Deduct assets not admitted.....	55,224 17
Total admitted assets.....	\$ 1,338,753 27

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 37,614 11
Total unearned premiums.....	378,469 44
Amount reclaimable on perpetual policies.....	374,663 32
All other liabilities.....	44,534 59
Total amount of all liabilities.....	\$ 835,281 46
Joint stock capital paid up in cash.....	400,000 00
Divisible surplus.....	103,471 81
Total .....	\$ 1,338,753 27

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 148,850,901 19
Fire risks written in 1900.....	75,052,689 62
Premiums thereon.....	774,515 05
Net amount fire risks in force December 31, 1900.....	71,287,021 98
Perpetual risks (not included above).....	17,676,392 50
Premiums on same.....	410,737 02

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,193,911 66
Premiums received.....	10,504 23
Losses paid.....	2,433 13
Losses incurred.....	2,287 72
Amount at risk.....	2,343,303 00
Tax .....	277 54

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## 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.

Amount of net ledger assets December 31 of previous year.....\$ 2,450,696 11

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### I. INCOME.

Net cash received for premiums.....	\$ 1,840,285 26
Received from interest and rents.....	119,032 43
Received from all other sources.....	37,548 33
Total income.....	\$ 1,996,866 05
Total footings.....	\$ 4,447,562 16

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	1,063,026	38
Paid for interest or dividends.....		50,000	00
Commissions or brokerage.....		389,761	52
Rents .....		5,400	00
Salaries to officers and employes.....		86,205	73
Taxes, fees and licenses.....		56,351	92
All other disbursements.....		190,424	49
<b>Total expenditures.....</b>	<b>\$</b>	<b>1,841,170</b>	<b>04</b>
<b>Balance .....</b>	<b>\$</b>	<b>2,606,392</b>	<b>12</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	636,350	82
Mortgage loans on real estate.....		296,475	00
Collateral loans.....		76,225	05
Book value of bonds and stocks.....		1,171,641	62
Cash in company's office.....		14,175	25
Cash in bank.....		160,228	49
Bills receivable.....		16,932	34
Agents' debit balances.....		235,441	10
<b>Total .....</b>	<b>\$</b>	<b>2,607,469</b>	<b>67</b>
<b>Deduct ledger liabilities.....</b>		<b>1,077</b>	<b>55</b>
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>2,606,392</b>	<b>12</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	162,373	26
Total unearned premiums.....		1,182,868	63
All other liabilities.....		35,154	53
<b>Total amount of all liabilities.....</b>	<b>\$</b>	<b>1,380,396</b>	<b>42</b>
<b>Joint stock capital paid up in cash.....</b>		<b>500,000</b>	<b>00</b>
<b>Divisible surplus.....</b>		<b>725,995</b>	<b>70</b>
<b>Total .....</b>	<b>\$</b>	<b>2,606,392</b>	<b>12</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	175,376,634	00
Marine and inland risks in force December 31, previous year.....		5,211,441	00
Fire risks written in 1900.....		122,689,749	00
Premiums thereon.....		1,832,393	30
Marine and inland risks written in 1900.....		70,099,272	00
Premiums received thereon.....		544,516	02
Net amount fire risks in force December 31, 1900.....		165,182,342	00
Net amount marine and inland risks in force December 31, 1900.....		3,861,687	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,406,898	00
Premiums received.....		21,023	20
Losses paid.....		5,779	24
Losses incurred.....		6,722	67
Amount at risk.....		2,964,271	00
Tax .....		435	95

UNITED STATES BRANCH  
OF THE  
SUN INSURANCE OFFICE.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1852.)

J. J. GUILÉ, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 2,378,253 28

I. INCOME.

Net cash received for premiums.....	\$ 1,515,867 79
Received from interest and rents.....	100,484 06
Received from all other sources.....	14,162 62
Total income.....	\$ 1,630,514 47
Total footings.....	\$ 4,008,767 85

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,057,922 83
Commissions or brokerage.....	341,773 88
Salaries and allowances to agents.....	59,858 89
Rents .....	20,764 16
Salaries to officers and employes.....	94,343 45
Taxes, fees and licenses.....	53,941 13
All other disbursements.....	55,791 77
Remitted to home office.....	3,083 04
Total expenditures.....	\$ 1,687,479 15
Balance .....	\$ 2,321,288 70

III. LEDGER ASSETS.

Book value of real estate.....	\$ 261,189 97
Mortgage loans on real estate.....	188,000 00
Book value of bonds and stocks.....	1,530,285 27
Cash in company's office.....	625 27
Cash in bank.....	197,029 15
Agents' debit balances.....	147,232 62
Total .....	\$ 2,324,362 28
Deduct ledger liabilities.....	3,073 58
Total net ledger assets.....	\$ 2,321,288 70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,850 83
Interest due and accrued on bonds and stocks.....	17,682 48
Interest due and accrued on other assets.....	263 17
Rent due and accrued on company's property or lease.....	1,316 67



Market value of bonds and stocks over book value.....	125,424 73
Net amount of uncollected premiums not more than three months due .....	79,824 94
Gross assets.....	\$ 2,547,051 52
Deduct assets not admitted.....	11,189 97
Total admitted assets.....	\$ 2,536,461 55

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 194,300 16
Total unearned premiums.....	1,347,856 63
All other liabilities.....	13,783 85
Total amount of all liabilities.....	\$ 1,555,940 64
Divisible surplus.....	980,520 91
Total .....	\$ 2,536,461 55

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 327,457,988 00
Fire risks written in 1900.....	207,438,897 00
Premiums thereon.....	1,960,372 25
Net amount fire risks in force December 31, 1900.....	311,959,981 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,765,517 00
Premiums received.....	29,550 00
Losses paid.....	9,289 00
Losses incurred.....	8,905 00
Amount at risk.....	2,667,342 00
Tax .....	562 07

UNITED STATES BRANCH  
OF THE  
SVEA FIRE AND LIFE INSURANCE  
COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1884.)

WEED & KENNEDY, MANAGERS FOR THE UNITED STATES.

Amount of net ledger assets December 31 of previous year.....\$ 580,725 98

## I. INCOME.

Net cash received for premiums.....	\$ 490,026 67
Received from interest and rents.....	16,980 54
Received from home office.....	70,000 00
Received from all other sources.....	7,051 57
Total income.....	\$ 584,058 78
Total footings.....	\$ 1,164,784 76

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	335,679 11
Commissions or brokerage.....		160,126 69
Salaries to officers and employes.....		900 00
Taxes, fees and licenses.....		17,354 78
All other disbursements.....		9,367 91
Remitted to home office.....		15,931 24
		<hr/>
Total expenditures.....	\$	539,359 73
		<hr/>
Balance .....	\$	625,425 03

## III. LEDGER ASSETS.

Book value of bonds and stocks.....		521,248 74
Cash in company's office.....		1,328 26
Cash in bank.....		84,818 84
Bills receivable.....		26,206 89
		<hr/>
Total .....	\$	633,602 73
Deduct ledger liabilities.....		8,177 70
		<hr/>
Total net ledger assets.....	\$	625,425 03

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		4,397 91
Market value of bonds and stocks over book value.....		138 76
Net amount of uncollected premiums not more than three months due .....		81,032 85
		<hr/>
Total admitted assets.....	\$	710,994 55

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	47,022 55
Total unearned premiums.....		327,824 79
All other liabilities.....		19,962 07
		<hr/>
Total amount of all liabilities.....		394,809 41
Divisible surplus.....		316,185 14
		<hr/>
Total .....	\$	710,994 55

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	44,197,652 00
Fire risks written in 1900.....		48,143,248 00
Premiums thereon.....		705,876 27
Net amount fire risks in force December 31, 1900.....		44,011,387 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,043,337 00
Premiums received.....		17,585 55
Losses paid.....		8,789 96
Losses incurred.....		8,009 29
Amount at risk.....		1,187,007 00
Tax .....		388 42

## TEUTONIA INSURANCE COMPANY.

Principal Office.....New Orleans, La.

(Organized in 1871.)

ALBERT P. NOLL, PRESIDENT.

GEO. MEYER, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 661,059 66

## I. INCOME.

Net cash received for premiums.....	\$	471,283 67
Received from interest and rents.....		20,982 76
Total income.....	\$	492,266 43
Total footings.....	\$	1,153,326 09

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	307,335 56
Paid for interest or dividends.....		25,335 00
Commissions or brokerage.....		106,318 15
Salaries and allowances to agents.....		8,300 00
Salaries to officers and employes.....		20,850 00
Taxes, fees and licenses.....		19,642 00
All other disbursements.....		25,470 07
Total expenditures.....	\$	513,250 78
Balance .....	\$	640,075 31

## III. LEDGER ASSETS.

Book value of real estate.....	\$	40,000 00
Book value of bonds and stocks.....		568,030 00
Cash in company's office.....		302 33
Cash in bank.....		31,741 98
Total .....	\$	640,075 31
Total net ledger assets.....	\$	640,075 31

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	5,135 00
Net amount of uncollected premiums not more than three months due .....		76,000 32
Gross assets.....	\$	721,210 63
Total admitted assets.....	\$	721,210 63

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	23,156 81
Total unearned premiums.....		235,355 16
All other liabilities.....		17,150 00
<hr/>		
Total amount of all liabilities.....	\$	280,661 97
Joint stock capital paid up in cash.....		250,000 00
Divisible surplus.....		190,548 66
<hr/>		
Total .....	\$	721,210 63

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	32,234,438 00
Fire risks written in 1900.....		40,501,250 00
Premiums thereon .....		657,153 42
Marine and inland risks written in 1900.....		5,682,524 00
Premiums received thereon.....		34,311 07
Net amount fire risks in force December 31, 1900.....		33,187,393 00

## BUSINESS IN COLORADO IN 1900.

Risks written .....	\$	357,690 00
Premiums received .....		5,566 71
Losses paid .....		759 69
Losses incurred .....		759 69
Amount at risk .....		421,513 15
Tax .....		70 96

UNITED STATES BRANCH  
OF THE  
THURINGIA INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1896.)

F. G. VOSS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 550,632 22

## I. INCOME.

Net cash received for premiums.....	\$	837,950 33
Received from interest and rents.....		10,320 00
Received from all other sources.....		243,000 00
<hr/>		
Total income.....	\$	1,091,270 33
<hr/>		
Total footings.....	\$	1,641,902 55

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	418,126 93
Commissions or brokerage.....		398,992 80
Salaries and allowances to agents.....		3,874 72
Salaries to officers and employes.....		43,831 82
Taxes, fees and licenses.....		20,284 55
All other disbursements.....		13,185 22
		<hr/>
Total expenditures.....	\$	898,296 04
		<hr/>
Balance .....	\$	833,696 51

## III. LEDGER ASSETS.

Book value of bonds and stocks.....		810,105 99
Cash in company's office.....		288 54
Cash in bank.....		13,498 92
Agents' debit balances.....		9,713 06
		<hr/>
Total net ledger assets.....	\$	833,696 51

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	8,337 50
Market value of bonds and stocks over book value.....		37,408 79
Net amount of uncollected premiums not more than three months due .....		131,992 31
		<hr/>
Total admitted assets.....	\$	1,011,345 11

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	36,713 13
Total unearned premiums.....		609,574 16
All other liabilities.....		1,714 67
		<hr/>
Total amount of all liabilities.....	\$	648,002 01
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		163,343 10
		<hr/>
Total .....	\$	1,011,345 11

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	63,501,346 80
Fire risks written in 1900.....		103,512,279 57
Premiums thereon.....		1,152,710 39
Net amount fire risks in force December 31, 1900.....		98,583,928 39

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	953,163 00
Premiums received.....		17,426 25
Losses paid.....		11,067 34
Losses incurred.....		7,949 48
Amount at risk.....		1,344,889 15
Tax .....		295 72

## TRADERS INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1865.)

E. BUCKINGHAM, PRESIDENT.                      S. A. ROTHERMEL, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$    1,824,508 56

### I. INCOME.

Net cash received for premiums.....	\$ 1,088,617 06
Received from interest and rents.....	96,199 41
Received from all other sources.....	54,693 75
	-----
Total income.....	\$ 1,239,510 22
	-----
Total footings.....	\$ 3,064,018 78

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 658,336 32
Paid for interest or dividends.....	50,000 00
Commissions or brokerage.....	235,143 85
Salaries and allowances to agents.....	4,100 00
Rents .....	6,000 00
Salaries to officers and employes.....	73,928 89
Taxes, fees and licenses.....	42,538 49
All other disbursements.....	58,510 27
	-----
Total expenditures.....	\$ 1,128,557 82
	-----
Balance .....	\$ 1,935,460 96

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 45,746 17
Mortgage loans on real estate.....	176,850 00
Collateral loans.....	21,000 00
Book value of bonds and stocks.....	1,581,504 15
Cash in company's office.....	770 16
Cash in bank.....	104,116 33
All other ledger assets.....	15,975 24
	-----
Total .....	\$ 1,945,962 05
Deduct ledger liabilities.....	10,501 09
	-----
Total net ledger assets.....	\$ 1,935,460 96

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 4,214 18
Interest due and accrued on bonds and stocks.....	6,056 13
Interest due and accrued on collateral loans.....	315 00

Interest due and accrued on other assets.....	245 84
Rent due and accrued on company's property or lease.....	82 00
Market value of bonds and stocks over book value.....	324,255 25
Net amount of uncollected premiums not more than three months due .....	135,354 78
<b>Total admitted assets.....</b>	<b>\$ 2,405,984 14</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 106,798 03
Total unearned premiums.....	787,288 05
<b>Total amount of all liabilities.....</b>	<b>\$ 894,086 08</b>
Joint stock capital paid up in cash.....	500,000 00
Divisible surplus.....	1,011,898 06
<b>Total .....</b>	<b>\$ 2,405,984 14</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 115,540,592 00
Fire risks written in 1900.....	116,075,063 00
Premiums thereon.....	1,445,094 26
Net amount fire risks in force December 31, 1900.....	116,071,607 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,414,112 00
Premiums received.....	22,057 10
Losses paid .....	17,332 55
Losses incurred.....	17,500 13
Amount at risk.....	1,554,923 00
Tax .....	441 88

UNITED STATES BRANCH  
OF THE  
TRANSATLANTIC FIRE INSURANCE  
COMPANY.

Principal Office.....Chicago, Ill.

ADOLPH LOEB, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 714,505 83

## I. INCOME.

Net cash received for premiums.....	\$ 423,411 21
Received from interest and rents.....	17,427 28
Received from home office.....	57,839 98
<b>Total income.....</b>	<b>\$ 498,678 47</b>
<b>Total footings.....</b>	<b>\$ 1,213,184 30</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	431,470 92
Commissions or brokerage.....		101,467 16
Rents .....		3,164 98
Salaries to officers and employes.....		28,883 53
Taxes, fees and licenses.....		14,096 05
All other disbursements.....		61,183 80
		<hr/>
Total expenditures.....	\$	640,266 44
		<hr/>
Balance .....	\$	572,917 86

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	538,842 50
Cash in company's office.....		2,030 37
Cash in bank.....		11,743 35
Bills receivable.....		248 90
Certificates of deposit in hands of trustees.....		20,052 74
		<hr/>
Total net ledger assets.....	\$	572,917 86

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	4,755 00
Market value of bonds and stocks over book value.....		15,872 50
Net amount of uncollected premiums not more than three months due .....		47,987 52
Due from other companies for reinsurance on losses already paid..		179 93
		<hr/>
Total admitted assets.....	\$	641,712 81

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	39,582 33
Total unearned premiums.....		290,307 22
All other liabilities.....		1,752 44
		<hr/>
Total amount of all liabilities.....	\$	331,641 99
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		110,070 82
		<hr/>
Total .....	\$	641,712 81

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	68,804,786 00
Fire risks written in 1900.....		55,987,935 00
Premiums thereon.....		658,926 88
Net amount fire risks in force December 31, 1900.....		42,960,411 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,285,494 00
Premiums received.....		23,025 52
Losses paid.....		11,490 40
Losses incurred.....		10,401 90
Amount at risk.....		1,900,818 00
Tax .....		460 51



UNITED STATES BRANCH  
OF THE  
UNION ASSURANCE SOCIETY.

Principal Office.....New York City, N. Y.

(Commenced business in the United States in 1891.)

HALL & HENSHAW, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 1,293,911 46

I. INCOME.

Net cash received for premiums.....	\$	1,137,507 00
Received from interest and rents.....		46,370 20
Received from home office.....		159,655 00
		Total income.....\$ 1,343,532 20
		Total footings.....\$ 2,637,443 66

II. DISBURSEMENTS.

Net amount paid for losses.....	\$	801,483 52
Commissions or brokerage.....		261,708 40
Salaries and allowances to agents.....		26,664 90
Rents .....		1,500 00
Salaries to officers and employes.....		31,104 12
Taxes, fees and licenses.....		39,443 06
All other disbursements.....		105,538 75
		Total expenditures.....\$ 1,267,442 75
		Balance .....
	\$	1,370,000 91

III. LEDGER ASSETS.

Book value of real estate.....	\$	190,973 19
Book value of bonds and stocks.....		1,057,331 50
Cash in company's office.....		18,923 83
Cash in bank.....		102,772 39
		Total net ledger assets.....\$ 1,370,000 91

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	9,640 18
Interest due and accrued on other assets.....		279 58
Market value of real estate over book value.....		9,026 81
Market value of bonds and stocks over book value.....		71,038 50
Net amount of uncollected premiums not more than three months due .....		156,260 16
		Total admitted assets.....\$ 1,616,246 14

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	183,833	30
Total unearned premiums.....		697,292	93
All other liabilities.....		10,809	63
<hr/>			
Total amount of all liabilities.....	\$	891,935	86
Divisible surplus.....		724,310	28
<hr/>			
Total .....	\$	1,616,246	14

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	127,488,225	60
Fire risks written in 1900.....		153,776,508	00
Premiums thereon.....		1,578,110	32
Net amount fire risks in force December 31, 1900.....		131,556,356	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,405,854	00
Premiums received.....		28,994	17
Losses paid.....		7,901	58
Losses incurred.....		7,383	74
Amount at risk.....		1,546,439	00
Tax .....		579	88

## UNION INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1804.)

CHARLES S. HOLLINSHEAD, PRESIDENT.

EDGAR R. DANNELS, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 493,913 60

## I. INCOME.

Net cash received for premiums.....	\$	278,601	51
Received from interest and rents.....		19,785	41
Received from rents and all other sources.....		5,356	99
<hr/>			
Total income.....	\$	303,743	91
<hr/>			
Total footings.....	\$	797,657	51

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	196,658	49
Deposit premiums returned.....		632	81
Paid for interest or dividends.....		12,000	00
Commissions or brokerage.....		56,281	38
Salaries and allowances to agents.....		19,346	29

Salaries to officers and employes.....	23,986 13
Taxes, fees and licenses.....	10,668 69
All other disbursements.....	25,908 62
Total expenditures.....	\$ 345,482 41
Balance .....	\$ 452,175 10

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 159,076 32
Mortgage loans on real estate.....	9,900 00
Collateral loans.....	4,400 60
Book value of bonds and stocks.....	244,466 38
Cash in company's office.....	1,197 35
Cash in bank.....	25,088 26
Bills receivable.....	1,120 82
Cash in hands of managers.....	6,925 97
Total net ledger assets.....	\$ 452,175 10

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 150 00
Market value of real estate over book value.....	923 68
Market value of bonds and stocks over book value.....	34,721 37
Net amount of uncollected premiums not more than three months due .....	40,702 25
All other assets.....	742 50
Total admitted assets.....	\$ 529,414 90

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 33,915 05
Total unearned premiums.....	206,100 19
Amount reclaimable on perpetual policies.....	33,833 12
All other liabilities.....	29 70
Total amount of all liabilities.....	\$ 273,878 06
Joint stock capital paid up in cash.....	200,000 00
Divisible surplus.....	55,536 84
Total .....	\$ 529,414 90

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 39,929,543 00
Fire risks written in 1900.....	33,574,655 00
Premiums thereon.....	354,905 90
Net amount fire risks in force December 31, 1900.....	39,714,874 00
Perpetual risks (not included above).....	1,258,459 00
Premiums on same.....	37,592 35

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 294,946 00
Premiums received.....	2,283 99
Losses paid.....	210 99
Losses incurred.....	137 34
Tax .....	45 68

## UNITED FIREMEN'S INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1860.)

ROBERT B. BEATH, PRESIDENT.      DENNIS J. SWEENEY, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$    1,430,587 20

### I. INCOME.

Net cash received for premiums.....	\$    301,101 51
Received from interest and rents.....	69,311 77
Received from all other sources.....	31,000 57

Total income.....\$    401,413 85

Total footings.....\$    1,832,001 05

### II. DISBURSEMENTS.

Net amount paid for losses.....	\$    212,799 32
Deposit premiums returned.....	23,423 96
Paid for interest or dividends.....	30,000 00
Commissions or brokerage.....	71,444 79
Salaries to officers and employes.....	28,093 14
Taxes, fees and licenses.....	13,405 08
All other disbursements.....	35,261 35

Total expenditures.....\$    414,427 64

Balance .....\$    1,417,573 41

### III. LEDGER ASSETS.

Book value of real estate.....	\$    204,480 92
Mortgage loans on real estate.....	524,881 50
Collateral loans.....	65,500 00
Book value of bonds and stocks.....	545,556 88
Cash in company's office.....	2,389 17
Cash in bank.....	74,664 94
All other ledger assets.....	100 00

Total net ledger assets.....\$    1,417,573 41

### NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$    9,192 53
Interest due and accrued on bonds and stocks.....	105 00
Interest due and accrued on collateral loans.....	941 62
Rent due and accrued on company's property or lease.....	333 32
Market value of bonds and stocks over book value.....	49,143 12
Net amount of uncollected premiums not more than three months due .....	47,869 73
Perpetual deposits in course of collection.....	3,603 48

Gross assets.....\$    1,528,762 21

Deduct assets not admitted.....            2,380 92

Total admitted assets.....\$    1,526,381 29

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	24,436 88
Total unearned premiums.....		258,685 36
Amount reclaimable on perpetual policies.....		730,745 82
All other liabilities.....		16,192 02
<hr/>		
Total amount of all liabilities.....	\$	1,030,060 08
Joint stock capital paid up in cash.....		300,000 00
Divisible surplus.....		196,321 21
<hr/>		
Total .....	\$	1,526,381 29

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	48,092,217 00
Fire risks written in 1900.....		35,889 967 00
Premiums thereon.....		370,581 53
Net amount fire risks in force December 31, 1900.....		49,698,436 00
Perpetual risks (not included above).....		35,498,634 00
Premiums on same.....		808,659 18

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	400,050 00
Premiums received.....		4,812 81
Losses paid.....		2,939 59
Losses incurred.....		2,939 59
Amount at risk.....		481,680 00
Tax .....		96 69

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**UNITED STATES FIRE INSURANCE  
COMPANY.**

Principal Office.....New York City, N. Y.

(Organized in 1824.)

W. W. UNDERHILL, PRESIDENT.

SAM'L M. CRAFT, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 576,066 77

## I. INCOME.

Net cash received for premiums.....	\$	351,580 88
Received from interest and rents.....		25,945 75
Received from other sources.....		52,675 86
<hr/>		
Total income.....	\$	420,202 49
<hr/>		
Total footings.....	\$	1,006,269 26

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	184,560 20
Paid for interest or dividends.....		20,000 00
Commissions or brokerage.....		93,682 27

Rents .....	7,000 00
Salaries to officers and employes.....	25,071 67
Taxes, fees and licenses.....	10,628 04
All other disbursements.....	30,713 42
Total expenditures.....	\$ 371,655 60
Balance .....	\$ 634,613 66

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 45,327 21
Mortgage loans on real estate.....	309,200 00
Book value of bonds and stocks.....	259,031 75
Cash in company's office.....	6,138 04
Cash in bank.....	14,916 66
Total net ledger assets.....	\$ 634,613 66

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,850 50
Interest due and accrued on bonds and stocks.....	627 07
Market value of real estate over book value.....	672 79
Market value of bonds and stocks over book value.....	9,139 50
Net amount of uncollected premiums not more than three months due .....	75,994 17
Due from other companies for reinsurance on losses paid.....	10 00
Total admitted assets.....	\$ 722,907 69

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 45,946 53
Total unearned premiums.....	260,461 89
All other liabilities.....	26,479 10
Total amount of all liabilities.....	332,887 52
Joint stock capital paid up in cash.....	256,000 00
Divisible surplus.....	140,020 17
Total .....	\$ 722,907 69

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 43,084,595 00
Marine and inland risks in force December 31, previous year.....	1,226,092 00
Fire risks written in 1900.....	43,864,763 00
Premiums thereon.....	465,457 79
Marine and inland risks written in 1900.....	2,204,145 00
Premiums received thereon.....	40,722 98
Net amount fire risks in force December 31, 1900.....	47,617,187 00
Net amount marine and inland risks in force December 31, 1900.....	1,078,008 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 207,975 00
Premiums received.....	2,599 70
Losses paid.....	124 04
Losses incurred.....	124 04
Amount at risk.....	360,850 00
Tax .....	36 78

## VICTORIA INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1896.)

HENRY H. HALL, PRESIDENT.

E. K. BEDDALL, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 230,793 68

## I. INCOME.

Net cash received for premiums.....	\$	89,820 23
Received from interest and rents.....		8,025 04
Total income.....	\$	97,845 27
Total footings.....	\$	328,638 95

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$	79,460 11
Commissions or brokerage.....		17,563 79
Rents .....		600 00
Salaries to officers and employes.....		4,709 41
Taxes, fees and licenses.....		3,074 21
All other disbursements.....		3,251 12
Total expenditures.....	\$	108,658 64
Balance .....	\$	219,980 31

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	219,482 50
Cash in bank.....		497 81
Total net ledger assets.....	\$	219,980 31

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$	1,897 82
Interest due and accrued on other assets.....		49 51
Market value of bonds and stocks over book value.....		28,527 50
Net amount of uncollected premiums not more than three months due .....		4,627 17
Total admitted assets.....	\$	254,992 31

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	5,523 75
Total unearned premiums.....		44,501 47
Total amount of all liabilities.....	\$	50,025 22
Joint stock capital paid up in cash.....		200,000 00
Divisible surplus.....		4,967 09
Total .....	\$	254,993 31

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 9,016,935 00
Fire risks written in 1900.....	11,551,738 00
Premiums thereon.....	113,410 31
Net amount fire risks in force December 31, 1900.....	\$ 8,502,195 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 45,250 00
Premiums received.....	628 27
Losses paid.....	53 82
Losses incurred.....	9 20
Amount at risk.....	60,000 00
Tax .....	5 13

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**WILLIAMSBURGH CITY FIRE INSURANCE  
COMPANY.**

Principal Office.....Brooklyn, N. Y.

(Organized in 1853.)

MARSHALL S. DRIGGS, PRESIDENT.      FREDERICK H. WAY, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of ledger assets December 31 of previous year.....\$ 1,850,592 91

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I. INCOME.

Net cash received for premiums.....	\$ 665,497 13
Received from interest and rents.....	98,630 28
Received from all other sources.....	33,911 83
<b>Total income.....</b>	<b>\$ 798,039 24</b>
<b>Total footings.....</b>	<b>\$ 2,648,632 15</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 369,888 86
Paid for interest or dividends.....	59,286 00
Commissions or brokerage.....	170,531 17
Rents .....	17,200 00
Salaries to officers and employes.....	74,709 40
Taxes, fees and licenses.....	24,782 70
All other disbursements.....	55,533 02
<b>Total expenditures.....</b>	<b>\$ 771,931 15</b>
<b>Balance .....</b>	<b>\$ 1,876,701 00</b>



## III. LEDGER ASSETS.

Book value of real estate.....	\$	629,000	00
Mortgage loans on real estate.....		243,900	00
Collateral loans.....*		22,500	00
Book value of bonds and stocks.....		965,834	58
Cash in company's office.....		2,582	24
Cash in bank.....		12,884	18
		<hr/>	
Total net ledger assets.....	\$	1,876,701	00

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	1,751	00
Interest due and accrued on bonds and stocks.....		5,938	90
Interest due and accrued on collateral loans.....		94	00
Rent due and accrued on company's property or lease.....		6,845	51
Market value of bonds and stocks over book value.....		69,865	42
Net amount of uncollected premiums not more than three months due .....		84,003	21
		<hr/>	
Total admitted assets.....	\$	2,045,199	04

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	48,270	58
Total unearned premiums.....		616,091	01
All other liabilities.....		9,942	83
		<hr/>	
Total amount of all liabilities.....	\$	674,304	42
Joint stock capital paid up in cash.....		250,000	00
Divisible surplus.....		1,120,894	62
		<hr/>	
Total .....	\$	2,045,199	04

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	143,047,895	00
Fire risks written in 1900.....		86,782,294	05
Premiums thereon.....		816,428	77
Net amount fire risks in force December 31, 1900.....		141,183,417	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	474,155	00
Premiums received.....		6,281	41
Losses paid.....		2,425	52
Losses incurred.....		2,428	02
Amount at risk.....		877,389	00
Tax .....		125	62

UNITED STATES BRANCH  
OF THE  
WESTERN ASSURANCE COMPANY.

Principal Office.....Toronto, Canada.

(Organized in 1851.)

HON. GEO. A. COX, PRESIDENT.                      C. C. FOSTER, SECRETARY.

Amount of net ledger assets December 31 of previous year.....\$ 1,820,619 26

I. INCOME.

Net cash received for premiums.....	\$ 2,037,412 73
Received from interest and rents.....	55,078 81
Received from home office.....	128,080 57
Received from all other sources.....	1,829 48
<b>Total income.....</b>	<b>\$ 2,222,401 59</b>
<b>Total footings.....</b>	<b>\$ 4,043,020 85</b>

II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,419,701 83
Commissions or brokerage.....	394,777 21
Rents .....	3,500 00
Salaries to officers and employes.....	80,109 00
Taxes, fees and licenses.....	64,738 63
All other disbursements.....	117,936 22
<b>Total expenditures.....</b>	<b>\$ 2,080,753 89</b>
<b>Balance .....</b>	<b>\$ 1,962,266 96</b>

III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 20,000 00
Book value of bonds and stocks.....	1,357,190 90
Cash in company's office.....	280 13
Cash in bank.....	209,108 31
Bills receivable.....	43,280 34
Agents' debit balances.....	332,407 28
<b>Total net ledger assets.....</b>	<b>\$ 1,962,266 96</b>

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 3,241 84
<b>Total admitted assets.....</b>	<b>\$ 1,965,508 80</b>

IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$ 176,295 29
Total unearned premiums.....	1,150,782 93
<b>Total amount of all liabilities.....</b>	<b>\$ 1,327,078 22</b>
Divisible surplus.....	638,430 58
<b>Total .....</b>	<b>\$ 1,965,508 80</b>

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$ 213,816,782 00
Marine and inland risks in force December 31, previous year.....	5,196,623 00
Fire risks written in 1900.....	192,259,442 00
Premiums thereon.....	1,908,986 26
Marine and inland risks written in 1900.....	57,095,264 00
Premiums received thereon.....	536,679 27
Net amount fire risks in force December 31, 1900.....	210,246,093 00
Net amount marine and inland risks in force December 31, 1900.....	6,460,676 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$ 1,471,966 00
Premiums received.....	26,417 96
Losses paid.....	12,984 23
Losses incurred.....	12,984 23
Amount at risk.....	2,059,366 00
Tax .....	387 17

THE WESTERN UNDERWRITERS' ASSOCIATION,  
INCORPORATED.

Principal Office.....Chicago, Ill.

(Organized in 1898.)

WILLIAM TREMBOR, PRESIDENT.

WILLIAM FEILER, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 398,177 59

## I. INCOME.

Net cash received for premiums.....	\$ 304,047 27
Received from interest and rents.....	16,639 12
Total income.....	\$ 320,686 39
Total footings.....	\$ 718,863 98

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 152,283 89
Commissions or brokerage.....	80,066 69
Rents .....	2,260 00
Salaries to officers and employes.....	21,006 82
Taxes, fees and licenses.....	12,292 66
All other disbursements.....	19,173 96
Total expenditures.....	\$ 287,084 02
Balance .....	\$ 431,779 96

## III. LEDGER ASSETS.

Mortgage loans on real estate.....	\$	276,850	00
Book value of bonds and stocks.....		100,152	66
Cash in company's office.....		5,804	16
Cash in bank.....		51,749	44
All other ledger assets.....		5,011	41
		<hr/>	
Total .....	\$	439,567	67
Deduct ledger liabilities.....		7,787	71
		<hr/>	
Total net ledger assets.....	\$	431,779	96

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	7,158	05
Interest due and accrued on bonds and stocks.....		1,400	00
Market value of bonds and stocks over book value.....		4,009	84
Net amount of uncollected premiums not more than three months due .....		47,707	00
		<hr/>	
Gross assets.....	\$	492,114	88
Deduct assets not admitted.....		5,011	41
		<hr/>	
Total admitted assets.....	\$	487,103	47

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	14,818	63
Total unearned premiums.....		229,831	03
		<hr/>	
Total amount of all liabilities.....	\$	244,649	66
Joint stock capital paid up in cash.....		200,000	00
Divisible surplus.....		42,453	81
		<hr/>	
Total .....	\$	487,103	47

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	28,878,945	00
Fire risks written in 1900.....		32,355,207	00
Premiums thereon.....		395,325	15
Net amount fire risks in force December 31, 1900.....		36,565,791	00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	272,929	00
Premiums received.....		4,919	08
Losses paid.....		1,331	48
Losses incurred.....		1,335	98
Amount at risk.....		397,175	00
Tax .....		98	38

## WESTCHESTER FIRE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1837.)

GEORGE R. CRAWFORD, PRESIDENT. MORELL O. BROWN, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,257,808 84

## I. INCOME.

Net cash received for premiums.....	\$ 1,526,003 33
Received from interest and rents.....	114,427 20
Received from all other sources.....	10,227 50
<b>Total income.....</b>	<b>\$ 1,650,658 03</b>
<b>Total footings.....</b>	<b>\$ 3,908,466 87</b>

## II. DISBURSEMENTS.

Net amount paid for losses.....	\$ 887,452 44
Paid for interest or dividends.....	48,000 00
Commissions or brokerage.....	333,399 89
Rents .....	3,125 08
Salaries to officers and employes.....	111,034 70
Taxes, fees and licenses.....	43,501 84
All other disbursements.....	198,050 58
<b>Total expenditures.....</b>	<b>\$ 1,564,564 53</b>
<b>Balance .....</b>	<b>\$ 2,343,902 34</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 225,047 64
Mortgage loans on real estate.....	588,962 50
Book value of bonds and stocks.....	1,407,499 64
Cash in bank.....	122,392 56
<b>Total net ledger assets.....</b>	<b>\$ 2,343,902 34</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 10,739 50
Market value of bonds and stocks over book value.....	374,950 36
Net amount of uncollected premiums not more than three months due .....	213,216 48
<b>Gross assets.....</b>	<b>\$ 2,942,808 68</b>
<b>Deduct assets not admitted.....</b>	<b>47 64</b>
<b>Total admitted assets.....</b>	<b>\$ 2,942,761 04</b>

## IV. NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$	133,142 24
Total unearned premiums.....		1,290,360 44
<hr/>		
Total amount of all liabilities.....	\$	1,423,502 68
Joint stock capital paid up in cash.....		300,000 00
Divisible surplus.....		1,219,258 36
<hr/>		
Total .....	\$	2,942,761 04

## V. MISCELLANEOUS.

Fire risks in force December 31, previous year.....	\$	243,988,834 00
Fire risks written in 1900.....		197,897,634 00
Premiums thereon.....		1,972,144 56
Net amount fire risks in force December 31, 1900.....		279,236,832 00

## BUSINESS IN COLORADO IN 1900.

Risks written.....	\$	1,488,684 00
Premiums received.....		24,439 56
Losses paid.....		5,578 79
Losses incurred.....		5,578 79
Amount at risk.....		1,854,429 00
Tax .....		230 42

STATISTICAL TABLES  
FIRE

COLORADO BUSINESS—FIRE—FOR THE YEAR 1900.

NAMES OF COMPANIES	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Expense	Tax
Aachen & Munich Fire Insurance Co., Germany	\$ 474,750 00	\$ 7,959 98	\$ 5,972 46	\$ 5,467 90		\$ 132 00
Aetna Insurance Co., Connecticut	1,815,149 00	30,915 62	10,049 81	9,477 72		618 91
Agricultural Insurance Co., New York	794,500 00	11,004 00	4,601 00	4,591 00		220 03
Alliance Assurance Co., Great Britain	1,522,091 00	22,449 83	4,845 71	4,845 71		350 64
American Insurance Co., Massachusetts	406,758 00	3,605 99	2,342 57	2,342 57		86 52
American Insurance Co., New Jersey	912,950 00	12,031 40	1,714 81	1,981 08		240 62
American Central Insurance Co., Missouri	773,751 00	12,464 49	3,868 22	3,601 77		264 49
American Fire Insurance Co., New York	720,637 50	10,889 44	2,084 57	2,709 34		41 95
Armenia Insurance Co., Pennsylvania	160,806 28	2,115 73	607 82	613 82		5 77
Assurance Co. of America, New York	252,323 00	3,023 21	483 95	483 95		
Atlas Assurance Co., Great Britain	1,334,141 00	23,463 68	16,744 65	16,650 88		435 28
Baloise Fire Insurance Co., Switzerland	277,798 00	4,012 82	1,856 01	1,856 01		73 63
Bavarian Mortgage & Exchange Bank, Germany	No report					
British America Assurance Co., Canada	1,252,949 00	25,408 59	6,932 70	7,425 87		557 77
British American Insurance Co., New York	187,845 00	2,477 30	219 87	219 87		44 89
Boston Insurance Co., Massachusetts	No report					
Buffalo German Insurance Co., New York	289,725 00	4,128 45	211 49	214 49		75 44
Caledonian Insurance Co., Great Britain	998,350 00	15,810 36	12 832 46	13,609 61		344 44
Caledonian-American Insurance Co., New York	136,217 00	1,563 51	9 78	11 92		30 26
Citizens Insurance, Pennsylvania	380,768 44	4,820 66	534 86	543 86		177 28
Citizens Insurance Co., New York	115,656 00	1,515 84	1,213 68	1,688 66		30 32
Cologne Reinsurance Co., Germany	200,513 00	3,000 43	474 78	499 12		
Colorado Mutual Fire Insurance Co., Colorado	846,094 00	10,280 94	5,963 09	17,395 14		205 62
Colorado Merchants & Farmers Mutual Fire Ins. Co., Colorado	Re-insured					
Commercial Union Assurance Co., Great Britain	3,303,977 30	46,070 81	9,594 98	9,594 98		766 71
Commercial Union Fire Insurance Co., New York	239,350 00	3,817 81	1,477 59	1,177 59		47 80
Concordia Fire Insurance Co., Wisconsin	565,957 00	8,612 02	4,427 52	3,649 48		129 46
Connecticut Fire Insurance Co., Connecticut	1,686,108 00	28,010 29	7,394 35	8,590 68		500 86
Continental Insurance Co., New York	4,160,379 00	54,510 60	10,220 61	9,606 29		1,166 81



Delaware Insurance Co., Pennsylvania	588 658 00	9,948 00	451 00	2 351 00	172 00
Dutchess Insurance Co., New York	2,409 00	32 82			
Eric Fire Insurance Co., Buffalo, N. Y.	308,550 03	2,38 2 00	2,633 40	2 085 61	17 64
Eagle Fire Co., New York	628,690 00	6,671 42	3,495 00	3,546 69	133 42
Eastern Insurance Co., New York	No report.				
Empire City Fire Insurance Co., New York	239,749 00	3,716 35	184 50	184 50	
Equitable Fire and Marine Insurance Co., Rhode Island	188,364 00	2,451 38			
Farmers Alliance Mutual Fire Insurance Co.	806,367 00	8,402 27	5,171 14	6,924 14	161 52
Fire Association of Philadelphia, Pennsylvania	2,147,253 00	41,848 97	11,848 11	11,891 80	836 98
Fireman's Fund Insurance Co., California	2,634,281 00	48,344 70	14,231 40	15,348 35	973 06
Firemen's Insurance of Baltimore, Maryland	233,644 00	3,440 37	79 29	72 49	68 82
Firemen's Insurance Co. of Newark, New Jersey	344,915 00	3,840 39	839 33	839 33	76 51
Franklin Fire Insurance Co., Pennsylvania	480,980 00	6,726 22	4,796 98	4,829 72	131 82
German Insurance Co., Freeport, Illinois	1,345,628 00	18,401 80	3,181 79	3,064 83	362 04
German Fire Insurance Co., Pennsylvania	797 626 00	6,563 53	1,237 33	2,649 81	130 07
German American Insurance Co., New York	2,428,503 10	37,410 50	10,398 51	13,752 51	742 20
German Alliance Insurance Co., New York	612,550 00	10,985 57	3,627 27	3,727 27	219 71
German Mutual Fire Insurance Co., Colorado	377,665 00	2,650 25	331 20	331 20	50 10
Germania Fire Insurance Co., New York	269 050 00	3,648 74	765 43	769 79	72 97
Grand Fire and Marine Insurance Co., Pennsylvania	449 080 00	5,024 55	3 636 02	3,714 45	100 43
Glens Falls Insurance Co., New York	586 060 00	6,237 48	3,517 74	3,517 74	124 74
Grange Mutual Fire Insurance Co., Colorado	883,302 00	5,600 21	83 86	83 86	11 20
Greenwich Insurance Co., New York	880,862 00	12,236 13	2,433 46	2,461 33	192 91
Hamburg Bremen Fire Insurance Co., Germany	761,248 00	9,833 62	4 487 11	4,682 11	148 70
Hanover Fire Insurance Co., New York	609 240 00	8,811 68	7,224 82	2,243 15	170 28
Hartford Fire Insurance Co., Connecticut	3,088,653 00	57,346 32	21,445 37	22,846 82	1,446 92
Helvetia Swiss Fire Insurance Co., Switzerland	577,288 00	7,006 84	5,427 56	5,427 56	125 83
Home Insurance Co., New York	8,978,273 00	69,982 74	52,534 73	35,244 38	1,399 65
Home Mutal Insurance Co., California	762,491 00	14,409 53	7 303 72	7,264 54	288 20
Imperial Insurance Co., Great Britain	2,246,883 00	35,762 00	12,836 00	13,513 00	495 45
Indemnity Fire Insurance Co., New York	1,076,500 00	1,880 45	1,456 21	1,794 91	15 25
Insurance Company of North America, Pennsylvania	3,134,001 00	56,630 61	25,471 21	27,758 54	1,421 21
Insurance Company of the State of Pennsylvania, Pa	679,017 03	12,804 72	5,241 06	5,196 14	207 90
Kings County Fire Insurance Co., New York	357 056 00	4,716 88			35 46
Laafayette Fire Insurance Co., New York	166,321 00	2,232 40	194 66	194 66	

## COLORADO BUSINESS—FIRE—FOR THE YEAR 1900—CONTINUED.

NAMES OF COMPANIES	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Expense	Tax
	\$	\$	\$	\$		\$
Lancashire Insurance Co., Great Britain	965,524 00	20,834 72	9,324 93	7,984 93		355 63
Law Union and Crown Fire and Life Ins. Co., Great Britain	266,677 00	5,173 68	2,614 43	2,350 13		163 46
Lion Fire Insurance Co., Great Britain	1,255,492 00	20,087 00	5,879 60	5,871 00		176 47
Liverpool & London & Globe Insurance Co., Great Britain	4,300,024 00	67,359 80	23,355 54	23,355 54		1,347 20
Liverpool & London & Globe Insurance Co., of New York	74,900 00	895 06	84 29	81 29		12 44
London Assurance Corporation, Great Britain	825,244 00	12,064 14	5,507 20	5,315 20		247 36
London & Lancashire Insurance Co., Great Britain	1,203,060 00	24,854 04	10,821 04	10,857 84		477 08
Loyal Mutual Fire Insurance Co., Colorado	569,897 00	9,538 52	2,843 29	2,843 29		182 19
Lumbermen's Insurance Co., Pennsylvania	435,621 66	5,214 17	2,239 50	2,533 10		89 67
Magdeburg Fire Insurance Co., Germany	557,395 00	8,254 56	1,160 20	1,150 20		142 00
Manchester Assurance Co., Great Britain	2,232,456 50	33,088 73	6,436 30	6,373 53		513 64
Manhattan Fire Insurance Co., New York	114,075 00	2,250 07	29 25	144 95		46 53
Mechanics Insurance Co., Pennsylvania	548,609 74	6,923 57	2,637 13	2,905 05		96 28
Merchants Insurance Co., in Providence, Rhode Island	No report					
Merchants Fire and Marine Insurance Co., Massachusetts	282,569 00	3,326 40	677 74	677 74		43 97
Merchants Insurance Co., New Jersey	826,665 00	13,087 08	3,737 22	3,854 42		272 42
Michigan Fire and Marine Insurance Co., Michigan	236,620 00	3,454 74	2,065 59	2,065 59		12 58
Milwaukee Mechanics Insurance Co., Wisconsin	552,812 00	11,350 47	1,633 77	2,466 98		227 01
Milwaukee Fire Insurance Co., Wisconsin	180,850 00	1,317 11	1,281 44	1,293 26		26 34
Moscow Insurance Co., Russia	177,429 00	3,221 20	1,730 53	1,940 53		
Munich Reinsurance Co., Germany	925,875 00	10,834 50	2,068 56	2,250 56		
National Assurance Co. of Ireland, Great Britain	787,920 00	14,019 28	8,372 00	8,325 00		25 92
National Fire Insurance Co., Connecticut	2,895,186 00	49,926 65	12,076 73	14,001 68		831 22
National Mutual Fire Insurance Co., Colorado	648,223 00	7,014 70	2,206 31	2,275 39		131 34
National Standard Insurance Co., New York	2,53,084 00	3,198 63	513 23	483 96		27 82
Nassau Fire Insurance Co., New York	No report					
New Hampshire Fire Insurance Co., New Hampshire	1,573,859 00	24,894 40	6,218 21	7,265 35		417 12
New York Fire Insurance Co., New York	426,101 68	4,442 79	1,065 37	1,065 37		82 60
New Zealand Insurance Co., New Zealand	596,718 00	8,051 11	2,019 28	2,019 28		112 66
Niagara Fire Insurance Co., New York	1,070,435 00	20,467 44	8,532 00	8,532 00		474 62
North British and Mercantile Insurance Co., Great Britain	1,454,929 00	35,666 92	11,079 45	11,074 52		595 20
North German Fire Insurance Co., Germany	1,150,265 06	33,148 36	24,482 12	24,482 12		801 22
North German Fire Insurance Co., New York	161,250 00	2,928 28	553 86	588 86		2 45
Northern Assurance Co., Great Britain	901,629 07	16,828 77	6,580 00	6,065 00		336 57
Northern Insurance Co., New York	No report					
Northwestern National Insurance Co., Wisconsin	2,352,463 40	23,623 65	8,249 53	7,933 74		533 64

Norwich Union Fire Insurance Society, Great Britain	1,272,565 00	23,470 58	20,022 33	19,145 11	469 41
Norwalk Fire Insurance Co., Connecticut	No report				
Orient Insurance Co., Connecticut	965,465 00	13,091 00	1,312 00	1,772 00	292 64
Pacific Fire Insurance Co., New York	490,451 00	5,081 09	3,327 67	3,510 67	99 23
Palatine Assurance Co., Great Britain	No report				7 77
Pennsylvania Fire Insurance Co., Pennsylvania	1,123,739 00	388 80	4,929 00	2,314 00	380 08
Phoenix Assurance Co., New York	2,458,884 00	46,833 41	20,922 41	22,517 71	936 66
Phoenix Assurance Co., Great Britain	3,124,170 00	20,249 35	3,850 23	4,119 00	404 98
Providence Washington Insurance Co., Rhode Island	1,515,326 00	24,408 63	11,987 86	10,884 83	488 18
Prussian National Insurance Co., Germany	1,251,365 00	3,973 75	8,297 86	9,071 86	461 40
Queen Insurance Co. of America, New York	1,344,650 00	23,359 42	8,118 88	8,155 66	385 26
Reading Fire Insurance Co., Pennsylvania	418,906 00	5,647 21	1,239 36	1,239 36	8 42
Reliance Insurance Co., Pennsylvania	1,437,423 00	9,638 00	2,923 00	3,283 00	159 92
Royal Exchange Assurance, Great Britain	2,293,915 17	35,105 51	11,558 59	11,305 80	713 67
Rochester German Insurance Co., New York	1,650,736 00	19,587 24	7,513 44	8,869 69	348 38
"Salamandra" Fire Insurance Co., Russia	468,297 00	5,409 31	315 98	315 98	122 69
St. Petersburg Insurance Co., Russia	No report				
St. Paul Fire and Marine Insurance Co., Minnesota	1,406,898 00	5,308 88	65 83	131 83	
Scottish Union & National Insurance Co., Great Britain	1,423,106 00	21,023 20	5,779 24	6,722 67	435 95
Security Insurance Co., Connecticut	340,400 00	25,619 61	8,535 16	10,010 37	546 03
Skandia Insurance Co., Sweden	141,650 16	3,928 00	39 00	39 00	61 24
Springfield Fire and Marine Insurance Co., Massachusetts	2,357,209 00	12,254 88	12 83	472 43	
Spring Garden Insurance Co., Pennsylvania	1,493,911 66	39,935 36	13,912 01	14,562 95	853 42
Sun Insurance Office, Great Britain	1,765,517 00	10,504 23	2,433 13	2,287 72	277 54
Sun Insurance Co., Louisiana	No report				
Svea Fire and Life Insurance Co., Sweden	1,013,337 00	29,550 10	9,287 00	8,905 00	562 07
Teutonia Insurance Co., Louisiana	397,690 00	1,585 55	8,789 96	8,069 29	388 42
Thuringia Insurance Co., Germany	953,168 10	5,566 71	759 69	759 69	70 96
Thuringia American Fire Insurance Co., New York	231,025 00	17,426 25	11,067 81	7,949 48	295 72
Traders Insurance Co., Illinois	1,411,112 10	3,853 08	17,332 55	17,500 13	28 02
Trans-Atlantic Fire Insurance Co., Germany	1,285,434 00	22,057 10	11,490 40	10,401 50	441 88
Union Assurance Society, Great Britain	1,405,854 00	23,025 62	7,901 58	7,583 74	460 51
		28,994 17			579 88

COLORADO BUSINESS — FIRE — FOR THE YEAR 1960 — CONCLUDED.

NAMES OF COMPANIES	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Expense	Tax
Union Insurance Co., Pennsylvania.....	\$ 294,946 00	\$ 2,293 99	\$ 210 90	\$ 137 31		\$ 45 68
United Firemen's Insurance Co., Pennsylvania.....	400,050 00	4,812 81	2,939 59	2,939 59		96 69
United States Fire Insurance Co., New York.....	207,375 00	2,599 70	121 01	121 01		36 78
Victoria Fire Insurance Co., New York.....	45,250 00	628 27	53 52	9 20		5 13
Western Assurance Co., Canada.....	1,471,666 00	26,117 96	12,684 23	12,984 23		387 17
Western Underwriters Association, Incorporated, Illinois.....	272,829 00	4,319 08	1,331 48	1,335 98		98 38
Westchester Fire Insurance Co., New York.....	1,488,684 00	21,439 56	5,578 79	5,578 79		330 42
Williamsburg City Fire Insurance Co., New York.....	474,155 00	6,281 41	2,425 52	2,428 02		125 62
Total Fire.....	\$ 133,884,387 40	\$ 2,000,451 37	\$ 750,828 03	\$ 754,331 81		\$ 36,933 77

LIFE AND MUTUAL LIFE INSURANCE  
COMPANIES

1900

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS  
OF THE LIFE AND MUTUAL LIFE INSURANCE COMPANIES,  
LICENSED TO TRANSACT BUSINESS IN THIS STATE, SHOW-  
ING THEIR CONDITION ON THE THIRTY-FIRST DAY OF  
DECEMBER, 1900.



# AETNA LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1820.)

M. G. BULKELEY, PRESIDENT. J. L. ENGLISH, SECRETARY.

CASH CAPITAL, \$1,750,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 1,258,732 70
Renewal premiums, without deductions.....	5,042,410 20
Single premiums.....	83,363 82
Dividends applied to pay running premiums.....	563,339 94
Surrender values applied to pay running premiums.....	7,269 29
Surrender values applied to purchase paid-up insurance.....	196,100 11
<hr/>	
Total premium income.....	\$ 7,151,216 06
Interest on:	
Mortgage loans.....	\$ 1,235,860 08
Bonds and dividends on stocks.....	833,182 44
Premium notes, loans or liens.....	180,671 30
Other debts due the company.....	55,111 81
Discount on claims paid in advance.....	1,447 11
Rents from company's property.....	36,097 33
Profit on sales of real estate.....	11,050 50
Premium income accident business.....	1,106,408 53
<hr/>	
Total receipts during the year.....	\$ 10,611,045 16
Balance of net or ledger assets December 31, 1899.....	50,184,732 07
Total .....	\$ 60,795,777 23

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 3,681,267 97
Dividends paid policy holders.....	315,553 65
Dividends applied by policy holders to pay running premiums.....	563,339 94
Surrender values paid.....	152,635 42
Surrender values applied by policy holders to pay running premiums	7,269 29
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	196,100 11
<hr/>	
Total paid policy holders.....	\$ 4,916,166 38
Cash paid stockholders for interest or dividends.....	175,000 00
Cash paid for commissions and bonuses to agents.....	994,834 50
Cash paid for salaries and allowances for agencies.....	21,042 99
Cash paid for medical examiners' fees.....	77,389 45
Cash paid for salaries and all other compensation of officers.....	181,069 37
Taxes on premiums.....	204,947 08
Cash paid for taxes on real estate.....	9,046 99
Insurance department fees.....	7,628 20
<hr/>	
Cash paid for rent....	29,870 41

Cash paid for advertising, etc.....	69,654 83
Cash paid for legal expenses and furniture.....	14,837 11
Cash paid for repairs.....	58,541 87
Losses on sales of securities.....	17,654 73
Premium paid for securities and charged off to reduce book value to par.....	90,566 64
All other items.....	56,627 97
Total disbursements, life business.....	6,924,869 52
Total disbursements, accident business.....	1,008,214 58
Total disbursements.....	\$ 7,933,084 10
Balance .....	\$ 52,862,693 13

## ASSETS.

Book value of real estate .....	\$ 469,086 71
Mortgage loans on real estate.....	24,107,274 86
Loans secured by pledge of bonds, stocks or other collaterals.....	918,308 67
Loans made to policy holders on this company's policies assigned as collateral.....	1,904,942 00
Premium notes on policies in force.....	461,213 15
Book value of bonds and stocks.....	17,632,616 28
Cash in company's office.....	71,620 07
Cash in banks.....	7,252,186 82
Bill receivable.....	43,316 65
Agents' debit balances.....	33,316 66
Total .....	\$ 52,893,881 87
Deduct .....	31,188 74
Total net ledger assets.....	52,862,693 13

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 445,886 66	
Bonds and stocks.....	124,600 14	
Collateral loans.....	3,917 94	
Premium notes, loans or liens.....	191,281 69	
Rents due and accrued on company's property or lease.....	2,406 99	
On other assets.....	200 15	
Total .....	\$ 768,293 60	
Market value of bonds and stocks over book value.....	1,854,517 63	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 395,914 15	\$ 182,651 58
Gross deferred premiums on policies in force December 31, 1900.....	89,321 73	256,954 37
Total .....	\$ 485,235 88	\$ 439,605 95
Deduct cost of collection.....	242,617 94	26,376 36
Net amount uncollected and deferred pre- miums .....	\$ 242,617 94	\$ 413,229 59
		\$ 655,847 53
Total of invested and admitted assets.....	\$ 56,141,351 89	
Less items not admitted.....	49,265 88	
Total admitted assets.....	\$ 56,092,086 01	



## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	47,607,567 00
Net reserve.....		47,564,683 00
Present value of of amounts not yet due on matured instalment policies .....		34,598 00
Claims for matured endowments due and unpaid.....		73,707 00
Claims for death losses in process of adjustment or adjusted and not due.....		102,132 00
Claims for death losses which have been reported and no proofs received .....		22,348 00
Claims for death losses and other policy claims resisted by the company .....		11,579 00
<hr/>		
Total policy claims.....	\$	209,766 00
Amount of unpaid dividends due or other profits due policy holders.....		750,340 38
Amount of premiums paid in advance.....		19,400 66
Amounts due and accrued on account of salaries, rents and other expenses .....		10,000 00
Surrender values claimable on policies cancelled.....		6,963 00
Special reserve.....		1,934,000 00
Total liabilities, life.....		50,529,751 04
Total liabilities, accident.....		497,125 57
Liabilities on policy holders' account.....		51,026,876 61
Gross divisible surplus.....		3,315,209 40
Capital stock paid up.....		1,750,000 00
<hr/>		
Total .....	\$	56,092,086 01

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	109,271	\$ 168,449,790 00
Policies in force at close of 1900.....	112,460	192,592,816 00
<hr/>		
Net increase.....	12,189	24,143,026 00
Issued in 1900 (new policies issued, old policies revised and additions) .....	20,463	39,321,247 00
Terminated in 1900.....	8,274	15,178,221 00
By death.....	1,484	2,895,062 00
By maturity.....	987	1,330,712 00
By expiry.....	183	367,400 00
By surrender.....	1,083	1,689,748 00
By lapse.....	2,160	4,513,436 00
By change and decrease.....	168	386,756 00
Not taken.....	2,209	4,495,107 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	737	\$ 1,643,617 00
Issued during 1900.....	257	652,130 00
Ceased to be in force during 1900.....	109	292,885 00
In force December 31, 1900.....	885	2,002,862 00
Losses incurred.....	11	27,818 00
Losses paid.....	11	23,960 76
Premiums received.....		84,539 15
Expense .....		18,224 34
Tax .....		1,690 78

## DES MOINES LIFE INSURANCE COMPANY.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1885.)

C. E. RAWSON, PRESIDENT.

A. E. SHIPLEY, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	63,866 04
Renewal premiums, without deductions.....		295,430 95
Advance premiums.....		4,540 35
		<hr/>
Total premium income.....	\$	273,837 34
Interest on:		
Mortgage loans.....	\$	15,208 26
Premium notes, loans or liens.....		520 52
Rents from company's property.....		1,531 70
Ledger assets, other than premiums, received from other companies .....		13,144 57
From other sources.....		4,276 52
		<hr/>
Total receipts during the year.....	\$	308,518 91
Balance of net or ledger assets December 31, 1900.....		282,608 03
		<hr/>
Total .....	\$	591,126 94

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	140,660 98
Advance payments returned.....		1,644 20
Premium notes voided by lapse death.....		1,872 00
Surrendered reinsurances.....		22,708 66
		<hr/>
Total paid policy holders.....	\$	166,885 84
Cash paid for commissions and bonuses to agents.....		36,600 55
Cash paid for salaries and allowances for agencies.....		12,247 64
Cash paid for medical examiners' fees.....		5,759 62
Cash paid for salaries and all other compensation of officers.....		20,162 18
Taxes on premiums.....		2,059 78
Cash paid for taxes on real estate.....		118 80
Insurance department fees.....		905 20
Cash paid for rent.....		2,782 50
Cash paid for advertising, etc.....		5,856 28
Cash paid for legal expenses and furniture.....		1,876 34
Cash paid for repairs.....		354 59
Losses on sales of securities.....		950 00
All other items.....		14,938 52
		<hr/>
Total disbursements.....	\$	271,497 84
		<hr/>
Balance .....	\$	319,629 10

## ASSETS.

Book value of real estate.....	\$	38,972 81
Mortgage loans on real estate.....		237,765 00

First lien on real estate.....	27,531 32
Premium notes on policies in force.....	7,857 85
Cash in company's office.....	1,466 22
Cash in banks.....	5,685 18
Agents' debit balances.....	350 72
<b>Total net ledger assets.....</b>	<b>\$ 319,629 10</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 3,684 79
Other assets.....	1,706 03
<b>Total .....</b>	<b>\$ 5,390 82</b>

	New		
	Premiums.	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 5,747 94	\$ 12,325 85	
Gross deferred premiums on policies in force December 31, 1900.....	7,025 26	16,434 47	
<b>Total .....</b>	<b>\$ 12,773 20</b>	<b>\$ 28,760 32</b>	
Deduct cost of collection.....	7,663 92	1,438 02	
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 5,109 28</b>	<b>27,322 30</b>	
<b>Furniture and fixtures.....</b>			<b>\$ 2,500 00</b>
<b>Gross assets.....</b>			<b>\$ 359,951 50</b>
<b>Less items not admitted.....</b>			<b>2,500 00</b>
<b>Total admitted assets.....</b>			<b>\$ 357,451 50</b>

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 206,710 00
Net reserve.....	205,893 00
Present value of amounts not yet due on matured instalment policies .....	704 13
Claims for death losses in process of adjustment or adjusted and not due.....	8,000 00
Claims for death losses and other policy claims resisted by the company .....	18,500.00
<b>Total policy claims.....</b>	<b>\$ 26,500 00</b>
Liabilities on policy holders' account.....	233,097 13
Gross divisible surplus.....	124,354 37
<b>Total .....</b>	<b>\$ 357,451 50</b>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	10,143	\$ 14,636,250 00
Policies in force at close of 1900.....	9,921	14,199,800 00
<b>Net decrease.....</b>	<b>222</b>	<b>436,450 00</b>
Issued in 1900 (new policies issued, old policies revived and additions .....	2,964	4,388,550 00

Terminated in 1900.....	3,186	4,825,000 00
By death.....	161	142,000 00
By surrender and change.....	1,470	2,441,750 00
By lapse.....	1,615	2,241,250 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	221	\$ 319,500 00
Issued during 1900.....	4	9,000 00
Ceased to be in force during 1900.....	30	49,500 00
In force December 31, 1900.....	195	279,000 00
Losses incurred.....	2	3,000 00
Losses paid.....		3,016 00
Premiums received.....		6,285 50
Expense .....		800 00
Tax .....		123 71

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Principal Office.....New York City, N. Y.

(Incorporated in 1859.)

JAMES W. ALEXANDER, PRESIDENT.

WILLIAM ALEXANDER, SECRETARY.

CASH CAPITAL, \$100,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 5,565,331 55
Renewal premiums, without deductions.....	36,554,294 52
Dividends applied to purchase paid-up additions and annuities.....	762,335 51
Surrender values applied to purchase paid-up insurance.....	1,457,983 00
Consideration for annuities, other than matured instalment policies .....	980,274 56
<b>Total .....</b>	<b>\$ 45,320,219 14</b>
Deduct amount of premiums paid to other companies for reinsurance .....	1,080 45
<b>Total premium income.....</b>	<b>\$ 45,319,138 69</b>
Interest on:	
Mortgage loans.....	\$ 1,836,301 93
Bonds and dividends on stock.....	6,655,334 44
Other debts due the company.....	1,714,769 85
Rents from company's property.....	2,049,262 23
From other sources.....	432,324 34
<b>Total receipts during the year.....</b>	<b>\$ 58,007,130 98</b>
Balance of net or ledger assets December 31, 1899.....	260,599,597 48
<b>Total .....</b>	<b>\$ 318,606,728 46</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	16,907,613	01
Paid to annuitants.....		668,523	98
Dividends paid policy holders.....		2,719,305	14
Dividends applied by policy holders to purchase paid-up additions and annuities.....		762,335	51
Surrender values paid.....		3,449,836	66
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		1,457,983	00
<hr/>			
Total paid policy holders.....	\$	25,965,999	30
Cash paid stockholders for interest or dividends.....		7,000	00
Cash paid for commissions and bonuses to agents.....		4,999,291	09
Cash paid for salaries and allowances for agencies.....		284,150	92
Cash paid for medical examiners' fees.....		398,773	67
Cash paid for salaries and all other compensation of officers.....		770,282	48
Taxes on premiums.....		373,275	98
Cash paid for taxes on real estate.....		367,724	06
Insurance department fees.....		104,607	67
Cash paid for rent.....		364,889	18
Cash paid for commuting renewal commissions.....		993,806	02
Cash paid for advertising, etc.....		595,565	55
Cash paid for legal expenses, etc.....		275,283	83
Cash paid for repairs.....		549,712	63
All other items.....		302,603	23
Reduction book value bonds purchased at a premium.....		236,160	00
<hr/>			
Total disbursements.....	\$	36,499,126	61
<hr/>			
Balance .....	\$	282,107,601	95

## ASSETS.

Book value of real estate.....	\$	38,188,725	12
Mortgage loans on real estate.....		45,411,662	86
Loans secured by pledges of bonds, stocks or other collateral.....		25,371,587	00
Loans made to policy holders on this company's policies assigned as collateral.....		7,372,645	27
Book value of bonds and stocks.....		147,520,222	00
Cash in company's office.....		15,870	31
Cash in banks.....		8,942,587	17
Funds in trust companies.....		8,760,119	08
Agents' balances.....		524,183	14
<hr/>			
Total net ledger assets.....	\$	282,107,601	95

## OTHER ASSETS.

Interest due and accrued on:			
Mortgages .....	\$	254,167	00
Bonds and stocks.....		2,103,441	00
Collateral loans.....		95,197	98
On other assets.....		11,191	35
Rents due and accrued on company's property or lease.....		236,433	21
<hr/>			
Total .....	\$	2,700,430	54
Market value of bonds and stocks over book value.....		13,272,581	00

	New		
	Premiums.	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$2,665,705 00	\$3,194,910 00	
Gross deferred premiums on policies in force December 31, 1900.....	324,596 00	2,406,489 00	
Total .....	\$2,990,301 00	\$5,601,399 00	
Deduct cost of collection.....	1,794,181 00	280,069 00	
Net amount uncollected and deferred premiums .....	1,196,120 00	5,321,330 00	
			\$ 6,517,450 00
Gross assets.....			304,598,063 49
Less items not admitted.....			524,183 14
Total admitted assets.....			\$ 304,073,880 35

## LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1900.....	\$	235,343,493 00
Net reserve.....		235,343,493 00
Present value of amounts not yet due on matured instalment policies .....		498,022 00
Claims for death losses due and unpaid.....		231,778 45
Claims for matured endowments due and unpaid.....		157,442 13
Claims for death losses in process of adjustment or adjusted and not due.....		93,221 42
Claims for death losses which have been reported and no proofs received .....		1,529,946 86
Claims for death losses and other policy claims resisted by the company .....		138,800 00
Amounts due and unpaid on annuity claims and instalment policies .....		54,036 61
Total policy claims.....	\$	2,205,225 47
Amount of unpaid dividends due or other profits due policy holders.....		346,195 01
Amount of all other liabilities of the company.....		67,958 00
Liabilities on policy holders' account.....		238,460,893 48
Gross divisible surplus.....		65,612,986 87
Total .....	\$	304,073,880 35

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	347,607	\$1,054,416,422 00
Policies in force at close of 1900.....	373,677	1,116,875,047 00
Net increase.....	26,070	62,458,625 00
Issued in 1900 (new policies issued, old policies revised and additions) .....	67,935	207,086,243 00
Terminated in 1900.....	41,865	144,627,618 00
By death.....	4,446	15,305,819 00
By maturity.....	406	2,019,434 00
By expiry.....	759	2,962,010 00
By surrender.....	6,340	22,379,328 00
By lapse.....	18,606	55,180,672 00
By change and decrease.....		703,642 00
Not taken.....	11,308	46,076,713 00

## BUSINESS IN COLORADO IN 1900.

	No.	
Policies in force at end of 1899.....	2,202	\$ 7,215,835 00
Issued during 1900.....	176	779,527 00
Ceased to be in force during 1900.....	190	775,841 00
In force December 31, 1900.....	1,988	7,219,521 00
Losses incurred.....	44	93,680 00
Losses paid.....	42	90,258 00
Premiums received.....		220,824 05
Expense .....		26,645 57
Tax .....		4,416 48

## FIDELITY MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Incorporated in 1878.)

L. G. FOUSE, PRESIDENT.

W. S. CAMPBELL, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 429,062 46
Renewal premiums, without deductions.....	1,707,178 16
Dividends applied to pay running premiums.....	21,739 50
Surrender values applied to pay running premiums.....	484 54
Consideration for annuities, other than matured installment policies .....	500 65
<b>Total premium income.....</b>	<b>\$ 2,168,965 31</b>
Interest on:	
Mortgage loans.....	\$ 12,963 90
Bonds and dividends on stocks.....	25,599 55
Premium notes, loans or liens.....	21,191 46
Other debts due the company.....	7,019 39
Discount on claims paid in advance.....	16,007 99
Rents from company's property.....	70,317 03
Profit on sales of real estate.....	11,623 19
From other sources.....	74 10
<b>Total receipts during the year.....</b>	<b>\$ 2,333,161 92</b>
Balance of net or ledger assets December 31, 1899.....	2,603,874 78
<b>Total .....</b>	<b>\$ 4,937,036 70</b>

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 934,957 47
Dividends paid policy holders.....	17,652 81

Dividends applied by policy holders to pay running premiums.....	21,739 50
Surrender values paid.....	65,433 63
Surrender values applied by policy holders to pay running premiums .....	484 54
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Total paid policy holders.....	\$ 1,040,267 95
Paid for collecting premiums.....	6,697 64
Paid for commissions and bonuses to agents.....	311,093 78
Paid for salaries and allowances for agencies.....	82,578 78
Paid for medical examiners' fees and inspections.....	52,568 88
Paid for salaries and all other compensation of officers and employees .....	125,888 83
Taxes on premiums, etc.....	21,996 07
Paid for taxes on real estate.....	15,292 14
Insurance department fees and agents' licenses.....	22,490 85
Paid for rent.....	47,069 11
Paid for commuting renewal commissions.....	8,154 76
Paid for advertising, etc.....	54,200 45
Paid for legal expenses and furniture.....	15,090 46
Paid for repairs.....	16,188 45
Losses on sales of real estate.....	853 30
All other items.....	42,841 77
<hr/>	
Total disbursements.....	\$ 1,863,473 22
Balance .....	3,073,563 48

## ASSETS.

Book value of real estate.....	\$ 1,198,027 35
Mortgage loans on real estate.....	229,450 35
Loans secured by pledge of bonds, stocks or other collaterals.....	23,986 57
Loans made to policy holders on this company's policies assigned as collateral .....	210,959 08
Premium notes on policies in force.....	93,839 31
Book value of bonds and stocks.....	891,486 60
Cash in company's office.....	129 67
Cash in banks.....	165,809 05
Due from loan and trust companies.....	11,000 20
All other items.....	290 50
Bills receivable and agents' debit balances.....	248,963 82
<hr/>	
Total .....	\$ 3,074,061 50
Deduct .....	498 02
<hr/>	
Total net ledger assets.....	\$ 3,073,563 48

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 5,464 61
Bonds and stocks.....	11,465 55
Collateral loans.....	504 81
Rents due and accrued on company's property or lease.....	2,573 52
<hr/>	
Total .....	\$ 20,008 49
Market value of real estate over book value.....	98,038 73
Market value of bonds and stocks over book value.....	27,368 80



	New	
	Premiums.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 95,225 79	\$ 39,850 52
Gross deferred premiums on policies in force December 31, 1900.....	64,308 89	308,183 65
Total .....	\$ 159,534 68	\$ 348,034 17
Deduct cost of collection.....	72,252 34	26,102 56
Net amount uncollected and deferred premiums .....	\$ 87,282 34	\$ 321,931 61
		\$ 409,213 95
Gross assets.....		\$ 3,628,193 45
Less items not admitted.....		232,734 39
Total assets less items not admitted.....		\$ 3,395,459 06

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 2,511,740 00
Reversionary additions and annuities.....	308 00
Total .....	\$ 2,512,048 00
Net reserve.....	2,509,819 00
Present value of amounts not yet due on matured instalment policies .....	23,256 62
Claims for death losses due and unpaid.....	5,000 00
Claims for death losses in process of adjustment or adjusted and not due.....	108,935 00
Claims for death losses which have been reported and no proofs received .....	50,000 00
Claims for death losses and other policy claims resisted by the company .....	33,000 00
Total policy claims.....	\$ 196,935 00
Amount of unpaid dividends due or other profits due policy holders..	194 51
Amount of premiums paid in advance.....	2,870 70
Amounts due and accrued on account of salaries, rents and other expenses .....	33,400 95
Surrender values claimable on policies cancelled.....	6,661 00
Liabilities on policy-holders' account.....	2,773,137 78
Gross divisible surplus.....	622,321 28
Total .....	\$ 3,395,459 06

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	35,226	\$ 77,182,941 00
Policies in force at close of 1900.....	37,793	82,119,185 00
Net increase.....	2,567	4,936,244 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	9,775	21,175,379 00
Terminated in 1900.....	7,208	16,239,135 00
By death.....	396	1,001,898 00
By expiry.....	126	243,000 00
By surrender.....	145	324,081 00
By lapse.....	4,572	9,698,210 00
By change and decrease.....	777	2,352,096 00
Not taken.....	1,192	2,619,850 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	355	\$ 954,207 00
Issued during 1900.....	258	487,600 00
Ceased to be in force during 1900.....	74	100,071 50
In force December 31, 1900.....	539	1,341,735 50
Losses incurred.....	1	2,000 00
Losses paid.....	1	2,000 00
Premiums received.....		31,194 62
Expense .....		8,605 92
Tax .....		623 89

## THE FRANKLIN LIFE INSURANCE COMPANY.

Principal Office.....Springfield, Ill.

(Incorporated in 1884.)

ALFRED ORENDORFFR, PRESIDENT.      R. C. ROSEBERRY, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 225,488 31
Renewal premiums, without deductions.....	298,512 22
Dividends applied to pay running premiums.....	3,736 75
<b>Total premium income.....</b>	<b>\$ 527,737 28</b>
Interest on:	
Mortgage loans.....	\$ 6,654 79
Bonds and dividends on stocks.....	2,498 50
Premium notes, loans or liens.....	22,003 02
Other debts due the company.....	501 95
Rents from company's property.....	1,497 00
Policy lien notes.....	169,665 21
Security fund.....	1,683 00
Trust fund.....	6,086 69
<b>Total receipts during the year.....</b>	<b>\$ 738,327 44</b>
Balance of net or ledger assets December 31, 1899.....	931,108 76
<b>Total .....</b>	<b>\$ 1,669,436 20</b>

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 211,050 06
Dividends applied by policy holders to pay running premiums.....	3,736 75
Surrender values paid.....	98,585 03
<b>Total paid policy holders.....</b>	<b>\$ 313,371 84</b>
Paid for commissions and bonuses to agents.....	147,704 20
Paid for salaries and allowances for agencies.....	16,766 39
Paid for medical examiners' fees and inspections.....	20,643 45

Paid for salaries and all other compensation of officers and employees .....	33,777 88
Taxes on premiums.....	3,606 11
Paid for taxes on real estate, etc.....	1,971 44
Insurance department fees.....	3,584 80
Paid for rent.....	2,550 00
Paid for advertising, etc.....	12,666 68
Paid for legal expenses and furniture.....	2,939 80
Paid for repairs.....	610 30
Losses on sales of securities.....	4,800 00
All other items.....	8,217 54
<b>Total disbursements.....</b>	<b>\$ 573,210 43</b>
<b>Balance .....</b>	<b>\$ 1,096,225 77</b>

## ASSETS.

Book value of real estate.....	\$ 14,340 41
Mortgage loans on real estate.....	152,200 00
Loans made to policy holders on this company's policies assigned as collateral.....	780,082 87
Premium notes on policies in force.....	24,350 92
Book value of bonds and stocks.....	62,016 00
Cash in banks.....	49,375 10
Certified check.....	2,600 00
Agents' debit balances.....	11,364 85
<b>Total .....</b>	<b>\$ 1,096,330 15</b>
<b>Deduct .....</b>	<b>104 33</b>
<b>Total net ledger assets.....</b>	<b>\$1,096,225 77</b>

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 3,821 53	
Bonds and stocks.....	204 99	
Premium notes, loans or liens.....	19,125 29	
Rents due and accrued on company's property or lease.....	138 00	
<b>Total .....</b>	<b>\$ 23,289 81</b>	
Market value or real estate over book value.....	11,659 59	
		<b>New</b>
		<b>Premiums. Renewals.</b>
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 37,183 79	\$ 16,330 85
Gross deferred premiums on policies in force December 31, 1900.....	287 92	19,869 13
<b>Total .....</b>	<b>\$ 37,471 71</b>	<b>\$ 36,199 98</b>
Deduct cost of collection.....	20,884 97	4,249 65
Net amount uncollected and deferred premiums .....	16,586 74	31,950 33
<b>Furniture, etc.....</b>	<b>\$ 48,537 07</b>	<b>1,000 00</b>
<b>Gross assets.....</b>	<b>\$ 1,180,712 24</b>	
<b>Less items not admitted.....</b>	<b>170,292 95</b>	
<b>Total admitted assets.....</b>	<b>\$ 1,010,419 29</b>	

## LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1900.....	\$	782,849 63
Net reserve.....		778,967 63
Claims for death losses in process of adjustment or adjusted and not due.....		6,517 32
Claims for death losses which have been reported and no proofs received .....		7,000 00
Claims for death losses and other policy claims resisted by the company .....		6,000 00
<b>Total policy claims.....</b>	<b>\$</b>	<b>19,517 32</b>
Amounts due and accrued on account of salaries, rents and other expenses .....		4,023 18
Liabilities on policy-holders' account.....		802,508 13
Gross divisible surplus.....		207,911 16
<b>Total .....</b>	<b>\$</b>	<b>1,010,419 29</b>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	9,832	\$ 15,706,191 00
Policies in force at close of 1900.....	10,451	18,088,564 00
Net increase.....	619	2,382,373 00
Issued in 1900 (new policies issued, old policies revived and additions .....	4,642	8,640,832 00
Terminated in 1900.....	4,023	6,258,459 00
By death.....	125	196,272 00
By surrender.....	60	95,105 00
By lapse.....	1,564	2,976,724 00
By change and decrease.....	2,039	2,405,433 00
Not taken.....	235	584,925 00

## BUSINESS IN COLORADO IN 1900.

	No.	
Policies in force at end of 1899.....	22	\$ 24,000 00
Issued during 1900.....	15	53,901 00
Ceased to be in force during 1900.....	12	11,863 00
In force December 31, 1900.....	25	66,038 00
Premiums received.....		698 32
Tax .....		13 97

## THE GERMANIA LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1860.)

CORNELIUS DOREMUS, PRESIDENT.      HUBERT CILLIS, SECRETARY.

CASH CAPITAL, \$200,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	398,924 71
Renewal premiums, without deductions.....		2,878,270 19

Dividends applied to purchase paid-up additions and annuities.....	36,623 71
Surrender values applied to purchase paid-up insurance.....	115,628 63
Consideration for annuities, other than matured installment policies .....	11,590 60
<b>Total premiums income.....</b>	<b>\$ 3,441,037 84</b>
Interest on:	
Mortgage loans.....	\$ 687,534 64
Bonds and dividends on stocks.....	298,500 89
Premium notes, loans or liens.....	80,944 30
Other debts due the company.....	9,545 31
Discount on claims paid in advance.....	14,339 31
Rents from company's property.....	172,805 97
Dividends on reinsurances and policy fees.....	6,081 74
<b>Total receipts during the year.....</b>	<b>\$ 4,710,790 00</b>
Balance of net or ledger assets December 31, 1899.....	25,193,452 29
<b>Total .....</b>	<b>\$ 29,904,242 29</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 1,907,648 68
Paid to annuitants.....	26,466 85
Dividends paid policy holders.....	28,426 35
Dividends applied by policy holders to pay running premiums.....	148,878 05
Dividends applied by policy holders to purchase paid-up additions and annuities.....	36,623 71
Surrender values paid in cash.....	259,299 80
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	115,628 63
<b>Total paid policy holders.....</b>	<b>\$ 2,522,972 07</b>
Paid stockholders for interest or dividends.....	24,000 00
Paid for commissions and bonuses to agents.....	370,305 81
Paid for salaries and allowances for agencies.....	162,540 06
Paid for medical examiners' fees.....	30,240 68
Paid for salaries and all other compensation of officers and employes .....	105,051 81
Taxes on premiums, etc.....	26,365 95
Paid for taxes on real estate.....	33,042 63
Insurance department fees.....	1,851 04
Paid for rent.....	27,760 00
Paid for commuting renewal commissions.....	1,138 98
Paid for advertising, etc.....	29,218 23
Paid for legal expenses and furniture.....	6,153 23
Paid for repairs.....	65,630 12
Losses on sales of real estate and securities.....	8,796 05
All other items.....	37,330 88
<b>Total disbursements.....</b>	<b>\$ 3,452,397 54</b>
Balance .....	\$ 26,451,844 75

## ASSETS.

Book value of real estate.....	\$ 2,656,796 55
Mortgage loans on real estate.....	14,296,062 43
Loans made to policy holders on this company's policies assigned as collateral .....	1,390,268 60

Book value of bonds and stocks.....	7,481,536 87
Cash in company's office.....	8,587 29
Cash in banks.....	454,542 85
Total net ledger assets.....	\$ 26,451,844 75

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 249,000 55
Bonds and stocks.....	57,997 99
Premium notes, loans or liens.....	2,060 35
Rents due and accrued on company's property or lease.....	6,143 16
Total .....	\$ 315,202 05
Market value of real estate over book value.....	61,034 63
Market value of bonds and stocks over book value.....	62,064 12

New  
Premiums. Renewals.

Gross premiums due and unreported on poli- cies in force December 31, 1900.....	\$ 6,630 87	\$ 184,703 19
Gross deferred premiums on policies in force December 31, 1900.....	25,088 27	314,364 33
Total .....	\$ 31,719 14	\$ 499,067 52
Deduct cost of collection..	17,445 53	24,953 38
Net amount uncollected and deferred prem- iums .....	\$ 14,273 61	\$ 474,114 14
Total admitted assets.....	\$ 27,378,533 30	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 22,844 670 00
Reversionary additions and annuities.....	808,868 00
Total .....	23,653,538 00
Net reserve.....	23,623,304 00
Claims for death losses due and unpaid.....	5,651 03
Claims for matured endowments due and unpaid.....	2,964 99
Claims for death losses in process of adjustment or adjusted and not due.....	56,618 80
Claims for death losses which have been reported and no proofs re- ceived .....	74,344 01
Claims for death losses and other policy claims resisted by the com- pany .....	13,312 34
Amounts due and unpaid on annuity claims and instalment policies.	2,361 15
Total policy claims.....	\$ 155,252 32
Amount of unpaid dividends due or other profits due policy holders..	60,299 88
Amount of premiums paid in advance.....	12,947 16
Surrender values claimable on policies cancelled.....	5,379 26
Amount of all other liabilities of the company.....	83,333 76
Liabilities on policy-holders' account.....	23,940,516 38
Gross divisible surplus.....	3,238,016 92
Capital stock paid up.....	200,000 00
Total .....	\$ 27,378,533 30

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	47,380	\$ 78,392,446 00
Policies in force at close of 1900.....	49,137	81,434,409 00
Net increase.....	1,757	3,041,963 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	5,699	9,696,727 00
Terminated in 1900.....	3,842	6,654,754 00
By death.....	652	1,157,653 00
By maturity.....	474	786,267 00
By expiry.....	53	62,991 00
By surrender.....	819	1,481,948 00
By lapse.....	1,844	2,985,536 00
By change and decrease.....	.....	180,359 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	516	\$ 1,080,902 00
Issued during 1900.....	143	202,383 00
Ceased to be in force during 1900.....	68	131,897 00
In force December 31, 1900.....	591	1,151,388 00
Losses incurred.....	8	10,845 23
Losses paid.....	10	12,845 23
Premiums received.....	.....	50,606 34
Tax .....	.....	1,012 13

## HARTFORD LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1866.)

GEO. E. KEENEY, PRESIDENT. CHARLES H. BACALL, SECRETARY.

CASH CAPITAL, \$500,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	309,437 20
Renewal premiums, without deductions.....		1,890,608 62
Dividends applied to pay running premiums.....		414 04
Total premium income.....	\$	2,200,459 86
Interest on:		
Mortgage loans.....	\$	11,934 73
Bonds and dividends on stocks.....		21,969 31
Premium notes, loans or liens.....		4,914 21
Other debts due the company.....		50,238 49
Discount on claims paid in advance.....		1,710 60
Rents from company's property.....		13,519 09
Profit on sales of real estate and securities.....		421 45
From other sources.....		39,037 59
Total receipts during the year.....	\$	2,344,205 33
Balance of net or ledger assets December 31, 1899.....		2,968,271 00
Total .....	\$	5,312,476 33

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	1,652,606 88
Advance payments used.....		6,548 49
Dividends paid policy holders.....		9,010 67
Dividends applied by policy holders to pay running premiums.....		50,468 12
Surrender values paid.....		3,135 00
<hr/>		
Total paid policy holders.....	\$	1,721,769 16
Paid stockholders for interest or dividends.....		30,000 00
Paid for commissions and bonuses to agents.....		253,936 09
Paid for salaries and allowances for agencies.....		66,633 70
Paid for medical examiners' fees.....		37,272 87
Paid for salaries and all other compensation of officers and employees .....		82,433 85
Taxes on premiums, etc.....		29,426 85
Paid for taxes on real estate.....		3,681 00
Insurance department fees.....		5,119 50
Paid for rent.....		14,233 55
Paid for advertising, etc.....		33,272 45
Paid for legal expenses, etc.....		23,109 29
Paid for repairs.....		1,491 56
Losses on sales of real estate.....		6,044 51
Increase of capital.....		250,000 00
<hr/>		
Total disbursements.....	\$	2,558,424 38
<hr/>		
Balance .....	\$	2,754,051 95

## ASSETS.

Book value of real estate.....	\$	261,101 93
Mortgage loans on real estate.....		298,320 00
Loans secured by pledge of bonds, stocks or other collaterals.....		700 00
Loans made to policy holders on this company's policies assigned as collateral .....		53,931 00
Premium notes on policies in force.....		50,173 93
Book value of bonds and stocks.....		471,941 67
Cash in company's office.....		8,778 49
Cash in banks.....		414,575 79
Safety funds in Security Company of Hartford.....		1,194,529 14
Bills receivable.....		1,000 00
<hr/>		
Total .....	\$	2,755,051 95
Deduct .....		1,000 00
<hr/>		
Total net ledger assets.....	\$	2,754,051 95

## OTHER ASSETS.

Interest accrued on:		
Mortgages .....	\$	4,548 92
Bonds and stocks.....		6,474 18
Collateral loans.....		1,562 94
Premium notes, loans or liens.....		325 50
Rents due and accrued on company's property or lease.....		1,142 90
Interest accrued on other assets.....		2,066 06
<hr/>		
Total .....	\$	16,120 50
Market value of real estate over book value.....		10,973 07
Market value of bonds and stocks over book value.....		15,936 26



	New	Renewals.	
	Premiums.		
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ .....	\$ 19,074 08	
Gross deferred premiums on policies in force December 31, 1900.....	74,807 47	15,862 73	
<b>Total .....</b>	<b>\$ 74,807 47</b>	<b>\$ 34,936 81</b>	
Deduct cost of collection.....	44,884 48	2,056 21	
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 29,922 99</b>	<b>\$ 32,840 60</b>	
Premiums in course of collection.....			\$ 62,763 59
<b>Gross assets.....</b>			<b>\$ 3,208,775 37</b>
Less items not admitted.....			83,207 00
<b>Total assets.....</b>			<b>\$ 3,125,568 37</b>

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 354,737 00
Reversionary additions.....	3,294 00
<b>Total .....</b>	<b>\$ 358,031 00</b>
Net reserve.....	354,377 00
Claims for death losses in process of adjustment or adjusted and not due.....	416,650 00
Claims for death losses which have been reported and no proofs received .....	6,000 00
Claims for death losses and other policy claims resisted by the company .....	6,000 00
<b>Total policy claims.....</b>	<b>\$ 428,650 00</b>
Amount of unpaid dividends due or other profits due policy holders..	2,255 65
Amount of premiums paid in advance.....	2,953 01
Amounts due and accrued on account of salaries, rents and other expenses .....	2,861 50
Amount of safety fund in Security Company.....	1,112,569 14
Amount of reserve on safety fund policies.....	230,220 00
Mortuary funds in addition to reserve.....	111,495 36
Liabilities on policy holders' account.....	2,245,581 66
Gross divisible surplus.....	350,186 71
Capital stock paid up.....	500,000 00
<b>Total .....</b>	<b>\$ 3,125,568 37</b>

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	39,637	\$ 78,943,230 00
Policies in force at close of 1900.....	41,203	78,184,103 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	7,886	11,764,751 00
Terminated in 1900.....	6,320	12,523,878 00
By death.....	696	1,718,974 00
By expiry.....	1	1,000 00
By surrender.....	8	4,929 00
By lapse.....	4,775	9,633,075 00
By change and decrease.....	840	1,165,900 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	132	\$ 331,500 00
Issued during 1900.....	541	810,000 00
Ceased to be in force during 1900.....	87	152,000 00
In force December 31, 1900.....	586	989,500 00
Losses incurred.....	6	7,000 00
Losses paid.....	3	4,000 00
Premiums received.....		13,570 89
Tax .....		271 42

## HOME LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1860.)

GEORGE E. IDE, PRESIDENT.

ELLIS W. GLADWIN, SECRETARY.

CASH CAPITAL, \$125,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	337,081 54
Renewal premiums, without deductions.....		1,486,200 86
Dividends applied to pay running premiums.....		50,571 32
Dividends applied to purchase paid-up additions and annuities.....		122,844 99
Surrender values applied to pay running premiums.....		53 50
Surrender values applied to purchase paid-up insurance.....		21,686 00
Consideration for annuities, other than matured instalment policies.....		11,363 97
<b>Total premium income.....</b>	<b>\$</b>	<b>2,029,802 18</b>
Interest on:		
Mortgage loans.....	\$	186,390 67
Bonds and dividends on stock.....		215,158 40
Premium notes, loans or liens.....		33,005 22
Other debts due the company.....		43,958 47
Discount on claims paid in advance.....		6,241 07
Rents from company's property.....		73,424 31
From other sources.....		323 60
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>2,588,303 92</b>
Balance of net or ledger assets December 31, 1899.....		10,822,249 67
<b>Total .....</b>	<b>\$</b>	<b>13,410,553 59</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	660,832 37
Paid to annuitants.....		22,004 80
Premium notes void by lapse.....		4,383 51

Dividends applied by policy holders to pay running premiums.....	50,571 32
Dividends applied by policy holders to purchase paid-up additions and annuities.....	122,844 99
Surrender values paid.....	114,671 33
Surrender values applied to policy holders to pay running premiums .....	53 50
Surrender values applied by policy holders to pay running pre- surance and annuities.....	21,686 00
<hr/>	
Total paid policy holders.....\$	997,137 82
Paid stockholders for interest or dividends.....	15,000 00
Paid for commissions and bonuses to agents.....	239,056 99
Paid for salaries and allowances for agencies.....	94,317 01
Paid for medical examiners' fees.....	31,306 98
Paid for salaries and all other compensation of officers and em- ployes .....	95,482 61
Taxes on premiums, etc.....	21,495 06
Paid for taxes on real estate.....	15,270 80
Insurance department fees.....	4,878 99
Paid for rent.....	24,000 00
Paid for commuting renewal commissions.....	21,038 65
Paid for advertising, etc.....	25,284 96
Paid for legal expenses.....	8,834 21
Paid for repairs.....	30,251 04
Losses on sales of securities.....	25,774 88
All other items.....	21,124 36
<hr/>	
Total disbursements.....\$	1,720,254 27
<hr/>	
Balance .....	\$ 11,690,299 32

## ASSETS.

Book value of real estate.....\$	1,645,231 86
Mortgage loans on real estate.....	3,708,785 00
Loans secured by pledge of bonds, stocks or other collaterals.....	33,500 00
Loans made to policy holders on this company's policies assigned as collateral.....	572,819 38
Premium notes on policies in force.....	507,636 43
Book value of bonds and stocks.....	4,836,470 92
Cash in company's office.....	1,245,33
Deposited in bank and trust companies.....	347,255 49
Agents' debit balances.....	37,354 91
<hr/>	
Total net ledger assets.....\$	11,690,299 32

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 20,883 13
Bonds and stocks.....	39,815 20
Collateral loans.....	254 08
Other assets.....	713 05
Rents due and accrued on company's property or lease.....	5,564 60
<hr/>	
Total .....	\$ 67,230 06
Market value of real estate over book value.....	95,516 63
Market value of bonds and stocks over book value.....	304,631 04

	New		
	Premiums.	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 53,311 69	\$ 94,918 06	
Gross deferred premiums on policies in force December 31, 1900.....	\$ 24,687 70	\$ 104,297 43	
Total .....	\$ 77,999 39	\$ 199,215 49	
Deduct cost of collection.....	41,129 08	14,164 22	
Net amount uncollected and deferred premiums .....	36,870 31	185,051 27	
			\$ 221,921 58
Gross assets.....			\$ 12,379,601 68
Less items not admitted.....			37,354 91
Total admitted assets.....			\$ 12,342,246 77

## LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1900.....	\$ 9,932,233 00
Reversionary additions and annuities.....	969,466 00
Total .....	\$ 10,901,699 00
Net reserve.....	10,869,049 00
Claims for death losses in process of adjustment or adjusted and not due.....	8,000 00
Claims for death losses which have been reported and no proofs received .....	56,344 00
Claims for death losses and other policy claims resisted by the company .....	29,000 00
Amounts due and unpaid on annuity claims and instalment policies. ....	25 00
Total policy claims.....	\$ 93,369 00
Amount of unpaid dividends due or other profits due policy holders.....	4,368 91
Surrender values claimable on policies cancelled.....	7,884 00
To meet possible fluctuations in price of securities, etc.....	65,875 00
Premiums paid in advance.....	19,112 56
Liabilities on policy holders' account.....	11,059,658 47
Gross divisible surplus.....	1,282,588 30
Total .....	\$ 12,342,246 77

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	26,262	\$ 49,258,697 00
Policies in force at close of 1900.....	29,203	54,069,852 00
Net increase.....	2,941	4,811,155 00
Issued in 1900 (new policies issued, old policies revived and addition) .....	6,462	10,935,397 37
Terminated in 1900.....	3,521	6,124,242 37
By death.....	277	517,733 87
By maturity.....	91	143,098 50
By expiry.....	2	3,000 00
By surrender.....	529	1,092,593 00
By lapse.....	1,671	2,625,723 00
By change and decrease.....	8	117,749 00
Not taken.....	943	1,624,345 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	223	\$ 595,162 00
Issued during 1900.....	85	205,510 00
Ceased to be in force during 1900.....	33	81,711 00
In force December 31, 1900.....	275	718,961 00
Losses incurred.....	1	2,000 00
Losses paid.....	2	4,000 00
Premiums received.....		39,128 18
Expense .....		7,575 04
Tax .....		602 56

## MANHATTAN LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1850.)

H. B. STOKES, PRESIDENT.

J. H. GIFFIN, SECRETARY.

CASH CAPITAL, \$100,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 243,917 22
Renewal premiums, without deductions.....	1,571,913 24
Single premium.....	4,602 44
Dividends applied to pay running premiums.....	41,382 41
Dividends applied to purchase paid-up additions and annuities.....	1,224 04
Surrender values applied to purchase paid-up insurance.....	68,784 35
Surrender values applied to pay running premiums.....	25,755 89
Consideration for annuities, other than matured instalment policies.....	4,112 05
<b>Total premium income.....</b>	<b>\$ 1,961,691 65</b>
Interest on:	
Mortgage loans.....	222,269 63
Bonds and dividends on stocks.....	181,510 44
Premium notes, loans or liens.....	141,233 87
Other debts due the company.....	7,008 95
Rents from company's property.....	220,150 38
Profit on sales of securities.....	50,275 26
From other sources.....	5,632 01
<b>Total receipts during the year.....</b>	<b>\$ 2,789,802 19</b>
Balance of net or ledger assets December 31, 1899.....	14,946,265 49
<b>Total .....</b>	<b>\$ 17,736,067 68</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 1,242,598 65
Paid to annuitants.....	11,065 98
Premium notes voided by lapse.....	17,634 93

Dividends paid policy holders.....	9,451 36
Dividends applied by policy holders to pay running premiums.....	41,382 41
Dividends applied by policy holders to purchase paid-up additions and annuities.....	1,224 04
Surrender values paid.....	138,228 08
Surrender values applied by policy holders to pay running premiums	25,755 89
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	68,784 36
<hr/>	
Total paid policy holders.....	\$ 1,556,135 70
Paid stockholders for interest or dividends.....	16,000 00
Paid for commissions and bonuses to agents.....	234,685 44
Paid for salaries and allowances for agencies.....	75,140 91
Paid for medical examiners' fees.....	29,965 25
Paid for salaries and all other compensation of officers and employes .....	100,299 58
Taxes on premiums, etc.....	28,568 16
Paid for taxes on real estate.....	39,022 60
Insurance department fees.....	3,207 22
Paid for rent.....	72,321 02
Paid for advertising, etc.....	33,655 54
Paid for legal expenses and furniture.....	17,403 36
Paid for repairs.....	61,672 19
All other items.....	22,018 89
<hr/>	
Total disbursements.....	\$ 2,300,295 86
<hr/>	
Balance .....	\$ 15,435,771 82

## ASSETS.

Book value of real estate.....	\$ 3,666,617 30
Mortgage loans on real estate.....	5,529,100 30
Loans secured by pledge of bonds, stocks or other collaterals.....	1,524,029 72
Loans made to policy holders on this company's policies assigned as collateral .....	643,290 16
Premium notes on policies in force.....	403,153 02
Book value of bonds and stocks.....	3,304,699 83
Cash in company's office.....	18,573 78
Cash in banks.....	148,586 12
Agents' debit balances.....	56,084 44
Commuted commissions.....	141,728 15
<hr/>	
Total net ledger assets.....	\$ 15,435,771 82

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 112,223 44
Bonds and stocks.....	1,348 96
Collateral loans.....	7,926 49
Premium notes, loans or liens.....	17,417 36
Other assets.....	2,691 92
Rents due and accrued on company's property or lease.....	6,516 65
<hr/>	
Total .....	\$ 148,124 82
Market value of real estate over book value.....	330,140 42
Market value of bonds and stocks over book value.....	269,891 17

	New Premiums.	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 83,848 67	\$ 66,206 19	
Gross deferred premiums on policies in force December 31, 1900.....	5,805 00	85,501 00	
Total .....	\$ 89,653 67	\$ 151,707 19	
Deduct cost of collection.....	49,309 51	8,343 89	
Net amount uncollected and deferred premiums .....	\$ 40,344 16	\$ 143,363 30	
			\$ 183,707 46
Gross assets.....			\$ 16,367,635 69
Less items not admitted.....			197,812 59
Total admitted assets.....			\$ 16,169,823 10

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 14,266,748 00
Reversionary additions and annuities.....	120,659 00
Total .....	14,387,407 00
Net reserve.....	14,364,642 00
Claims for matured endowments due and unpaid.....	9,492 00
Claims for death losses in process of adjustment or adjusted and not due.....	74,157 33
Claims for death losses which have been reported and no proofs received .....	27,895 00
Claims for death losses and other policy claims resisted by the company .....	27,200 00
Total policy claims.....	\$ 138,744 33
Amount of unpaid dividends due on other profits due policy holders.....	17,973 56
Amount of premiums paid in advance.....	25,732 88
Surrender values claimable on policies cancelled.....	7,680 00
Commissions due agents on premium notes when paid.....	6,907 94
Fund to meet any possible depreciation in assets.....	100,000 00
Liabilities on policy holders' account.....	14,660,780 71
Gross divisible surplus.....	1,409,042 39
Capital stock paid up.....	100,000 00
Total .....	\$ 16,169,823 10

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	26,434	\$ 57,989,519 00
Policies in force at close of 1900.....	27,603	60,261,151 00
Net increase.....	1,169	2,271,632 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	4,630	11,157,991 00
Terminated in 1900.....	3,461	8,886,359 00
By death.....	427	1,105,544 00
By maturity.....	61	160,679 00
By expiry.....	.....	7,928 00
By surrender.....	397	864,869 00
By lapse.....	1,373	3,424,559 00
By change and decrease.....	37	369,450 00
Not taken.....	1,166	2,953,330 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	220	\$ 451,144 00
Issued during 1900.....	168	289,570 00
Ceased to be in force during 1900.....	83	177,000 00
In force December 31, 1900.....	305	563,654 00
Premiums received.....		19,973 14
Expense .....		2,500 00
Tax .....		399 46

## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Springfield, Mass.

(Incorporated in 1851.)

JOHN A. HALL, PRESIDENT.

H. M. PHILLIPS, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 668,393 63
Renewal premiums, without deductions.....	3,470,523 91
Dividends applied to pay running premiums.....	525,866 50
Dividends applied to purchase paid-up additions.....	65,235 79
Surrender values applied to purchase paid-up insurance.....	187 81
<b>Total premium income.....</b>	<b>\$ 4,730,207 64</b>
Interest on:	
Mortgage loans.....	\$ 462,694 43
Bonds and dividends on stocks.....	386,984 56
Premium notes, loans or liens.....	174,063 51
Other debts due the company.....	9,328 36
Discount on claims paid in advance.....	380 22
Rents from company's property.....	39,184 06
<b>Total receipts during the year.....</b>	<b>\$ 5,802,842 78</b>
Balance of net or ledger assets December 31, 1899.....	22,159,776 38
<b>Total .....</b>	<b>\$ 27,962,619 16</b>

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 1,513,609 50
Dividends used in payment of premium notes.....	62,979 98
Premium notes voided by lapse.....	43,659 50
Dividends paid policy holders.....	12,880 56
Dividends applied by policy holders to pay running premiums.....	527,666 37
Dividends applied by policy holders to purchase paid-up additions..	65,235 79
Surrender values paid.....	313,502 60
Surrender values applied by policy holders to purchase paid-up insurance .....	1,529 90
<b>Total paid policy holders.....</b>	<b>\$ 2,541,064 20</b>



Paid for commissions to agents.....	576,110 69
Paid for salaries and allowances for agencies.....	70,272 19
Paid for medical examiners' fees.....	46,907 00
Paid for salaries and all other compensation of officers and employees .....	131,378 22
Taxes on premiums, etc.....	86,035 03
Paid for taxes on real estate.....	6,508 75
Insurance department fees.....	10,595 18
Paid for rent.....	29,761 40
Paid for advertising, etc.....	58,953 11
Paid for legal expenses.....	7,933 35
Paid for repairs.....	20,701 33
All other items.....	74,407 81
<b>Total disbursements.....</b>	<b>\$ 3,660,628 26</b>
<b>Balance .....</b>	<b>\$ 24,301,990 90</b>

## ASSETS.

Book value of real estate.....	\$ 591,205 71
Mortgage loans on real estate.....	10,183,402 39
Loans made to policy holders on this company's policies assigned as collateral.....	2,304,736 07
Premium notes on policies in force.....	725,191 63
Book value of bonds and stocks.....	9,509,436 55
Cash in company's office.....	4,818 25
Cash in banks.....	983,290 30
<b>Total net ledger assets.....</b>	<b>\$ 24,301,990 90</b>

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 172,960 03	
Bonds and stocks.....	142,130 10	
Policy loans.....	33,169 15	
Premium notes, loans or liens.....	21,753 05	
Other assets.....	555 10	
<b>Total .....</b>	<b>\$ 370,567 43</b>	
Market value of real estate over book value.....	898,853 34	
	New	
	Premiums.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 133,312 89	\$ 153,212 55
Gross deferred premiums on policies in force December 31, 1900.....	84,029 80	472,207 72
<b>Total .....</b>	<b>\$ 217,342 69</b>	<b>\$ 625,420 27</b>
Deduct cost of collection.....	43,468 54	125,084 05
Net amount uncollected and deferred premiums .....	\$ 173,874 15	\$ 500,336 22
		\$ 674,210 37
<b>Total assets.....</b>	<b>\$ 26,245,622 04</b>	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	23,348,623 00
Reversionary additions.....		375,411 00
<b>Total</b> .....	\$	23,724,034 00
Net reserve.....		23,418,032 00
Present value of amounts not yet due on matured instalment policies .....		183,926 10
Claims for death losses in process of adjustment or adjusted and not due.....		134,844 00
<b>Total policy claims</b> .....	\$	134,844 00
Amount of unpaid dividends due or other profits due policy holders.....		172,333 76
Amount of premiums paid in advance.....		11,850 67
Liabilities on policy-holders' account.....		23,920,986 53
Gross divisible surplus.....		2,324,635 51
<b>Total</b> .....	\$	26,245,622 04

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	51,730	\$ 123,980,438 00
Policies in force at close of 1900.....	57,324	136,238,923 00
Net increase.....	5,594	12,258,485 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	10,175	22,878,308 00
Terminated in 1900.....	4,581	10,619,823 00
By death.....	493	1,365,288 00
By maturity.....	106	224,520 00
By expiry.....	11	21,200 00
By surrender.....	1,113	2,269,322 00
By lapse.....	1,880	3,415,907 00
By change and decrease.....		1,008,486 00
Not taken.....	978	2,315,100 00

## BUSINESS IN COLORADO IN 1900.

	No.	\$
Policies in force at end of 1899.....	333	\$ 863,526 00
Issued during 1900.....	117	258,500 00
Ceased to be in force during 1900.....	37	71,858 00
In force December 31, 1900.....	413	1,050,168 00
Losses incurred.....	5	12,500 00
Losses paid.....	5	12,500 00
Premiums received.....		40,418 10
Tax .....		808 36

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Detroit, Mich.

(Incorporated in 1867.)

O. R. LOOKER, PRESIDENT.

A. F. MOORE, SECRETARY.

CASH CAPITAL, \$250,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 206,720 79
Renewal premiums, without deductions.....	931,459 41
Dividends applied to pay running premiums.....	21,634 65
Dividends applied to purchase paid-up additions and annuities.....	12,272 46
Surrender values applied to pay running premiums.....	6,084 26
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Total premium income.....	\$ 1,178,171 57
Interest on:	
Mortgage loans.....	\$ 295,120 86
Bonds and dividends on stocks.....	2,766 00
Premium notes, loans or liens.....	42,335 84
Other debts due the company.....	5,483 00
Rents from company's property.....	21,323 36
Profit on sales of real estate.....	3,569 26
From other sources.....	8,271 68
<hr/>	
Total receipts during the year.....	\$ 1,557,041 57
Balance of net or ledger assets December 31, 1899.....	6,066,924 11
<hr/>	
Total .....	\$ 7,623,965 68

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 438,850 93
Premium notes voided by lapse.....	5,817 75
Dividends paid policy holders.....	6,075 43
Dividends applied by policy holders to pay running premiums.....	21,634 65
Dividends applied by policy holders to purchase paid-up additions and annuities.....	12,272 46
Surrender values paid.....	101,617 13
Surrender values applied by policy holders to pay running premiums	6,084 26
Surrender values applied on defaulted policies.....	27,292 14
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Total paid policy holders.....	\$ 619,644 75
Paid stockholders for interest or dividends.....	25,000 00
Paid for commissions and bonuses to agents.....	203,638 69
Paid for salaries and allowances for agencies.....	35,922 89
Paid for medical examiners' fees.....	11,880 41
Paid for salaries and all other compensation of officers and employes .....	45,762 71
Taxes on premiums.....	18,011 98
Paid for taxes on real estate.....	8,458 45
Insurance department fees.....	1,147 80

Paid for rent.....	12,397 67
Paid for advertising, etc.....	25,558 90
Paid for legal expenses, etc.....	17,094 69
Paid for repairs.....	10,192 59
Losses on sales of real estate, etc.....	5,873 34
All other items.....	13,507 17
<b>Total disbursements.....</b>	<b>\$ 1,054,092 04</b>
Balance .....	\$ 6,569,873 64

## ASSETS.

Book value of real estate.....	\$ 415,167 26
Mortgage loans on real estate.....	5,042,390 09
Loans secured by pledge of bonds, stocks or other collaterals.....	33,000 00
Loans made to policy holders on this company's policies assigned as collateral .....	600,281 52
Premium notes on policies in force.....	94,420 14
Book value of bonds.....	158,391 00
Cash in company's office.....	10,623 03
Cash in banks.....	212,997 42
Agents' debit balances.....	2,930 92
<b>Total .....</b>	<b>\$ 6,570,201 68</b>
Deduct .....	328 04
<b>Total net ledger assets.....</b>	<b>\$ 6,569,873 64</b>

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 102,735 12	
Bonds and stocks.....	916 66	
Collateral loans.....	217 13	
Premium notes, loans or liens.....	13,055 53	
Rents due and accrued on company's property or lease.....	2,631 50	
Other assets.....	867 54	
<b>Total .....</b>	<b>\$ 120,423 48</b>	
Market value of real estate over book value.....	10,541 51	
Market value of bonds and stocks over book value.....	7,109 00	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 28,262 63	\$ 24,103 37
Gross deferred premiums on policies in force December 31, 1900.....	34,466 53	40,203 77
<b>Total .....</b>	<b>\$ 62,729 16</b>	<b>\$ 64,307 14</b>
Deduct cost of collection.....	37,637 50	3,858 43
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 25,091 66</b>	<b>\$ 60,448 71</b>
		\$ 85,540 37
<b>Gross assets.....</b>	<b>\$ 6,793,488 00</b>	
Less items not admitted.....	1,909 48	
<b>Total admitted assets .....</b>	<b>\$ 6,791,578 52</b>	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	6,293,073 00
Reversionary additions.....		202,213 37
Total .....	\$	6,441,286 37
Net reserve.....		6,414,340 37
Present value of amounts not yet due on matured instalment policies .....		6,758 41
Amount of unpaid dividends due or other profits due policy holders.....		559 45
Amount of premiums paid in advance.....		12,411 47
Amounts due and accrued on account of salaries, rents and other expenses .....		5,820 27
Amount of all other liabilities of the company, deposit account....		1,500 00
Liabilities on policy holders' account.....		6,441,389 97
Gross divisible surplus.....		100,188 55
Capital stock paid up.....		250,000 00
Total .....	\$	6,791,578 52

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	18,168	\$ 31,569,641 30
Policies in force at close of 1900.....	21,736	34,376,529 49
Net increase.....	3,568	2,806,888 19
Issued in 1900 (new policies issued, old policies revived and additions) .....	7,901	9,041,454 16
Terminated in 1900.....	4,333	6,234,565 97
By death.....	186	340,411 44
By expiry.....	136	389,731 79
By surrender.....	246	510,496 96
By lapse.....	2,708	3,100,140 06
By decrease.....	3	118,106 90
Not taken.....	635	955,585 65
By default.....	34	315,734 23
Transfer (forms).....	110	151,135 87
Transfer (states).....	175	353,273 07

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	118	\$ 209,583 27
Issued during 1900.....	29	60,090 14
Ceased to be in force during 1900.....	25	50,160 83
In force December 31, 1900.....	122	219,512 58
Premiums received.....		7,847 88
Expense .....		470 34
Tax .....		156 96

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal Office.....Newark, N. J.

(Incorporated in 1845.)

AMZI DODD, PRESIDENT.

EDWARD L. DOBBINS, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 1,298,216 53
Renewal premiums, twihout deductions.....	7,516,281 73
Dividends applied to pay running premiums.....	1,104,124 29
Dividends applied to purchase paid-up additions and annuities.....	348,247 87
Surrender values applied to pay running premiums.....	15,636 45
Consideration for annuities, other than matured instalment policies .....	128,855 24
Total premium income.....	\$ 10,411,362 11
Interest on:	
Mortgage loans.....	\$ 1,775,962 50
Bonds and dividends on stocks.....	687,323 37
Premium notes, loans or liens.....	812,351 28
Other debts due the company.....	1,830 03
Discount on claims paid in advance.....	74 15
Rents from company's property.....	185,238 36
Profit on sales of real estate and securities.....	59,202 11
Total receipts during the year.....	\$ 13,933,373 91
Balance of net or ledger assets December 31, 1899.....	67,494,696 41
Total .....	\$ 81,428,070 32

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 5,005,019 80
Paid to annuitants.....	72,313 92
Premium notes voided by lapse.....	10,084 11
Dividends paid policy holders.....	267,969 15
Dividends applied by policy holders to pay running premiums.....	1,104,124 29
Dividends applied by policy holders to purchase paid-up additions and annuities.....	348,247 87
Surrender values paid.....	1,187,846 21
Surrender values applied by policy holders to pay running premiums .....	15,636 45
Total paid policy holders.....	\$ 8,011,241 80
Paid for commissions and bonuses to agents.....	1,014,524 88
Paid for salaries and allowances for agencies.....	31,630 96
Paid for medical examiners' fees.....	117,261 87
Paid for salaries and all other compensation of officers and employes .....	254,063 94
Taxes on premiums, etc.....	182,074 07
Paid for taxes on real estate, etc.....	218,407 45
Insurance department fees.....	9,878 12

Paid for advertising, etc.....	70,456 24
Paid for legal expenses, etc.....	141,274 92
Paid for repairs.....	67,997 75
Premiums on bonds purchased.....	128,195 50
Amount charged of from real estate, to cover possible depreciation.....	225,000 00
<b>Total disbursements.....</b>	<b>\$ 10,472,007 50</b>
<b>Balance .....</b>	<b>\$ 70,956,062 82</b>

## ASSETS.

Book value of real estate.....	\$ 3,086,171 22
Mortgage loans on real estate.....	36,048,879 34
Loans secured by pledge of bonds, stocks or other collaterals.....	5,312,450 00
Loans made to policy holders on this company's policies assigned as collateral.....	6,040,589 20
Premium notes on policies in force.....	4,642,834 69
Par value of bonds.....	14,881,027 93
Cash in company's office.....	3,607 29
Cash in banks.....	931,163 01
Agents' debit balances.....	12,961 92
<b>Total .....</b>	<b>\$ 70,959,684 60</b>
<b>Deduct .....</b>	<b>3,621 78</b>
<b>Total net ledger assets.....</b>	<b>\$ 70,956,062 82</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 792,844 15
Bonds and stocks.....	136,903 45
Collateral loans.....	135,032 09
Premium notes, loans or liens.....	116,070 87
<b>Total .....</b>	<b>\$ 1,180,850 56</b>
Market value of real estate over par value.....	1,366,407 96

	New	
	Premiums.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 99,961 40	\$ 265,928 27
Annuity .....	3,280 00	70 50
Gross deferred premiums on policies in force December 31, 1900.....	106,792 86	604,011 01
<b>Total .....</b>	<b>\$ 210,034 26</b>	<b>\$ 870,009 78</b>
<b>Deduct cost of collection.....</b>	<b>84,933 25</b>	<b>174,001 96</b>
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 125,101 01</b>	<b>\$ 696,007 82</b>
		<b>\$ 821,108 83</b>
<b>Gross assets.....</b>	<b>\$ 74,324,430 17</b>	
<b>Less items not admitted.....</b>	<b>12,961 92</b>	
<b>Total assets.....</b>	<b>\$ 74,311,468 25</b>	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	64,266,151 00
Reversionary additions and annuities.....		2,912,109 00
<b>Total</b> .....	\$	67,178,260 00
Net reserve .....		67,178,260 00
Present value of amounts not yet due on matured instalment policies .....		70,471 21
Claims for matured endowments due and unpaid.....		17,674 85
Claims for death losses in process of adjustment or adjusted and not due.....		156,728 40
Claims for death losses which have been reported and no proofs received .....		225,000 00
Claims for death losses and other policy claims resisted by the company .....		36,000 00
<b>Total policy claims</b> .....	\$	435,403 25
Amount of unpaid dividends due or other profits due policy holders.....		294,829 33
Amount of premiums paid in advance.....		35,589 21
Amounts due and accrued on account of salaries, rents and other expenses .....		25,000 00
Special reserve.....		97,764 00
Deferred endowment claims.....		41,681 34
Deferred death claims.....		7,105 00
Liabilities on policy-holders' account.....		68,186,103 34
Gross divisible surplus.....		6,125,364 91
<b>Total</b> .....	\$	74,311,468 25

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	106,178	\$ 262,712,473 00
Policies in force at close of 1900.....	112,569	275,328,826 00
Net increase.....	6,391	12,616,353 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	16,386	35,284,281 00
Terminated in 1900.....	9,995	22,667,928 00
By death.....	1,457	4,200,339 00
By maturity.....	365	872,682 00
By expiry.....	1,177	2,851,146 00
By surrender.....	2,962	7,019,532 00
By lapse.....	2,087	3,749,043 00
Not taken.....	1,947	3,975,186 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	795	\$ 2,542,808 00
Issued during 1900.....	124	405,026 00
Ceased to be in force during 1900.....	69	233,323 00
In force December 31, 1900.....	850	2,714,511 00
Losses incurred.....	5	26,294 00
Losses paid.....	6	29,784 00
Premiums received.....		117,037 72
Expense .....		15,996 19
Tax .....		2,340 75



## MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Principal Office.....New York City, N. Y.

(Incorporated in 1842.)

RICHARD A. M'CURDY, PRESIDENT.    WILLIAM J. EASTON, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 6,737,512 34
Renewal premiums, without deductions.....	34,445,936 74
Single premiums.....	538,488 70
Dividends applied to purchase paid-up additions.....	1,427,751 26
Surrender values applied to purchase paid-up insurance.....	1,356,935 33
Consideration for annuities.....	2,704,547 01
	\$ 47,211,171 38
Interest on:	
Mortgage loans.....	\$ 3,679,183 42
Bonds and dividends on stocks.....	6,964,793 85
Collateral loans.....	686,750 39
Other debts due the company.....	258,906 06
On deferred premiums.....	138,914 54
Rents from company's property.....	1,062,277 51
Profit on sales of securities.....	450,805 16
Mortuary bond, deposits.....	100,000 00
	\$ 60,582,802 31
Total receipts during the year.....	\$ 60,582,802 31
Balance of net or ledger assets December 31, 1899.....	276,684,362 86
	\$ 337,267,165 17

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 18,874,292 50
Paid to annuitants.....	1,403,971 83
Dividends paid policy holders.....	830,315 64
Dividends applied by policy holders to purchase paid-up additions..	1,427,751 26
Surrender values paid in cash.....	1,827,591 33
Surrender values applied by policy holders to pay renewal premiums	641,005 94
Surrender values applied by policy holders to purchase paid-up insurance .....	1,356,935 33
	\$ 26,361,863 83
Total paid policy holders.....	\$ 26,361,863 83
Cash paid for commissions and bonuses to agents.....	7,252,562 67
Cash paid for salaries and allowances for agencies.....	1,330,873 82
Cash paid for medical examiners' fees and inspections.....	559,868 86
Cash paid for salaries and all other compensation of officers and employees .....	709,529 90
Cash paid for taxes on real estate, etc.....	382,445 42
Insurance department fees.....	467,240 17
Cash paid for rent.....	175,000 00
Cash paid for advertising, etc.....	980,421 99

Cash paid for legal expenses.....	304,756 85
Cash paid for repairs.....	468,141 84
All other items.....	453,908 16
Total disbursements.....	\$ 39,446,613 51
Balance .....	\$ 297,820,551 66

## ASSETS.

Book value of real estate.....	\$ 23,575,840 73
Mortgage loans on real estate.....	77,235,867 38
Loans secured by pledge of bonds, stocks or other collaterals.....	12,170,000 00
Loans made to policy holders on this company's policies assigned as collateral.....	8,629,769 43
Book value of bonds and stocks.....	162,575,496 34
Cash in company's office.....	9,212 52
Cash in bank.....	13,290,103 80
Agents' debit balances.....	400,391 71
Total .....	\$ 297,856,681 51
Deduct .....	66,130 25
Total net ledger assets.....	\$ 297,820,551 66

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 905,858 07	
Bonds and stocks.....	1,700,567 32	
Collateral loans.....	43,566 01	
Other assets.....	53,521 58	
Rents, due and accrued on company's property.....	109,748 17	
Total .....	\$ 2,813,261 15	
Market value of bonds and stocks over book value.....	20,793,128 57	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 52,849 68	\$ 2,788,106 53
Gross deferred premiums on policies in force December 31, 1900.....	205,342 05	2,147,291 90
Total .....	\$ 258,191 73	\$ 4,935,398 43
Deduct cost of collection.....	180,734 21	286,253 11
Net amount uncollected and deferred pre- miums .....	\$ 77,457 52	\$ 4,649,145 32
		\$ 4,726,602 84
Gross assets.....	\$ 326,153,544 22	
Less items not admitted.....	400,391 71	
Total assets.....	\$ 325,753,152 51	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 236,148,529 00
Reversionary additions and annuities.....	30,363,476 00
Total .....	\$ 266,512,075 00
Net reserve.....	266,502,266 00
Claims for matured endowments due and unpaid.....	264,632 37
Claims for death losses in process of adjustment or adjusted and not due.....	1,067,271 59
Claims for death losses which have been reported and no proofs received .....	57,903 00
Claims for death losses and other policy claims resisted by the company .....	50,811 00
Amounts due and unpaid on annuity claims and instalment policies.....	107,542 13
Total policy claims.....	\$ 1,548,160 09
Amount of unpaid dividends due or other profits due policy holders.....	90,182 66
Amount of premiums paid in advance.....	191,891 66
Amounts due and accrued on account of salaries, rents and other expenses .....	35,310 85
Liability under "non-forfeiture clause," of lapsed policies.....	353,227 00
Mortuary bonds.....	470,092 00
Contingent guarantee fund.....	54,122,022 25
Amount of other liabilities of the company.....	54,592,114 25
Liabilities on policy holders' account.....	323,313,152 21
Gross divisible surplus.....	2,440,000 00
Total .....	\$ 325,753,152 51

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	397,340	\$1,051,247,540 00
Policies in force at close of 1900.....	429,440	1,139,940,529 00
Net increase.....	42,100	88,692,989 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	75,881	176,006,030 00
Terminated in 1900.....	33,781	87,313,041 00
By death.....	4,904	15,271,852 00
By maturity.....	1,130	3,832,322 00
By expiry.....	248	782,384 00
By surrender.....	2,837	6,465,105 00
By lapse.....	24,627	60,892,223 00
By change and decrease.....	35	69,155 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	3,481	\$ 9,428,108 00
Issued during 1900.....	545	1,724,000 00
Ceased to be in force during 1900.....	297	719,558 00
In force December 31, 1900.....	3,729	10,432,550 00
Losses incurred.....	52	160,226 91
Losses paid.....	52	153,333 91
Premiums received.....		293,431 29
Expense .....		70,074 96
Tax .....		5,868 63

## NATIONAL LIFE INSURANCE COMPANY.

Principal Office.....Montpelier, Vermont

(Incorporated in 1848.)

JAMES C. HOUGHTON, PRESIDENT.      OSMAN D. CLARK, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	607,151	52
Renewal premiums, without deductions.....		3,034,815	38
Dividends applied to pay running premiums.....		106,565	77
Dividends applied to purchase paid-up additions and annuities.....		4,627	94
Consideration for annuities (other than matured instalment policies) .....		136,852	69
<b>Total premium income.....</b>	<b>\$</b>	<b>3,890,013</b>	<b>30</b>
Interest on:			
Mortgage loans.....	\$	258,410	19
Bonds and dividends on stocks.....		286,680	57
Premium notes, loans or liens.....		153,465	81
Other debts due the company.....		10,537	61
Discount on claims paid in advance.....		34,451	63
Rents from company's property.....		123,394	55
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>4,756,953</b>	<b>66</b>
Balance of net or ledger assets December 31, 1899.....		16,646,927	20
<b>Total .....</b>	<b>\$</b>	<b>21,403,880</b>	<b>86</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	988,626	38
Paid to annuitants.....		19,972	22
Dividends paid policy holders.....		41,228	48
Dividends applied by policy holders to pay running premiums.....		106,565	77
Dividends applied by policy holders to purchase paid-up additions and annuities.....		4,627	94
Surrender values paid.....		407,933	03
<b>Total paid policy holders.....</b>	<b>\$</b>	<b>1,568,953</b>	<b>82</b>
Paid for commissions and bonuses to agents.....		581,677	78
Paid for salaries and allowances for agencies.....		72,551	87
Paid for medical examiners' fees and inspections.....		47,770	32
Paid for salaries and all other compensation of officers and employes .....		74,697	08
Taxes on premiums.....		61,835	57
Paid for taxes on real estate.....		35,373	45
Insurance department fees.....		2,930	85
Paid for rent.....		32,887	83
Paid for advertising, etc.....		42,070	42
Paid for legal expenses and furniture.....		18,796	48
Paid for repairs.....		66,890	01
Premium on bonds.....		28,980	88

Account depreciation.....	156,229 10
All other items.....	25,200 51
	<hr/>
Total disbursements.....\$	2,816,845 97
	<hr/>
Balance .....	\$ 18,587,034 89

## ASSETS.

Book value of real estate.....\$	1,819,450 25
Mortgage loans on real estate.....	6,289,004 19
Loans secured by pledge of bonds, stocks or other collaterals.....	34,750 00
Loans made to policy holders on this company's policies assigned as collateral.....	2,010,457 96
Premium notes on policies in force.....	685,345 74
Book value of bonds, warrants and stocks.....	7,025,700 68
Cash in company's office.....	3,758 12
Cash in banks.....	720,396 42
Agents' debit balances.....	6,426 34
	<hr/>
Total .....	\$ 18,595,289 70
Deduct .....	8,254 81
	<hr/>
Total net ledger assets.....\$	18,587,034 89

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 140,439 42	
Bonds, stocks and warrants.....	129,095 62	
Collateral loans.....	1,694 01	
Premium notes, loans or liens.....	91,770 82	
Other assets.....	808 60	
Rents due and accrued on company's property or lease.....	14,026 45	
	<hr/>	
Total .....	\$ 377,834 92	
Market value of bonds and stocks over book value.....	428,900 00	
	<hr/>	
	New	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....\$	122,732 13	\$ 133,120 99
Gross deferred premiums on policies in force December 31, 1900.....	50,278 52	299,332 26
	<hr/>	<hr/>
Total .....	\$ 173,010 65	\$ 432,453 25
Deduct cost of collection.....	98,616 07	30,271 73
	<hr/>	<hr/>
Net amount uncollected and deferred premiums .....	\$ 74,394 58	\$ 402,181 52
	<hr/>	<hr/>
Annuity considerations in process of collection.....		\$ 476,576 10
		<hr/>
		28,715 72
		<hr/>
Gross assets.....\$		19,899,061 63
Less items not admitted.....		723 59
		<hr/>
Total assets less items not admitted.....\$		19,898,338 04

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	16,954,372 52
Reversionary additions and annuities.....		392,113 30
Net reserve.....		17,346,485 82
Present value of amounts not yet due on matured instalment policies .....		52,933 38
Claims for death losses in process of adjustment or adjusted and not due.....		13,000 00
Claims for death losses which have been reported and no proofs received .....		25,800 00
Claims for death losses and other policy claims resisted by the company .....		5,000 00
Amounts due and unpaid on annuity claims and instalment policies .....		180 92
<hr/>		
Total policy claims.....		43,980 92
Amount of unpaid dividends due or other profits due policy holders.....		8,960 22
Amount of premiums paid in advance.....		2,456 87
Amounts due and accrued on account of salaries, rents and other expenses .....		88,508 03
Surrender values claimable on policies cancelled.....		14,212 07
Extra life date endowment reserve.....		339,735 84
Liabilities on policy-holders' account.....		17,897,273 15
Gross divisible surplus.....		2,001,064 89
<hr/>		
Total .....	\$	19,898,338 04

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	44,116	\$ 89,890,026 00
Policies in force at close of 1900.....	49,117	99,471,839 00
Net increase.....	5,001	9,581,813 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	9,667	18,880,414 00
Terminated in 1900.....	4,666	9,298,601 00
By death .....	363	858,659 00
By maturity.....	73	128,004 00
By expiry.....	73	182,890 00
By surrender.....	1,258	2,416,663 00
By lapse.....	1,819	3,274,797 00
By change and decrease.....	13	242,805 00
Not taken.....	1,058	2,169,373 00
Recalled .....	9	25,500 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	153	\$ 404,784 71
Issued during 1900.....	103	264,495 00
Ceased to be in force during 1900.....	38	109,250 00
In force December 31, 1900.....	218	560,029 71
Losses incurred.....	2	7,000 00
Losses paid.....	2	7,000 00
Premiums received.....		19,979 83
Expense .....		7,946 28
Tax .....		399 60

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Incorporated in 1835.)

BENJAMIN F. STEVENS, PRESIDENT.

S. F. TRULL, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 452,680 49
Renewal premiums, without deductions.....	3,154,128 43
Distributions applied to pay running premiums.....	389,506 96
Distributions applied to purchase paid-up additions.....	22,376 65
Surrender values applied to purchase paid-up insurance.....	40,717 80
Total premium income.....	\$ 4,059,410 33
Interest on:	
Mortgage loans.....	\$ 359,733 86
Bonds and dividends on stocks.....	595,420 47
Premium notes, loans or liens.....	206,480 35
Other debts due the company.....	9,336 12
Discount on claims paid in advance.....	2,905 87
Rents from company's property.....	139,881 93
Total receipts during the year.....	\$ 5,373,168 93
Balance of net or ledger assets December 31, 1899.....	27,260,095 75
Total .....	\$ 32,633,234 68

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 2,130,795 00
Premium notes voided by lapse.....	7,197 38
Distributions paid policy holders.....	58,511 80
Distributions applied by policy holders to pay running premiums..	389,506 96
Distributions applied by policy holders to purchase paid-up additions .....	22,376 65
Surrender values paid.....	488,104 22
Surrender values applied by policy holders to purchase paid-up insurance .....	40,717 80
Total paid policy holders.....	\$ 3,137,209 81
Paid for commissions and bonuses to agents.....	394,134 81
Paid for salaries and allowances for agencies.....	34,443 30
Paid for medical examiners' fees.....	25,583 19
Paid for salaries and all other compensation of officers and employees .....	140,518 58
Taxes on premiums, etc.....	76,387 52
Paid for taxes on real estate.....	35,775 53
Insurance department fees.....	8,005 51
Paid for rent.....	24,856 74
Paid for commuting renewal commissions.....	6,252 73
Paid for advertising, etc.....	54,233 32
Paid for legal expenses and furniture.....	7,397 32

Paid for repairs.....	72,434 44
All other items.....	87,517 41
Total disbursements.....	\$ 4,104,810 21
Balance .....	\$ 28,528,424 47

## ASSETS.

Book value of real estate.....	\$ 2,376,526 64
Mortgage loans on real estate.....	8,150,238 69
Loans secured by pledge of bonds, stocks and other collaterals.....	2,233,870 00
Loans made to policy holders on this company's policies assigned as collateral .....	1,185,255 77
Premium notes on policies in force.....	256,377 81
Book value of bonds and stocks.....	13,735,143 65
Cash in banks.....	591,011 91
Total net ledger assets.....	\$ 28,528,424 47

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 93,305 06
Bonds and stocks.....	32,308 50
Collateral loans.....	20,546 60
Premium notes, loans or liens.....	27,727 59
Other assets.....	305 70
Rents due and accrued on company's property or lease.....	13,647 62
Total .....	\$ 187,841 07
Market value of bonds and stocks over book value.....	1,673,633 35

	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 54,675 89	\$ 139,944 99
Gross deferred premiums on policies in force December 31, 1900.....	63,692 50	410,528 52
Total .....	\$ 118,568 39	\$ 550,473 51
Deduct cost of collection.....	59,184 19	27,523 68
Net amount uncollected and deferred premiums .....	\$ 59,184 20	\$ 522,949 83
		\$ 582,134 03
Total admitted assets.....	\$ 30,972,032 92	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 27,570,954 21
Net reserve.....	27,570,954 21
Claims for death losses due and unpaid.....	73,718 00
Claims for matured endowments due and unpaid.....	13,038 00
Claims for death losses which have been reported and no proofs received .....	50,273 00
Claims for death losses and other policy claims resisted by the company .....	18,337 00
Total policy claims.....	\$ 155,366 00



Amount of unpaid distributions due or other profits due policy holders .....	155,153 93
Liabilities on policy holders' account.....	27,881,474.14
Gross divisible surplus.....	3,090,558 78
Total .....	\$ 30,972,032 92

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	42,850	\$ 114,531,763 00
Policies in force at close of 1900.....	45,774	120,510,716 00
Net increase.....	2,924	5,978,953 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	6,801	15,502,807 00
Terminated in 1900.....	3,877	9,523,854 00
By death.....	541	1,672,303 00
By maturity.....	148	449,475 00
By expiry.....	40	117,100 00
By surrender.....	888	2,092,244 00
By lapse.....	1,081	2,191,981 00
By change and decrease.....	540	1,544,789 00
Not taken.....	639	1,455,962 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	543	\$ 1,660,811 00
Issued during 1900.....	96	325,823 00
Ceased to be in force during 1900.....	60	179,120 00
In force December 31, 1900.....	579	1,807,514 00
Losses incurred.....	6	11,051 00
Losses paid.....	5	10,051 00
Premiums received.....		62,751 26
Expense .....		9,644 55
Tax .....		1,255 03

## NEW YORK LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1841.)

JOHN A. M'CALL, PRESIDENT. CHARLES C. WHITNEY, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 10,184,270 79
Renewal premiums, without deductions.....	36,711,549 22
Dividends applied to pay running premiums.....	395,509 28
Dividends applied to purchase paid-up additions and annuities.....	323,367 74
Surrender values applied to pay running premiums.....	12,788 04
Consideration for annuities, other than matured instalment policies .....	1,131,093 06
Total premium income.....	\$ 48,758,578 13

Interest on:		
Mortgage loans.....	\$	1,552,644 58
Bonds and dividends on stocks.....		6,830,420 82
Premium notes, loans or liens.....		991,909 27
Other debts due the company.....		202,792 59
Rents from company's property.....		952,564 76
Deposits on account of trust and registered bond policies.....		48,814 74
		<hr/>
Total receipts during the year.....	\$	59,337,724 89
Balance of net or ledger assets December 31, 1899.....		223,121,943 52
		<hr/>
Total .....	\$	282,459,668 41

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	15,530,568 47
Paid to annuitants.....		1,558,451 70
Dividends paid policy holders in cash.....		2,109,276 69
Dividends applied by policy holders to pay running premiums.....		395,509 28
Dividends applied by policy holders to purchase paid-up additions and annuities.....		323,267 74
Surrender values paid in cash.....		1,124,231 86
Reserve values paid on matured deferred dividend policies.....		2,280,661 44
Surrender values applied by policy holders to pay running premiums		12,788 04
Instalments paid on trust and registered bond policies.....		20,970 98
		<hr/>
Total paid policy holders.....	\$	23,355,826 20
Paid for commissions and bonuses to agents.....		6,586,521 76
Paid for salaries and allowances for agencies.....		1,544,748 71
Paid for medical examiners' fees.....		617,967 64
Paid for salaries and all other compensation of officers.....		735,954 31
Taxes on premiums.....		380,502 50
Paid for taxes on real estate.....		241,557 79
Insurance department fees.....		39,421 18
Paid for rent.....		429,743 56
Paid for advertising.....		491,588 03
Paid for legal expenses.....		203,792 84
Paid for repairs and expenses.....		194,265 08
All other items.....		727,676 44
		<hr/>
Total disbursements.....	\$	35,549,569 04
Balance .....	\$	246,910,069 37

## ASSETS.

Book value of real estate.....	\$	16,925,900 00
Mortgage loans on real estate.....		34,798,942 34
Loans secured by pledge of bonds, stocks or other collaterals.....		2,894,000 00
Loans made to policy holders on this company's policies assigned as collateral.....		14,382,768 65
Premium notes on policies in force.....		2,133,364 58
Book value of bonds and stocks.....		160,177,823 24
Cash in company's office and bank.....		14,070,177 02
Due from agents.....		1,527,123 54
		<hr/>
Total net ledger assets.....	\$	246,910,069 37

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$	383,617 04
Bonds and stocks.....		1,153,238 73
Collateral loans.....		114,794 16
Rents due and accrued on company's property or lease.....		28,755 30
		<hr/>
Total .....	\$	1,680,405 23
Market value of bonds and stocks over book value.....		10,177,150 17
		<hr/>
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	2,050,409 00
Gross deferred premiums on policies in force December 31, 1900.....	426,711 00	2,554,204 00
	<hr/>	<hr/>
Total .....	\$	426,711 00
Deduct cost of collection.....	277,362 00	252,981 00
	<hr/>	<hr/>
Net amount uncollected and deferred premiums .....	\$	149,349 00
		\$4,806,632 00
		<hr/>
		\$ 4,955,981 00
		<hr/>
Gross assets.....	\$	263,723,635 77
Less items not admitted.....		1,527,123 54
		<hr/>
Total admitted assets.....	\$	262,196,512 23

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	196,357,015 00
Reversionary additions and annuities.....		16,890,824 00
		<hr/>
Total .....	\$	213,247,839 00
Net reserve.....		213,032,202 00
Claims for matured endowments due and unpaid.....		200,993 14
Claims for death losses in process of adjustment or adjusted and not due.....		341,837 37
Claims for death losses which have been reported and no proofs received .....		1,335,370 04
Claims for death losses and other policy claims resisted by the company .....		83,750 00
Amounts due and unpaid on annuity claims (claims not presented)..		118,710 63
		<hr/>
Total policy claims.....	\$	2,080,461 18
Amount of unpaid dividends due or other profits due policy holders.....		184,411 36
Amount of premiums paid in advance.....		457,380 64
Any other liability, viz.: Amount of policy trust fund held by the company .....		452,605 88
Reserve on policies which the company values on a 3 per cent. or a 3½ per cent. basis.....		4,283,077 00
Reserve to provide dividend payable to policy holders during 1901 and in subsequent years per contract.....		31,385,855 11
Other funds for all other contingencies.....		10,320,319 06
Liabilities on policy holders' account.....		262,196,512 23
		<hr/>
Total .....	\$	262,196,512 23

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	437,776	\$1,061,871,985 00
Policies in force at close of 1900.....	511,600	1,202,156,665 00
Net increase.....	73,824	140,284,680 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	116,332	234,783,625 00
Terminated in 1900.....	42,508	94,498,945 00
By death.....	4,677	12,735,114 00
By maturity.....	1,013	2,948,191 00
By expiry.....	16,889	30,198,860 00
By surrender.....	4,580	13,622,857 00
By lapse.....	15,349	28,909,003 00
By change and decrease.....		6,084,920 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	3,479	9,546,721 00
Issued during 1900.....	1,012	1,946,151 00
Ceased to be in force during 1900.....	427	897,328 00
In force December 31, 1900.....	4,064	10,595,544 00
Losses incurred.....	48	116,186 57
Losses paid.....	48	104,202 58
Premiums received.....		382,906 78
Expense .....		57,381 71
Tax .....		7,658 14

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Incorporated in 1857.)

H. L. PALMER, PRESIDENT.

J. W. SKINNER, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 2,643,650 42
Renewal premiums, without deductions.....	16,053,843 41
Single premiums.....	75,162 85
Dividends applied to pay running premiums.....	1,556,801 09
Dividends applied to purchase paid-up additions and annuities.....	535,371 04
Surrender values applied to pay running premiums.....	437 15
Consideration for annuities, other than matured instalment policies.....	69,491 40
<b>Total premium income.....</b>	<b>\$ 20,934,757 36</b>
Interest on:	
Mortgage loans.....	\$ 3,536,781 13.
Bonds .....	1,558,222 51
Premium notes, loans or liens.....	31,080 54
Other debts due the company.....	72,662 84
Loans to policy holders.....	410,887 86

Discount on claims paid in advance.....	151,432 83
Rents from company's property.....	402,043 52
Profit on sales of real estate.....	62,935 58
<hr/>	
Total receipts during the year.....	\$ 27,160,804 17
Balance of net or ledger assets December 31, 1899.....	121,264,990 72
<hr/>	
Total .....	\$ 148,425,794 89

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 5,448,598 63
Paid to annuitants.....	12,860 46
Premium notes voided by lapse.....	586 35
Dividends paid policy holders.....	1,137,158 34
Dividends applied by policy holders to pay running premiums .....	1,556,801 09
Dividends applied by policy holders to purchase paid-up additions and annuities.....	535,371 04
Surrender values paid.....	1,163,410 41
Surrender values applied by policy holders to pay running premiums .....	437 15
<hr/>	
Total paid policy holders.....	\$ 9,855,223 47
Paid for commissions to agents.....	2,548,329 67
Paid for medical examiners' fees and inspection.....	147,476 00
Paid for salaries and all other compensation of officers and employes .....	413,064 27
Taxes on premiums, etc.....	499,290 81
Paid for taxes on real estate, etc.....	167,400 49
Insurance department fees.....	9,006 45
Paid for rent.....	35,800 00
Paid for advertising, etc.....	117,118 95
Paid for legal expenses and furniture.....	35,116 72
Paid for repairs.....	244,813 12
Losses on sales of real estate.....	12,055 37
All other items.....	238,719 14
<hr/>	
Total disbursements.....	\$ 14,323,414 46
<hr/>	
Balance .....	\$ 134,102,380 43

## ASSETS.

Book value of real estate.....	\$ 4,608,521 64
Mortgage loans on real estate.....	72,484,397 47
Loans made to policy holders on this company's policies assigned as collateral.....	7,176,615 00
Premium notes on policies in force.....	285,648 93
Book value of bonds.....	45,697,482 02
Cash in company's office.....	193,769 97
Cash in banks.....	3,696,667 63
Agents' debit balances.....	6,077 72
<hr/>	
Total .....	\$ 134,149,180 38
Deduct .....	46,799 95
<hr/>	
Total net ledger assets.....	\$ 134,102,380 43

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$	958,611 08
Bonds .....		762,761 96
Other assets.....		245,580 34
Premium notes, loans or liens.....		8,517 47
Rents due and accrued on company's property or lease.....		31,373 83
		<hr/>
Total .....	\$	2,006,844 68
Market value of bonds over book value.....		1,731,245 39
		<hr/>
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....		\$ 432,325 00
Gross deferred premiums on policies in force December 31, 1900.....	\$ 167,842 00	1,283,400 00
		<hr/>
Total .....	\$ 167,842 00	\$1,715,725 00
Deduct cost of collection.....	73,682 64	132,110 83
		<hr/>
Net amount uncollected and deferred premiums .....	\$ 94,159 36	\$1,583,614 17
		<hr/>
		\$ 1,677,773 53
Gross assets.....	\$	139,518,244 03
Less items not admitted.....		6,077 72
		<hr/>
Total assets.....	\$	139,512,166 31

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	108,730,592 00
Annuities .....		201,494 00
Net reserve.....		108,932,086 00
Present value of amounts not yet due on matured instalment policies .....		304,587 34
Claims for death losses due and unpaid.....		44,537 95
Claims for matured endowments due and unpaid.....		56,218 00
Claims for death losses in process of adjustment or adjusted and not due.....		187,254 90
Claims for death losses which have been reported and no proofs received .....		179,262 33
Claims for death losses and other policy claims resisted by the company .....		76,848 83
Amounts due and unpaid on annuity claims and instalment policies .....		500 00
		<hr/>
Total policy claims.....	\$	544,622 01
Amount of unpaid dividends due or other profits due policy holders.		213,993 49
Amount of premiums paid in advance.....		5,500 00
Amount due and accrued on bills, accounts, etc.....		65,569 83
Surplus to meet tontine and semi-tontine contracts.....		23,360,346 00
Excess of 3 per cent. reserve over 4 per cent. reserve.....		378,554 00
Special reserve.....		140,255 00
Liabilities on policy holders account.....		133,945,513 67
Gross divisible surplus.....		5,566,652 64
		<hr/>
Total .....	\$	139,512,166 31

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	208,578	\$ 487,094,336 00
Policies in force at close of 1900.....	224,747	529,647,290 00
Net increase.....	16,169	42,552,954 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	25,602	65,345,814 00
Terminated in 1900.....	9,433	22,792,860 00
By death.....	1,845	4,700,636 00
By maturity.....	445	975,673 00
By expiry.....	69	1,875,652 00
By surrender.....	2,108	3,513,957 00
By lapse.....	4,876	9,609,483 00
By change and decrease.....	90	2,117,459 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	3,905	\$ 10,747,078 00
Issued during 1900.....	429	1,056,759 00
Ceased to be in force during 1900.....	224	632,557 00
In force December 31, 1900.....	4,110	11,171,280 00
Losses incurred.....	42	170,197 23
Losses paid.....	42	163,737 23
Premiums received.....		350,165 03
Expense .....		53,094 34
Tax .....		7,003 30

## PACIFIC MUTUAL LIFE INSURANCE COMPANY.

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

(Incorporated in 1867.)

GEO. A. MOORE, PRESIDENT.

S. M. MARKS, SECRETARY.

CASH CAPITAL, \$200,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	277,218 83
Renewal premiums, without deductions.....		979,634 94
Dividends applied to pay running premiums.....		38,764 11
Dividends applied to purchase paid-up additions and annuities.....		46,808 31
Surrender values applied to pay running premiums.....		3,410 63
Surrender values applied to purchase paid-up insurance.....		24,445 83
Consideration for annuities, other than matured instalment policies .....		4,238 82
<b>Total premium income.....</b>	<b>\$</b>	<b>1,374,521 52</b>
Interest on:		
Mortgage loans.....	\$	39,090 69
Bonds and dividends on stocks.....		73,164 25
Premium notes, loans or liens.....		1,941 91
Other debts due the company.....		12,184 35
Discount on claims paid in advance.....		8,520 82
Rents from company's property.....		33,409 38

Profit on sales of real estate.....	10,730 86
Premium income, accident department..	478,761 85
<hr/>	
Total receipts during the year.....\$	2,032,235 73
Balance of net or ledger assets December 31, 1899.....	3,420,234 07
<hr/>	
Total .....	5,452,469 80

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 411,976 58
Paid to annuitants.....	3,785 66
Dividends paid policy holders.....	2,163 06
Dividends applied by policy holders to pay running premiums.....	38,764 11
Dividends applied by policy holders to purchase paid-up additions and annuities.....	46,508 31
Surrender values paid.....	24,776 31
Surrender values applied by policy holders to pay running premiums..	3,410 63
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	24,445 88
<hr/>	
Total paid policy holders.....\$	556,130 54
Paid stockholders for interest or dividends.....	14,000 00
Paid for commissions and bonuses to agents.....	377,350 56
Paid for salaries and allowances for agencies.....	137,313 09
Salaries and all other compensation of officers and employes.....	57,230 66
Paid for medical examiners' fees.....	40,382 29
Taxes on premiums, etc.....	7,625 43
Paid for taxes on real estate.....	19,797 43
Insurance department fees.....	3,223 70
Paid for rent.....	19,645 87
Paid for advertising, etc.....	25,581 23
Paid for legal expenses.....	10,716 27
Paid for repairs.....	9,842 77
Losses on sales of real estate and securities.....	26,642 16
All other items.....	41,958 52
Total disbursements accident department.....	456,745 08
<hr/>	
Total disbursements.....\$	1,804,185 60
<hr/>	
Balance .....	3,648,284 20

## ASSETS.

Book value of real estate.....\$	922,985 14
Mortgage loans on real estate.....	724,829 79
Loans made to policy holders on this company's policies assigned as collateral .....	173,672 78
Premium notes on policies in force.....	35,256 80
Book value of bonds and stocks.....	1,611,621 35
Cash in company's office.....	1,628 65
Cash in banks.....	126,687 04
Bills receivable, agents' debit balances.....	41,302 48
Furniture and fixtures.....	23,109 65
<hr/>	
Total .....	\$ 3,661,103 68
Deduct .....	12,819 48
<hr/>	
Total net ledger assets.....\$	3,648,284 20



## OTHER ASSETS.

Interest due and accrued on:			
Mortgages .....	\$		9,697 05
Bonds and stocks.....			18,157 21
Other assets.....			6,564 52
Premium notes, loans or liens.....			2,948 64
Rents due and accrued on company's property or lease.....			1,792 28
			<hr/>
Total .....	\$		39,159 80
Market value of bonds and stocks over book value.....			124,965 55
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	70,356 67	\$ 63,420 18
Gross deferred premiums on policies in force December 31, 1900.....		21,168 08	48,127 76
		<hr/>	<hr/>
Total .....	\$	91,524 75	\$ 111,547 94
Deduct cost of collection.....		18,304 95	22,309 59
		<hr/>	<hr/>
Net amount uncollected and deferred premiums .....	\$	73,219 80	\$ 89,238 35
			\$ 162,458 15
All other items.....			137,309 05
			<hr/>
Gross assets.....	\$		4,112,116 75
Less items not admitted.....			52,744 74
			<hr/>
Total assets.....	\$		4,059,372 01

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	3,372,055 59
Reversionary additions and annuities.....		159,292 00
		<hr/>
Total .....	\$	3,531,347 59
Net reserve.....		3,503,431 59
Claims for death losses due and unpaid.....		7,645 00
Claims for death losses which have been reported and no proofs received .....		22,461 50
Claims for death losses and other policy claims resisted by the company .....		19,000 00
		<hr/>
Total policy claims.....	\$	49,106 50
Liabilities of accident department.....		180,631 07
Liabilities on policy-holders' account.....		3,733,169 16
Gross divisible surplus.....		126,202 85
Capital stock paid up.....		200,000 00
		<hr/>
Total .....	\$	4,059,372 01

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	72,669	\$ 33,035,183 00
Policies in force at close of 1900.....	103,015	43,831,167 00
Net increase.....	30,346	10,795,984 00

Issued in 1900 (new policies issued, old policies revived and additions) .....	86,824	26,222,875 00
Terminated in 1900.....	56,478	15,426,891 00
By death.....	840	409,970 00
By maturity.....	18	50,800 00
By expiry.....	18	29,500 00
By surrender.....	165	362,705 00
By lapse.....	54,543	12,990 053 00
By change and decrease.....		42,423 00
Not taken.....	894	1,541,940 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	517	\$ 988,510 00
Issued during 1900.....	82	180,720 00
Ceased to be in force during 1900.....	36	87,820 00
In force December 31, 1900.....	563	1,081,710 00
Losses incurred.....	7	17,745 99
Losses paid.....	7	17,745 99
Premiums received.....		26,433 59
Tax .....		728 67

## THE PENN MUTUAL INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Incorporated in 1847.)

HARRY F. WEST, PRESIDENT.

HENRY C. BROWN, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	1,328,473 15
Renewal premiums, without deductions.....		5,799,615 09
Single premiums.....		35,810 90
Dividends applied to pay running premiums.....		690,136 36
Dividends applied to purchase paid-up additions and annuities.....		216,914 14
Surrender values applied to pay running premiums.....		54,602 18
Surrender values applied to purchase paid-up insurance and annuities .....		143,850 00
Consideration for annuities, other than matured instalment policies .....		552,136 83
<b>Total premium income.....</b>	<b>\$</b>	<b>8,821,538 65</b>
Interest on:		
Mortgage loans.....	\$	787,828 84
Bonds and dividends on stocks.....		621,436 41
Premium notes, loans or liens.....		433,607 51
Other debts due the company.....		15,980 05
Rents from company's property.....		193,949 86
Profit on sales of real estate and securities.....		59,623 63
From other sources.....		2,016 55
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>10,935,981 50</b>
Balance of net or ledger assets December 31, 1899.....		37,696,340 07
<b>Total .....</b>	<b>\$</b>	<b>48,632,321 57</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments..\$	2,805,388 19
Paid to annuitants.....	111,317 06
Premium notes voided by lapse.....	37,104 37
Dividends applied by policy holders to pay running premiums.....	690,136 36
Dividends applied by policy holders to purchase paid-up additions and annuities.....	216,914 14
Surrender values paid.....	492,729 46
Surrender values applied by policy holders to pay running premiums	54,602 18
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	143,850 00
<hr/>	
Total paid policy holders.....\$	4,552,041 76
Paid for commissions and bonuses to agents.....	1,103,203 73
Paid for salaries and allowances for agencies.....	86,712 46
Paid for medical examiners' fees and inspections.....	91,932 92
Paid for salaries and all other compensation of officers and employees .....	170,957 21
Taxes on premiums, etc.....	112,954 13
Paid for taxes on real estate, etc.....	238,308 76
Insurance department fees.....	45,555 29
Paid for rent.....	41,299 52
Paid for commuting renewal commissions.....	5,073 74
Paid for advertising, etc.....	68,730 53
Paid for legal expenses and furniture.....	22,030 80
Paid for repairs.....	116,264 17
All other items.....	52,658 37
<hr/>	
Total disbursements.....\$	6,707,723 49
<hr/>	
Balance .....	\$ 41,924,598 08

## ASSETS.

Book value of real estate.....\$	2,611,747 49
Mortgage loans on real estate.....	15,882,579 23
Loans secured by pledge of bonds, stocks or other collaterals.....	4,402,748 03
Loans made to policy holders on this company's policies assigned as collateral .....	3,341,232 00
Premium notes on policies in force.....	1,069,033 34
Book value of bonds and stocks.....	13,580,864 60
Cash in company's office.....	5,774 63
Cash in banks.....	772,000 00
Bills receivable.....	150,142 55
Agents' debit balances.....	5,565 89
Furniture .....	3,900 00
Temporary obligations for premiums, mainly secured by reserves on policies.....	104,207 22
<hr/>	
Total .....	\$ 41,929,864 98
Deduct .....	5,266 90
<hr/>	
Total net ledger assets.....\$	41,924,598 08

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$	284,272 68
Bonds and stocks.....		98,241 10
Collateral loans.....		7,841 86
Other assets.....		3,000 00
Rents due and accrued on company's property or lease.....		10,268 12
Total .....	\$	492,623 76
Market value of bonds and stocks over book value.....		541,880 40
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on poli-		
cies in force December 31, 1900.....	\$ 292,542 29	\$ 355,147 17
Gross deferred premiums on policies in force		
December 31, 1900.....	107,104 35	\$ 536,595 38
Total .....	\$ 399,646 64	\$ 891,742 55
Deduct cost of collection.....	215,009 89	48,332 45
Net amount uncollected and deferred prem-		
iums .....	\$ 184,636 75	\$ 843,410 10
Gross assets.....		\$ 1,028,046 85
Less items not admitted.....		47,166 30
Total admitted assets.....		\$ 43,850,982 79

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day		
of December, 1900.....	\$	35,675,419 00
Reversionary additions and annuities.....		1,411,173 09
Total .....	\$	37,086,592 09
Net reserve.....		37,034,484 00
Present value of amounts not yet due on matured instalment poli-		
cies .....		343,259 06
Claims for death losses in process of adjustment or adjusted and		
not due.....		182,406 76
Amount of unpaid dividends due or other profits due policy holders..		65,393 26
Amount of premiums paid in advance.....		36,565 10
Script outstanding.....		8,580 00
Trust deposits.....		12,778 00
Special 3½ percent reserve.....		469,041 00
Surplus accumulated upon special forms of policies.....		2,483,983 85
Liabilities on policy holders' account.....		40,636,491 07
Gross divisible surplus.....		3,214,491 72
Total .....	\$	43,850,982 79

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	74,267	\$ 185,528,746 00
Policies in force at close of 1900.....	84,309	210,400,746 00
Net increase.....	10,102	24,872,000 00
Issued in 1900 (new policies issued, old policies revived and		
additions) .....	19,406	49,891,134 00

Terminated in 1900.....	9,304	25,019,134 00
By death.....	757	2,081,925 00
By maturity.....	228	481,957 00
By expiry.....	292	777,176 00
By surrender.....	1,229	2,885,517 00
By lapse.....	3,953	8,771,758 00
By change and decrease.....	101	1,535,957 00
Not taken.....	2,744	8,484,844 00

BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	816	\$ 2,035,071 00
Issued during 1900.....	176	722,700 00
Ceased to be in force during 1900.....	111	536,878 00
In force December 31, 1900.....	881	3,220,893 00
Losses incurred.....	5	27,000 00
Losses paid.....	4	26,000 00
Premiums received.....		116,739 35
Tax.....		2,234 79

PHOENIX MUTUAL LIFE INSURANCE  
COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1851.)

JONATHAN B. BUNCE, PRESIDENT.

CHARLES H. LAWRENCE, SECRETARY.

INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 583,712 76
Renewal premiums, without deductions.....	1,626,919 53
Dividends applied to pay running premiums.....	156,840 66
Dividends applied to purchase paid-up additions and annuities.....	53,254 20
Surrender values applied to pay running premiums.....	4,460 05
Surrender values applied to purchase paid-up insurance and annuities .....	57,604 00
Consideration for annuities, other than matured instalment policies .....	29,301 55
Total premium income.....	\$ 2,542,092 80
Interest on:	
Mortgage loans.....	\$ 358,182 41
Bonds and dividends on stocks.....	171,437 56
Premium notes, loans or liens.....	52,058 34
Other debts due the company.....	9,859 89
Discount on claims paid in advance.....	184 84
Rents from company's property.....	52,667 34
Profit on sales of real estate.....	14,720 18
From other sources.....	2,979 45
Total receipts during the year.....	\$ 3,204,212 81
Balance of net or ledger assets December 31, 1899.....	11,810,069 50
Total .....	\$ 15,014,282 31

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	980,163 64
Paid to annuitants.....		6,825 73
Premium notes voided by lapse.....		5,173 60
Dividends paid policy holders.....		4,285 81
Dividends applied by policy holders to pay running premiums.....		186,840 66
Dividends applied by policy holders to purchase paid-up additions and annuities.....		53,254 20
Surrender values paid.....		159,368 34
Surrender values applied by policy holders to pay running premiums .....		4,460 05
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		57,604 00
<b>Total paid policy holders.....</b>	<b>\$</b>	<b>1,457,976 03</b>
Paid for commissions and bonuses to agents.....		403,895 62
Paid for salaries and allowances for agencies.....		63,316 98
Paid for medical examiners' fees and inspections.....		52,692 00
Paid for salaries and all other compensation of officers and employes .....		78,431 63
Taxes on premiums, etc.....		63,148 86
Paid for taxes on real estate.....		18,829 12
Insurance department fees.....		4,513 64
Paid for rent.....		25,954 70
Paid for commuting renewal commissions.....		380 00
Paid for advertising, etc.....		45,539 03
Paid for legal expenses and furniture.....		5,410 42
Paid for repairs.....		20,409 69
Losses on sales of securities.....		2,196 59
All other items.....		18,738 44
<b>Total disbursements.....</b>	<b>\$</b>	<b>2,261,462 75</b>
<b>Balance .....</b>	<b>\$</b>	<b>12,752,819 56</b>

## ASSETS.

Book value of real estate.....	\$	1,017,625 19
Mortgage loans on real estate.....		6,780,531 98
Loans secured by pledge of bonds, stocks or other collaterals.....		1,000 00
Loans made to policy holders on this company's policies assigned as collateral.....		534,457 00
Premium notes on policies in force.....		303,416 57
Book value of bonds and stocks.....		3,693,239 27
Cash in company's office.....		358 42
Cash in banks.....		422,191 13
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>12,752,819 56</b>

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$	137,898 44
Premium notes, loans or liens.....		4,406 28
<b>Total .....</b>	<b>\$</b>	<b>142,304 72</b>
Market value of bonds and stocks over book value.....		157,705 97

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 56,719 13	\$ 70,586 21	
Gross deferred premiums on policies in force December 31, 1900.....	30,816 40	135,172 05	
Total .....	\$ 87,535 53	\$ 206,758 26	
Deduct cost of collection.....	50,770 61	12,345 50	
Net amount uncollected and deferred premiums .....	36,764 92	193,412 76	
			\$ 230,147 63
Total admitted assets.....			\$ 13,283,007 93

## LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1900.....	\$ 12,209,876 00
Reversionary additions and annuities.....	341,924 00
Total .....	\$ 12,551,800 00
Net reserve.....	12,512,039 00
Present value of amounts not yet due on matured instalment policies .....	27,457 00
Special policy reserve.....	132,427 00
Claims for death losses in process of adjustment or adjusted and not due.....	19,275 00
Claims for death losses which have been reported and no proofs received .....	15,318 00
Total policy claims.....	\$ 34,593 00
Amount of premiums paid in advance.....	8,707 00
Liabilities on policy holders' account.....	12,715,223 00
Gross divisible surplus.....	567,784 93
Total .....	\$ 13,283,007 93

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	35,512	\$ 57,988,162 00
Policies in force at close of 1900.....	39,009	63,802,139 00
Net increase.....	3,497	5,813,977 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	9,332	15,737,182 00
Terminated in 1900.....	5,835	9,923,205 00
By death.....	552	881,517 00
By maturity.....	88	116,964 00
By expiry.....	80	137,500 00
By surrender.....	498	879,340 00
By lapse.....	2,286	3,644,690 00
By change and decrease.....	...	120,552 00
Not taken.....	1,951	3,452,323 00
Transferred .....	380	690,319 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	386	\$ 600,178 00
Issued during 1900.....	209	333,154 00
Ceased to be in force during 1900.....	123	197,420 00

In force December 31, 1900.....	472	735,912 00
Losses incurred.....	4	9,267 00
Losses paid.....	4	9,267 00
Premiums received.....		27,489 01
Expense .....		9,786 99
Tax .....		549 18

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

Principal Office.....New York City, N. Y.

(Incorporated in 1875.)

EDWARD W. SCOTT, PRESIDENT.                      WM. E. STEVENS, SECRETARY.

CASH CAPITAL, \$100,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	730,542 91
Renewal premiums, without deductions.....		2,562,842 01
Dividends applied to pay running premiums.....		104,185 88
Surrender values applied to purchase paid up insurance and annuities .....		22,188 29
Consideration for annuities other than matured instalment policies.....		1,300 00
<b>Total premium income.....</b>	<b>\$</b>	<b>3,421,058 99</b>
Interest on:		
Mortgage loans....		16,169 29
Bonds and dividends on stocks.....		32,909 01
Premium notes, loans or liens.....		32,873 77
Other debts due the company.....		7,754 30
Rents from company's property.....		25,236 98
Profit on sales of securities.....		9,437 08
From other sources.....		22,558 87
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>3,567,997 39</b>
Balance of net or ledger assets December 31, 1899.....		2,614,117 23
<b>Total .....</b>	<b>\$</b>	<b>6,182,114 62</b>

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	1,312,525 01
Paid to annuitants.....		1,644 40
Premium notes voided by lapse.....		89,071 72
Dividends paid policy holders.....		17,014 37
Dividends applied by policy holders to pay running premiums.....		104,185 38
Surrender values paid.....		70,837 78
Surrender values applied by policy holders to purchase paid up insurance and annuities.....		22,188 29
<b>Total paid policy holders.....</b>	<b>\$</b>	<b>1,616,666 95</b>
Paid stockholders for interest or dividends.....		6,977 60
Paid for commissions and bonuses to agents.....		490,108 98
Paid for salaries and allowances for agencies.....		122,439 15



Paid for medical examiners' fees and inspections.....	86,992 22
Paid for salaries and all other compensation of officers and employees .....	185,731 74
Taxes on premiums, etc.....	59,688 14
Paid for taxes on real estate.....	3,066 30
Insurance department fees.....	4,995 48
Paid for rent.....	44,976 57
Paid for commuting renewal commissions.....	97,238 34
Paid for advertising, etc.....	60,811 28
Paid for legal expenses and furniture.....	31,195 38
Paid for repairs.....	8,915 09
All other items.....	57,222 76
Total disbursements.....	\$ 2,877,035 98
Balance .....	\$ 3,305,078 64

## ASSETS.

Book value of real estate.....	\$ 458,435 22
Mortgage loans on real estate.....	423,200 00
Loans secured by pledge of bonds, stocks or other collaterals.....	23,705 13
Loans made to policy holders on this company's policies assigned as collateral .....	255,855 47
Premium notes on policies in force.....	719,525 60
Book value of bonds and stocks.....	773,949 80
Cash in company's office.....	28,708 08
Cash in banks.....	439,820 10
Bills receivable and agents' debit balances.....	185,213 65
Total .....	\$ 3,305,413 05
Deduct .....	334 41
Total net ledger assets.....	\$ 3,305,078 64

## OTHER ASSETS.

Interest accrued on:		
Mortgages .....	\$ 7,789 06	
Bonds and stocks.....	10,978 84	
Collateral loans.....	234 50	
Premium notes, loans or liens.....	27,626 94	
Other assets.....	12,270 15	
Rents due and accrued on company's property or lease.....	4,631 22	
Total .....	\$ 63,530 71	
Market value of real estate over book value.....	8,722 39	
Market value of bonds and stocks over book value.....	63,540 73	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 174,930 00	\$ 267,176 00
Gross deferred premiums on policies in force December 31, 1900.....	25,351 00	233,827 00
Total .....	\$ 200,281 00	\$ 501,003 00
Deduct cost of collection.....	100,141 00	25,050 00
Net amount uncollected and deferred premiums .....	\$ 100,140 00	\$ 475,953 00
		\$ 576,093 00

Other items.....	8,369 62
Gross assets.....	4,025,335 09
Less items not admitted.....	128,111 55
Total assets.....	\$ 3,897,223 54

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 3,241,109 00
Net reserve.....	3,236,560 00
Present value of amounts not yet due on matured instalment policies .....	9,134 10
Claims for death losses in process of adjustment or adjusted and not due.....	60,000 00
Claims for death losses which have been reported and no proofs received .....	53,860 00
Claims for death losses and other policy claims resisted by the company .....	50,500 00
Total policy claims.....	\$ 164,360 09
Amount of premiums paid in advance.....	5,328 00
Surrender values claimable on policies cancelled.....	1,783 61
Trust funds held by company.....	500 00
Liabilities on policy holders' account.....	3,417,735 71
Gross divisible surplus.....	379,487 83
Capital stock paid up.....	100,000 00
Total .....	\$ 3,897,223 54

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	32,689	\$ 107,040,100 00
Policies in force at close of 1900.....	32,711	102,886,128 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	11,839	39,210,425 00
Terminated in 1900.....	11,817	43,364,397 00
By death.....	396	1,334,804 00
By maturity.....	1	250 00
By expiry.....	5,892	23,513,279 00
By surrender.....	104	358,678 00
By lapse.....	1,346	4,930,169 00
By change and decrease.....	2,101	6,558,940 00
Not taken.....	1,977	6,368,277 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	235	\$ 786,602 00
Issued during 1900.....	106	309,969 00
Ceased to be in force during 1900.....	69	246,012 00
In force December 31, 1900.....	272	850,559 00
Losses incurred.....	2	4,000 00
Losses paid.....	1	1,000 00
Premiums received.....		22,348 98
Expense .....		6,600 93
Tax .....		446 98.

## THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal Office.....Newark, New Jersey.

(Incorporated in 1873.)

JOHN F. DRYDEN, PRESIDENT.                      FORREST F. DRYDEN, SECRETARY.

CASH CAPITAL, \$2,000,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 5,222,393 66
Renewal premiums, without deductions.....	16,748,404 94
Single premiums.....	30,832 98
Dividends applied to pay running premiums.....	8,124 71
Dividends applied to purchase paid-up additions and annuities.....	9,823 21
Surrender values applied to pay running premiums.....	1,756 01
Surrender values applied to purchase paid-up insurance.....	409,042 32
Consideration for annuities, other than matured instalment policies .....	128,975 83
Total premium income.....	\$ 22,559,353 66
Interest on:	
Mortgage loans.....	\$ 572,899 71
Bonds and dividends on stocks.....	619,270 16
Premium notes, loans or liens.....	40,476 41
Other debts due the company.....	11,579 81
Interest on deferred premiums.....	188,472 05
Rents from company's property.....	310,174 47
Profit on sales of real estate and securities.....	4,156 23
From other sources.....	11 00
Total receipts during the year.....	\$ 24,306,393 55
Balance of net ledger assets December 31, 1899.....	32,467,265 15
Total .....	\$ 56,773,658 70

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 6,226,425 71
Paid to annuitants.....	17,725 10
Premium notes voided by lapse.....	3,866 42
Dividends paid policy holders.....	466,331 59
Dividends applied by policy holders to pay running premiums.....	8,124 71
Dividends applied by policy holders to purchase paid-up additions and annuities.....	9,823 21
Surrender values paid.....	57,358 37
Surrender values applied by policy holders to pay running premiums .....	1,756 01
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	409,042 32
Total paid policy holders.....	\$ 7,200,453 44
Paid stockholders for interest or dividends.....	200,000 00
Paid for commissions and bonuses to agents.....	5,131,929 97

Paid for salaries and allowances for agencies.....	2,638,514 86
Paid for medical examiners' fees and inspections.....	459,390 72
Paid for salaries and all other compensation of officers and employees .....	920,692 94
Taxes on premiums.....	320,433 75
Paid for taxes on real estate, etc.....	187,726 05
Insurance department fees.....	21,427 65
Paid for rent.....	253,873 67
Paid for advertising, etc.....	497,694 07
Paid for legal expenses and furniture.....	81,951 46
Paid for repairs.....	146,090 93
Losses on sales of real estate and securities.....	43,840 04
All other items.....	73,535 40
<b>Total disbursements.....</b>	<b>\$ 18,177,554 95</b>
Balance .....	\$ 38,596,103 75

## ASSETS.

Book value of real estate.....	\$ 7,245,338 61
Mortgage loans on real estate.....	11,377,631 07
Loans secured by pledge of bonds, stocks or other collaterals.....	807,900 00
Loans made to policy holders on this company's policies assigned as collateral.....	399,455 02
Premium notes on policies in force.....	72,436 61
Book value of bonds and stocks.....	16,159,232 10
Cash in company's office.....	349,664 11
Cash in banks.....	2,184,446 23
<b>Total net ledger assets.....</b>	<b>\$ 38,596,103 75</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 193,004 01
Bonds and stocks.....	109,038 67
Collateral loans.....	9,454 37
Premium notes, loans or liens.....	926 94
Rents due and accrued on company's property or lease.....	20,583 22
<b>Total .....</b>	<b>\$ 333,007 21</b>
Market value of bonds and stocks over book value.....	665,576 75

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 295,407 87	\$ 244,399 88	
Gross deferred premiums on policies in force December 31, 1900.....	433,764 04	785,165 80	
<b>Total .....</b>	<b>\$ 729,171 91</b>	<b>\$ 1,029,565 68</b>	
Deduct cost of collection.....	438,670 71	95,870 22	
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 290,501 20</b>	<b>\$ 933,695 46</b>	
Other items.....			\$ 1,224,196 66
<b>Gross assets.....</b>			<b>\$ 41,040,745 49</b>
<b>Less items not admitted.....</b>			<b>440,753 56</b>
<b>Total admitted assets.....</b>			<b>\$ 40,599,991 93</b>

## LIABILITIES.

Net present value of all outstanding policies in force on December 31, 1900.....	\$	30,672,298 00
Reversionary additions and annuities and reserve.....		3,130,695 00
Net reserve.....		33,724,393 00
Present value of amounts not yet due on matured instalment policies .....		10,107 90
Claims for death losses in process of adjustment or adjusted and not due.....		131,469 28
Claims for death losses which have been reported and no proofs received .....		79,682 00
Claims for death losses and other policy claims resisted by the company .....		21,693 25
Amounts due and unpaid on annuity claims and instalment policies .....		244 72
Total policy claims.....	\$	233,089 25
Amount of unpaid dividends due or other profits due policy holders.....		98,770 42
Amount of premiums paid in advance.....		77,870 32
Amounts due and accrued on account of salaries, rents and other expenses .....		36,383 61
Amount of all other liabilities of the company.....		9,245 51
Liabilities on policy holders' account.....		34,189,860 01
Gross divisible surplus.....		4,410,131 92
Capital stock paid up.....		2,000,000 00
Total .....	\$	40,599,991 93

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	3,509,417	\$ 502,201,486 00
Policies in force at close of 1900.....	4,046,955	604,230,809 00
Net increase.....	537,538	102,029,323 00
Issued in 1900 (new policies issued, old policies revived and additions.....)	1,559,362	249,721,342 00
Terminated in 1900.....	1,022,024	147,692,019 00
By death.....	59,471	6,234,311 00
By maturity.....	22	19,054 00
By expiry.....	403	510,401 00
By surrender.....	30,852	7,250,152 00
By lapse.....	928,847	133,085,867 00
By change and decrease.....	2,429	592,234 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	12,668	\$ 2,301,536 00
Issued during 1900.....	9,434	1,853,709 00
Ceased to be in force during 1900.....	6,560	1,183,109 00
In force December 31, 1900.....	15,542	2,972,136 00
Losses incurred.....	183	23,220 26
Losses paid.....	177	22,455 77
Premiums received.....		108,115 86
Expense .....		53,211 82
Tax .....		2,162 32

## SECURITY MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Binghamton, N. Y.

(Incorporated in 1886.)

W. G. PHELPS, PRESIDENT.

CHAS. M. TURNER, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 201,895 96
Renewal premiums, without deductions.....	571,642 85
Dividends applied to pay running premiums.....	4,040 56
Total premium income.....	\$ 777,579 37
Interest on:	
Mortgage loans.....	16,090 32
Bonds and dividends on stocks.....	9,386 13
Premium notes, loans or liens.....	904 53
Other debts due the company.....	2,365 29
Rents from company's property.....	608 00
Profit on sales of securities.....	1,100 00
From other sources.....	12,747 45
Total receipts during the year.....	\$ 820,781 09
Balance of net or ledger assets December 31, 1899.....	790,116 52
Total .....	\$ 1,610,897 61

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 333,530 76
Returned premiums.....	328 42
Dividends applied by policy holders to pay running premiums.....	4,040 56
Surrender values paid.....	1,387 03
Total paid to policy holders.....	\$ 339,286 77
Paid for commissions and bonuses to agents.....	140,604 08
Paid for salaries and allowances for agencies.....	20,119 26
Paid for medical examiners' fees and inspections.....	16,710 69
Paid for salaries and all other compensation of officers and employees .....	31,351 04
Taxes on premiums, etc.....	10,584 77
Paid for taxes on real estate.....	194 61
Insurance department fees.....	3,543 66
Paid for rent.....	14,448 42
Paid for advertising, etc.....	13,452 73
Paid for legal expenses and furniture.....	2,578 13
Paid for repairs.....	354 47
All other items.....	40,110 38
Total disbursements.....	\$ 633,339 01
Balance .....	977,558 60

## ASSETS.

Book value of real estate.....	\$	9,966	45
Mortgage loans on real estate.....		292,975	00
Loans secured by pledge of bonds, stocks or other collaterals.....		19,858	72
Loans made to policy holders on this company's policies assigned as collateral .....		74,220	03
Book value of bonds.....		322,050	25
Cash in company's office.....		4,460	79
Cash in banks.....		153,017	64
Bills receivable.....		140	30
Agents' debit balances.....		99,597	40
Suspense .....		1,271	97
Total net ledger assets.....	\$	977,558	60

## OTHER ASSETS.

Interest accrued on:			
Mortgages .....	\$	5,011	81
Bonds and stocks.....		2,742	50
Collateral loans.....		208	74
Premium notes, loans or liens.....		2,071	20
Total .....	\$	10,034	25
Market value of bonds and stocks over book value.....		2,490	25
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	39,691	90
Gross deferred premiums on policies in force December 31, 1900.....			24,897
Total .....	\$	39,691	90
Deduct cost of collection.....		27,784	30
Net amount uncollected and deferred premiums .....	\$	11,907	60
			\$ 104,405
			24
Gross assets.....	\$	1,106,395	94
Less items not admitted.....		101,009	72
Total assets less items not admitted.....	\$	1,005,386	22

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	187,053	00
Net reserve.....		187,053	00
Present value of amounts not yet due on matured instalment policies .....		47,193	34
Claims for death losses in process of adjustment.....		36,500	00
Claims for death losses which have been reported and no proofs received .....		3,000	00
Claims for death losses and other policy claims resisted by the company .....		23,000	00
Total policy claims.....		62,500	00
Amounts due and accrued on account of salaries, rents and other expenses .....		19,712	42

Loans on policies in excess of the net value of same.....	43,261 00
Liabilities on policy holders' account.....	359,719 76
Gross divisible surplus.....	645,666 46
Total .....	\$ 1,005,386 22

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	14,582	\$ 29,308,883 00
Policies in force at close of 1900.....	15,329	30,477,401 00
Net increase.....	747	1,168,518 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	4,739	8,903,773 00
Terminated in 1900.....	3,992	7,735,255 00
By death.....	157	359,980 00
By surrender.....	25	73,500 00
By lapse.....	3,344	6,415,745 00
By change and decrease.....	.....	58,000 00
Transferred .....	466	828,030 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	32	\$ 133,015 00
Issued during 1900.....	80	132,500 00
Ceased to be in force during 1900.....	10	44,515 00
In force December 31, 1900.....	102	221,000 00
Premiums received.....	.....	3,748 05
Tax .....	.....	74 96

## SECURITY TRUST AND LIFE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Incorporated in 1871.)

ROB'T E. PATTISON, PRESIDENT. EDWIN S. BARTLETT, SECRETARY.

CASH CAPITAL, \$500,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 208,272 38
Renewal premiums, without deductions.....	\$ 464,342 47
Premium note advances.....	8,354 72
Total premium income.....	\$ 680,969 57
Interest on:	
Mortgage loans.....	\$ 5,456 68
Bonds and dividends on stocks.....	3,287 25
Premium notes, loans or liens.....	6,235 35
Rents from company's property.....	134,772 39
Health insurance premiums.....	29,964 50
From other sources.....	25 16
Total receipts during the year.....	\$ 860,710 90



Balance of net or ledger assets December 31, 1899.....	1,327,169 78
Total .....	\$ 2,187,880 68

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments..\$	274,037 64
Health claims.....	10,911 06
Premium notes voided by lapse.....	6,062 25
Dividends paid policy holders.....	3,618 65
Premiums returned.....	406 17
Total paid policy holders.....\$	295,035 77
Paid for commissions and bonuses to agents.....	172,371 94
Paid for salaries and allowances for agencies.....	4,023 80
Paid for medical examiners' fees and inspections.....	15,879 46
Paid for salaries and all other compensation of officers and employes .....	34,524 43
Taxes on premiums, etc.....	14,118 94
Paid for taxes on real estate.....	35,755 45
Insurance department fees.....	4,190 38
Paid for rent.....	21,022 79
Paid for advertising, etc.....	12,378 06
Paid for legal expenses and furniture, etc.....	9,065 24
Paid for repairs.....	41,022 15
Losses on sales of securities.....	200 00
All other items.....	125,765 76
Total disbursements.....\$	785,354 17
Balance .....	\$ 1,402,526 51

## ASSETS.

Book value of real estate.....\$	952,500 00
Mortgage loans on real estate.....	100,800 00
Loans made to policy holders on this company's policies assigned as collateral .....	17,127 55
Premium notes on policies in force.....	44,445 01
Book value of bonds.....	90,025 84
Cash in company's office and banks.....	176,149 26
Company's stock owned.....	18,500 00
Bills receivable, \$10,953.96, agents' debit balances, \$23,869.99.....	34,823 95
Sundry accounts.....	5,496 63
Total .....	\$ 1,439,868 24
Deduct .....	37,341 73
Total net ledger assets.....\$	1,402,526 51

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 1,611 92
Bonds and stocks.....	1,785 25
Collateral loans.....	124,19
Rents due and accrued on company's property or lease.....	4,767 08
Total .....	\$ 8,288 44

	New Premiums.	Re- newals.	
Gross premiums due and unreported on poli- cies in force December 31, 1900.....	\$ 38,379 65	\$ 10,214 25	
Gross deferred premiums on policies in force December 31, 1900.....	20,434 86	63,294 44	
Total .....	\$ 58,814 51	\$ 73,608 69	
Deduct cost of collection.....	35,288 71	4,416 52	
Net amount uncollected and deferred prem- iums .....	\$ 23,525 80	\$ 69,192 17	
			\$ 92,717 97
Gross assets .....			1,503,532 92
Less items not admitted.....			25,399 41
Total admitted assets.....			\$ 1,478,133 51

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$ 748,926 00
Reserve on health policies.....	7,491 00
Net reserve.....	756,417 00
Claims for death losses in process of adjustment or adjusted and not due.....	56,400 00
Claims for death losses which have been reported and no proofs re- ceived .....	8,550 00
Claims for death losses and other policy claims resisted by the com- pany .....	31,600 00
Total policy claims.....	\$ 96,580 00
Amount of premiums paid in advance.....	1,260 90
Amount due and accrued on account of salaries, rents and other expenses .....	4,483 61
Health claims in process of adjustment.....	1,319 26
Accrued interest.....	35,088 89
Liabilities on policy holders' account.....	895,149 66
Gross divisible surplus.....	82,983 85
Capital stock paid up.....	500,000 00
Total .....	\$ 1,478,133 51

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	5,755	\$ 12,628,318 00
Policies in force at close of 1900.....	6,399	13,377,459 00
Net increase.....	644	749,141 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	4,906	9,915,688 00
Terminated in 1900.....	4,262	9,156,547 00
By death.....	105	306,617 00
By expiry.....	2	3,500 00
By surrender.....	100	294,072 00
By lapse.....	990	1,969,643 00
By change and decrease.....	1,482	2,721,002 00
Not taken.....	1,583	3,861,713 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	135	\$ 333,275 00
Issued during 1900.....	48	113,000 00
Ceased to be in force during 1900.....	51	110,500 00
In force December 31, 1900.....	132	335,775 00
Losses incurred.....	2	5,000 00
Losses paid.....	1	1,000 00
Premiums received.....		16,944 62
Tax .....		338 89

## THE STATE LIFE INSURANCE COMPANY.

Principal Office.....Indianapolis, Indiana.

(Incorporated in 1894.)

ANDREW M. SWEENEY, PRESIDENT. WILBUR S. WYNN, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	228,811 33
Renewal premiums, without deductions.....		388,722 24
Dividends applied to pay running premiums.....		22,267 52
Surrender values applied to pay running premiums.....		336 32
Surrender values applied to purchase paid-up insurance.....		830 68
<b>Total premium income.....</b>	<b>\$</b>	<b>640,968 09</b>
Interest on:		
Mortgage loans.....	\$	18,184 19
Premium notes, loans or liens.....		793 96
Other debts due the company.....		947 48
Discount on claims paid in advance.....		1,428 63
Agents' unapplied cash.....		2,016 64
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>664,338 99</b>
Balance of net or ledger assets December 31, 1900.....		336,628 13
<b>Total .....</b>	<b>\$</b>	<b>1,000,967 12</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	92,600 00
Dividends paid policy holders.....		14 37
Dividends applied by policy holders to pay running premiums.....		22,267 52
Surrender values paid.....		572 25
Surrender values applied by policy holders to pay running premiums .....		336 32
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		830 68
<b>Total paid policy holders.....</b>	<b>\$</b>	<b>116,621 14</b>

Paid for commissions and bonuses to agents.....	188,249 19
Paid for salaries and allowances for agencies.....	14,939 06
Paid for medical examiners' fees.....	12,729 00
Paid for salaries and all other compensation of officers and employes .....	45,235 38
Taxes on premiums, etc.....	6,894 94
Paid for taxes on investments.....	1,593 63
Insurance department fees.....	4,111 98
Paid for rent.....	3,855 50
Paid for advertising, etc.....	11,052 78
Paid for legal expenses and furniture.....	6,720 89
All other items.....	16,948 80
<b>Total disbursements.....</b>	<b>\$ 428,952 29</b>
<b>Balance .....</b>	<b>\$ 572,014 83</b>

## ASSETS.

Mortgage loans on real estate.....	\$ 500,072 50
Loans secured by pledge of bonds, stocks or other collaterals.....	4,264 22
Loans made to policy holders on this company's policies assigned as collateral.....	3,972 28
Book value of bonds.....	1,000 00
Cash in company's office.....	3,332 27
Cash in banks.....	48,014 59
Agents' debit balances.....	11,358 97
<b>Total net ledger assets.....</b>	<b>\$ 572,014 83</b>

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$ 5,991 08	
Collateral loans.....	19 80	
<b>Total .....</b>	<b>\$ 6,010 88</b>	
	New	Re-
	Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 69,300 83	\$ 49,427 44
Gross deferred premiums on policies in force December 31, 1900.....	3,481 57	23,322 38
<b>Total .....</b>	<b>\$ 72,782 40</b>	<b>\$ 72,749 82</b>
Deduct cost of collection.....	43,669 44	3,637 49
<b>Net amount uncollected and deferred premiums .....</b>	<b>\$ 29,112 96</b>	<b>\$ 69,112 33</b>
Less agents' cash credits.....		4,919 42
<b>Renewal premium notes.....</b>		<b>\$ 93,305 87</b>
<b>Gross assets.....</b>		<b>\$ 11,397 86</b>
<b>Assets not admitted.....</b>		<b>\$ 682,729 44</b>
<b>Total admitted assets.....</b>		<b>\$ 11,358 97</b>
<b>Total admitted assets.....</b>		<b>\$ 671,370 47</b>

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	390,693 47
Net reserve.....		390,693 47
Claims for death losses in process of adjustment or adjusted and not due.....		10,000 00
Claims for death losses and other policy claims resisted by the company .....		5,000 00
<b>Total policy claims.....</b>	<b>\$</b>	<b>15,000 00</b>
Amount of unpaid dividends due or other profits due policy holders.....		757 56
Amount of premiums paid in advance.....		1,262 31
Amounts due and accrued on account of salaries, rents and other expenses .....		1,881 43
<b>Liabilities on policy-holders' account.....</b>	<b>\$</b>	<b>409,594 82</b>
Gross divisible surplus.....		261,775 65
<b>Total .....</b>	<b>\$</b>	<b>671,370 47</b>

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	5,076	\$ 22,208,470 00
Policies in force at close of 1900.....	7,680	28,339,877 00
Net increase.....	2,604	6,131,407 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	4,873	15,150,757 00
Terminated in 1900.....	2,269	9,019,350 00
By death.....	23	92,600 00
By surrender.....	72	312,500 00
By lapse.....	848	3,578,900 00
By change and decrease.....	978	3,987,250 00
Not taken.....	348	1,048,100 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	187	\$ 932,000 00
Issued during 1900.....	149	440,500 00
Ceased to be in force during 1900.....	55	265,000 00
In force December 31, 1900.....	281	1,107,500 00
Premiums received.....		30,953 62
Expense .....		10,668 96
Tax .....		619 07

## STATE MUTUAL LIFE ASSURANCE COMPANY.

Principal Office.....Worcester, Mass.

(Incorporated in 1844.)

A. G. BULLOCK, PRESIDENT.

H. M. WITTER, SECRETARY.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 283,681 24
Renewal premiums, without deductions.....	2,321,314 17
Dividends applied to pay running premiums.....	304,805 92
Dividends applied to purchase paid-up additions and annuities.....	101,712 81
<hr/>	
Total premium income.....	\$ 3,113,914 14
Interest on:	
Mortgage loans.....	\$ 118,661 22
Bonds and dividends on stocks.....	422,196 76
Premium notes, loans or liens.....	81,584 11
Other debts due the company.....	10,585 12
Discount on claims paid in advance.....	3,777 93
Rents from company's property.....	105,650 79
From other sources.....	1,500 00
<hr/>	
Total receipts during the year.....	\$ 3,857,910 07
Balance of net or ledger assets December 31, 1899.....	15,011,248 41
<hr/>	
Total .....	\$ 18,869,158 48

### DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments..	\$ 982,418 40
Premium notes voided by lapse.....	5,709 00
Dividends paid policy holders.....	5,840 01
Dividends applied by policy holders to pay running premiums.....	304,805 92
Dividends applied by policy holders to purchase paid-up additions and annuities.....	101,712 81
Surrender values paid.....	279,358 69
<hr/>	
Total paid policy holders.....	\$ 1,679,844 83
Paid for commissions and bonuses to agents.....	374,315 47
Paid for salaries and allowances for agencies.....	44,381 25
Paid for medical examiners' fees and inspections.....	29,259 83
Paid for salaries and all other compensation of officers and em- ployes .....	65,233 68
Taxes on premiums, etc.....	42,047 46
Paid for taxes on real estate.....	26,781 06
Insurance department fees.....	5,312 28
Paid for rent.....	32,369 12
Paid for advertising, etc.....	19,287 60
Paid for legal expenses and furniture.....	5,588 11
Paid for repairs.....	38,846 39
All other items.....	58,263 73
<hr/>	
Total disbursements.....	\$ 2,421,530 81

Balance .....	\$	16,447,627	67
Deduct premium notes carried on book as net ledger assets.....		152,191	37
		<hr/>	
Balance net ledger assets.....	\$	16,295,436	30

## ASSETS.

Book value of real estate.....	\$	1,722,600	00
Mortgage loans on real estate.....		2,887,185	79
Loans secured by pledge of bonds, stocks or other collaterals.....		520,460	00
Loans made to policy holders on this company's policies assigned as collateral.....		896,007	65
Book value of bonds and stocks.....		9,796,222	00
Cash in company's office.....		7,495	65
Cash in banks.....		466,065	21
		<hr/>	
Total net ledger assets.....	\$	16,295,436	30

## OTHER ASSETS.

Interest due and accrued on:			
Mortgages .....	\$	35,120	52
Bonds and stocks.....		135,899	83
Collateral loans.....		5,956	24
Premium notes, loans or liens.....		17,489	51
Rents due and accrued on company's property.....		12,608	24
		<hr/>	
Total .....	\$	207,074	34

Market value of bonds and stocks over book value.....		886,415	00
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		New	Re-	
		Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	55,060	42	\$ 145,711
Gross deferred premiums on policies in force December 31, 1900.....		56,298	04	225,564
		<hr/>		
Total .....	\$	111,358	46	\$ 371,275
Deduct cost of collection.....		52,349	61	25,580
		<hr/>		
Net amount uncollected and deferred premiums .....	\$	59,008	85	\$ 345,694
				\$ 404,703
		<hr/>		
Total admitted assets.....	\$	17,793,629	10	

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	15,228,270	00
Reversionary additions.....		680,422	00
		<hr/>	
Total .....	\$	15,908,692	00
Net reserve.....		15,866,996	00
Present value of amounts not yet due on matured instalment policies		1,352	52
Claims for death losses which have been reported and no proofs received .....		43,833	38
Claims for death losses and other policy claims resisted by the company .....		7,000	00
		<hr/>	
Total policy claims.....	\$	50,833	38
Special reserve.....		15,000	00

Liabilities on policy holders' account.....	15,934,781 90
Gross divisible surplus.....	1,859,447 20
Total .....	\$ 17,793,629 10

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	27,364	\$ 74,933,729 00
Policies in force at close of 1900.....	29,889	80,889,697 00
Net increase.....	2,525	5,955,368 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	5,098	12,437,858 00
Terminated in 1900.....	2,573	6,482,490 00
By death.....	279	813,717 00
By maturity.....	67	213,856 00
By expiry.....	5	11,000 00
By surrender.....	696	1,395,685 00
By lapse.....	951	1,936,495 00
By change and decrease.....	40	896,006 00
Not taken.....	534	1,283,981 00
Transferred .....	10	22,350 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount
Policies in force at end of 1899.....	78	\$ 245,153 00
Issued during 1900.....	24	110,991 00
Ceased to be in force during 1900.....	9	24,029 00
In force December 31, 1900.....	93	332,115 00
Losses incurred.....	2	1,525 65
Losses paid.....	2	1,525 65
Premiums received.....		10,034 96
Expense .....		4,852 66
Tax .....		200 70

## TRAVELERS' INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1863.)

JAMES G. BATTERSON, PRESIDENT.      JOHN E. MORRIS, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 517,829 10
Renewal premiums, without deductions.....	2,779,925 21
Single premiums.....	585 63
Surrender values applied to purchase paid-up insurance.....	397 86
Consideration for annuities, other than matured instalment policies .....	20,570 10
Total premium income.....	\$ 3,319,307 90
Interest on:	
Mortgage loans.....	\$ 322,873 64
Bonds and dividends on stocks.....	483,049 67
Premium notes, loans or liens.....	160,043 48
Other debts due the company.....	51,400 95



Discount on claims paid in advance.....	1,672 47
Rents from company's property.....	109,040 99
Profit on sales of real estate.....	26,458 36
From other sources.....	19,209 28
<b>Total receipts during the year.....</b>	<b>\$ 4,493,056 74</b>
Balance of net or ledger assets December 31, 1899.....	21,236,908 93
<b>Total .....</b>	<b>\$ 25,729,965 67</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 1,357,788 25
Paid to annuitants.....	17,615 86
Surrender values paid.....	153,863 84
Surrender values applied by policy holders to pay running premiums .....	297 86
<b>Total paid policy holders.....</b>	<b>\$ 1,529,665 81</b>
Paid for commissions and bonuses to agents.....	393,991 39
Paid for salaries and allowances for agencies.....	56,165 08
Paid for medical examiners' fees.....	31,198 14
Paid for salaries and all other compensation of officers and employes .....	90,969 32
Taxes on premiums, etc.....	55,003 97
Paid for taxes on real estate.....	33,698 91
Insurance department fees.....	1,973 30
Paid for rent.....	17,686 29
Paid for advertising.....	53,858 34
Paid for legal expenses and furniture.....	6,923 96
Paid for repairs.....	132,898 06
Losses on sales of securities.....	24,400 75
All other items.....	16,850 96
<b>Total disbursements.....</b>	<b>\$ 2,445,284 28</b>
<b>Balance .....</b>	<b>\$ 23,284,681 39</b>

## ASSETS.

Book value of real estate.....	\$ 1,909,891 79
Mortgage loans on real estate.....	5,950,339 28
Loans secured by pledge of bonds, stocks or other collaterals.....	1,182,450 00
Loans made to policy holders on this company's policies assigned as collateral.....	1,586,652 20
Book value of bonds and stocks.....	11,341,681 05
Cash in company's office.....	1,800 00
Cash in banks.....	1,304,621 30
Agents' debit balances.....	7,245 77
<b>Total net ledger assets.....</b>	<b>\$ 23,284,681 39</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 90,810 73
Bonds and stocks.....	125,985 12
Collateral loans.....	15,604 80
<b>Total .....</b>	<b>\$ 232,400 65</b>
Market value of real estate over book value.....	161,642 72
Market value of bonds and stocks over book value.....	629,541 50

	New Premiums.	Re- newals.	
Gross premiums due and unreported on policies in force December 31, 1909.....	\$ 105,120 85	\$ 230,147 00	
Gross deferred premiums on policies in force December 31, 1900.....	74,368 10	348,478 22	
Total .....	\$ 179,488 95	\$ 578,625 22	
Deduct cost of collection.....	80,770 03	34,717 51	
Net amount uncollected and deferred premiums .....	\$ 98,718 92	\$ 543,907 71	
			642,626 63
Gross assets.....			\$ 24,950,892 89
Less items not admitted.....			7,245 77
Total admitted assets.....			\$ 24,943,647 12

## LIABILITIES.

Reserve for indemnity contracts.....		\$ 5,000 00
Net present value of all outstanding policies in force on the 31st day of December, 1900.....		21,582,933 00
Annuities .....		138,498 00
Total .....		\$ 21,726,431 00
Net reserve.....		21,239,575 00
Present value of amounts not yet due on matured instalment policies .....		1,045,536 00
Claims for matured endowments due and unpaid.....		4,047 00
Claims for death losses in process of adjustment or adjusted and not due.....		68,776 15
Claims for death losses which have been reported and no proofs received .....		123,110 30
Claims for death losses and other policy claims resisted by the company .....		16,531 30
Total .....		\$ 212,464 75
Deduct due from solvent companies for reinsurance.....		10,000 00
Net policy claims.....		\$ 202,464 75
Amount of premiums paid in advance.....		18,744 93
Amounts due and accrued on account of salaries, rents and other expenses .....		25,000 00
Additional reserve.....		1,118,491 00
Liabilities on policy holders' account.....		23,649,811 68
Gross divisible surplus.....		1,293,835 44
Total .....		\$ 24,943,647 12

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	39,311	\$ 100,334,554 00
Policies in force at close of 1900.....	43,146	109,019,851 00
Net increase.....	3,835	8,685,297 00
Issued in 1900 (new policies issued, old policies revived and additions .....	8,494	20,292,340 00
Terminated in 1900.....	4,659	11,607,043 00
By death .....	507	1,413,887 00

By maturity.....	189	356,852 00
By expiry.....	257	740,450 00
By surrender.....	384	896,101 00
By lapse.....	1,624	3,308,177 00
By change and decrease.....	137	531,063 00
Not taken.....	1,073	2,755,780 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	471	\$ 2,165,172 00
Issued during 1900.....	70	195,258 00
Ceased to be in force during 1900.....	39	269,699 00
In force December 31, 1900.....	502	2,090,731 00
Losses incurred.....	20	39,021 64
Losses paid.....	20	39,021 64
Premiums received.....		49,705 63
Tax .....		994 11

## UNION CENTRAL LIFE INSURANCE COMPANY.

Principal Office.....Cincinnati, Ohio.

(Incorporated in 1867.)

JOHN M. BATTISON, PRESIDENT.                      E. P. MARSHALL, SECRETARY.

CASH CAPITAL, \$100,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	926,475 68
Renewal premiums, without deductions.....		3,642,274 55
Dividends applied to pay running premiums.....		94,805 16
Dividends applied to purchase paid-up additions and annuities.....		35,750 79
Surrender values applied to pay running premiums.....		6,904 07
Surrender values applied to purchase paid-up insurance and annuities .....		93,133 59
Consideration for annuities, other than matured instalment policies.....		43,435 85
<b>Total premium income.....</b>	<b>\$</b>	<b>4,842,779 69</b>
Interest on:		
Mortgage loans.....	\$	1,157,537 64
Bonds and dividends on stocks.....		7,724 48
Premium notes, loans or liens.....		68,046 02
Other debts due the company.....		177,692 97
Rents from company's property.....		30,552 81
Profit on sales of real estate.....		4,935 25
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>6,289,268 86</b>
Balance of net or ledger assets December 31, 1899.....		22,589,627 11
<b>Total .....</b>	<b>\$</b>	<b>28,878,895 97</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments.	\$ 1,484,608 34
Paid to annuitants.....	16,455 21
Premium notes voided by lapse.....	156,066 59
Dividends paid policy holders.....	143,289 37
Dividends applied by policy holders to pay running premiums.....	94,805 16
Dividends applied by policy holders to purchase paid-up additions and annuities.....	25,750 79
Surrender values paid.....	97,376 70
Surrender values applied by policy holders to pay running premiums	6,994 07
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	93,133 59
<b>Total paid policy holders.....</b>	<b>\$ 2,128,419 82</b>
Paid stock holders for interest or dividends.....	10,000 00
Paid for commissions and bonuses to agents.....	708,791 22
Paid for salaries and allowances for agencies.....	55,094 90
Paid for medical examiners' fees.....	55,511 00
Paid for salaries and all other compensation of officers and employes	120,638 53
Taxes on premiums, etc.....	64,535 49
Paid for taxes on real estate.....	10,055 73
Insurance department fees.....	13,595 82
Paid for rent.....	28,052 01
Internal revenue war tax.....	1,453 70
Paid for advertising, etc.....	40,996 35
Paid for legal expenses and furniture.....	24,033 98
Paid for repairs.....	13,378 10
Losses by depreciation home office property.....	19,671 89
Mortgage investment expense.....	260,185 40
Accounts charged to profit and loss.....	23,107 30
<b>Total disbursements.....</b>	<b>\$ 3,577,521 24</b>
<b>Balance .....</b>	<b>\$ 25,301,374 73</b>

## ASSETS.

Book value of real estate.....	\$ 460,612 09
Mortgage loans on real estate.....	20,538,620 16
Loans made to policy holders on this company's policies assigned as collateral .....	2,466,240 49
Premium notes on policies in force.....	1,046,693 98
Book value of bonds.....	163,912 41
Cash in company's office.....	970 83
Cash in banks.....	425,297 51
Bills receivable, \$29,559.59; agents' debit balances, \$177,433.74.....	206,993 33
<b>Total .....</b>	<b>\$ 25,309,340 80</b>
Deduct .....	7,966 07
<b>Total net ledger assets.....</b>	<b>\$ 25,301,374 73</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	\$ 688,802 15
Bonds and stocks.....	800 00
Other assets.....	96,986 11
Premium notes, loans or liens.....	29,302 21

Rents due and accrued on company's property or lease.....				6,250 49
Total .....	\$			£22,170 96
Market value of bonds and stocks over book value.....				13,887 59
		New	Re-	
		Premiums.	newals.	
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	172,968 85	\$	165,543 21
Gross deferred premiums on policies in force December 31, 1900.....		28,352 17		78,186 66
Total .....	\$	201,321 02	\$	243,729 87
Deduct cost of collection.....		90,594 46		14,623 79
Net amount uncollected and deferred premiums .....	\$	110,726 56	\$	229,106 08
Single premiums uncollected.....				9,092 56
Gross assets.....	\$			26,486,358 48
Less items not admitted.....				384,444 06
Total admitted assets.....	\$			26,101,914 42

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	22,221,326 00
Reversionary additions and annuities.....		315,995 00
Total .....	\$	22,537,321 00
Net reserve.....		22,345,481 00
Present value of amounts not yet due on matured instalment policies .....		26,783 00
Claims for matured endowments due and unpaid.....		1,600 00
Claims for death losses in process of adjustment or adjusted and not due.....		8,614 00
Claims for death losses which have been reported and no proofs received .....		120,072 00
Claims for death losses and other policy claims resisted by the company .....		59,948 00
Gross policy claims.....	\$	190,234 00
Deduct due from companies for reinsurance.....		60,000 00
Total policy claims.....		130,234 00
Amount of unpaid dividends due or other profits due policy holders.....		11,109 51
Amount of premiums paid in advance.....		101,956 78
Liabilities on policy holders' account.....		22,615,564 29
Gross divisible surplus.....		3,386,350 13
Capital stock paid up.....		100,000 00
Total .....	\$	26,101,914 42

EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	74,068	\$ 136,157,485 09
Policies in force at close of 1900.....	80,917	148,820,737 00
Net increase.....	6,849	12,663,252 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	16,517	23,089,471 00

Terminated in 1900.....	9,668	20,426,219 00
By death.....	562	985,271 00
By maturity.....	401	642,665 00
By expiry.....	133	247,250 00
By surrender.....	455	1,148,992 00
By lapse.....	5,097	9,246,071 00
By change and decrease.....	258	1,387,398 00
Not taken.....	2,762	6,752,787 00
Reversionary additions canceled.....		15,785 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	443	\$ 924,417 00
Issued during 1900.....	106	233,650 00
Ceased to be in force during 1900.....	128	278,685 00
In force December 31, 1900.....	421	879,382 00
Losses incurred.....	5	6,325 00
Losses paid.....	7	11,825 00
Premiums received.....		36,865 53
Tax .....		737 31

## UNION MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Portland, Me.

(Incorporated in 1848.)

FRED E. RICHARDS, PRESIDENT.

J. FRANK LANG, SECRETARY.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	299,874 12
Renewal premiums, without deductions.....		1,213,346 36
Dividends applied to pay running premiums.....		16,585 01
Dividends applied to purchase paid-up additions and annuities.....		24,675 41
Surrender values applied to pay running premiums.....		6,928 58
Surrender values applied to purchase paid-up insurance and annuities .....		13,766 77
<b>Total premium income.....</b>	<b>\$</b>	<b>1,575,176 25</b>
<b>Interest on:</b>		
Mortgage loans.....	\$	69,630 89
Bonds and dividends on stocks.....		170,116 96
Premium notes, loans or liens.....		43,060 05
Other debts due the company.....		5,649 89
Discount on claims paid in advance.....		1,551 90
Rents from company's property.....		21,273 58
Profit on sales of securities.....		68,391 98
From other sources.....		5,030 51
<b>Total receipts during the year.....</b>	<b>\$</b>	<b>1,959,882 01</b>
Balance of net or ledger assets December 31, 1899.....		7,528,779 82
<b>Total .....</b>	<b>\$</b>	<b>9,488,661 83</b>

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$	747,063	37
Paid to annuitants.....		1,311	34
Premium notes voided by lapse.....		14,535	70
Collateral loans on policy notes by lapse.....		809	50
Dividends paid policy holders.....		13,683	05
Dividends applied by policy holders to pay running premiums.....		16,585	01
Dividends applied by policy holders to purchase paid-up additions and annuities.....		24,675	41
Surrender values paid.....		67,782	41
Surrender values applied by policy holders to pay running premiums .....		6,928	58
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....		13,766	77
<hr/>			
Total paid policy holders.....	\$	907,141	14
Paid for commissions and bonuses to agents.....		265,513	86
Paid for salaries and allowances for agencies.....		118,863	86
Paid for medical examiners' fees.....		34,563	25
Paid for salaries and all other compensation of officers and employees .....		68,154	11
Taxes on premiums, etc.....		26,085	12
Paid for taxes on real estate.....		10,397	26
Insurance department fees.....		6,738	34
Paid for rent.....		20,656	12
Paid for commuting renewal commissions.....		1,462	58
Paid for advertising, etc.....		31,389	26
Paid for legal expenses and furniture.....		9,413	49
Paid for repairs.....		7,149	47
All other items.....		19,161	73
<hr/>			
Total disbursements.....	\$	1,526,689	59
<hr/>			
Balance .....	\$	7,961,972	24

## ASSETS.

Book value of real estate.....		1,184,741	98
Mortgage loans on real estate.....		1,272,791	43
Loans secured by pledge of bonds, stocks or other collaterals.....		633,671	94
Loans made to policy holders on this company's policies assigned as collateral.....		18,519	96
Premium notes on policies in force, etc.....		179,633	43
Book value of stocks.....		4,589,282	78
Cash in company's office.....		592	74
Cash in banks.....		47,760	39
Bills receivable.....		13,550	99
Agents' debit balances.....		20,576	83
Cash in transit (received).....		849	77
<hr/>			
Total net ledger assets.....	\$	7,961,972	24

## OTHER ASSETS.

Interest due and accrued on:			
Mortgages .....	\$		29,170 49
Bonds and stocks.....			27,660 86
Collateral loans.....			4,483 61
Premium notes, loans or liens.....			5,335 91
Other assets.....			1,107 78
Rents due and accrued on company's property or lease.....			475 90
			<hr/>
Total .....	\$		68,234 55
Market value of bonds and stocks over book value.....			203,660 00
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	86,944 34	\$ 87,948 70
Gross deferred premiums on policies in force December 31, 1900.....		40,794 85	93,770 89
		<hr/>	<hr/>
Total .....	\$	127,739 19	\$ 181,719 59
Deduct cost of collection.....		25,547 84	36,343 92
		<hr/>	<hr/>
Net amount uncollected and deferred premiums .....	\$	102,191 35	\$ 145,375 67
Other items.....			\$ 247,567 02
			604 19
			<hr/>
Gross assets.....	\$		8,482,038 00
Less items not admitted.....			23,797 20
			<hr/>
Total admitted assets.....	\$		8,458,240 80

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	7,579,391 00
Reversionary additions and annuities.....		190,237 00
		<hr/>
Total .....	\$	7,769,628 00
Net reserve.....		7,766,170 00
Present value of amounts not yet due on matured instalment policies .....		24,952 00
Claims for matured endowments due and unpaid.....		12,719 49
Claims for death losses in process of adjustment or adjusted and not due.....		42,227 84
Claims for death losses which have been reported and no proofs received .....		43,780 09
		<hr/>
Total policy claims.....	\$	98,727 42
Amount of unpaid dividends due or other profits due policy holders.....		4,072 51
Amount of premiums paid in advance.....		1,038 83
Amount of all other liabilities of the company.....		1,037 00
Liabilities on policy holders' account.....		7,895,997 76
Gross divisible surplus.....		586,040 24
		<hr/>
Total .....	\$	8,482,038 00



## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	29,790	\$ 46,054,819 85
Policies in force at close of 1900.....	33,139	50,191,852 77
Net increase.....	3,349	4,137,032 92
Issued in 1900 (new policies issued, old policies revived and additions .....	8,479	11,762,010 60
Terminated in 1900.....	5,130	7,624,977 68
By death.....	332	600,451 54
By maturity.....	112	132,048 91
By expiry.....	450	816,372 00
By surrender.....	287	480,898 23
By lapse.....	2,448	3,076,508 15
By change and decrease.....	77	211,091 85
Not taken.....	1,040	1,737,408 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	302	\$ 544,514 92
Issued during 1900.....	124	203,556 20
Ceased to be in force during 1900.....	41	75,616 25
In force December 31, 1900.....	385	672,454 87
Premiums received.....		17,676 49
Tax .....		353 53

## THE UNITED STATES LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1850.)

GEO. H. BURFORD, PRESIDENT.      A. WHEELWRIGHT, SECRETARY.

CASH CAPITAL, \$440,000.

### INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$ 182,937 45
Renewal premiums, without deductions.....	995,611 02
Dividends applied to pay running premiums.....	8,005 89
Dividends applied to purchase paid-up additions and annuities.....	2,944 00
Surrender values applied to purchase paid-up insurance and annuities .....	31,615 08
Consideration for annuities other than matured instalment policies.....	110,636 00
<b>Total premium income.....</b>	<b>\$ 1,321,749 44</b>
Interest on:	
Mortgage loans.....	\$ 250,002 47
Bonds and dividends on stocks.....	71,135 39
Premium notes, loans or liens.....	25,623 35
Other debts due the company.....	1,644 22

Interest on deferred premiums.....	5,795 23
Rents from company's property.....	34,847 59
Profit on sales of securities.....	6,919 22
From other sources.....	215 79
Total receipts during the year.....	\$ 1,727,932 70
Balance of net or ledger assets December 31, 1899.....	7,522,734 60
Total .....	\$ 9,250,667 30

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 602,374 79
Paid to annuitants.....	17,922 07
Premium notes voided by lapse.....	10,931 93
Dividends paid policy holders.....	77,794 43
Dividends applied by policy holders to pay running premiums.....	8,005 89
Dividends applied by policy holders to purchase paid-up additions and annuities.....	2,944 00
Surrender values paid.....	122,213 63
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	31,615 08
Total paid policy holders.....	\$ 573,801 82
Paid stock holders for interest or dividends.....	30,800 00
Paid for commissions and bonuses to agents.....	184,654 67
Paid for salaries and allowances for agencies.....	94,312 47
Paid for medical examiners' fees.....	20,701 13
Paid for salaries and all other compensation of officers and employes	67,393 33
Taxes on premiums, etc.....	16,229 99
Paid for taxes on real estate.....	8,798 58
Insurance department fees.....	3,297 58
Paid for rent.....	33,395 62
Paid for advertising, etc.....	30,658 11
Paid for legal expenses and furniture.....	37,412 85
Paid for repairs.....	11,581 53
Losses on sales of securities.....	2,952 55
All other items.....	6,724 60
Total disbursements.....	\$ 1,422,714 83
Balance .....	\$ 7,827,952 47

## ASSETS.

Book value of real estate.....	\$ 590,016 08
Mortgage loans on real estate.....	4,959,430 00
Loans secured by pledge of bonds, stocks or other collaterals.....	9,145 58
Loans made to policy holders on this company's policies assigned as collateral.....	424,873 80
Premium notes on policies in force.....	132,888 73
Book value of bonds and stocks.....	1,423,225 77
Cash in company's office.....	1,426 53
Cash in banks.....	265,172 52
Bills receivable.....	3,610 00
Agents' debit balances.....	9,163 46
Total net ledger assets.....	\$ 7,827,952 47

OTHER ASSETS.

Interest due and accrued on:			
Mortgages .....	\$		52,156 18
Bonds and stocks.....			18,195 04
Collateral loans.....			190 06
Premium notes, loans or liens.....			19,812 63
Other assets.....			296 31
			<hr/>
Total .....	\$		90,650 22
Market value of real estate over book value.....			53,583 92
Market value of bonds and stocks over book value.....			220,273 82
		New	Re-
		Premiums.	newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	61,930 58	\$ 99,401 19
Gross deferred premiums on policies in force December 31, 1900.....		113 02	59,904 66
			<hr/>
Total .....	\$	62,043 60	\$ 159,305 85
Deduct cost of collection.....		31,021 80	9,176 53
Net amount uncollected and deferred premiums .....	\$	31,021 80	\$ 150,129 32
			<hr/>
	\$		181,151 12
Gross assets.....	\$		8,373,611 55

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$		7,306,428 00
Reversionary additions and annuities.....			356,435 00
			<hr/>
Total .....	\$		7,662,863 00
Net reserve.....			7,610,935 00
Present value of amounts not yet due on matured instalment policies			30,165 00
Claims for matured endowments due and unpaid.....			1,427 00
Claims for death losses in process of adjustment or adjusted and not due.....			23,393 33
Claims for death losses which have been reported and no proofs received .....			54,735 00
Claims for death losses and other policy claims resisted by the company .....			5,000 00
			<hr/>
Total policy claims.....	\$		84,555 33
Amount of unpaid dividends due or other profits due policy holders.			5,882 26
Amount of premiums paid in advance.....			6,488 41
Amounts due and accrued on account of salaries, rents and other expenses .....			1,658 21
Surrender values claimable on policies cancelled.....			1,272 00
Amount of all other liabilities of the company.....			8,985 40
Liabilities on policy holders' account.....			7,749,881 61
Gross divisible surplus.....			183,729 94
Capital stock paid up.....			440,000 00
			<hr/>
Total .....			8,373,611 55

## EXHIBIT OF POLICIES,

	No.	Amount.
Policies in force at close of 1899.....	18,260	\$ 39,355,927 00
Policies in force at close of 1900.....	18,973	40,176,622 00
Net increase.....	713	820,695 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	3,585	7,473,144 00
Terminated in 1900.....	2,872	6,652,449 00
By death.....	286	579,174 00
By maturity.....	40	65,621 00
By expiry.....	348	915,800 00
By surrender.....	205	547,438 00
By lapse.....	1,378	3,188,341 00
By change and decrease.....	38	179,500 00
Not taken.....	577	1,176,575 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	675	\$ 1,660,000 00
Issued during 1900.....	577	976,650 00
Ceased to be in force during 1900.....	227	433,180 00
In force December 31, 1900.....	1,025	2,203,470 00
Losses incurred.....	12	31,520 00
Losses paid.....	11	26,520 00
Premiums received.....		73,921 55
Expense .....		24,471 32
Tax .....		1,478 43

## WASHINGTON LIFE INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Incorporated in 1860.)

W. A. BREWER, JR., PRESIDENT.      GRAHAM H. BREWER, SECRETARY.

CASH CAPITAL, \$125,000.

## INCOME DURING 1900.

Premiums on new policies, without deductions.....	\$	478,858 48
Renewal premiums, without deductions.....		1,663,119 05
Dividends applied to pay running premiums.....		75,674 37
Dividends applied to purchase paid-up additions and annuities.....		126,457 00
Surrender values applied to purchase paid-up insurance and annuities .....		84,079 77
Consideration for annuities, other than matured instalment policies.....		60,628 78
Total premium income.....	\$	2,488,817 45
Interest on:		
Mortgage loans.....	\$	385,500 12
Bonds and dividends on stocks.....		28,053 54
Premium notes, loans or liens.....		67,362 11
Other debts due the company.....		4,142 95

Discount on claims paid in advance.....	6,921 62
Rents from company's property.....	277,886 12
Profit on sales of securities.....	1,860 83
Total receipts during the year.....	\$ 3,260,495 74
Balance of net or ledger assets December 31, 1899.....	15,186,653 08
Total .....	\$ 18,447,148 82

## DISBURSEMENTS DURING 1900.

Total net amount actually paid for losses and matured endowments .....	\$ 1,465,871 12
Paid to annuitants.....	27,925 43
Return premiums.....	3,388 87
Dividends applied by policies holders to pay running premiums....	75,674 37
Dividends applied by policy holders to purchase paid-up additions and annuities.....	126,457 00
Surrender values paid.....	100,320 41
Surrender values applied by policy holders to purchase paid-up insurance and annuities.....	84,079 77
Total paid policy holders.....	\$ 1,913,716 97
Paid stockholders for interest or dividends.....	8,750 90
Paid for commissions and bonuses to agents.....	367,886 64
Paid for salaries and allowances for agencies.....	141,551 81
Paid for medical examiners' fees and inspections.....	67,359 84
Paid for salaries and all other compensation of officers and employes .....	115,723 13
Taxes on premiums, etc.....	39,422 75
Paid for taxes on real estate.....	38,941 58
Insurance department fees.....	2,593 87
Paid for rent.....	76,965 90
Paid for commuting renewal commissions.....	51,310 52
Paid for advertising, etc.....	32,202 38
Paid for repairs.....	50,888 66
All other items.....	24,703 35
Total disbursements.....	\$ 2,935,047 41
Balance .....	\$ 15,512,101 41

## ASSETS.

Book value of real estate.....	\$ 5,471,170 72
Mortgage loans on real estate.....	7,688,290 00
Loans made to policy holders on this company's policies assigned as collateral.....	1,142,154 60
Book value of bonds and stocks.....	683,013 08
Cash in company's office.....	51,954 99
Cash in banks.....	441,667 00
Agents' debit balances.....	25,055 00
Office furniture.....	8,886 02
Total net ledger assets.....	\$ 15,512,101 41

## OTHER ASSETS.

Interest due and accrued on:		
Mortgages .....	\$	88,960 41
Bonds and stocks.....		3,195 84
Collateral loans.....		23,878 39
Other assets.....		8,298 67
Rents due and accrued on company's property or lease.....		11,124 50
Total .....	\$	135,457 84
Market value of real estate over book value.....		241,079 28
	New Premiums.	Re- newals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$ 91,959 63	\$ 66,056 03
Gross deferred premiums on policies in force December 31, 1900.....	49,409 62	176,763 73
Total .....	\$ 141,369 25	\$ 242,819 76
Deduct cost of collection.....	77,187 61	14,569 19
Net amount uncollected and deferred premiums .....	\$ 64,181 64	\$ 228,250 57
		\$ 292,432 21
Gross assets.....	\$	16,181,070 74
Less items not admitted.....		36,637 27
Total admitted assets.....	\$	16,144,433 47

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900.....	\$	14,517,539 00
Reversionary additions and annuities.....		737,482 00
Net reserve.....		15,255,021 00
Claims for matured endowments due and unpaid.....		27,397 85
Claims for death losses in process of adjustment or adjusted and not due.....		45,355 80
Claims for death losses which have been reported and no proofs received .....		54,053 90
Total policy claims.....		126,807 55
Amount of premiums paid in advance.....		7,720 48
Liabilities on policy holders' account.....		15,389,549 03
Gross divisible surplus.....		791,521 71
Capital stock paid up.....		125,000 00
Total .....	\$	16,181,070 74

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at close of 1899.....	28,534	\$ 57,398,572 00
Policies in force at close of 1900.....	30,179	61,083,689 00
Net increase.....	1,645	3,685,117 00
Issued in 1900 (new policies issued, old policies revived and additions) .....	7,106	17,466,939 00
Terminated in 1900.....	5,461	13,781,822 00
By death.....	409	958,772 00

By maturity.....	244	508,385 00
By discount.....	50	110,637 00
By surrender.....	463	977,165 00
By lapse.....	3,057	7,677,452 00
Not taken.....	1,238	3,549,411 00

## BUSINESS IN COLORADO IN 1900.

	No.	Amount.
Policies in force at end of 1899.....	337	\$ 521,785 00
Issued during 1900.....	73	212,474 00
Ceased to be in force during 1900.....	73	150,494 00
In force December 31, 1900.....	337	583,765 00
Losses incurred.....	3	13,872 70
Losses paid.....	3	13,872 70
Premiums received.....		15,097 07
Expense .....		4,516 96
Tax .....		301 94

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STATISTICAL TABLES  
LIFE

COLORADO BUSINESS—LIFE—FOR THE YEAR 1900.

NAMES OF COMPANIES	Policies in force December 31 of previous year		Policies Issued during the year		Policies Terminated during the year		Total Number and Amount of Policies in Force on Dec. 31, 1900		Losses Incurred during the year	Losses Paid during the year	Premiums Received	Expense	Tax
	No.	Amount	No.	Amount	No.	Amount	No.	Amount					
Aetna Life Insurance Co., Connecticut	737	\$ 1,643,617 00	257	\$ 652,130 00	109	\$ 292,885 00	885	\$ 2,002,862 00	\$ 27,818 00	\$ 23,960 76	\$ 84,539 15	\$ 18,224 34	\$ 1,680 78
Des Moines Life Insurance Co., Iowa	221	319,500 00	4	9,000 00	30	49,500 00	195	279,000 00	3,000 00	3,016 00	6,285 50	800 00	125 71
Equitable Life Assurance Society of the United States, New York	2,002	7,215,835 00	176	779,527 00	190	775,841 00	1,988	7,219,521 00	33,680 00	99,258 00	220,824 05	26,645 57	4,416 48
Fidelity Mutual Life Insurance Co., Pennsylvania	355	954,207 00	258	487,600 00	71	100,071 50	539	1,341,735 50	2,000 00	2,000 00	31,194 62	8,605 92	623 89
Franklin Life Insurance Co., Illinois	22	24,000 00	15	53,901 00	12	11,863 00	25	66,038 00			688 32		13 97
Germania Life Insurance Co., New York	516	1,080,902 00	143	202,383 00	68	131,897 00	591	1,451,388 00	10,845 23	12,845 23	50,606 34		1,012 13
Hartford Life Insurance Co., Connecticut	132	331,500 00	541	840,000 00	87	152,000 00	586	980,500 00	7,000 00	4,000 00	13,570 89		271 42
Home Life Insurance Co., New York	223	585,162 00	85	205,510 00	33	81,711 00	273	718,961 00	2,000 00	4,000 00	30,128 18	7,575 01	602 56
Manhattan Life Insurance Co., New York	220	451,144 00	108	289,570 00	83	177,060 00	305	563,654 00			19,973 14	2,500 00	399 46
Massachusetts Mutual Life Insurance Co., Massachusetts	333	863,526 00	117	258,500 00	37	71,858 00	413	1,050,168 00	12,500 00	12,500 00	40,418 10		808 36
Michigan Mutual Life Insurance Co., Michigan	118	209,583 27	29	60,090 14	25	50,160 83	122	219,512 65			7,847 88	470 34	156 96
Mutual Benefit Life Insurance Co., New Jersey	785	2,542,808 00	124	405,026 00	69	253,223 00	850	2,714,511 00	26,294 00	29,784 00	117,037 72	15,996 19	2,340 75
Mutual Life Insurance Co., New York	3,451	9,428,108 00	545	1,724,000 00	297	719,558 00	3,729	10,432,550 00	160,226 91	153,333 91	293,431 29	70,074 96	5,868 63
National Life Insurance Co., Vermont	153	404,784 71	103	264,495 00	38	109,250 00	218	560,029 71	7,000 00	7,000 00	19,979 83	7,946 28	399 60
New England Mutual Life Insurance Co., Massachusetts	543	1,660,811 00	96	325,823 00	60	179,420 00	579	1,807,514 00	11,051 00	10,051 00	62,751 26	9,644 55	1,255 03
New York Life Insurance Co., New York	3,459	9,546,721 00	1,012	1,946,151 00	427	897,328 00	4,064	10,595,544 00	116,186 57	104,292 58	382,906 58	57,381 71	7,658 14
North American Life Assurance Co., Canada	No report												
Northwestern Mutual Life Insurance Co., Wisconsin	3,905	10,747,078 00	423	1,056,759 00	224	632,557 00	4,110	11,171,280 00	170,197 23	163,737 23	350,165 03	53,094 34	7,003 30

Pacific Mutual Life Insurance Co., California	517	988,810 00	82	180,720 00	36	87,820 00	563	1,081,710 00	17,745 99	17,745 99	36,433 59	728 67	
Penn Mutual Life Insurance Co., Pennsylvania	816	3,035,071 00	176	722,700 00	111	536,878 00	881	3,220,833 00	27,000 00	26,000 00	116,739 35	2,331 79	
Phoenix Mutual Life Insurance Co., Connecticut	336	600,178 00	209	333,151 00	123	197,420 00	472	735,912 00	9,267 00	9,267 00	27,489 01	9,786 99	
Provident Savings Life Assurance Society, New York	235	786,602 00	106	309,969 00	69	246,012 00	272	850,559 00	4,000 00	1,000 00	22,348 98	6,600 93	
Pruential Insurance Co. of America, New Jersey	12,668	2,301,536 00	9,434	1,853,709 00	6,560	1,183,109 00	15,342	2,972,136 00	23,220 26	22,455 77	108,115 86	53,211 82	
Security Trust and Life Insurance Co., Pennsylvania	135	333,275 00	48	113,000 00	51	110,500 00	132	335,775 00	5,000 00	1,000 00	16,911 62	338 89	
Security Mutual Life Insurance Co., New York	32	133,015 00	80	132,500 00	10	41,515 00	102	221,000 00			3,748 05	74 96	
State Mutual Life Assurance Co., Massachusetts	78	245,153 00	24	110,991 00	9	24,029 00	93	332,145 00	1,525 65	1,525 65	10,034 96	4,852 66	
State Life Insurance Co., Indiana	187	932,000 00	149	410,500 00	55	265,000 00	281	1,107,500 00			30,953 62	10,688 96	
Travelers Insurance Co., Connecticut	471	2,165,172 00	70	195,258 00	39	269,699 00	502	2,090,731 00	39,021 61	39,021 61	49,705 63	994 11	
Union Central Life Insurance Co., Ohio	443	924,417 00	106	233,650 00	128	278,685 00	421	879,382 00	6,325 00	11,825 00	36,865 53	737 31	
Union Mutual Life Insurance Co., Maine	302	514,514 92	124	203,556 20	41	75,616 25	385	672,454 87			17,676 49	353 53	
United States Life Insurance Co., New York	675	1,660,000 00	577	976,650 00	227	433,180 00	1,025	2,203,470 00	31,520 00	26,520 00	73,921 55	24,471 32	
Washington Life Insurance Co., New York	337	521,785 00	73	212,474 00	73	150,491 00	337	583,765 00	13,872 70	13,872 70	15,067 07	301 91	
Totals	31,517	\$63,190,815 90	15,360	\$15,549,296 31	9,395	\$8,568,910 58	40,482	\$70,171,171 66	\$828,297 18	\$790,922 46	\$21,298,432 39	\$33,068 88	\$45,968 65



ASSESSMENT INSURANCE  
COMPANIES

1900

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS  
OF THE ASSESSMENT INSURANCE COMPANIES, LICENSED  
TO TRANSACT BUSINESS IN THIS STATE, SHOWING THEIR  
CONDITION ON THE THIRTY-FIRST DAY OF DECEMBER,  
1900.



## ANNUITY LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1890.)

FRANCIS GENESER, PRESIDENT.

C. H. BAKER, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 33,596 73

### I. INCOME.

Membership fees.....	\$ 2,709 50
First year's assessments or premiums: Expense, \$23,692.64; mortu- ary, \$7,897.55.....	31,590 19
Subsequent year's assessments or premiums: Expense, \$28,753.45; mortuary, \$57,443.05.....	86,196 50
Medical examiner's fees.....	531 00
<hr/>	
Total paid by members.....	\$ 121,027 19
Interest .....	638 63
From all other sources.....	394 86
<hr/>	
Total income during the year.....	\$ 122,060 68
<hr/>	
Sum of both amounts.....	\$ 155,657 41

### II. DISBURSEMENTS.

Death claims paid.....	\$ 59,008 36
Advance payments returned.....	113 41
<hr/>	
Total paid to members.....	\$ 59,121 77
Commissions and fees to agents.....	15,499 93
Commissions paid for collecting assessments.....	4,409 65
Salaries of managers and agents.....	2,691 00
Salaries and other compensation of officers.....	7,985 96
Salaries and other compensation of office employes.....	3,331 97
Medical examiner's fees.....	1,552 49
Taxes .....	1,130 33
Rent .....	612 00
Furniture, \$87.89; legal expenses, \$17.20; advertising and printing, \$1,733.65 .....	3,542 12
All other items.....	3,638 80
<hr/>	
Total disbursements.....	\$ 103,516 02
<hr/>	
Balance .....	\$ 52,141 39

## III. LEDGER ASSETS.

Book value of real estate.....	\$	2,000 00
Loans on mortgages of real estate.....		11,150 00
Deposited in banks.....		38,991 39
Total net ledger assets.....	\$	52,141 39

## IV. NON-LEDGER ASSETS.

Interest and rents due and accrued.....	\$	666 52
Market value of real estate over book value.....		1,000 00
Mortuary assessments due and to become due.....		5,042 94
Other items.....		948 75
Total non-ledger assets.....	\$	7,658 21
Gross assets.....	\$	59,799 60
Deduct assets not admitted.....		948 75
Total admitted assets.....	\$	58,850 85

## V. NON-LEDGER LIABILITIES.

Losses adjusted and not due.....	\$	34,950 00
Losses resisted.....		5,800 00
Total liabilities.....	\$	40,750 00
Balance to protect contracts.....	\$	18,100 85

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	4,921	\$ 6,905,550 00
Policies or certificates written or increased during the calendar year.....	1,304	1,665,800 00
Total .....	6,225	\$ 8,571,350 00
Deduct decreased or ceased to be in force during year.....	955	1,593,500 00
Total policies or certificates in force December 31 (end of year).....	5,270	\$ 6,977,850 00
Losses and claims unpaid December 31 (beginning of year)..	49	38,800 00
Losses and claims incurred during the calendar year.....	47	60,958 36
Total .....	96	99,758 36
Losses and claims paid, scaled down and compromised during the year.....	46	59,008 36
Losses and claims outstanding unpaid December 31 (end year) .....	50	40,750 00
Premiums and assessments collected during year.....		\$ 117,786 69



## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in Colorado During Year.		No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	251	\$	337,600 00
Policies or certificates written or increased during the calendar year.....	13		21,550 00
Total .....		264	\$ 359,150 00
Deduct decreased or ceased to be in force during year.....	24		50,200 00
Total policies or certificates in force December 31 (end of year).....		230	\$ 308,950 00
Losses and claims unpaid December 31 (beginning of year)...	3		43,300 00
Losses and claims incurred during the calendar year.....	2		3,400 00
Total .....		5	\$ 7,700 00
Losses and claims paid, scaled down and compromised during the year.....	2		5,200 00
Losses and claims outstanding unpaid December 31 (end of year) .....	3		2,500 00
Premiums and assessments collected during year.....			5,184 11

## VIII. GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

Balance to protect contracts beginning of said year.....		\$	5,911 51
Fund Earnings:			
Expense .....	\$ 50,844 26		
Mortuary .....	62,099 94		112,944 20
Interest, rents, etc., earned.....			1,489 16
Total credits.....		\$	120,344 87
Expenses Incurred:			
Insurance .....	\$ 41,109 71		
Investment .....	62 54	\$	41,172 25
Death losses and claims incurred.....			60,958 36
All other debits.....			113 41
Balance to protect contracts, at end of said year.....			15,100 85
Total debits.....		\$	120,344 87

## BANKERS' ACCIDENT INSURANCE COMPANY.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1893.)

W. E. STATLER, PRESIDENT.

W. F. LEECH, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 58,696 86

## I. INCOME.

Membership fees.....	\$ 11,039 00
Annual dues.....	23,144 56
Assessments or premiums: Expense, \$4,346.72; specific benefits, \$4,150.00; temporary disability benefits, \$8,896.02.....	17,391 74
Total paid by members.....	51,575 30
Interest .....	112 61
Rents .....	180 00
Total income during the year.....	\$ 51,867 91
Sum of both amounts.....	\$ 110,564 77

## II. DISBURSEMENTS.

Specific benefit claims paid.....	\$ 4,155 00
Temporary disability claims paid.....	15,227 21
Membership notes returned.....	3,571 00
Advance payments returned.....	526 71
Total paid to members.....	23,474 92
Commissions and fees to agents.....	10,425 08
Commissions paid for collecting assessments.....	996 92
Salaries of managers and agents.....	943 75
Salaries and other compensation of officers.....	5,333 33
Salaries and other compensation of office employes.....	1,983 54
Medical examiners' fees.....	818 00
Taxes .....	557 36
Rent .....	958 00
Legal expenses, \$217.89; advertising and printing, \$1,602.84.....	1,820 73
All other items.....	3,596 73
Total disbursements.....	\$ 50,908 96
Balance .....	\$ 59,655 81

## III. LEDGER ASSETS.

Membership notes of lapsed members.....	\$ 29,036 00
Membership notes of members in good standing.....	4,593 50
Membership notes of members belonging to reserve fund.....	10,000 00
Premium notes not due.....	5,960 64
Cash in office, \$55.26; deposited in banks, \$8,608.76.....	8,664 02
Agents' debit balances.....	3,549 06
Total .....	\$ 61,803 22
Deduct ledger liabilities:	
Agents' credit balances, \$97.41; borrowed money, \$2,050.00.....	2,147 41
Total net ledger assets.....	\$ 59,655 81

## IV. NON-LEDGER ASSETS.

Premiums or assesments due or unpaid.....	\$	1,682 45
Specific benefit assessments to be made.....		10,300 00
		<hr/>
Total non-ledger assets.....	\$	11,982 45
		<hr/>
Gross assets.....	\$	71,638 26
Deduct assets not admitted.....		32,585 06
		<hr/>
Total admitted assets.....	\$	39,053 20

## V. NON-LEDGER LIABILITIES.

Losses resisted.....	\$	10,300 00
Disability benefit claims.....		729 37
Specific benefit claims.....		5,354 56
All other liabilities.....		75 00
		<hr/>
Total liabilities.....	\$	16,458 93
Balance to protect contracts.....	\$	22,504 27

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	4,381	\$ 12,045,500 00
Policies or certificates written or increased during the calendar year.....	1,366	1,942,100 00
		<hr/>
Total .....	5,747	\$ 13,987,600 00
Deduct decreased or ceased to be in force during year.....	1,584	3,153,100 00
		<hr/>
Total policies or certificates in force December 31 (end of year).....	4,163	\$ 10,834,500 00
Losses and claims unpaid December 31 (beginning of year)..	42	9,173 17
Losses and claims incurred during the calendar year.....	464	16,939 66
		<hr/>
Total .....	506	\$ 26,112 83
Losses and claims paid, scaled down and compromised during the year.....	477	19,377 21
Losses and claims outstanding unpaid December 31 (end of year).....	32	6,729 37
Policies terminated by death or specific benefit.....	2	2,650 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	553	\$ 1,633,000 00
Policies or certificates written or increased during the calendar year.....	70	141,900 00
		<hr/>
Total .....	623	\$ 1,774,900 00
Deduct decreased or ceased to be in force during year.....	246	601,100 00
		<hr/>
Total policies or certificates in force December 31 (end of year).....	377	\$ 1,173,500 00

Losses and claims unpaid December 31 (beginning of year)..	5	2,520 62
Losses and claims incurred during the calendar year.....	50	1,935 73
		<hr/>
Total .....	55	4,456 35
Losses and claims paid, scaled down and compromised during the year.....	51	2,778 36
Losses and claims outstanding unpaid December 31 (end of year) .....	5	1,677 99
Premiums and assessments collected during year.....		4,741 25

## BANKERS' LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1879.)

E. A. TEMPLE, PRESIDENT.

A. C. STILSON, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 3,556,784 04

### I. INCOME.

Membership fees.....	\$	56,800 48
First year's assessments or premiums: Expense, \$5,490.05; mortuary, \$23,999.46.....		29,489 51
Subsequent year's assessments or premiums: Expense, \$22,717.51; mortuary, \$794,186.18.....		1,016,903 69
Guarantee deposits.....		302,047 03
Total paid by members.....		1,405,240 71
Interest .....		179,010 00
From all other sources.....		3,355 62
		<hr/>
Total income during the year.....	\$	1,587,696 33
Sum of both amounts.....	\$	5,144,390 37

### II. DISBURSEMENTS.

Death claims paid.....	\$	578,991 32
Guarantee deposits returned.....		17,703 43
Advance payments returned.....		4,253 75
Total paid to members.....		900,948 50
Commissions and fees to agents.....		54,913 26
Commissions paid for collecting assessments.....		29,261 82
Salaries of managers and agents.....		4,237 95
Salaries and other compensation of officers.....		23,027 93
Salaries and other compensation of office employes.....		24,260 25
Medical examiners' fees.....		25,507 00
Taxes, fees and licenses.....		27,009 42
Rent .....		4,810 04
Furniture, \$2,207.03; legal expenses, \$3,341.63; advertising and printing, \$6,624.22.....		12,172 88
All other items.....		15,874 28
		<hr/>
Total disbursements.....	\$	1,122,023 33
Balance .....	\$	4,022,367 04

## III. LEDGER ASSETS.

Loans on mortgages of real estate.....	\$	2,969,063 39
Book value of bonds.....		292,851 71
Cash in office, \$84.22; deposited in banks, \$135,162.67.....		135,246 89
Other assets, guarantee notes not due.....		627,105 05
Total .....	\$	4,024,267 04
Deduct ledger liabilities, trust deposits.....		1,900 00
Total net ledger assets.....	\$	4,022,367 04

## IV. NON-LEDGER ASSETS.

Interest due and accrued.....	\$	71,395 59
Market value of bonds and stocks over book value.....		3,711 64
Mortuary assessments to become due.....		88,666 00
Total non-ledger assets.....	\$	163,773 23
Total admitted assets.....	\$	4,186,140 27

## V. NON-LEDGER LIABILITIES.

Losses unpaid and resisted.....	\$	88,666 00
Salaries, rents, etc., due or accrued.....		3,551 22
Assessments paid before due.....		1,404 85
Total liabilities.....	\$	93,622 07
Balance to protect contracts.....	\$	4,092,518 20

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	64,683	\$ 129,366,000 00
Policies or certificates written or increased and restored during the calendar year.....	10,063	20,126,000 00
Total .....	74,746	\$ 149,492,000 00
Deduct decreased or ceased to be in force during year.....	3,118	6,236,000 00
Total policies or certificates in force December 31 (end of year).....	71,628	\$ 143,256,000 00
Losses and claims unpaid December 31 (beginning of year)..	41	\$2,500 00
Losses and claims incurred during the calendar year.....	450	900,000 00
Claims on certificates formerly reported as terminated.....	3	1,700 00
Total .....	494	\$84,200 00
Losses and claims paid, scaled down and compromised during the year.....	450	\$78,991 32
Losses and claims outstanding unpaid December 31 (end of year) .....	44	88,666 00
Premiums and assessments collected during year.....		1,046,393 20

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year).....	2,316	\$ 4,632,000 00
Policies or certificates written or increased and restored during the calendar year.....	437	874,000 00
Total .....	2,753	5,506,000 00
Deduct decreased or ceased to be in force during year.....	155	310,000 00
Total policies or certificates in force December 31 (end of year).....	2,598	\$ 5,196,000 00
Losses and claims unpaid December 31 (beginning of year)...	1	2,000 00
Losses and claims incurred during the calendar year.....	19	38,000 00
Total .....	20	\$ 40,000 00
Losses and claims paid, scaled down and compromised during the year.....	17	34,000 00
Losses and claims outstanding unpaid December 31 (end of year) .....	3	6,000 00
Premiums and assessments collected during year.....		40,007 01

## VIII. GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

Balance to protect contracts beginning of said year....		\$ 3,618,442 66
Fund Earnings:		
Expense .....	\$ 288,363 66	
Deposit .....	302,047 03	
Mortuary .....	824,351 64	1,414,762 33
Interest, rents, etc., earned.....	\$ 191,607 78	
Balance profit and loss items.....	3,405 63	188,202 15
Total credits.....		\$ 5,221,407 14
Expenses incurred:		
Insurance .....	\$ 220,405 79	
Investment .....	1,273 29	221,679 08
Death losses incurred.....	924,564 50	
Deduct amount saved by compromise, etc., during year .....	17,450 00	907,114 50
All other debits.....		95 36
Balance to protect contracts, at end of said year.....		4,092,518 20
Total debits.....		\$ 5,221,407 14

## BANKERS' LIFE ASSOCIATION OF MINNESOTA.

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

(Incorporated in 1880.)

TIMOTHY R. PALMER, PRESIDENT.      DOUGLAS PUTNAM, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$      881,193 88

### I. INCOME.

First year's premiums.....	\$      141,799 31
Subsequent year's assessments or premiums: Expense, \$32,501.64; mortality, \$164,893.20; reserve, \$162,328.88; other purposes, \$53,557.07.	713,280 79
All other items.....	136 68
Total paid by members.....	\$      855,216 78
Interest .....	30,461 22
From all other sources.....	29,502 61
Total income during the year.....	\$      915,180 61
Sum of both amounts.....	\$      1,796,374 49

### II. DISBURSEMENTS.

Death claims paid.....	\$      261,600 00
Guarantee deposits returned.....	1,445 00
Advance payments returned.....	402 59
Total paid to members.....	\$      263,447 59
Commissions and fees to agents.....	64,277 77
Commissions paid for collecting assessments.....	1,905 62
Salaries of managers and agents.....	8,553 35
Salaries and other compensation of officers.....	14,171 60
Salaries and other compensation of office employes.....	8,427 36
Medical examiner's fees.....	138 00
Taxes, fees and licenses.....	3,161 31
Rent .....	2,535 45
Furniture, \$272.25; legal expenses, \$5,804.58; advertising and printing, \$4,027.57.....	10,104 40
All other items.....	6,640 86
Total disbursements.....	\$      383,363 31
Balance .....	\$      1,413,011 18

### III. LEDGER ASSETS.

Loans on mortgages of real estate.....	\$      30,000 00
Book value of bonds and stocks.....	823,505 55
Cash in office, \$18.70; deposited in banks, \$101,164.50.....	101,123 00
Other assets, liens on policies.....	458,382 63
Total net ledger assets.....	\$      1,413,011 18

## IV. NON-LEDGER ASSETS.

Interest due and accrued.....	\$	12,022 91
Premiums in course of collection.....		31,143 56
Mortuary assessments to become due.....		16,000 00
Mortuary assessments due.....		29,894 76
Total non-ledger assets.....	\$	89,061 23
Gross assets.....	\$	1,502,072 41
Deduct assets not admitted.....		29,894 76
Total admitted assets.....	\$	1,472,177 65

## V. NON-LEDGER LIABILITIES.

Losses unpaid and resisted.....	\$	20,000 00
Premiums or assessments paid before due.....		130 64
All other liabilities.....		319 90
Total liabilities.....	\$	20,450 54
Balance to protect contracts.....	\$	1,451,727 11

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	10,245	\$ 22,161,500 00
Policies or certificates written or increased during the calendar year.....	2,497	6,913,000 00
Total .....	12,742	\$ 29,074,500 00
Deduct decreased or ceased to be in force during year.....	5,149	10,834,500 00
Total policies or certificates in force December 31 (end of year).....	7,593	\$ 18,240,000 00
Losses and claims unpaid December 31 (beginning of year)..	19	38,000 00
Losses and claims incurred during the calendar year.....	108	242,000 00
Total .....	127	\$ 280,000 00
Losses and claims paid, scaled down and compromised during the year.....	119	264,000 00
Losses and claims outstanding unpaid December 31 (end of year).....	8	16,000 00
Premiums and assessments collected during year.....		\$ 360,249 58

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	88	\$ 176,000 00
Policies or certificates written or increased during the calendar year.....	46	170,000 00
Total .....	134	\$ 346,000 00



Deduct decreased or ceased to be in force during year.....	101	202,000 00
Total policies or certificates in force December 31 (end of year).....	33	\$ 144,000 00
Losses and claims incurred during the calendar year.....	3	6,000 00
Total .....	3	\$ 6,000 00
Losses and claims outstanding unpaid December 31 (end of year) .....	3	6,000 00
Premiums and assessments collected during year.....		5,163 87

## BANKERS' RESERVE LIFE INSURANCE COMPANY.

Principal Office.....Omaha, Neb.

(Incorporated in 1897.)

BASCOM H. ROBISON, PRESIDENT.      RAY C. WAGNER, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 5,232 13

### I. INCOME.

First year's premiums.....	\$ 56,302 18
Subsequent year's premiums.....	14,163 33
Premiums collected in advance.....	2,008 67
Total paid by members.....	\$ 72,474 18
From all other sources.....	4,560 23
Total income during the year.....	\$ 77,034 41
Sum of both amounts.....	\$ 82,266 54

### II. DISBURSEMENTS.

Death claims paid.....	\$ 4,000 00
Commissions and fees to agents.....	43,056 13
Salaries and allowances for agencies.....	697 26
Paid other companies for reinsurance.....	4,216 86
Insurance department fees.....	397 38
Dividends and surrendered policies.....	611 02
Salaries and other compensation of officers.....	1,796 25
Salaries and other compensation of office employes.....	1,826 00
Medical examiners' fees.....	1,510 00
Taxes .....	1,381 10
Rent .....	650 00
Furniture, \$63.35; legal expenses, \$211.80; advertising, printing and postage, \$2,172.42.....	2,447 57
All other items.....	3,202 83
Total disbursements.....	\$ 65,822 40
Balance .....	\$ 16,444 14

## III. LEDGER ASSETS.

Cash in office, \$968.54; deposited in banks, \$10,651.68.....	\$	11,620 22
Agents' debit balances, \$2,365.48; bills receivable, \$1,981.52.....		4,347 00
Other assets.....		2,842 40
Total .....	\$	18,809 62
Deduct ledger liabilities:		
Agents' credit balances.....		1,343 02
Total net ledger assets.....	\$	17,466 60

## IV. NON-LEDGER ASSETS.

Uncollected premiums.....	\$	2,554 67
Advance premiums (estimated for 1901).....		70,000 00
Other items.....		500 00
Total non-ledger assets.....	\$	73,054 67
Gross assets.....		90,521 27
Deduct assets not admitted.....		500 00
Total admitted assets.....	\$	90,021 27

## V. NON-LEDGER LIABILITIES.

Losses resisted.....	\$	2,000 00
All other liabilities, promotion fund.....		15,275 00
Total liabilities.....	\$	2,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	393	\$ 775,500 00
Policies or certificates written or increased during the calendar year.....	408	1,615,000 00
Total .....	801	\$ 2,390,500 00
Deduct decreased or ceased to be in force during year.....	144	259,000 00
Total policies or certificates in force December 31 (end of year).....	657	\$ 2,131,500 00
Losses and claims incurred during the calendar year.....	2	3,000 00
Losses and claims paid, scaled down and compromised during the year.....		4,000 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	3	\$ 4,000 00
Policies or certificates written or increased during the calendar year.....	3	8,000 00
Total policies or certificates in force December 31 (end of year).....	6	\$ 12,000 00
Premiums and assessments collected during year.....		416 26

## FIDELITY MUTUAL AID ASSOCIATION.

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

(Incorporated in 1888.)

C. W. NEVIN, PRESIDENT.

J. L. M. SHETTERLEY, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 23,399 71

## I. INCOME.

Membership fees.....	\$	2,395 80
Annual dues.....		61,226 13
Total paid by members.....	\$	63,624 93
Interest .....		827 70
Total income during the year.....	\$	63,952 63
Sum of both amounts.....	\$	87,352 34

## II. DISBURSEMENTS.

Temporary disability benefit claims paid.....	\$	24,323 77
Total paid to members.....	\$	24,323 77
Commissions and fees to agents.....	\$	6,095 35
Commissions paid for collecting assessments.....		1,095 02
Salaries of managers and agents.....		8,925 00
Salaries and other compensation of officers.....		5,452 00
Salaries and other compensation of office employes.....		2,774 10
Insurance department fees.....		717 77
Taxes .....		16 50
Rent .....		1,242 53
Legal expenses, \$1,620.55; advertising and printing, \$2,057.20.....		3,677 75
All other items.....		9,245 02
Total disbursements.....	\$	63,564 81
Balance .....		23,787 53

## III. LEDGER ASSETS.

With insurance commissioners of California and Missouri.....	\$	6,000 00
Loans on mortgages of real estate.....		283 70
Book value of bonds and stocks.....		1,122 50
With bonded collectors and banks.....		1,496 25
Cash in office, \$394.18; deposited in banks, \$13,002.80.....		13,396 98
Agents' debit balances, \$2,070.82; bills receivable, \$1,018.00.....		3,088 82
Total .....	\$	25,388 25
Deduct ledger liabilities—Agents' credit balances, \$107.42; all other, \$1,493.30 .....		1,600 72
Total net ledger assets.....	\$	23,787 53

## IV. NON-LEDGER ASSETS.

Specific benefit assessments to be made.....		752 00
Total non-ledger assets.....	\$	752 00
Gross assets.....	\$	24,539 53
Temporary disability benefit claims.....		752 00
Balance to protect contracts.....	\$	23,787 53

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	3,927	\$ 4,321,900 00
Policies or certificates written or increased during the calendar year.....	6,594	7,002,500 00
Total .....	10,521	\$ 11,323,400 00
Deduct decreased or ceased to be in force during year.....	6,570	7,071,400 00
Total policies or certificates in force December 31 (end year) .....	3,951	\$ 4,252,000 00
Losses and claims incurred during the calendar year.....	1,059	24,323 77
Total .....	1,059	\$ 24,323 77
Losses and claims paid, scaled down and compromised during the year.....	1,059	24,323 77
Policies terminated by death or specific benefit.....	8	1,816 75

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	61	\$ 76,500 00
Policies or certificates written or increased during the calendar year.....	117	117,000 00
Total .....	178	\$ 193,500 00
Deduct decreased or ceased to be in force during year.....	113	128,500 00
Total policies or certificates in force December 31 (end of year).....	65	\$ 65,000 00
Losses and claims incurred during the calendar year.....	19	458 00
Total .....	19	\$ 458 00
Losses and claims paid, scaled down and compromised during the year.....	19	458 00
Premiums and assessments collected during year.....		1,124 20

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal Office.....New York City, N. Y.

(Incorporated in 1881.)

FREDERICK A. BURNHAM, PRESIDENT.

CHARLES W. CAMP, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 3,757,522 43

### I. INCOME.

Membership fees.....	\$ 760 37
First year's assessments or premiums, expense, \$188,522.81; mortu- ary, \$174,035.51; reserve, \$1,700.00.....	364,258 32
Subsequent year's assessments or premiums, expense, \$1,292,812.00; mortuary, \$3,278,273.34; reserve, \$9,189,652.88.....	13,760,738 24
Medical examiner's fees.....	585 00
Total paid by members.....	\$ 14,126,341 93
Interest .....	131,335 63
Rents .....	130,965 01
Deposits received during 1900.....	234,480 46
From all other sources.....	290 82
Total income during the year.....	\$ 14,623,413 85
Sum of both amounts.....	18,380,936 28

### II DISBURSEMENTS.

Death claims paid.....	\$ 3,302,190 29
Old age benefits, \$12,659.13; disability, sick or accident benefits, \$5,975.00 .....	18,634 13
Advance payments returned.....	1,084 03
Paid members for dividends, \$95,129.45; for surrender policies, \$1,279,- 525.87 .....	1,374,655 32
Total paid to members.....	\$ 4,696,563 77
Commissions and fees to agents.....	269,436 98
Commissions paid for collecting assessments.....	46,283 64
Salaries of managers and agents.....	96,124 47
Salaries and other compensation of officers.....	81,454 02
Salaries and other compensation of office employes.....	212,222 61
Medical examiners' fees.....	12,526 43
Taxes .....	152,628 21
Rent .....	74,255 29
Legal expenses, \$48,030.12; advertising and printing, \$52,044.97.....	100,075 09
Assessments paid before due.....	318,430.31
All other items.....	256,706 73
Total disbursements.....	\$ 6,316,707 55
Balance .....	12,064,228 73

## III. LEDGER ASSETS.

Book value of real estate.....	\$	576,086	31
Loans on mortgages of real estate.....		768,350	00
Loans secured by pledge of bonds, stocks or other collateral.....		200,000	00
Notes secured by liens on policies.....		8,666,253	36
Book value of bonds and stocks.....		437,094	13
Cash in office, \$799.92; deposited in banks, \$694,727.62.....		695,527	54
Agents' debit balances, \$482,422.50; with collecting banks and collectors, \$172,817.79.....		655,240	29
Furniture and fixtures.....		66,873	42
Total .....	\$	12,065,425	05
Deduct ledger liabilities—Agents' credit balances.....		1,196	32
Total net ledger assets.....	\$	12,064,228	73

## IV. NON-LEDGER ASSETS.

Interest and rents due and accrued.....	\$	167,267	15
Market value of real estate over book value.....		14,574	19
Market value of bonds and stocks over book value.....		3,711	83
Mortuary assessments to become due.....		193,749	74
Other items.....		369,061	32
Total non-ledger assets.....	\$	748,364	23
Gross assets.....		12,812,592	96
Deduct assets not admitted.....		549,295	92
Total admitted assets.....	\$	12,263,297	04

## V. NON-LEDGER LIABILITIES.

Losses and claims unpaid and resisted.....	\$	1,825,128	82
Salaries, rents, etc., due or accrued.....		60,986	24
Surrender value and dividend obligations due or accrued.....		21,817	49
Premiums or assessments paid in advance.....		28,740	42
Excess over whole life rates.....		248,437	07
Net value of policies.....		8,890,914	17
Total liabilities.....	\$	11,076,024	21
Balance to protect contracts.....		1,187,272	83

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	71,062	\$ 173,714,683 00
Policies or certificates written or increased during the calendar year.....	29,972	64,501,751 00
Total .....	101,034	\$ 238,216,434 00
Deduct decreased or ceased to be in force during year.....	19,958	48,949,060 00
Total policies or certificates in force December 31 (end of year) .....	81,076	\$ 189,267,374 00
Losses and claims unpaid December 31 (beginning of year). .....	533	1,615,897 51
Losses and claims incurred during the calendar year.....	1,394	3,744,226 11
Total .....	1,927	\$ 5,360,123 62

Losses and claims paid, scaled down and compromised during the year.....	1,190	3,534,994 80
Losses and claims outstanding unpaid December 31 (end of year) .....	737	1,825,128 82
Premiums and assessments collected during year.....		12,975,373 52

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	179	\$ 561,250 00
Policies or certificates written or increased during the calendar year.....	624	1,458,000 00
Total .....	803	\$ 2,019,250 00
Deduct decreased or ceased to be in force during year.....	143	406,500 00
Total policies or certificates in force December 31 (end of year).....	660	\$ 1,612,750 00
Losses and claims unpaid December 31 (beginning of year)....	1	2,000 00
Losses and claims incurred during the calendar year.....	3	8,500 00
Total .....	4	\$ 10,500 00
Losses and claims paid, scaled down and compromised during the year.....	1	2,000 00
Losses and claims outstanding unpaid December 31 (end of year) .....	3	8,500 00
Premiums and assessments collected during year.....		19,247 19

## VIII. GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

Balance to protect contracts beginning of said..... year .....		\$ 1,045,014 22
Fund earnings:		
Expense .....	\$ 1,481,886 99	
Reserve .....	9,191,352 88	
Mortuary .....	3,801,407 51	14,474,647 38
Interest, rents, etc., earned.....	393,697 64	
Balance profit and loss items.....	87,300 28	306,397 36
All other credits.....		14,282 25
Total credits.....		\$ 15,840,341 21
Expenses Incurred:		
Insurance .....	\$ 1,156,361 65	
Investment .....	109,869 32	1,266,230 97
Death losses and claims incurred.....	3,744,226 11	
Deduct amount saved by compromise, etc., during year	232,804 51	\$ 3,511,421 60
Surrender values allowed.....		1,279,456 85
Dividends declared.....		93,129 27
All other debits.....		8,502,829 69
Balance to protect contracts, at end of said year.....		1,187,272 83
Total debits.....		\$ 15,840,341 21

## NATIONAL PROTECTIVE SOCIETY.

Principal Office.....Bay City, Mich.

(Incorporated in 1894.)

D. E. THOMAS, PRESIDENT.

F. S. DEWEY, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 15,194 26

## I. INCOME.

Membership fees.....	\$	70,210 00
Temporary disability benefits.....		121,777 46
Expense .....		52,190 34
		<hr/>
Total paid by members.....	\$	244,177 80
Interest .....		42 00
Rents .....		14 00
		<hr/>
Total income during the year.....	\$	244,233 80
		<hr/>
Sum of both amounts.....	\$	259,428 06

## II. DISBURSEMENTS.

Specific benefit claims paid.....	\$	5,100 00
Temporary disability benefits paid.....		110,033 76
Advance payments returned.....		115,133 00
		<hr/>
Total paid to members.....	\$	230,266 76
Commissions and fees to agents.....		68,438 69
Commissions paid for collecting assessments.....		12,298 15
Salaries to managers and agents.....		2,947 80
Salaries and other compensation of officers.....		18,240 00
Salaries and other compensation of office employes.....		4,265 66
Insurance department fees.....		346 14
Rent .....		1,602 92
Legal expenses, \$675.00; advertising and printing, \$3,852.00.....		4,527 00
All other items.....		8,515 57
		<hr/>
Total disbursements.....	\$	236,315 69
		<hr/>
Balance .....	\$	23,112 37

## III. LEDGER ASSETS.

Bank stock.....	\$	3,200 00
Loans on mortgages of real estate.....		2,322 00
Book value of bonds and stocks.....		5,300 00
Cash in office, \$1,653.15; deposited in banks, \$8,395.26.....		10,048 41
Agents' debit balances.....		1,101 98
Other assets, advance salaries.....		1,139 98
		<hr/>
Total net ledger assets.....	\$	23,112 37



## IV. NON-LEDGER ASSETS.

Specific benefit assessments to be made.....	\$	18,794 80
Total admitted assets.....	\$	41,907 17

## V. NON-LEDGER LIABILITIES.

Temporary disability claims.....	\$	1,850 00
Advance assessments.....		575 00
Total liabilities.....	\$	2,425 00
Balance to protect contracts.....	\$	39,482 17

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	18,761	\$ 5,628,300 00
Policies or certificates written or increased during the calendar year.....	14,042	4,212,600 00
Total .....	32,803	9,840,900 00
Deduct decreased or ceased to be in force during year.....	14,945	4,483,500 00
Total policies or certificates in force December 31 (end of year).....	17,858	\$ 5,357,400 00
Losses and claims incurred during the calendar year.....	7,079	115,133 76
Total .....	7,079	\$ 115,133 76
Losses and claims paid, scaled down and compromised during the year.....	7,079	115,133 76
Policies terminated by death or specific benefit.....	34	5,100 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates written or increased during the calendar year.....	537	\$ 161,100 00
Total .....	537	\$ 161,100 00
Deduct decreased or ceased to be in force during year.....	206	61,800 00
Total policies or certificates in force December 31 (end of year).....	331	\$ 99,300 00
Losses and claims incurred during the calendar year.....	42	945 37
Total .....	42	\$ 945 37
Losses and claims paid, scaled down and compromised during the year.....	42	945 37
Premiums and assessments collected during year.....		2,156 80

## PHOENIX INDEMNITY COMPANY.

Principal Office.....Denver, Colo.

(Incorporated in 1899.)

H. DUSINBURY, PRESIDENT.

A. H. NORTHROP, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 204 45

## I. INCOME.

Membership fees.....	\$	5,945 00
Annual dues.....		7,142 88
Total income during the year.....	\$	13,087 88
Sum of both amounts.....		13,292 33

## II. DISBURSEMENTS.

Temporary disability benefit claims paid.....	\$	712 00
Commissions and fees to agents.....		6,975 75
Commissions paid for collecting assessments.....		249 61
Salaries of managers and agents.....		141 80
Salaries and other compensation of officers.....		2,126 85
Salaries and other compensation of office employes.....		357 00
Insurance department fees.....		149 40
Taxes .....		6 32
Rent .....		420 00
Legal expenses, \$55.00; advertising and printing, \$324.30.....		379 30
All other items.....		941 49
Total disbursements.....	\$	12,459 52
Balance .....		832 81

## III. LEDGER ASSETS.

Cash in office, \$21.40; deposited in banks, \$203.49.....		224 89
Agents' debit balances.....		246 67
Office furniture and fixtures.....		361 25
Total net ledger assets.....	\$	832 81

## IV. NON-LEDGER ASSETS.

Premiums or assessments due and unpaid.....	\$	9,287 28
Total non-ledger assets.....	\$	9,287 28
Gross assets.....		10,120 09
Deduct assets not admitted.....		607 92
Total admitted assets.....	\$	9,512 17

## V. NON-LEDGER LIABILITIES.

Disability benefit claims.....	\$	40 00
Total liabilities.....	\$	40 00
Balance to protect contracts.....		9,472 17

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business of the Year.		No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....		542	\$ 61,800 00
Policies or certificates written or increased during the calendar year.....		1,189	135,500 00
Total .....		1,731	197,300 00
Deduct decreased or ceased to be in force during year.....		1,091	120,100 00
Total policies or certificates in force December 31 (end of year).....		640	77,200 00
Losses and claims incurred during the calendar year.....		12	712 00
Total .....		12	712 00
Losses and claims paid, scaled down and compromised during the year.....		12	712 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in Colorado During Year.		No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....		100	\$ 12,500 00
Policies or certificates written or increased during the calendar year.....		358	44,700 00
Total .....		458	57,200 00
Deduct decreased or ceased to be in force during year.....		280	31,600 00
Total policies or certificates in force December 31 (end of year).....		178	25,600 00
Losses and claims incurred during the calendar year.....		9	386 00
Total .....		9	386 00
Losses and claims paid, scaled down and compromised during the year.....		9	386 00
Premiums and assessments collected during year.....			2,055 90

## PREFERRED ACCIDENT ASSOCIATION.

Principal Office.....Detroit, Mich.

(Incorporated in 1899.)

C. J. WHITNEY, PRESIDENT.

G. H. GATES, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 15,203 71

## I. INCOME.

Membership fees.....	\$ 2,496 00
Assessments or premiums.....	34,045 92
Total paid by members.....	\$ 36,541 92
Interest .....	179 58
From all other sources.....	27 56
Total income during the year.....	\$ 36,749 06
Sum of both amounts.....	51,952 77

## II. DISBURSEMENTS.

Specific benefit claims paid.....	\$	2,000 00
Temporary disability benefit claims.....		12,060 79
Advance payments returned.....		25 12
<hr/>		
Total paid to members.....	\$	14,085 91
Commissions and fees to agents.....		2,496 00
Commissions paid for collecting assessments.....		8,784 99
Salaries and other compensation of officers.....		2,713 00
Salaries and other compensation of office employes.....		2,629 88
Insurance department fees.....		331 26
Taxes .....		623 24
Rent .....		900 00
Legal expenses.....		525 75
Advertising and printing, \$293.25.....		819 00
All other items.....		1,326 53
<hr/>		
Total disbursements.....	\$	34,709 81
Balance .....		17,242 96

## III. LEDGER ASSETS.

Cash in office.....	\$	1,010 45
Bills receivable.....		16,232 51
<hr/>		
Total net ledger assets.....	\$	17,242 96

## IV. NON-LEDGER ASSETS.

Premiums or assessments due and unpaid.....	\$	4,582 74
Gross assets.....		21,825 70
Deduct assets not admitted.....		4,582 74
<hr/>		
Total admitted assets.....	\$	17,242 96

## V. NON-LEDGER LIABILITIES.

Disability benefit claims in process of adjustment.....	\$	2,033 93
Advance assessments.....		87 25
<hr/>		
Total liabilities.....	\$	2,121 18
Balance to protect contracts.....		15,121 78

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total Business of the Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	3,529	\$ 19,141,900 00
Policies or certificates written or increased during the calendar year.....	624	3,196,000 00
<hr/>		
Total .....	4,153	\$ 22,337,900 00
Deduct decreased or ceased to be in force during year.....	424	2,222,000 00
<hr/>		
Total policies or certificates in force December 31 (end of year).....	3,729	\$ 20,115,900 00
Losses and claims unpaid December 31 (beginning of year)..	22	1,040 92
Losses and claims incurred during the calendar year.....	231	15,053 80
<hr/>		
Total .....	253	\$ 16,094 72

Losses and claims paid, scaled down and compromised during the year.....	234	14,060 79
Losses and claims outstanding unpaid December 31 (end of year) .....	19	2,033 93

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	161	\$ 988,000 00
Policies or certificates written or increased during the calendar year.....	24	114,000 00
<b>Total</b> .....	<b>185</b>	<b>\$ 1,102,000 00</b>
Deduct decreased or ceased to be in force during year.....	40	254,000 00
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>145</b>	<b>\$ 848,000 00</b>
Losses and claims unpaid December 31 (beginning of year)..	4	175 00
Losses and claims incurred during the calendar year.....	20	875 63
<b>Total</b> .....	<b>24</b>	<b>\$ 1,050 63</b>
Losses and claims paid, scaled down and compromised during the year.....	23	1,038 13
Losses and claims outstanding unpaid December 31 (end of year) .....	1	12 50
Premiums and assessments collected during year.....		1,302 10

## UNION ACCIDENT COMPANY.

Principal Office.....Denver, Colo.

(Incorporated in 1899.)

J. A. FERGUSON, PRESIDENT.

C. H. GREEN, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 4,134 56

## I. INCOME.

Annual dues.....	\$ 26,933 73
From all other sources, guarantee fund.....	25,000 00
<b>Total income during the year.....</b>	<b>\$ 51,933 73</b>
<b>Sum of both amounts.....</b>	<b>\$ 56,068 29</b>

## II. DISBURSEMENTS.

Disability benefit claims paid.....	\$ 5,730 55
Commissions and fees to agents.....	7,050 95
Commissions paid for collecting assessments.....	259 93

Salaries and other compensation of officers.....	2,500 00
Salaries and other compensation of office employes.....	2,290 95
Insurance department fees.....	285 55
Rent .....	680 00
Furniture, \$657.01; advertising and printing, \$1,323.03;.....	1,980 04
All other items.....	2,748 74
<b>Total disbursements.....</b>	<b>\$ 23,526 76</b>
<b>Balance .....</b>	<b>\$ 32,541 53</b>

## III. LEDGER ASSETS.

Cash in office, \$122.56; deposited in banks, \$28,694.96.....	28,827 52
Agents' debit balances, \$1,839.74; bills receivable, \$3,038.04.....	4,877 78
<b>Total .....</b>	<b>\$ 33,705 30</b>
Deduct ledger liabilities:	
Agents' credit balances.....	1,163 77
<b>Total net ledger assets.....</b>	<b>\$ 32,541 53</b>

## IV. NON-LEDGER ASSETS.

Notes in hands of paymasters and collectors.....	\$ 10,356 35
<b>Gross assets.....</b>	<b>\$ 42,897 88</b>
Deduct assets not admitted.....	2,781 81
<b>Total admitted assets.....</b>	<b>\$ 40,116 07</b>

## V. NON-LEDGER LIABILITIES.

Disability benefit claims.....	\$ 600 00
<b>Total liabilities.....</b>	<b>\$ 600 00</b>
<b>Balance to protect contracts.....</b>	<b>\$ 39,516 07</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business of the Year.		No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	523	\$	2,147,000 00
Policies or certificates written or increased during the calendar year.....	3,076		7,419,400 00
<b>Total .....</b>	<b>3,599</b>	<b>\$</b>	<b>9,566,400 00</b>
Deduct decreased or ceased to be in force during year.....	780		1,876,100 00
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>2,819</b>	<b>\$</b>	<b>7,690,300 00</b>
Losses and claims incurred during the calendar year.....	178		5,730 55
<b>Total .....</b>	<b>178</b>	<b>\$</b>	<b>5,730 55</b>
Losses and claims paid, scaled down and compromised during the year.....	178		5,730 55
Policies terminated by death of specific benefits.....	1		550 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## Business in Colorado During Year.

	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	523	\$ 2,147,000 00
Policies or certificates written or increased during the calendar year.....	2,848	7,133,200 00
<b>Total</b> .....	<b>3,371</b>	<b>\$ 9,280,200 00</b>
Deduct decreased or ceased to be in force during year.....	715	1,835,000 00
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>2,656</b>	<b>\$ 7,445,200 00</b>
Losses and claims paid during the calendar year.....	170	5,506 05
<b>Total</b> .....	<b>170</b>	<b>\$ 5,506 05</b>
Losses and claims paid, scaled down and compromised during the year.....	170	5,506 05
Policies terminated by death or specific benefit.....	1	550 00
Premiums and assessments collected during year.....		24,767 02

## UNION MUTUAL BENEFIT AND LIFE ASSOCIATION.

Principal Office.....Denver, Colo.

(Incorporated in 1895.)

F. S. MOORE, PRESIDENT.

J. S. M'CLEERY, SECRETARY.

Amount of net ledger assets December 31, previous year.....\$ 1,813 19

### I. INCOME.

Membership fees.....	\$ 5,451 60
Premiums collected.....	11,133 92
<b>Total paid by members.....</b>	<b>\$ 16,585 52</b>
Interest .....	56 30
<b>Total income during the year.....</b>	<b>\$ 16,641 82</b>
<b>Sum of both amounts.....</b>	<b>\$ 18,455 01</b>

### II. DISBURSEMENTS.

Death claims paid.....	\$ 50 00
Temporary disability benefit claims.....	2,622 95
Dividends .....	48 75
<b>Total paid to members.....</b>	<b>\$ 2,721 70</b>
Commissions and fees to agents.....	7,846 09
Commissions paid for collecting assessments.....	452 07
Salaries and other compensation of officers.....	2,028 29
Salaries and other compensation of office employes.....	57 00
Insurance department fees.....	167 95
Rent .....	111 50

Legal expenses, \$5.00; advertising and printing, \$275.90.....	250 90
All other items.....	766 70
Total disbursements.....\$	14,432 20
Balance .....	4,022 81

## III. LEDGER ASSETS.

Cash in office, \$80.19; deposited in banks, \$3,957.83.....\$	4,038 02
Agents' debit balances.....	1 54
Other assets.....	281 53
Total .....	4,421 09
Deduct ledger liabilities:	
Agents' credit balances, \$318.50; all other, \$79.78.....	398 28
Total net ledger assets.....\$	4,022 81

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business of the Year.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	518	\$ .....
Policies or certificates written or increased during the calendar year.....	1,870	.....
Total .....	2,388	\$ .....
Deduct decreased or ceased to be in force during year.....	1,510	.....
Total policies or certificates in force December 31 (end of year).....	878	\$ .....
Losses and claims incurred during the calendar year.....	175	2,672 95
Total .....	175	\$ 2,672 95
Losses and claims paid, scaled down and compromised during the year.....	175	2,672 95
Policies terminated by death or specific benefit.....	1	50 00
Premiums and assessments collected during year.....\$		16,585 52

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in Colorado During Year.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	449	\$ .....
Policies or certificates written or increased during the calendar year.....	1,721	.....
Total .....	2,170	\$ .....
Deduct decreased or ceased to be in force during year.....	1,386	.....
Total policies or certificates in force December 31 (end of year).....	784	\$ .....
Losses and claims incurred during the calendar year.....	149	2,155 05
Total .....	149	\$ 2,155 05
Losses and claims paid, scaled down and compromised during the year.....	149	2,155 05
Premiums and assessments collected during year.....\$		13,774 47



## WESTERN LIFE AND ACCIDENT COMPANY.

Principal Office.....Denver, Colorado.

(Incorporated in 1900.)

JOHN D. CRISP, PRESIDENT.

CHAS. O. RICE, SECRETARY.

## I. INCOME.

Assessments or premiums.....	\$	1,835 80
From all other sources, promotion fund.....		600 00
Total income during the year.....	\$	2,435 80

## II. DISBURSEMENTS.

Disability benefit claims paid.....	\$	300 30
Advance payments returned.....		9 70
Total paid to members.....		310 00
Commissions and fees to agents.....		424 08
Salaries of managers and agents.....		119 50
Salaries and other compensation of officers.....		476 90
Insurance department fees.....		67 00
Rent .....		85 50
Legal expenses, \$9.00; advertising and printing, \$114.60.....		123 60
All other items.....		284 83
Total disbursements.....	\$	1,891 41
Balance .....	\$	544 39

## III. LEDGER ASSETS.

Officers' debit balance.....	\$	34 50
Cash in office, \$39.71; deposited in banks, \$472.81.....		512 52
Agents' debit balances.....		46 37
Total .....	\$	593 39
Deduct ledger liabilities:		
Officers' credit balances.....		49 00
Total net ledger assets.....	\$	544 39

## IV. NON-LEDGER ASSETS.

Premiums or assessments due and unpaid.....		191 90
Premiums, the amount of one call.....		900 00
Total non-ledger assets.....	\$	1,091 90
Total admitted assets.....	\$	1,636 29

## V. NON-LEDGER LIABILITIES.

Disability benefit claims.....	\$	56 00
Total liabilities.....	\$	56 00
Balance to protect contracts.....	\$	1,580 29

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in Colorado During Year.

	No.		Amount.
Policies or certificates written or increased during the calendar year.....	854	\$	439,450 00
Deduct decreased or ceased to be in force during year.....	135		65,800 00
Total policies or certificates in force December 31 (end of year).....	719	\$	373,650 00
Losses and claims incurred during the calendar year.....	31		300 30
Premiums and assessments collected during year.....			1,835 80

STATISTICAL TABLES  
ASSESSMENT

## COLORADO BUSINESS—ASSESSMENT—FOR THE YEAR 1900.

NAMES OF COMPANIES	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Expense	Tax
American Guaranty Indemnity Co., Colorado	No report	\$ 5,184 11	\$ 5,200 00	\$ 3,400 00	\$ 496 14	\$ 103 68
Annuity Life Association, Iowa	\$ 21,550 00					
Bankers' Accident Insurance Co., Iowa	141,900 00	4,741 25	2,778 36	1,935 73	2,295 31	94 82
Bankers' Life Association, Iowa	856,000 00	40,007 01	34,000 00	38,000 00		800 14
Bankers' Life Association, Minnesota	170,000 00	5,166 94	6,000 00	6,000 00		103 36
Bankers' Reserve Life Insurance Co., Nebraska	8,000 00	416 26				8 35
Farmers' Mutual Hail Association, Kansas	No report					
Fidelity Mutual Aid Association, California	117,000 00	1,124 20	458 00	458 00	643 00	22 48
Guardian Life Co., Denver	482,500 00	22,222 44	1,600 00	500 00	20,896 92	444 44
Masons' Fraternal Accident Association of America, Massachusetts	762,301 00	1,781 00	1,610 67	1,761 85		35 62
Mutual Benefit Association, Colorado	No report					
Mutual Reserve Fund Life Association, New York	1,458,000 00	19,247 19	2,000 00	8,500 00	723 16	384 94
National Accident Society, New York	No report					
National Mutual Life Association, Minnesota	No report					
National Protective Society, Michigan	161,100 00	2,156 80	945 37	945 37	539 20	43 13
Northwestern Benevolent Society, Minnesota	No report					
Phoenix Indemnity Co., Colorado	44,700 00	2,055 90	386 00	386 00	4,522 15	41 10
Preferred Accident Association, Michigan	114,000 00	1,302 10	1,038 43	875 63	350 50	26 04
Railway Officials and Employees' Accident Association, Indiana	No report					
Southwestern Mutual Life Association, Iowa	No report					
Traders and Travelers Accident Co., New York	No report					

Union Accident Co., Colorado									
Union Mutual Benefit and Life Association, Colorado									
United States Life Association, Iowa									
Universal Life and Accident Insurance Co., Minnesota									
Western Life and Accident Co., Colorado									
<b>Total Assessment</b>	<b>\$ 11,309,701 00</b>	<b>\$ 145,782 49</b>	<b>\$ 61,007 33</b>	<b>\$ 70,724 08</b>	<b>\$ 42,302 75</b>	<b>\$ 2,915 64</b>			
	7,433,200 00	24,767 02	5,506 05	5,506 05	10,745 26	495 34			
	No report	13,774 47	2,155 05	2,155 05		275 49			
	No report								
	439,450 00	1,835 80	300 30	300 30	1,591 11	36 71			

UNIVERSITY OF CALIFORNIA LIBRARY

FIDELITY, CASUALTY AND ACCIDENT  
INSURANCE COMPANIES

1900

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS  
OF THE FIDELITY, CASUALTY AND ACCIDENT INSURANCE  
COMPANIES, LICENSED TO TRANSACT BUSINESS IN THIS  
STATE, SHOWING THEIR CONDITION ON THE THIRTY-  
FIRST DAY OF DECEMBER, 1900.

THE UNIVERSITY OF CHICAGO





Book value of bonds and stocks.....	17,632,616 28
Cash in company's office, \$71,620.07; in banks, \$7,252,186.82.....	7,323,806 89
Bills receivable, \$43,316.65; agents' debit balances, \$33,316.66.....	76,633 31
Loans to policy holders.....	1,904,942 00
Premium notes or liens on policies in force.....	461,213 15
<b>Total</b> .....	<b>\$ 52,893,881 87</b>
Deduct ledger liabilities.....	31,188 74
<b>Total net ledger assets</b> .....	<b>\$ 52,862,693 13</b>

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 768,293 60
Market value of bonds and stocks over book value.....	1,854,517 63
Premiums in course of collection.....	655,847 53
<b>Gross assets</b> .....	<b>\$ 56,141,351 89</b>
Deduct assets not admitted.....	49,265 83
<b>Total admitted assets</b> .....	<b>\$ 56,092,086 01</b>

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 106,894 85
Unearned premiums and reserve.....	389,230 72
Salaries, etc., due.....	1,000 00
Total liabilities, accident.....	497,125 57
Total liabilities, life.....	50,529,751 04
<b>Total liabilities</b> .....	<b>\$ 51,026,876 61</b>
Paid up capital.....	1,750,000 00
Surplus .....	3,315,209 40
<b>Total</b> .....	<b>\$ 56,092,086 01</b>

## V. RISKS AND PREMIUMS.

Accident and health risks written in 1900.....	\$ 339,017,183 33
Premiums thereon.....	1,132,087 33
Net in force December 31, 1900.....	159,089,120 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 3,809,900 00
Premiums received.....	11,651 41
Losses paid.....	14,972 85
Losses incurred.....	17,032 85
Amount at risk end of year.....	1,844,400 00
State tax.....	233 02

## AMERICAN BONDING AND TRUST COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1894.)

JAMES BOND, PRESIDENT. SAMUEL H. SHRIVER, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,495,309 66

## I. INCOME.

Net cash received for premiums.....	\$	351,510 19
Interest .....		55,638 17
From all other sources.....		31,922 36
Total .....	\$	469,070 72

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	83,699 70
Stockholders for interest or dividends.....		60,000 00
Commissions or brokerage to agents.....		80,560 90
Salaries and expenses of agents.....		29,272 63
Salaries of officers and employes.....		45,034 61
Taxes, fees and licenses.....		33,947 18
Rent .....		7,292 92
Legal expenses.....		17,473 42
Furniture and fixtures, \$3,589.34; advertising, \$13,181.68; printing and stationery, \$7,954.58.....		24,725 60
All other items.....		28,276 99
Total disbursements.....	\$	410,253 95
Balance .....		1,554,096 43

## III. LEDGER ASSETS.

Book value of real estate.....	\$	23,464 44
Mortgage loans.....		150,561 86
Collateral loans.....		271,785 61
Book value of bonds and stocks.....		929,990 52
Cash in company's office, \$15,958.01; in banks, \$68,147.38.....		84,105 39
Bills receivable.....		965 00
Accounts receivable secured.....		122,156 02
Cash deposited in State of Tennessee.....		25,000 00
Total .....	\$	1,608,028 84
Deduct ledger liabilities.....		53,932 41
Total net ledger assets.....	\$	1,554,096 43

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	17,640 58
Furniture and fixtures.....		1 00

Market value of bonds and stocks over book value.....	10,219 73
Premiums in course of collection.....	60,073 93
	<hr/>
Gross assets.....	\$ 1,642,031 67
Deduct assets not admitted.....	966 00
	<hr/>
Total admitted assets.....	\$ 1,641,065 67

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 24,803 47
Unearned premiums.....	210,408 30
All other liabilities.....	3,143 25
	<hr/>
Total liabilities.....	\$ 238,355 02
Paid up capital.....	1,000,000 00
Surplus .....	\$ 403,676 65
	<hr/>
Total .....	\$ 1,642,031 67

## V. RISKS AND PREMIUMS.

Surety risks written in 1900.....	97,980,845 20
Premiums thereon.....	450,495 68
Net in force December 31, 1900.....	96,986,390 58

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Surety—	
Risks written.....	\$ 2,257,744 75
Premiums received.....	10,789 90
Losses paid.....	251 50
Losses incurred.....	535 27
Amount at risk end of year.....	1,103,242 50
Expense incurred in Colorado in 1900.....	4,373 21
State tax.....	215 80

## AMERICAN SURETY COMPANY OF NEW YORK.

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

(Organized in 1884.)

H. D. LYMAN, PRESIDENT.

G. M. SWEENEY, SECRETARY.

CASH CAPITAL, \$2,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,942,932 44

## I. INCOME.

Net cash received for premiums.....	\$ 986,966 39
Interest .....	264,684 84
From all other sources.....	103,418 85
	<hr/>
Total .....	\$ 1,355,070 08

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	385,285 05
Stockholders for interest or dividends.....		200,000 00
Commissions or brokerage to agents.....		55,165 35
Salaries and expenses of agents.....		184,614 09
Inspections .....		3,933 18
Salaries of officers, \$39,916.68; employes, \$140,446.53.....		180,363 19
Taxes, fees and licenses.....		78,115 39
Rent .....		35,650 37
Legal expenses, \$4,240.19; real estate expenses, \$73,424.51.....		77,664 70
Furniture and fixtures, \$2,581.09; advertising, \$3,884.91; printing and stationery, \$18,375.10.....		24,841 10
All other items.....		55,107 26
Total disbursements.....	\$	1,280,739 68
Balance .....	\$	5,017,262 84

## III. LEDGER ASSETS.

Book value of real estate.....	\$	3,028,217 16
Mortgage loans.....		18,583 76
Collateral loans.....		644,211 57
Book value of bonds and stocks.....		1,079,447 85
Cash in company's office, \$4,187.41; in banks, \$259,742.96.....		263,930 37
Total .....	\$	5,034,390 71
Deduct ledger liabilities.....		17,127 87
Total net ledger assets.....	\$	5,017,262 84

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	30,179 39
Market value of bonds and stocks over book value.....		76,989 65
Premiums in course of collection.....		93,081 60
Total admitted assets.....	\$	5,217,513 48

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	291,616 17
Unearned premiums.....		592,251 67
Total liabilities.....	\$	883,867 84
Paid up capital.....		2,500,000 00
Surplus .....		1,833,645 64
Total .....	\$	5,217,513 48

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$	132,985,816 00
Premiums thereon.....		569,149 44
Net in force December 31, 1900.....		111,221,195 00
Surety risks written in 1900.....		215,265,243 00
Premiums thereon.....		627,980 57
Net in force December 31, 1900.....		199,520,466 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—	
Risks written.....	\$ 1,346,600 00
Premiums received.....	4,159 11
Losses paid.....	10 00
Losses incurred.....	384 09
Amount at risk end of year.....	740,700 00
Surety—	
Risks written.....	833,375 00
Premiums received.....	3,765 52
Amount at risk end of year.....	656,868 00
Aggregate—	
Risks written.....	2,179,975 00
Premiums received.....	7,924 63
Losses paid.....	10 00
Losses incurred.....	384 09
Amount at risk end of year.....	1,397,568 00
Expense incurred in Colorado in 1900.....	2,288 30
State tax.....	158 49

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CITY TRUST, SAFE DEPOSIT AND SURETY  
COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1886.)

CHAS. M. SWAIN, PRESIDENT.                      JAMES F. LYND, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 3,161,027 09

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I. INCOME.

Net cash received for premiums.....	\$ 222,607 38
Interest .....	113,199 90
From all other sources.....	7,887 24
<b>Total .....</b>	<b>\$ 343,694 52</b>

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 42,581 21
Stockholders for interest or dividends.....	30,030 00
Commissions or brokerage to agents.....	19,236 78
Salaries and expenses of agents.....	58,857 82
Interest paid depositors.....	43,848 93
Salaries of officers, \$17,000.00; employes, \$44,721.51.....	61,721 51
Taxes, fees and licenses.....	16,730 78
Legal expenses, \$5,068.16; real estate expenses, \$18,378.99.....	23,447 15
Advertising, \$1,885.39; printing and stationery, \$4,085.58.....	5,970 97
All other items.....	10,161 49
<b>Total disbursements.....</b>	<b>\$ 312,586 64</b>
<b>Balance .....</b>	<b>\$ 3,192,134 97</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	537,066	96
Mortgage loans.....		69,700	00
Collateral loans.....		1,329,597	24
Book value of bonds and stocks.....		434,475	50
Cash in company's office, \$111,316.80; in banks, \$558,582.10.....		669,899	90
Due from ledger accounts secured.....		138,333	77
All other items.....		13,121	60
Total net ledger assets.....	\$	3,192,134	97

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	23,943	00
Market value of real estate over book value.....		120,093	04
Market value of bonds and stocks over book value.....		3,315	00
Premiums in course of collection.....		9,330	35
Revenue stamps.....		750	00
Due from other companies for reinsurance.....		2,922	27
Due for renewals.....		2,648	37
Gross assets.....	\$	3,355,137	00
Deduct assets not admitted.....		6,781	68
Total admitted assets.....	\$	3,348,355	32

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	62,525	90
Unearned premiums.....		129,824	89
Expenses, etc., due.....		1,000	00
Premiums uncollected.....		26	00
Due depositors.....		2,394,704	97
Total liabilities.....	\$	2,588,081	76
Paid up capital.....		500,000	00
Surplus.....		260,273	56
Total.....	\$	3,348,355	32

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$	27,040,545	25
Premiums thereon.....		89,780	52
Net in force December 31, 1900.....		26,589,845	25
Surety risks written in 1900.....		40,358,761	71
Premiums thereon.....		158,495	66
Net in force December 31, 1900.....		43,750,696	95

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—			
Risks written.....	\$	3,000	00
Premiums received.....		25	00
Amount at risk end of year.....		1,500	00
Surety—			
Risks written.....		73,756	40
Premiums received.....		366	50
Amount at risk end of year.....		67,000	00

Aggregate—	
Risks written.....	76,756 40
Premiums received.....	391 50
Amount at risk end of year.....	68,500 00
State tax.....	7 83

## CONTINENTAL CASUALTY COMPANY.

Principal Office.....Hammond, Indiana.

(Organized in 1897.)

C. H. BUNKER, PRESIDENT.

L. G. PHELPS, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 362,369 13

### I. INCOME.

Net cash received for premiums.....	\$ 224,755 74
Interest .....	7,658 84
From all other sources.....	10,000 00
<b>Total .....</b>	<b>\$ 242,414 58</b>

### II. DISBURSEMENTS.

Net paid policy holders.....	\$ 125,321 25
Stockholders for interest or dividends.....	12,000 00
Commissions or brokerage to agents.....	57,609 38
Salaries and expenses of agents.....	11,007 09
Medical examiners' fees and salaries, \$713.20; inspections, \$97.12.....	810 32
Salaries of officers, \$11,058.46; employes, \$13,761.61.....	24,820 07
Taxes, fees and licenses.....	6,481 05
Rent .....	3,064 63
Legal expenses.....	1,565 12
Furniture and fixtures, \$387.62; advertising, \$1,246.01; printing and stationery, \$8,156.94.....	9,790 57
All other items.....	11,130 92
<b>Total disbursements.....</b>	<b>\$ 263,600 40</b>
<b>Balance .....</b>	<b>\$ 341,183 31</b>

### III. LEDGER ASSETS.

Mortgage loans.....	\$ 195,400 00
Collateral loans.....	2,000 00
Book value of bonds and stocks.....	94,585 38
Cash in company's office, \$3,114.17; in banks, \$20,238.60.....	23,352 77
Agents' debit balances.....	10,579 02
In course of transmission.....	13,415 95
Furniture and fixtures.....	3,731 44
<b>Total .....</b>	<b>\$ 343,064 56</b>
Deduct ledger liabilities.....	1,881 25
<b>Total net ledger assets.....</b>	<b>\$ 341,183 31</b>



## NON-LEDGER ASSETS.

Outstanding interest.....	\$	4,240 12
Market value of bonds and stocks over book value.....		3,654 62
Premiums in course of collection.....		73,787 91
		<hr/>
Gross assets.....	\$	422,865 96
Deduct assets not admitted.....		13,913 79
		<hr/>
Total admitted assets.....	\$	408,952 17

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	2,150 08
Unearned premiums.....		54,768 17
		<hr/>
Total liabilities.....	\$	56,918 25
Paid up capital.....		300,000 00
Surplus .....		52,033 92
		<hr/>
Total .....	\$	408,952 17

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	7,549,650 00
Premiums thereon.....		348,164 49
Net in force December 31, 1900.....		2,817,850 00
Plate glass risks written in 1900.....		208,278 00
Premiums thereon.....		6,405 52
Net in force December 31, 1900.....		142,452 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	385 00
Premiums received.....		18 80
Losses paid.....		840 08
Losses incurred.....		840 08
Amount at risk end of year.....		2,880 00
Expense incurred in Colorado in 1900.....		552 00
State tax.....		37 60

UNITED STATES BRANCH  
OF THE  
EMPLOYERS' LIABILITY ASSURANCE  
CORPORATION.

Principal Office.....Boston, Mass.

(Organized in 1880.)

SAMUEL APPLETON AND WALTER TRACEY DANA, MANAGERS AND  
ATTORNEYS.

Amount of net ledger assets December 31 of previous year.....\$ 1,040,056 43

I. INCOME.

Net cash received for premiums.....	\$ 1,393,647 35
Interest .....	52,503 91
From all other sources.....	42,202 36
Total .....	\$ 1,488,353 62

II. DISBURSEMENTS.

Net paid policy holders.....	715,226 18
Commissions or brokerage to agents.....	333,126 44
Salaries and expenses of agents.....	9,251 29
Inspections .....	19,260 80
Salaries of officers, \$12,310.10; employes, \$21,033.13.....	33,343 23
Taxes, fees and licenses.....	40,486 83
Rent .....	21,893 62
Legal expenses.....	5,177 63
Furniture and fixtures, \$1,714.42; advertising, \$6,401.13; printing and stationery, \$14,836.56.....	22,952 11
All other items.....	11,159 26
Total disbursements.....	\$ 1,211,877 39
Balance .....	\$ 1,316,532 66

III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,252,862 80
Cash in company's office, \$1,800.00; in banks, \$459.89.....	2,259 89
Cash deposited with trustees.....	32,419 02
Market value bonds and stocks over cost.....	28,990 95
Total net ledger assets.....	\$ 1,316,532 66

NON-LEDGER ASSETS.

Outstanding interest.....	\$ 10,134 58
Premiums in course of collection.....	224,716 36
Total admitted assets.....	\$ 1,551,383 60

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	336,840	00
Unearned premiums.....		644,565	51
All other liabilities.....		11,268	46
<hr/>			
Total liabilities.....	\$	992,673	97
Paid up capital, statutory deposit, \$100,000.			
Surplus .....		558,709	63
<hr/>			
Total .....	\$	1,551,383	60

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	39,436,085	00
Premiums thereon.....		175,271	49
Net in force December 31, 1900.....		30,290,120	00
Health risks written in 1900.....		1,367,830	00
Premiums thereon.....		6,079	25
Net in force December 31, 1900.....		1,217,490	00
Employers' liability risks written in 1900.....		321,499,085	00
Premiums thereon.....		1,428,884	82
Net in force December 31, 1900.....		252,131,525	00
Fidelity risks written in 1900.....		6,063,745	00
Premiums thereon.....		26,949	98
Net in force December 31, 1900.....		5,222,600	00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....	\$	2,298,678	00
Premiums received.....		10,216	35
Losses paid.....		9,122	83
Losses incurred.....		12,357	83
Employers' Liability—			
Risks written.....		2,855,884	00
Premiums received.....		12,692	82
Losses paid.....		3,068	51
Losses incurred.....		2,558	51
Health—			
Risks written.....		20,137	00
Premiums received.....		89	50
Fidelity—			
Risks written.....		137,002	00
Premiums received.....		608	90
Losses paid.....		1,952	50
Losses incurred.....		1,452	50
Aggregate—			
Risks written.....		5,311,701	00
Premiums received.....		23,607	57
Losses paid.....		14,143	84
Losses incurred.....		16,368	84
Expense incurred in Colorado in 1900.....		6,564	09
State tax.....		472	15

## FIDELITY AND CASUALTY COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1876.)

GEO. F. SEWARD, PRESIDENT.                      ROBERT J. HILLAS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$    2,842,147 81

### I. INCOME.

Net cash received for premiums.....	\$	3,572,502 36
Interest .....		161,450 33
From all other sources.....		12,305 00
Total .....		\$    3,746,257 69

### II. DISBURSEMENTS.

Net paid policy holders.....	\$	1,612,828 34
Stockholders for interest or dividends.....		50,000 00
Commission or brokerage to agents.....		937,771 81
Salaries and expenses of agents.....		169,906 86
Inspections .....		128,622 88
Salaries of officers, \$43,218.93; employes, \$205,505.93.....		248,724 86
Taxes, fees and licenses.....		96,328 08
Rent .....		38,078 46
Legal expenses, \$1,603.38; real estate expenses, \$22,797.67.....		24,401 05
Furniture and fixtures, \$5,841.06; advertising, \$8,432.02; printing and stationery, \$32,255.75.....		46,528 83
All other items.....		77,113 10
Total disbursements.....		\$    3,430,304 27
Balance .....		\$    3,158,101 23

### III. LEDGER ASSETS.

Book value of real estate.....	\$	567,737 29
Book value of bonds and stocks.....		2,463,779 28
Cash in company's office, \$6,428.15; in banks, \$112,886.15.....		119,314 30
Bills receivable, \$5,061.82; agents' debit balances, \$2,208.54.....		7,270 36
All other items.....		4,620 50
Total .....		\$    3,162,721 73
Deduct ledger liabilities.....		4,620 50
Total net ledger assets.....		\$    3,158,101 23

### NON-LEDGER ASSETS.

Outstanding interest.....	\$	3,739 71
Market value of bonds and stocks over book value.....		416,703 97
Premiums in course of collection.....		341,156 43
Reserve reinsurance deposit.....		23,784 62
Gross assets.....		\$    3,943,485 96

Deduct assets not admitted.....	7,270 36
Total admitted assets.....\$	3,936,215 60

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....\$	741,080 60
Unearned premiums.....	1,859,134 49
Contingent fund.....	150,000 00
Salaries, etc., due.....	43,004 38
Total liabilities.....\$	2,793,219 47
Paid up capital.....	250,000 00
Surplus .....	892,996 13
Total .....	3,936,215 60

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....\$	521,172,008 32
Premiums thereon.....	1,644,876 63
Net in force December 31, 1900.....	317,844,046 99
Employers' liability risks written in 1900.....	218,079,333 00
Premiums thereon.....	1,678,224 27
Net in force December 31, 1900.....	188,164,333 34
Buglary risks written in 1900.....	46,545,363 81
Premiums thereon.....	350,340 67
Net in force, December 31, 1900.....	40,523,564 48
Fidelity risks written in 1900.....	89,722,940 17
Premiums thereon.....	352,855 51
Net in force December 31, 1900.....	65,462,109 17
Plate glass risks written in 1900.....	10,634,559 04
Premiums thereon.....	252,414 62
Net in force December 31, 1900.....	9,261,913 74
Steam boiler risks written in 1900.....	97,392,668 50
Premiums thereon.....	379,041 66
Net in force December 31, 1900.....	10,702,003 50

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....\$	3,622,750 00
Premiums received.....	9,933 55
Losses paid.....	5,708 70
Losses incurred.....	5,708 70
Employers' Liability—	
Risks written.....	478,800 00
Premiums received.....	4,315 23
Losses paid.....	4,755 39
Losses incurred.....	4,755 39
Burglary—	
Risks written.....	386,668 00
Premiums received.....	3,880 61
Losses paid.....	403 84
Losses incurred.....	403 84
Fidelity and Surety—	
Risks written.....	23,900 00
Premiums received.....	83 85

Plate Glass—	
Risks written.....	100,221 60
Premiums received.....	2,554 92
Losses paid.....	798 04
Losses incurred.....	798 04
Steam Boiler—	
Risks written.....	219,000 00
Premiums received.....	595 30
Losses paid.....	48 21
Losses incurred.....	48 21
Aggregate—	
Risks written.....	4,831,339 60
Premiums received.....	21,363 46
Losses paid.....	11,714 18
Losses incurred.....	11,714 18
Expense incurred in Colorado in 1900.....	9,290 85
State tax.....	427 27

## FIDELITY AND DEPOSIT COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1890.)

EDWIN WARFIELD, PRESIDENT.      HERMAN E. BOSLER, SECRETARY.

CASH CAPITAL, \$1,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 4,120,325 25

### I. INCOME.

Net cash received for premiums.....	\$ 1,138,262 47
Interest .....	174,124 75
From all other sources.....	73,743 53
<b>Total .....</b>	<b>\$ 1,386,130 75</b>

### II. DISBURSEMENTS.

Net paid policy holders.....	\$ 371,259 86
Stockholders for interest or dividends.....	262,447 50
Commissions or brokerage to agents.....	279,261 34
Inspections .....	51,894 12
Salaries of officers and employes.....	77,835 04
Taxes, fees and licenses.....	52,319 11
Rent .....	7,924 98
Legal expenses, \$18,799.72; real estate expenses, \$10,316.30.....	29,110 02
Furniture and fixtures, \$3,650.39; advertising, \$4,734.97; printing and stationery, \$13,011.02.....	21,396 38
All other items.....	69,065 94
<b>Total disbursements.....</b>	<b>\$ 1,222,514 29</b>
<b>Balance .....</b>	<b>\$ 4,283,941 71</b>

## III. LEDGER ASSETS.

Book value of real estate.....	\$	600,000 00
Book value of bonds and stocks.....		3,364,257 00
Cash in company's office, \$41,613.14; in banks, \$277,971.57.....		319,584 71
Total net ledger assets.....	\$	4,283,941 71

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	97,372 08
Total admitted assets.....	\$	4,381,313 79

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	155,163 09
Unearned premiums.....		650,248 39
Total liabilities.....	\$	805,411 48
Paid up capital.....		1,500,000 00
Surplus .....		2,075,902 31
Total .....	\$	4,381,313 79

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$	208,062,041 00
Premiums thereon.....		825,035 18
Net in force December 31, 1900.....		174,608,909 65
Surety risks written in 1900.....		40,984,324 00
Premiums thereon.....		310,286 47
Net in force December 31, 1900.....		87,192,374 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—		
Risks written.....	\$	3,748,750 00
Premiums received.....		15,624 57
Losses paid.....		646 11
Losses incurred.....		2,484 73
Surety—		
Risks written.....		963,650 00
Premiums received.....		6,545 65
Losses paid.....		98 48
Losses incurred.....		58 48
Aggregate—		
Risks written.....		4,712,400 00
Premiums received.....		22,170 22
Losses paid.....		744 59
Losses incurred.....		2,582 91
State tax.....		443 40

## FRANKFORT-AMERICAN INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1898.)

PAUL DUMCKE, PRESIDENT.                      GORDON M'DONALD, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$      399,428 11

### I. INCOME.

Net cash received for premiums.....	\$ 228,799 95
Interest .....	9,900 00
From all other sources.....	15,867 56
Total .....	\$ 254,567 51

### II. DISBURSEMENTS.

Net paid policy holders.....	\$ 89,075 92
Commissions or brokerage to agents.....	53,545 76
Salaries and expenses to agents.....	39,308 70
Inspections .....	8,310 48
Salaries of officers.....	5,420 00
Taxes, fees and licenses.....	4,452 40
Advertising, \$862.43; printing and stationery, \$2,468.56.....	3,331 99
All other items.....	3,568 49
Total disbursements.....	\$ 207,013 74
Balance .....	\$ 446,981 88

### III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 395,824 39
Cash in banks.....	49,371 28
Agents' debit balances.....	1,786 21
Total net ledger assets.....	\$ 446,981 88

### NON-LEDGER ASSETS.

Outstanding interest.....	\$ 4,823 33
Market value of bonds and stocks over book value.....	1,200 00
Premiums in course of collection.....	37,332 22
Total admitted assets.....	\$ 490,437 43

### IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 51,470 74
Unearned premiums.....	127,606 76
Total liabilities.....	\$ 179,077 50
Paid up capital.....	300,000 00
Surplus .....	11,359 93
Total .....	\$ 490,437 43



## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....*	\$	2,315,000	00
Premiums thereon.....		4,475	35
Net in force December 31, 1900.....		2,175,000	00
Employers' liability risks written in 1900.....		40,969,000	00
Premiums thereon.....		196,105	50
Net in force December 31, 1900.....		34,419,000	00
Plate glass risks written in 1900.....		4,481,032	63
Premiums thereon.....		77,048	27
Net in force December 31, 1900.....*		3,682,371	83
Steam boiler risks written in 1900.....		7,766,000	00
Premiums thereon.....		25,076	35
Net in force December 31, 1900.....		8,050,731	70

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....*	\$	30,000	00
Premiums received.....		75	00
Amount at risk end of year.....		30,000	00
Steam Boiler—			
Risks written.....		615,000	00
Premiums received.....		3,550	00
Losses paid.....		100	15
Losses incurred.....		100	15
Amount at risk end of year.....		595,000	00
Aggregate—			
Risks written.....		645,000	00
Premiums received.....		3,625	00
Losses paid.....		100	15
Losses incurred.....		100	15
Amount at risk end of year.....		625,000	00
Expense incurred in Colorado in 1900.....		1,548	00
State tax.....		77	40

## UNITED STATES BRANCH

OF THE

FRANKFORT MARINE, ACCIDENT AND PLATE  
GLASS INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1865.)

F. G. VOSS, UNITED STATES MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 511,873 96

## I. INCOME.

Net cash received for premiums.....*	\$	898,955	73
Interest .....		6,550	00
Received from home office.....		180,000	00
Total .....	\$	1,085,505	73

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	527,738 68
Stockholders for interest or dividends.....		6,000 00
Commissions or brokerage to agents.....		268,576 93
Salaries and expenses of agents.....		98,156 56
Inspections .....		11,654 29
Salaries of officers.....		1,500 00
Taxes, fees and licenses.....		28,097 98
Legal expenses.....		2,254 00
Advertising, \$2,415.00; printing and stationery, \$5,748.24.....		8,163 24
All other items.....		13,610 89
Total disbursements.....	\$	965,752 57
Balance .....	\$	631,627 12

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$	524,291 67
Cash deposited with trustees.....		110,588 75
Total .....	\$	634,880 42
Deduct ledger liabilities.....		3,253 30
Total net ledger assets.....	\$	631,627 12

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	13,122 46
Market value of bonds and stocks over book value.....		15,848 33
Premiums in course of collection.....		181,689 07
Total admitted assets.....	\$	842,286 98

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	226,243 51
Unearned premiums.....		358,327 06
Total liabilities.....	\$	584,570 57
Surplus .....		257,716 41
Total .....	\$	842,286 98

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	28,069,350 00
Premiums thereon.....		181,018 02
Net in force December 31, 1900.....		18,507,500 00
Employers' liability risks written in 1900.....		71,729,000 00
Premiums thereon.....		777,801 16
Net in force December 31, 1900.....		62,625,000 00
Plate glass risks written in 1900.....		3,275,203 75
Premiums thereon.....		59,046 88
Net in force December 31, 1900.....		2,833,007 73

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 918,500 00
Premiums received.....	37,735 23
Losses paid.....	34,008 61
Losses incurred.....	34,008 61
Amount at risk end of year.....	826,650 00
Employers' Liability—	
Risks written.....	1,660,000 00
Premiums received.....	33,148 45
Losses paid.....	37,049 19
Losses incurred.....	37,049 19
Amount at risk end of year.....	1,494,000 00
Plate Glass—	
Risks written.....	396,160 00
Premiums received.....	3,673 87
Losses paid.....	2,446 08
Losses incurred.....	2,446 08
Amount at risk end of year.....	356,544 00
Aggregate—	
Risks written.....	\$ 2,974,660 00
Premiums received.....	74,557 55
Losses paid.....	73,503 88
Losses incurred.....	73,503 88
Amount at risk end of year.....	2,677,194 00
Expense incurred in Colorado in 1900.....	29,800 00
State tax.....	1,988 14

UNITED STATES BRANCH  
OF THE  
GENERAL ACCIDENT ASSURANCE  
CORPORATION.

Principal Office.....Philadelphia, Pa.

(Organized in 1891.)

MUIR & HAUGHTON, UNITED STATES MANAGERS.

Amount of net ledger assets December 31 of previous year.....\$ 303,350 57

I. INCOME.

Net cash received for premiums.....	\$ 191,876 07
Interest .....	9,688 68
From all other sources.....	744 91
Total .....	\$ 202,309 66.

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	76,025 81
Commissions or brokerage to agents.....		45,730 93
Salaries and expenses of agents.....		6,964 77
Medical examiners' fees and salaries.....		3,029 17
Salaries of officers and employes.....		21,355 03
Taxes, fees and licenses.....		3,580 45
Rent .....		621 04
Legal expenses.....		993 61
Furniture and fixtures, \$508.01; advertising, \$215.85; printing and stationery, \$3,358.97.....		4,082 83
All other items.....		8,556 82
Total disbursements.....	\$	170,950 46
Balance .....	\$	334,709 77

## III. LEDGER ASSETS.

Book value of bonds.....	\$	224,534 50
Cash in banks.....		10,141 08
Agents' debit balances.....		34 19
Total net ledger assets.....	\$	334,709 77

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	2,941 66
Premiums in course of collection.....		8,452 89
Total admitted assets.....	\$	346,104 22

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	11,987 11
Unearned premiums.....		58,167 75
Total liabilities.....		70,154 86
Surplus .....		275,949 46
Total .....	\$	346,104 32

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	162,930,345 00
Premiums thereon.....		162,381 85
Net in force December 31, 1900.....		56,281,875 00
Employers' liability risks written in 1900.....		160,000 00
Premiums thereon.....		455 50
Net in force December 31, 1900.....		110,000 00
Burglary risks written in 1900.....		5,332,101 09
Premiums thereon.....		44,849 71
Net in force December 31, 1900.....		4,237,094 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

## Accident--

Risks written.....	\$	2,321,000 00
Premiums received.....		2,456 55
Losses Paid.....		2,931 82
Losses incurred.....		3,231 82
Amount at risk end of year.....		780,000 00

Burglary—	
Risks written.....	10,875 00
Premiums received.....	119 70
Amount at risk end of year.....	10,875 00
Aggregate—	
Risks written.....	2,331,875 00
Premiums received.....	2,576 25
Losses paid.....	2,931 82
Losses incurred.....	3,231 82
Amount at risk end of year.....	790,875 00
Expense incurred in Colorado in 1900.....	1,288 00
State tax.....	51 53

## GREAT EASTERN CASUALTY AND INDEMNITY COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1892.)

CORNELIUS VAN COTT, PRESIDENT.      LOUIS H. FIBEL, SECRETARY.

CASH CAPITAL, \$125,000.

Amount of net ledger assets December 31 of previous year.....\$      164,827 56

### I. INCOME.

Net cash received for premiums.....	\$      129,265 05
Interest .....	4,983 13
From all other sources.....	2,454 77
<b>Total .....</b>	<b>\$      136,702 95</b>

### II. DISBURSEMENTS.

Net paid policy holders.....	\$      23,551 97
Stockholders for interest or dividends.....	4,687 50
Commissions or brokerage to agents.....	43,561 39
Salaries and expenses of agents.....	850 00
Inspections .....	323 00
Salaries of officers, \$7,250.00; employes, \$7,214.82.....	14,464 82
Taxes, fees and licenses.....	2,541 27
Rent .....	1,733 34
Legal expenses.....	119 05
Furniture and fixtures, \$419.94; advertising, \$686.53; printing and stationery, \$2,565.04.....	3,671 51
All other items.....	7,814 16
<b>Total disbursements.....</b>	<b>\$      103,318 01</b>
<b>Balance .....</b>	<b>\$      198,212 50</b>

### III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$      175,975 44
Cash in company's office, \$5,088.96; in banks, \$17,148.10.....	22,237 06
<b>Total net ledger assets.....</b>	<b>\$      198,212 50</b>

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	933 39
Market value of bonds and stocks over book value.....		5,843 31
Premiums in course of collection.....		8,641 33
Total admitted assets.....	\$	213,630 53

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	1,200 00
Unearned premiums.....		57,191 35
Total liabilities.....	\$	58,391 35
Paid up capital.....		125,000 00
Surplus .....		30,239 18
Total .....	\$	213,630 53

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	112,117,500 00
Premiums thereon.....		164,280 55
Net in force December 31, 1900.....		80,895,000 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	190,000 00
Premiums received.....		250 00
Amount at risk end of year.....		190,000 00
Expense incurred in Colorado in 1900.....		82 00
State tax.....		5 00

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GUARANTEE COMPANY OF NORTH  
AMERICA.

Principal Office.....Montreal, Canada.

(Organized in 1857.)

EDWARD RAWLINGS, PRESIDENT.                      ROBERT KERR, SECRETARY.

CASH CAPITAL, \$304,600.

Amount of net ledger assets December 31 of previous year.....\$ 939,745 04

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I. INCOME.

Net cash received for premiums.....	\$	156,271 68
Interest .....		41,449 37
From all other sources.....		1,858 93
Total .....	\$	199,579 98

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	43,244 19
Stockholders for interest or dividends.....		24,368 00
Commissions or brokerage to agents.....		6,350 29
Salaries and expenses of agents.....		19,455 73
Inspections .....		11,735 55
Salaries of officers and employes.....		39,347 34
Taxes, fees and licenses.....		6,537 09
Rent .....		7,107 36
Legal expenses.....		1,136 45
Advertising, \$1,233.66; printing and stationery, \$2,819.15.....		4,058 81
All other items.....		6,855 29
Total disbursements.....	\$	170,196 10
Balance .....	\$	1,019,128 92

## III. LEDGER ASSETS.

Book value of real estate.....	\$	73,600 62
Mortgage loans.....		1,000 00
Book value of bonds and stocks.....		814,888 67
Cash in company's office, \$1,038.64; in banks, \$124,919.76.....		125,958 40
All other items.....		3,681 23
Total net ledger assets.....	\$	1,019,128 92

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	7,951 08
Market value of bonds and stocks over book value.....		15,284 00
Premiums in course of collection.....		6,442 06
Gross assets.....	\$	1,048,806 06
Deduct assets not admitted.....		6,684 35
Total admitted assets.....	\$	1,042,121 71

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	64,457 88
Unearned premiums.....		84,837 38
Commissions and brokerage due agents and brokers.....		6,246 67
All other liabilities.....		5,000 00
Total liabilities.....	\$	160,571 93
Paid up capital.....		304,600 09
Surplus .....		576,949 78
Total .....	\$	1,042,121 71

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$	54,723,792 00
Premiums thereon.....		180,462 26
Net in force December 31, 1900.....		42,418,692 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—	
Risks written.....	\$ 60,000 00
Premiums received.....	294 25
Amount at risk end of year.....	60,000 00
Expense incurred in Colorado in 1900.....	45 82
State tax.....	5 88

## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1866.)

J. M. ALLEN, PRESIDENT.

J. P. PIERCE, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 2,214,292 86

### I. INCOME.

Net cash received for premiums.....	\$ 1,148,040 14
Interest and rent.....	115,899 16
Profit on sale of real estate, \$1,855.00; on sale or maturity of securities, \$19,449.80.....	21,304 80
From all other sources.....	3,031 95
<b>Total .....</b>	<b>\$ 1,288,276 05</b>

### II. DISBURSEMENTS.

Net paid policy holders.....	\$ 109,331 53
Stockholders for interest or dividends.....	80,000 00
Commissions or brokerage to agents.....	276,519 37
Salaries and expenses of agents.....	113,169 99
Inspections .....	389,200 87
Salaries of officers, \$32,000.00; employes, \$19,200.50.....	51,200 50
Taxes, fees and licenses.....	30,061 16
Rent .....	4,750 00
Legal expenses, \$1,769.92; real estate expenses, \$2,181.26.....	3,951 18
Furniture and fixtures, \$5,091.53; advertising, \$19,622.96; printing and stationery, \$13,708.55.....	38,423.04
Losses on sales or maturity of securities.....	10,431 28
All other items.....	2,254 63
Profit and loss readjusting real estate account.....	13,557 51
<b>Total disbursements.....</b>	<b>\$ 1,122,851 06</b>
<b>Balance .....</b>	<b>\$ 2,379,717 85</b>

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 30,712 00
Mortgage loans.....	458,450 00
Book value of bonds and stocks.....	1,736,064 00



Cash in company's office, \$20,322.25; in banks, \$129,746 12.....	150,068 37
Accounts payable secured.....	4,423 48
<b>Total net ledger assets.....</b>	<b>\$ 2,379,717 85</b>

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 12,616 93
Market value of bonds and stocks over book value.....	85,391 00
Premiums in course of collection.....	223,391 28
<b>Total admitted assets.....</b>	<b>\$ 2,701,027 06</b>

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 17,851 85
Unearned premiums and reserve.....	1,561,434 36
<b>Total liabilities.....</b>	<b>\$ 1,579,286 21</b>
Paid up capital.....	500,000 00
Surplus .....	621,740 85
<b>Total .....</b>	<b>\$ 2,701,027 06</b>

## V. RISKS AND PREMIUMS.

Steam boiler risks written in 1900.....	\$ 133,904,232 00
Premiums thereon.....	1,212,363 30
Net in force December 31, 1900.....	\$ 324,845,414 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Steam Boiler—	
Risks written.....	\$ 1,035,000 00
Premiums received.....	10,200 00
Losses paid.....	566 88
Losses incurred.....	566 88
Amount at risk end of year.....	2,822,072 00
Expense incurred in Colorado in 1900.....	3,540 29
State tax.....	204 00

## LLOYD'S PLATE GLASS INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1882.)

W. T. WOODS, PRESIDENT.                      C. E. W. CHAMBERS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 587,169 53

## I. INCOME.

Net cash received for premiums.....	\$ 426,814 39
Interest .....	24,357 08
From all other sources.....	5,906 18
<b>Total .....</b>	<b>\$ 457,077 65</b>

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	221,180 59
Stockholders for interest or dividends.....		25,000 00
Commissions or brokerage to agents.....		135,401 88
Salaries and expenses of agents.....		1,176 75
Salaries of officers, \$12,841.66; employes, \$38,786.76.....		51,628 42
Taxes, fees and licenses.....		16,050 96
Rent .....		2,415 82
Legal expenses, \$163.60; real estate expenses, \$4,955.10.....		5,118 70
Furniture and fixtures, \$218.60; advertising, \$2,721.90; printing and stationery, \$3,239.03.....		6,179 53
All other items.....		10,202 97
Total disbursements.....	\$	474,355 62
Balance .....	\$	569,891 56

## III. LEDGER ASSETS.

Book value of real estate.....	\$	245,763 18
Book value of bonds and stocks.....		302,800 28
Cash in company's office, \$2,187.17; in banks, \$19,140.93.....		21,328 10
Total net ledger assets.....	\$	569,891 56

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$	19,236 82
Market value of bonds and stocks over book value.....		16,485 67
Premiums in course of collection.....		45,551.14
Total admitted assets.....	\$	651,165 19

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	3,399 74
Unearned premiums.....		232,967 02
Salaries, etc., due.....		28,771 79
Total liabilities.....	\$	265,138 55
Paid up capital.....		250,000 00
Surplus .....		136,026 64
Total .....	\$	651,165 19

## V. RISKS AND PREMIUMS.

Plate glass risks written in 1900.....	\$	17,703,183 00
Premiums thereon.....		447,004 89
Net in force December 31, 1900.....		18,327,590 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—		
Risks written.....	\$	110,208 29
Premiums received.....		2,470 59
Losses paid.....		1,838 53
Losses incurred.....		2,008 36
Amount at risk end of year.....		89,333 94
Expense incurred in Colorado in 1900.....		496 04
State tax.....		49 41

UNITED STATES BRANCH  
OF THE  
LONDON GUARANTEE AND ACCIDENT  
COMPANY.

Principal Office.....Chicago, Ill.

(Commenced business in the United States in 1892.)

A. W. MASTERS, GENERAL MANAGER.

Amount of net ledger assets December 31 of previous year.....\$ 898,482 75

I. INCOME.

Net cash received for premiums.....	\$	911,052 00
Interest .....		33,113 61
Total .....	\$	944,165 61

II. DISBURSEMENTS.

Net paid policy holders.....	\$	410,666 32
Remitted to head office.....		48,154 92
Commissions or brokerage to agents.....		244,959 31
Salaries and expenses of agents.....		13,027 67
Inspections .....		6,272 13
Salaries of officers, \$16,900.00; employes, 23,225.06.....		40,125 06
Taxes, fees and licenses.....		24,811 98
Rent .....		4,015 00
Legal expenses.....		4,002 96
Furniture and fixtures, \$1,328.07; advertising, \$3,027.17; printing and stationery, \$5,568.22 .....		9,923 46
All other items.....		14,211 83
Total disbursements.....	\$	820,170 64
Balance .....	\$	1,022,477 72

III. LEDGER ASSETS.

Book value of bonds.....	\$	971,578 63
Cash in company's office, \$899.09; cash in banks, \$50,000.00.....		50,899 09
Total net ledger assets.....	\$	1,022,477 72

NON-LEDGER ASSETS.

Outstanding interest.....	\$	9,724 08
Market value of bonds and stocks over book value.....		40,124 77
Premiums in course of collection.....		99,193 33
Total admitted assets.....	\$	1,171,519 90

IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	296,179 80
Unearned premiums.....		355,047 78

Salaries, etc., due.....	4,474 65
Reserve .....	55,000 00
For reinsurance.....	525 81
Total liabilities.....	\$ 741,228 04
Paid up capital.....	200,000 00
Surplus .....	230,291 86
Total .....	\$ 1,171,519 90

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$ 22,660,150 00
Premiums thereon.....	200,395 03
Net in force December 31, 1900.....	14,069,300 00
Employers' liability risks written in 1900.....	82,297,500 00
Premiums thereon.....	823,762 76
Net in force December 31, 1900.....	77,127,500 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 729,500 00
Premiums received.....	68,148 41
Losses paid.....	40,795 02
Losses incurred.....	40,795 02
Amount at risk at end of year.....	554,500 00
Employers' Liability—	
Risks written.....	3,335,000 00
Premiums received.....	58,940 70
Losses paid.....	17,740 55
Losses incurred.....	17,740 55
Amount at risk at end of year.....	3,005,000 00
Aggregate—	
Risks written.....	4,064,500 00
Premiums received.....	127,089 11
Losses paid.....	58,535 57
Losses incurred.....	58,535 57
Amount at risk end of year.....	3,559,500 00
State tax.....	2,541 78

## MARYLAND CASUALTY COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1898.)

JOHN T. STONE, PRESIDENT. W. E. THOMSEN, SECRETARY.

CASH CAPITAL, \$750,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,807,314 28

## I. INCOME.

Net cash received for premiums.....	\$ 1,447,419 04
Interest .....	76,880 87
From all other sources.....	56,920 14
Total .....	\$ 1,581,220 05

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	450,030	55
Stockholders for interest or dividends.....		89,970	25
Commissions or brokerage to agents.....		450,951	42
Salaries and expenses of agents.....		42,998	45
Medical examiners' fees and salaries, \$56,469.43; inspections, \$44,929.89		101,399	32
Salaries of officers, \$15,911.49; employes, \$7,140.18.....		23,051	67
Taxes, fees and licenses.....		44,469	70
Rent .....		4,000	02
Legal expenses.....		32,659	81
Furniture and fixtures, \$1,866.81; advertising, \$7,125.24; printing and stationery, \$6,449.96.....		15,442	01
All other items.....		100,596	60
Total disbursements.....	\$	1,364,569	80
Balance .....	\$	2,023,964	53

## III. LEDGER ASSETS.

Collateral loans.....	\$	603,850	00
Book value of bonds.....		1,192,330	38
Cash in company's office, 19,723.09; in banks, \$97,614 .54.....		117,337	63
Bills receivable, \$3,569.50; agents' debit balances, \$6,923.17.....		10,492	67
All other items.....		100,100	00
Total .....	\$	2,024,110	68
Deduct ledger liabilities.....		146	15
Total net ledger assets.....	\$	2,023,964	53

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	4,430	00
Market value of bonds and stocks over book value.....		52,192	07
Premiums in course of collection.....		256,101	60
Gross assets.....	\$	2,336,688	20
Deduct assets not admitted.....		10,592	67
Total admitted assets.....	\$	2,326,095	53

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	199,357	94
Unearned premiums.....		673,725	49
Dividends to stockholders unpaid.....		29	75
Safety reserve.....		25,000	00
Total liabilities.....	\$	898,113	18
Paid up capital.....		750,000	00
Surplus .....		677,982	35
Total .....	\$	2,326,095	53

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	76,736,300	00
Premiums thereon.....		233,378	90
Net in force December 31, 1900.....		29,902,300	00

Employers' liability risks written in 1900.....	68,857,490 00
Premiums thereon.....	1,325,193 84
Net in force December 31, 1900.....	60,792,666 00
Health risks written in 1900.....	1,065,275 00
Premiums thereon.....	2,903 25
Net in force December 31, 1900.....	729,350 00
Plate glass risks written in 1900.....	1,603,449 69
Premiums thereon.....	91,659 05
Net in force December 31, 1900.....	1,498,995 36
Steam boiler risks written in 1900.....	25,830,600 00
Premiums thereon.....	72,894 72
Net in force December 31, 1900.....	30,330,300 00
Sprinkler insurance written in 1900.....	2,925,650 00
Premiums thereon.....	31,814 76
Net in force December 31, 1900.....	2,731,250 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 3,692,700 00
Premiums received.....	4,284 60
Losses paid.....	2,093 59
Losses incurred.....	2,093 59
Amount at risk end of year.....	676,850 00
Employers' Liability—	
Risks written.....	315,000 00
Premiums received.....	5,372 00
Losses paid.....	4,876 13
Losses incurred.....	4,876 13
Amount at risk end of year.....	293,500 00
Plate Glass—	
Risks written.....	32,096 77
Premiums received.....	1,374 65
Losses paid.....	646 47
Losses incurred.....	646 47
Amount at risk end of year.....	32,700 33
Steam Boiler—	
Risks written.....	55,000 00
Premiums received.....	98 35
Amount at risk end of year.....	75,000 00
Health—	
Risks written.....	29,750 00
Premiums received.....	82 75
Amount at risk end of year.....	26,250 00
Aggregate—	
Risks written.....	4,124,546 77
Premiums received.....	11,212 35
Losses paid.....	7,616 19
Losses incurred.....	7,616 19
Amount at risk end of year.....	1,104,300 33
Expense incurred in Colorado in 1900.....	159 16
State tax.....	224 25

## METROPOLITAN PLATE GLASS INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1874.)

EUGENE H. WINSLOW, PRESIDENT.      S. WM. BURTON, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$      422,111 33

### I. INCOME.

Net cash received for premiums.....	\$	283,030 88
Interest .....		12,189 77
		295,220 65
Total .....	\$	295,220 65

### II. DISBURSEMENTS.

Net paid policy holders.....	\$	137,355 09
Stockholders for interest or dividends.....		20,000 00
Commissions or brokerage to agents.....		97,145 84
Salaries and expenses of agents.....		3,668 78
Salaries of officers, \$11,416.68; employes, \$21,368.32.....		32,785 00
Taxes, fees and licenses.....		12,717 46
Legal expenses, \$329.78; real estate expenses, \$2,547.52.....		2,877 30
Advertising, \$1,612.02; printing and stationery, \$2,383.36.....		3,995 38
All other items.....		8,544 39
		319,089 24
Total disbursements.....	\$	319,089 24
Balance .....	\$	398,242 74

### III. LEDGER ASSETS.

Book value of real estate.....	\$	150,000 00
Book value of bonds and stocks.....		225,687 92
Cash in company's office.....		2,088 72
Cash deposited with trust companies.....		20,466 10
		398,242 74
Total net ledger assets.....	\$	398,242 74

### NON-LEDGER ASSETS.

Outstanding interest.....	\$	482 92
Glass on hand.....		3,965 95
Market value of bonds and stocks over book value.....		32,747 08
Premiums in course of collection.....		30,803 05
Sundry accounts due.....		634 51
		466,876 25
Total admitted assets.....	\$	466,876 25

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	5,513	96
Unearned premiums.....		142,839	24
All other liabilities.....		5,074	34
Total liabilities.....		\$	153,457 54
Paid up capital.....		100,000	00
Surplus .....		213,418	71
Total .....		\$	466,876 25

## V. RISKS AND PREMIUMS.

Plate glass risks written in 1900.....	\$	12,545,015	27
Premiums thereon.....		323,107	54
Net in force December 31, 1900.....		11,189,642	65

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—			
Risks written.....	\$	81,088	67
Premiums received.....		2,600	26
Losses paid.....		1,082	49
Losses incurred.....		1,082	49
Amount at risk end of year.....		81,088	67
Expenses incurred in Colorado in 1900.....		1,383	87
State tax.....		52	00

## NATIONAL SURETY COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1897.)

CHAS. A. DEAN, PRESIDENT. BALLARD M'CALL, SECRETARY.

CASH CAPITAL, \$500,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,328,989 53

## I. INCOME.

Net cash received for premiums.....	\$	558,746	78
Interest .....		40,588	33
Trust funds, \$49,429.98; Suspense account, \$4,333.86.....		53,763	84
From all other sources.....		135	15
Total .....		\$	657,540 35

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	95,129	61
Stockholders for interest or dividends.....		50,000	00
Commissions or brokerage to agents.....		43,913	32
Salaries and expenses of agents.....		72,384	32
Compensation of president, vice presidents, etc.....		15,299	87
Salaries of officers, \$24,674.79; employes, \$73,634.63.....		98,309	42
Taxes, fees and licenses.....		17,791	90



Rent .....	10,008 28
Legal expenses.....	29,657 84
Printing and stationery.....	13,296 52
All other items.....	76,854 67
Total disbursements.....	\$ 522,560 75
Balance .....	\$ 1,463,969 13

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 11,225 00
Mortgage loans.....	13,704 39
Collateral loans.....	32,000 00
Book value of bonds and stocks.....	1,241,903 25
Cash in company's office, \$1,703.14; in banks, \$66,264.56.....	67,967 70
Furniture, safes, etc.....	21,772 63
Amounts advanced on contracts secured.....	75,254 09
Tax bills.....	142 07
Total net ledger assets.....	\$ 1,463,969 13

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 8,416 72
Market value of bonds and stocks over book value.....	14,146 75
Premiums in course of collection.....	43,923 75
Gross assets.....	\$ 1,530,456 35
Deduct assets not admitted.....	21,914 70
Total admitted assets.....	\$ 1,508,541 65

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 43,542 14
Unearned premiums.....	263,987 48
Special reserve.....	21,000 00
For reinsurance.....	685 09
All other liabilities, trust funds, etc.....	87,002 32
Total liabilities.....	\$ 416,217 03
Paid up capital.....	500,000 00
Surplus .....	592,324 62
Total .....	\$ 1,508,541 65

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$ 108,335,750 00
Premiums thereon.....	420,979 39
Net in force December 31, 1900.....	92,510,661 00
Surety risks written in 1900.....	82,568,991 00
Premiums thereon.....	232,869 49
Net in force December 31, 1900.....	86,558,776 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity and Surety—	
Risks written.....	\$ 273,626 00
Premiums received.....	1,818 66
Amount at risk end of year.....	276,341 00
Expense incurred in Colorado in 1900.....	402 94
State tax.....	36 37

## NEW AMSTERDAM CASUALTY COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1898.)

EDWARD V. LOEW, PRESIDENT. CHARLES T. HOPPER, SECRETARY.

CASH CAPITAL, \$314,400.

Amount of net ledger assets December 31 of previous year.....\$ 403,720 39

## I. INCOME.

Net cash received for premiums.....	\$ 344,161 01
Interest .....	10,453 13
From all other sources.....	48,620 00
<b>Total .....</b>	<b>\$ 403,234 14</b>

## II. DISBURSEMENTS.

Net paid policy holders.....	\$ 112,268 13
Commissions or brokerage to agents.....	104,373 76
Salaries and expenses of agents.....	9,049 05
Inspections .....	2,778 84
Salaries of officers, \$17,235.08; employes, \$17,242.46.....	34,567 54
Taxes, fees and licenses.....	5,754 92
Rent .....	4,708 88
Legal expenses.....	3,323 39
Furniture and fixtures, \$1,149.12; advertising, \$1,953.36; printing and stationery, \$5,516.76.....	8,619 24
All other items.....	8,102 77
<b>Total disbursements.....</b>	<b>\$ 293,546 52</b>
<b>Balance .....</b>	<b>\$ 513,408 01</b>

## III. LEDGER ASSETS.

Book value of bonds and stocks.....	284,087 50
Cash in company's office, \$3,917.86; in banks, \$222,030.93.....	225,948 79
Agents' debit balances.....	3,371 72
<b>Total net ledger assets.....</b>	<b>\$ 513,408 01</b>

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 3,622 77
Market value of bonds and stocks over book value.....	2,487 50
Premiums in course of collection.....	64,239 11
<b>Gross assets.....</b>	<b>\$ 583,757 39</b>
Deduct assets not admitted.....	3,371 72
<b>Total admitted assets.....</b>	<b>\$ 580,385 67</b>

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	36,467	00
Unearned premiums.....		183,578	43
For reinsurance.....		627	51
		<hr/>	
Total liabilities.....	\$	220,672	94
Paid up capital.....		314,400	00
Surplus .....		45,312	73
		<hr/>	
Total .....	\$	580,385	67

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	57,067,700	00
Premiums thereon.....		92,730	21
Net in force December 31, 1900.....		22,075,950	00
Employers' liability risks written in 1900.....		28,152,883	34
Premiums thereon.....		347,447	88
Net in force December 31, 1900.....		21,535,383	34
Burglary risks written in 1900.....		9,726,594	66
Premiums thereon.....		87,046	31
Net in force December 31, 1900.....		7,716,640	66

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....	\$	3,773,500	00
Premiums received.....		10,871	74
Losses paid.....		1,876	93
Losses incurred.....		2,116	93
Amount at risk end of year.....		3,223,000	00
Employers' Liability—			
Risks written.....		401,500	00
Premiums received.....		4,067	62
Losses paid.....		288	29
Losses incurred.....		498	29
Amount at risk end of year.....		401,501	00
Burglary—			
Risks written.....		58,883	00
Premiums received.....		607	00
Losses paid.....		19	00
Losses incurred.....		19	00
Amount at risk end of year.....		58,883	00
Aggregate—			
Risks written.....		4,233,883	00
Premiums received.....		15,546	36
Losses paid.....		2,184	22
Losses incurred.....		2,544	22
Amount at risk end of year.....		3,683,383	00
State tax.....		310	93

## NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Principal Office.....Newark, New Jersey.

(Organized in 1868.)

SAMUEL C. HOAGLAND, PRESIDENT. JAMES S. HEDDIN, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 161,422 24

### I. INCOME.

Net cash received for premiums.....	\$ 105,673 27
Interest .....	8,195 71
From all other sources.....	836 40
Total .....	\$ 114,705 38

### II. DISBURSEMENTS.

Net paid policy holders.....	\$ 45,330 27
Stockholders for interest or dividends.....	6,000 00
Commissions or brokerage to agents.....	35,111 12
Salaries and expenses of agents.....	1,687 06
Salaries of officers, \$3,000.00; employes, \$5,841.30.....	8,841 30
Taxes, fees and licenses.....	4,303 05
Rent .....	1,000 00
Legal expenses, \$114.91; real estate expenses, 164.69.....	279 60
Advertising, \$200.00; printing and stationery, \$802.02.....	1,002 02
All other items.....	2,585 05
Total disbursements.....	\$ 106,139 47
Balance .....	\$ 169,988 15

### III. LEDGER ASSETS.

Book value of real estate.....	\$ 5,648 56
Mortgage loans.....	147,400 00
Cash in company's office, \$1,408.00; in banks, \$14,715.54.....	16,123 54
Bills receivable, \$882.68; agents' debit balances, \$21.58.....	904 26
Total .....	\$ 170,076 36
Deduct ledger liabilities.....	88 21
Total net ledger assets.....	\$ 169,988 15

### NON-LEDGER ASSETS.

Outstanding interest.....	\$ 1,616 44
Market value of real estate over book value.....	2,701 44
Glass on hand.....	2,438 39
Premiums in course of collection.....	12,614 89
Gross assets.....	\$ 189,359 31
Deduct assets not admitted.....	904 26
Total admitted assets.....	\$ 188,455 05

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	1,552 94
Unearned premiums.....		55,945 22
Salaries, etc., due.....		438 32
Total liabilities.....		\$ 57,936 48
Paid up capital.....		100,000 00
Surplus .....		30,518 57
Total .....		\$ 188,455 05

## V. RISKS AND PREMIUMS.

Plate glass risks written in 1900.....	\$	5,416,700 00
Premiums thereon.....		126,926 66
Net in force December 31, 1900.....		4,838,639 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate glass—		
Risks written.....	\$	157,131 77
Premiums received.....		3,365 58
Losses paid.....		1,974 42
Losses incurred.....		1,974 42
Amount at risk end of year.....		157,131 77
Expense incurred in Colorado in 1900.....		149 80
State tax.....		67 32

## NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1891.)

MAX DANZIGER, PRESIDENT. MAJOR A. WHITE, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 341,723 79

## I. INCOME.

Net cash received for premiums.....		248,079 29
Interest .....		12,193 14
From all other sources.....		156.35
Total .....		\$ 260,428 78

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	129,341 09
Stockholders for interest or dividends.....		10,000 00
Commissions or brokerage to agents.....		78,583 89
Salaries and expenses of agents.....		7,922 06
Salaries of officers, \$10,631.65; employes, \$16,062.15.....		26,743 80

Taxes, fees and licenses.....	9,217 92
Rent .....	3,209 92
Legal expenses.....	97 30
Furniture and fixtures, \$199.92; advertising, \$242.83; printing and stationery, \$1,517.77.....	1,960 52
All other items.....	8,105 31
<hr/>	
Total disbursements.....\$	275,181 81
Balance .....	326,970 76

## III. LEDGER ASSETS.

Mortgage loans.....\$	2,500 00
Book value of bonds and stocks.....	298,960 99
Cash in company's office, \$2,775.94; in banks, \$22,733.83.....	25,509 77
<hr/>	
Total net ledger assets.....\$	326,970 76

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....\$	38,724 01
Premiums in course of collection.....	30,821 48
<hr/>	
Total admitted assets.....\$	396,516 25

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....\$	3,253 58
Unearned premiums.....	128,090 93
Dividends to stockholders declared but not yet due.....	5,000 00
Salaries, etc., due.....	466 67
For return premiums.....	1,629 62
<hr/>	
Total liabilities.....\$	138,440 80
Paid up capital.....	100,000 00
Surplus .....	158,075 45
<hr/>	
Total .....	396,516 25

## V. RISKS AND PREMIUMS.

Plate glass risks written in 1900.....\$	13,987,373 28
Premiums thereon.....	319,477 20
Net in force December 31, 1900.....	11,494,515 79

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Plate Glass—	
Risks written.....\$	122,975 79
Premiums received.....	2,646 72
Losses paid.....	1,433 46
Losses incurred.....	1,995 47
Amount at risk end of year.....	122,975 79
Expense incurred in Colorado in 1900.....	1,931 68
State tax.....	52 93

## NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Principal Office.....Chicago, Ill.

(Organized in 1886.)

E. E. CREPIN, PRESIDENT.

A. E. FORREST, SECRETARY.

CASH CAPITAL, \$100,000.

Amount of net ledger assets December 31 of previous year.....\$ 139,452 03

### I. INCOME.

Net cash received for premiums.....	\$	129,190 61
Interest .....		5,296 65
		134,487 26

### II. DISBURSEMENTS.

Net paid policy holders.....	\$	39,972 68
Commissions or brokerage to agents.....		36,112 71
Salaries and expenses of agents.....		1,991 66
Inspections .....		808 88
Salaries of officers, \$5,412.46; employes, \$10,108.11.....		15,520 57
Taxes, fees and licenses.....		1,927 95
Rent .....		2,609 67
Legal expenses.....		789 35
Furniture and fixtures, \$352.07; printing and stationery, \$3,642.85.....		3,994 92
All other items.....		9,965 31
		113,693 70
Total disbursements.....	\$	113,693 70
Balance .....		160,245 59

### III. LEDGER ASSETS.

Mortgage loans.....	\$	83,050 00
Collateral loans.....		14,000 00
Book value of bonds and stocks.....		35,101 39
Cash in company's office, \$569.57; in banks, \$23,284.84.....		23,854 41
Agents' debit balances, secured.....		4,537 73
		160,543 53
Total .....	\$	160,543 53
Deduct ledger liabilities.....		297 94
		160,245 59
Total net ledger assets.....	\$	160,245 59

### NON-LEDGER ASSETS.

Outstanding interest.....	\$	2,013 99
Market value of bonds and stocks over book value.....		2,000 00
Premiums in course of collection.....		50,506 17
		214,765 75
Gross assets.....	\$	214,765 75
Deduct assets not admitted.....		2,000 00
		212,765 75
Total admitted assets.....	\$	212,765 75

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	8,182 22
Unearned premiums.....		63,293 34
Salaries, etc., due.....		3,220 83
		<hr/>
Total liabilities.....	\$	74,696 39
Paid up capital.....		100,000 00
Surplus .....		38,069 36
		<hr/>
Total .....	\$	212,765 75

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	46,499,531 44
Premiums thereon.....		188,130 96
Net in force December 31, 1900.....		40,949,688 90

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	2,193,450 00
Premiums received.....		4,202 78
Losses paid.....		2,945 30
Losses incurred.....		3,083 51
Amount at risk end of year.....		1,735,750 00
Expense incurred in Colorado in 1900.....		1,400 00
State tax.....		84 04

PACIFIC MUTUAL LIFE INSURANCE COMPANY  
(ACCIDENT DEPARTMENT).

Principal Office.....	San Francisco, Cal.
(Organized in 1885.)	
GEO. A. MOORE, PRESIDENT.	S. M. MARKS, SECRETARY.
CASH CAPITAL, \$200,000.	

## I. INCOME.

Net cash received for premiums.....	\$	478,761 85
		<hr/>
Total carried to life statement.....	\$	478,761 85

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	199,739 61
Commissions or brokerage to agents.....		169,362 85
Salaries and expenses of agents.....		15,850 56
Medical examiners' fees and salaries, \$5,552.76; postage, \$2,783.62.....		8,336 38
Salaries of officers, \$6,528.71; employes, \$15,308.29.....		21,837 00
Taxes, fees and licenses.....		11,592 27
Rent .....		7,750 55
Legal expenses.....		5,204 54
Advertising, \$2,774.41; printing and stationery, \$7,781.82.....		10,556 23
All other items.....		6,515 09
		<hr/>
Total disbursements carried to life statement.....	\$	456,745 08



## III. LEDGER ASSETS.

Total net ledger assets as per life statement.....	\$	3,648,284	20
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## NON-LEDGER ASSETS.

Due from other companies.....		783	75
Premiums in course of collection.....		127,741	35
Total admitted assets as per life statement.....	\$	4,059,372	01

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	12,500	00
Unearned premiums.....		168,131	07
Total liabilities as per life statement.....	\$	3,733,169	16
Paid up capital.....		200,000	00
Surplus .....		126,202	85
Total as per life statement.....		4,059,372	01

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	202,753,540	00
Premiums thereon.....		589,181	03
Net in force December 31, 1900.....		92,549,058	00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....	\$	7,610,250	00
Premiums received.....		32,450	03
Losses paid.....		19,477	70
Losses incurred.....		18,477	70
Amount at risk end of year.....	\$	4,942,960	00
State tax.....		649	00

## PACIFIC SURETY COMPANY.

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

(Organized in 1885.)

WALLACE EVERSON, PRESIDENT.                      A. P. REDDING, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....	\$	297,481	01
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## I. INCOME.

Net cash received for premiums.....	\$	50,644	87
Interest .....		17,713	00
From all other sources.....		491	53
Total .....	\$	68,849	40

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	3,929 81
Stockholders for interest or dividends.....		15,000 00
Commissions or brokerage to agents.....		5,701 37
Salaries and expenses of agents.....		1,455 23
Inspections .....		2,114 90
Salaries of officers, \$10,200.00; employes, \$3,237.25.....		13,437 25
Taxes, fees and licenses.....		3,759 41
Rent .....		1,440 00
Legal expenses.....		2,991 58
Advertising, \$1,108.89; printing and stationery, \$89.30.....		1,998 19
All other items.....		1,946 03
Total disbursements.....	\$	53,773 77
Balance .....	\$	312,556 64

## III. LEDGER ASSETS.

Book value of real estate.....	\$	3,721 46
Mortgage loans.....		166,111 03
Savings bank deposits.....		52,931 81
Book value of bonds.....		79,728 75
Cash in company's office, \$229.90; in banks, \$9,874.70.....		10,104 60
Total .....	\$	312,597 65
Deduct ledger liabilities.....		41 01
Total net ledger assets.....	\$	312,556 64

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	2,651 94
Market value of real estate over book value.....		278 54
Market value of bonds and stocks over book value.....		3,161 80
Premiums in course of collection.....		6,725 10
Total admitted assets.....	\$	325,374 02

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	4,200 00
Unearned premiums.....		29,507 65
Total liabilities.....	\$	33,707 65
Paid up capital.....		250,000 00
Surplus .....		41,666 37
Total .....	\$	325,374 02

## V. RISKS AND PREMIUMS.

Surety risks written in 1900.....	\$	12,681,871 94
Premiums thereon.....		49,313 87
Net in force December 31, 1900.....		10,809,661 96
Plate glass risks written in 1900.....		207,108 00
Premiums thereon.....		6,213 23
Net in force December 31, 1900.....		190,147 00
Steam boiler risks written in 1900.....		920,000 00
Premiums thereon.....		5,559 68
Net in force December 31, 1900.....		1,348,000 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Surety—	
Risks written.....	\$ 589,450 00
Premiums received.....	2,325 00
Losses paid.....	654 34
Losses incurred.....	654 34
Amount of risk end of year.....	560,600 00
Plate Glass—	
Risks written.....	45,375 00
Premiums received.....	1,361 26
Losses paid.....	838 75
Losses incurred.....	838 75
Amount at risk end of year.....	45,285 00
Steam Boiler—	
Risks written.....	5,000 00
Premiums received.....	50 00
Amount at risk end of year.....	5,000 00
Aggregate—	
Risks written.....	639,825 00
Premiums received.....	3,736 26
Losses paid.....	1,593 09
Losses incurred.....	1,593 09
Amount at risk end of year.....	610,885 00
Expense incurred in Colorado in 1900.....	1,026 50
State tax.....	74 75

PREFERRED ACCIDENT INSURANCE  
COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1893.)

PHINEAS C. LOUNSBURY, PRESIDENT.

KIMBALL C. ATWOOD, SECRETARY.

CASH CAPITAL, \$200,000.

Amount of net ledger assets December 31 of previous year.....\$ 738,596 62

I. INCOME.

Net cash received for premiums.....	\$ 1,087,558 03
Interest .....	20,641 50
Total .....	\$ 1,108,199 53

II. DISBURSEMENTS.

Net paid policy holders.....	\$ 345,386 45
Stockholders for interest or dividends.....	12,000 00
Commissions or brokerage to agents.....	347,153 02
Salaries and expenses of agents.....	39,925 75

Medical examiners' fees and salaries, \$16,575.25; inspections, \$2,737.75 .....	19,313 00
Salaries of officers, \$24,000.00; employes, \$51,785.50 .....	75,785 50
Taxes, fees and licenses.....	18,809 70
Rent .....	18,500 00
Legal expense.....	4,227 65
Furniture and fixtures, \$2,237.65; advertising, \$21,750.25; printing and stationery, \$27,925.50.....	51,913 40
All other items.....	35,359 47
<b>Total disbursements.....\$</b>	<b>971,373 94</b>
<b>Balance .....</b>	<b>\$ 875,422 21</b>

### III. LEDGER ASSETS.

Book value of bonds and stocks.....\$	616,339 60
Cash in company's office, \$5,875.85; in banks, \$164,872.61.....	170,748 46
Agents' debit balances.....	88,334 15
<b>Total net ledger assets.....\$</b>	<b>875,422 21</b>

### NON-LEDGER ASSETS.

Outstanding interest.....\$	2,788 15
Market value of bonds and stocks over book value.....	20,805 40
Premiums in course of collection.....	88,550 00
<b>Gross assets.....\$</b>	<b>987,565 76</b>
<b>Deduct assets not admitted.....</b>	<b>88,334 15</b>
<b>Total admitted assets.....\$</b>	<b>899,231 61</b>

### IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....\$	78,000 00
Unearned premiums.....	430,066 78
Salaries, etc., due.....	2,723 35
<b>Total liabilities.....\$</b>	<b>510,790 13</b>
<b>Paid up capital.....</b>	<b>200,000 00</b>
<b>Surplus .....</b>	<b>188,441 48</b>
<b>Total .....</b>	<b>\$ 899,231 61</b>

### V. RISKS AND PREMIUMS.

Accident risks written in 1900.....\$	572,320,000 00
Premiums thereon.....	1,125,301 75
Net in force December 31, 1900.....\$	401,449,000 00

### BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....\$	8,957,000 00
Premiums received.....	18,446 00
Losses paid.....	7,821 20
Losses incurred.....	8,571 20
Amount at risk end of year.....	6,853,000 00
State tax.....	368 92

## STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Principal Office.....Detroit, Mich.

(Organized in 1884.)

D. M. FERRY, PRESIDENT.

E. A. LEONARD, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 749,271 26

### I. INCOME.

Net cash received for premiums.....	\$	1,178,667 36
Interest .....		34,347 93
From all other sources—Re-adjustment of stock.....		65,000 00
Total .....		\$ 1,278,015 29

### II. DISBURSEMENTS.

Net paid policy holders.....	\$	528,787 78
Stockholders for interest or dividends.....		10,000 00
Commissions or brokerage to agents.....		323,574 50
Salaries and expenses of agents.....		43,813 36
Medical examiners' fees and salaries, \$2,619.50; inspections, \$10- 349.75 .....		12,969 25
Salaries of officers, \$12,000.00; employes, \$40,642.54.....		52,642.54
Taxes, fees and licenses.....		33,758 74
Rent .....		8,644 25
Legal expenses, \$6,162.79; real estate expenses, \$458.90; taxes, \$1,239.74 .....		7,861 43
Furniture and fixtures, \$895.05; advertising, \$6,067.70; printing and stationery, \$8,071.34.....		15,034 09
All other items.....		34,628 69
Total disbursements.....		\$ 1,071,714 63
Balance .....		955,571 92

### III. LEDGER ASSETS.

Book value of real estate.....	\$	87,930 43
Mortgage loans.....		255,687 00
Book value of bonds and stocks.....		514,427 52
Cash in company's office, \$478.77; in banks, \$96,223.70.....		96,702 47
Bills receivable, \$322.50; agents' debit balances, \$502.00.....		824 50
Total net ledger assets.....		\$ 955,571 92

### NON-LEDGER ASSETS.

Outstanding interest.....	\$	12,049 10
Market value of bonds and stocks over book value.....		7,603 48
Premiums in course of collection.....		180,822 63
Gross assets.....		\$ 1,156,047 13
Deduct assets not admitted.....		824 50
Total admitted assets.....		\$ 1,155,222 63

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	180,525	00
Unearned premiums.....		506,484	75
Salaries, etc., due.....		3,157	62
For return premiums, \$8,417 60; for reinsurance, \$1,276.14.....		9,693	74
Total liabilities.....		\$	699,861 11
Paid up capital.....		250,000	00
Surplus .....		205,861	52
Total .....		\$	1,155,222 63

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	139,991,250	00
Premiums thereon.....		828,436	35
Net in force December 31, 1900.....		86,141,150	00
Employers' liability risks written in 1900.....		51,322,000	00
Premiums thereon.....		486,050	00
Net in force December 31, 1900.....		47,222,000	00
Health risks written in 1900.....		4,749,720	00
Premiums thereon.....		71,309	87
Net in force December 31, 1900.....		3,059,550	00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—			
Risks written.....	\$	795,900	00
Premiums received.....		6,828	26
Losses paid.....		5,497	79
Losses incurred.....		5,497	79
Amount at risk end of year.....		795,900	00
Health—			
Risks written.....		29,500	00
Premiums received.....		541	60
Losses paid.....		322	85
Losses incurred.....		322	85
Amount at risk end of year.....		29,500	00
Aggregate—			
Risks written.....		825,400	00
Premiums received.....		7,369	86
Losses paid.....		5,820	64
Losses incurred.....		5,820	64
Amount at risk end of year.....		825,400	00
Expense incurred in Colorado in 1900.....		2,456	62
State tax.....		147	40

## THE TRAVELERS' (ACCIDENT DEPARTMENT) INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1863.)

JAMES G. BATTERSON, PRESIDENT.      JOHN E. MORRIS, SECRETARY.

CASH CAPITAL, \$1,000,000.

Amount of net ledger assets December 31 of previous year.....\$    4,799,284 10

### I. INCOME.

Net cash received for premiums.....	\$    3,455,092 56
Interest .....	210,946 68
From all other sources.....	50,134 93
Total .....	\$    3,716,174 17

### II. DISBURSEMENTS.

Net paid policy holders.....	\$    1,379,196 08
Expense of claim adjustments.....	159,943 02
Stockholders for interest or dividends.....	150,000 00
Commissions or brokerage to agents.....	955,517 89
Salaries and expenses of agents.....	88,454 14
Medical examiners' fees and salaries, \$45,431.22; inspections, \$14,381.53	59,812 75
Salaries of officers, \$8,500.00; employes, \$100,585.74.....	109,085 74
Taxes, fees and licenses.....	76,295 84
Rent .....	28,661 98
Legal expenses.....	23,796 91
Furniture and fixtures, \$820.46; advertising, \$33,633.93; printing and stationery, \$31,116.14.....	65,570 53
All other items.....	31,234 78
Total disbursements.....	\$    3,127,569 66
Balance .....	\$    5,387,888 61

### III. LEDGER ASSETS.

Book value of bonds and stocks.....	\$    4,909,379 58
Cash in company's office, \$1,811.73; in banks, \$474,540.10.....	476,351 80
Agents' debit balances.....	2,157 20
Total net ledger assets.....	\$    5,387,888 61

### NON-LEDGER ASSETS.

Outstanding interest.....	\$      43,150 87
Market value of bonds and stocks over book value.....	555,802 12
Gross assets.....	\$    5,986,841 60
Deduct assets not admitted.....	2,157 20
Total admitted assets.....	\$    5,984,684 40

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$ 779,306 29
Unearned premiums.....	1,621,086 74
Salaries, etc., due.....	85,000 00
All other liabilities, special reserve.....	250,000 00
Total liabilities.....	\$ 2,735,393 03
Paid up capital.....	1,000,000 00
Surplus .....	2,249,291 37
Total .....	\$ 5,984,684 40

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$ 505,375,608 00
Premiums thereon.....	2,176,718 21
Net in force December 31, 1900.....	281,849,854 00
Employers' liability risks written in 1900.....	128,586,332 00
Premiums thereon.....	1,304,146 20
Net in force December 31, 1900.....	106,443,833 00
Health risks written in 1900.....	160,611 16
Premiums thereon.....	68,451 11

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—	
Risks written.....	\$ 14,866,950 00
Premiums received.....	53,901 91
Losses paid.....	34,436 08
Losses incurred.....	39,436 08
Amount at risk end of year.....	8,176,822 00
Employers' Liability—	
Risks written.....	320,000 00
Premiums received.....	3,217 51
Amount at risk end of year.....	265,600 00
Health—	
Risks written.....	12,702 50
Premiums received.....	5,137 67
Losses paid.....	1,126 42
Losses incurred.....	1,126 42
Amount at risk end of year.....	11,051 17
Aggregate—	
Risks written.....	15,199,652 50
Premiums received.....	62,257 09
Losses paid.....	35,562 50
Losses incurred.....	40,562 50
Amount at risk end of year.....	8,453,473 17
State tax.....	1,245 14



## UNION CASUALTY AND SURETY COMPANY.

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

(Organized in 1892.)

EDWARD CLUFF, PRESIDENT. LE GRAND L. ATWOOD, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 380,688 46

## I. INCOME.

Net cash received for premiums.....	\$ 355,705 20
Interest .....	16,105 45
To surplus fund by stockholders.....	100,000 00
From all other sources.....	20 00
Total .....	\$ 471,830 65

## II. DISBURSEMENTS.

Net paid policy holders.....	\$ 225,911 35
Commissions or brokerage to agents.....	101,438 84
Salaries and expenses of agents.....	18,360 22
Salaries of officers, \$9,700.00; employes, \$18,870.28.....	28,570 28
Taxes, fees and licenses.....	11,589 87
Rent .....	4,126 82
Legal expenses.....	1,186 46
Furniture and fixtures, \$957.02; advertising, \$1,831.95; printing and stationery, \$7,057.64.....	9,846 61
Losses on ledger assets.....	6,943 25
All other items.....	11,184 50
Total disbursements.....	\$ 419,158 20
Balance .....	\$ 433,360 91

## III. LEDGER ASSETS.

Mortgage loans.....	\$ 89,985 00
Book value of bonds and stocks.....	250,000 00
Cash in company's office, \$3,123.65; in banks, \$38,317.43.....	41,441 08
Bills receivable, \$5,757.47; agents' debit balances, \$46,177.36.....	51,934 83
Total net ledger assets.....	\$ 433,360 91

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 2,300 95
Market value of bonds and stocks over book value.....	10,000 00
Premiums in course of collection.....	72,379 01
Gross assets.....	\$ 518,040 87
Deduct assets not admitted.....	41,029 35
Total admitted assets.....	\$ 477,011 52

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	41,570 92
Unearned premiums.....		92,041 88
Commissions and brokerage due agents and brokers.....		1,185 00
Total liabilities.....	\$	134,797 80
Paid up capital.....		250,000 00
Surplus .....		92,213 72
Total .....	\$	477,011 52

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	41,769,066 00
Premiums thereon.....		237,169 83
Net in force December 31, 1900.....		17,078,175 00
Health risks written in 1900.....		3,245,625 00
Premiums thereon.....		15,247 67
Net in force December 31, 1900.....		2,805,550 00
Plate glass risks written in 1900.....		4,405,895 00
Premiums thereon.....		117,111 19
Net in force December 31, 1900.....		3,746,856 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	485,850 00
Premiums received.....		2,021 97
Losses paid.....		4,524 05
Losses incurred.....		4,524 05
Amount at risk end of year.....		291,510 00
Health—		
Risks written.....		49,500 00
Premiums received.....		198 00
Losses paid.....		35 71
Losses incurred.....		35 71
Amount at risk end of year.....		49,500 00
Plate Glass—		
Risks written.....		40,860 00
Premiums received.....		858 93
Losses paid.....		401 30
Losses incurred.....		401 30
Amount at risk end of year.....		40,860 00
Aggregate—		
Risks written.....		576,210 00
Premiums received.....		3,073 90
Losses paid.....		4,961 06
Losses incurred.....		4,961 06
Amount at risk end of year.....		381,870 00
State tax.....		61 58

## UNITED STATES CASUALTY COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1895.)

JAMES W. HINKLEY, PRESIDENT. EDSON S. LOTT, SECRETARY.

CASH CAPITAL, \$300,000.

Amount of net ledger assets December 31 of previous year.....\$ 936,314 06

## I. INCOME.

Net cash received for premiums.....	\$ 809,781 97
Interest .....	30,490 90
Total .....	\$ 840,272 87

## II. DISBURSEMENTS.

Net paid policy holders.....	\$ 281,356 15
Commissions or brokerage to agents.....	220,545 53
Salaries and expenses of agents.....	25,500 78
Inspections .....	12,965 96
Salaries of officers, \$34,357.77; employes, \$44,550.21.....	78,907 98
Taxes, fees and licenses.....	13,286 98
Rent .....	8,902 46
Legal expenses.....	5,979 95
Furniture and fixtures, \$2,360.57; advertising, \$289.50; printing and stationery, \$14,792.79.....	17,442 86
All other items.....	26,401 95
Total disbursements.....	\$ 691,290 60
Balance .....	\$ 1,085,296 33

## III. LEDGER ASSETS.

Book value of real estate.....	\$ 5,000 00
Book value of bonds and stocks.....	1,000,340 94
Cash in company's office, \$23,941.79; in banks, \$55,034.51.....	78,976 30
Agents' debit balances.....	979 09
Total net ledger assets.....	\$ 1,085,296 33

## NON-LEDGER ASSETS.

Outstanding interest.....	\$ 6,324 98
Premiums in course of collection.....	58,148 16
Gross assets.....	\$ 1,149,769 47
Deduct assets not admitted.....	979 09
Total admitted assets.....	\$ 1,148,790 38

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	98,010 00
Unearned premiums.....		352,116 52
All other liabilities.....		33,663 86
<hr/>		
Total liabilities.....	\$	483,790 38
Paid up capital.....		300,000 00
Surplus .....		365,000 00
<hr/>		
Total .....	\$	1,148,790 38

## V. RISKS AND PREMIUMS.

Accident risks written in 1900.....	\$	439,127,370 00
Premiums thereon.....		500,400 30
Net in force December 31, 1900.....		172,599,900 00
Employers' liability risks written in 1900.....		76,685,000 00
Premiums thereon.....		467,709 98
Net in force December 31, 1900.....		60,875,000 00
Steam boiler risks written in 1900.....		11,794,500 00
Premiums thereon.....		48,109 94
Net in force December 31, 1900.....		11,829,500 00
Sprinkler insurance written in 1900.....		2,379,515 00
Premiums thereon.....		27,711 14
Net in force December 31, 1900.....		1,576,115 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident—		
Risks written.....	\$	7,355,900 00
Premiums received.....		13,151 11
Losses paid.....		5,646 16
Losses incurred.....		5,554 02
Amount at risk end of year.....		4,297,800 00
Expense incurred in Colorado in 1900.....		4,109 52
State tax.....		263 02

**THE UNITED STATES FIDELITY AND  
GUARANTY COMPANY.**

Principal Office.....Baltimore, Md.

(Organized in 1896.)

JOHN R. BLAND, PRESIDENT.                      GEO. R. CALLIS, SECRETARY.

CASH CAPITAL, \$1,500,000.

Amount of net ledger assets December 31 of previous year.....\$ 1,955,586 45

## I. INCOME.

Net cash received for premiums.....	\$	776,808 92
Interest .....		62,097 97
From all other sources.....		30,544 20
<hr/>		
Total .....	\$	869,451 09

## II. DISBURSEMENTS.

Net paid policy holders.....	\$	188,440 09
Stockholders for interest or dividends.....		75,000 00
Commissions or brokerage to agents.....		177,459 09
Salaries and expenses of agents.....		93,472 64
Inspections .....		6,612 81
Salaries of officers, \$20,919.88; employes, \$47,326.94.....		68,246 82
Taxes, fees and licenses.....		47,632 25
Rent .....		10,372 78
Legal expenses, \$18,709.37; real estate expenses, \$3,151.88.....		21,861 25
Furniture and fixtures, \$4,656.52; advertising, \$19,614.50; printing and stationery, \$20,311.07.....		44,582 09
All other items.....		49,984 75
Total disbursements.....	\$	783,664 57
Balance .....	\$	2,041,372 97

## III. LEDGER ASSETS.

Book value of real estate.....	\$	138,467 04
Mortgage loans.....		300 00
Collateral loans.....		790,789 00
Book value of bonds and stocks.....		850,918 11
Cash in company's office, \$9,030.96; in banks, \$257,709.56.....		266,740 52
Collaterals taken account salvage.....		51,659 39
All other items.....		24,673 32
Total .....	\$	2,123,547 38
Deduct ledger liabilities.....		82,174 41
Total net ledger assets.....	\$	2,041,372 97

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	16,445 36
Market value of bonds and stocks over book value.....		25,623 64
Premiums in course of collection.....		172,755 86
Total admitted assets.....	\$	2,256,197 83

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	30,271 34
Unearned premiums.....		461,358 60
Total liabilities.....	\$	491,629 94
Paid up capital.....		1,500,000 00
Surplus .....		264,567 89
Total .....	\$	2,256,197 83

## V. RISKS AND PREMIUMS.

Fidelity and surety risks written in 1900.....	\$	232,374,942 31
Premiums thereon.....		961,084 96
Net in force December 31, 1900.....		253,959,208 64
Burglary risks written in 1900.....		2,591,597 96
Premiums thereon.....		23,376 77
Net in force December 31, 1900.....		2,388,647 96

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Burglary—	
Risks written.....	\$ 41,615 00
Premiums received.....	414 67
Amount at risk end of year.....	29,615 00
Fidelity and Surety—	
Risks written.....	855,229 73
Premiums received.....	5,999 96
Losses paid.....	40 45
Losses incurred.....	275 30
Amount at risk end of year.....	1,678,039 24
Aggregate—	
Risks written.....	896,844 73
Premiums received.....	6,414 63
Losses paid.....	40 45
Losses incurred.....	275 30
Amount at risk end of year.....	1,707,654 24
Expense incurred in Colorado in 1900.....	1,495 66
State tax.....	128 29

## UNITED STATES GUARANTEE COMPANY.

Principal Office.....New York City, N. Y.

(Organized in 1890.)

EDWARD RAWLINGS, PRESIDENT. DANIEL J. TOMPKINS, SECRETARY.

CASH CAPITAL, \$250,000.

Amount of net ledger assets December 31 of previous year.....\$ 469,078 15

## I. INCOME.

Net cash received for premiums.....	\$ 82,049 13
Interest .....	15,666 37
From all other sources.....	24,992 50
Total .....	\$ 122,708 00

## II. DISBURSEMENTS.

Net paid policy holders.....	\$ 22,552 61
Stockholders for interest or dividends.....	15,000 00
Commissions or brokerage to agents.....	10,722 43
Salaries and expenses of agents.....	2,670 22
Inspections .....	1,535 88
Salaries of officers, \$6,160.00; employes, \$18,404.35.....	24,564 35
Taxes, fees and licenses.....	1,545 55
Rent .....	4,140 83
Legal expenses.....	324 00
Advertising, \$1,062.93; printing and stationery, \$2,319.62.....	3,382 55
All other items.....	6,512 95
Total disbursements.....	\$ 92,951 37
Balance .....	\$ 498,834 78

## III. LEDGER ASSETS.

Book value of real estate.....	\$	1,724 28
Book value of bonds and stocks.....		365,062 84
Cash in company's office, \$419.01; in banks, \$131,002.65.....		131,421 66
Agents' debit balances secured.....		626 00
Total net ledger assets.....	\$	498,834 78

## NON-LEDGER ASSETS.

Outstanding interest.....	\$	4,151 70
Premiums in course of collection.....		11,095 64
Gross assets.....	\$	514,082 12
Deduct, assets not admitted.....		5,412 84
Total admitted assets.....	\$	508,669 28

## IV. NON-LEDGER LIABILITIES.

Unpaid claims and expenses.....	\$	32,925 53
Unearned premiums.....		43,753 89
Salaries, etc., due.....		750 00
Total liabilities.....	\$	77,429 42
Paid up capital.....		250,000 00
Surplus .....		181,239 86
Total .....	\$	508,669 28

## V. RISKS AND PREMIUMS.

Fidelity risks written in 1900.....	\$	31,020,060 00
Premiums thereon.....		112,200 32
Net in force December 31, 1900.....		23,201,030 00

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fidelity—		
Risks written.....	\$	338,000 00
Premiums received.....		831 63
Amount at risk end of year.....		338,000 00
State tax.....		17 23





STATISTICAL TABLES  
FIDELITY, CASUALTY AND  
ACCIDENT

COLORADO BUSINESS—FIDELITY, CASUALTY AND ACCIDENT COMPANIES—FOR THE  
YEAR 1900.

NAMES OF COMPANIES	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Expense	Tax
Aetna Life Insurance Co., Connecticut	\$ 3,809,900 00	\$ 11,651 41	\$ 17,082 85	\$ 14,972 85	\$ 4,823 57	\$ 293 03
American Bonding & Trust Co., Maryland	2,257,744 75	10,789 90	535 27	251 50	4,373 21	215 80
American Surety Co., New York	2,179,975 00	7,924 63	384 09	10 00	2,288 30	158 49
City Trust, Safe Deposit & Surety Co., Pennsylvania	76,756 40	391 50	---	---	---	7 83
Continental Casualty Co., Indiana	385 00	1,880 00	840 08	840 08	552 00	37 60
Employers Liability Assurance Corporation, Great Britain	5,311,701 00	23,607 57	16,368 84	14,143 84	6,564 09	472 45
Fidelity & Casualty Co., New York	4,831,339 60	21,363 46	11,714 18	11,714 18	9,290 85	427 27
Fidelity & Deposit Co., Maryland	4,712,400 00	22,170 22	2,582 91	744 59	443 40	443 40
Frankfort American Insurance Co., New York	645,000 00	3,625 00	100 15	100 15	1,548 00	77 40
Frankfort Marine, Accident & Plate Glass Insurance Co., Germany	2,974,690 00	74,557 55	73,503 88	73,503 88	29,800 00	1,988 14
General Accident Assurance Corporation, Great Britain	2,331,875 00	2,576 25	3,231 82	2,931 82	1,288 00	51 53
Great Eastern Casualty & Indemnity Co., New York	190,000 00	240 00	---	---	82 00	5 00
Guarantee Company of North America, Canada	60,000 00	294 25	---	---	45 82	5 88
Hartford Steam Boiler Inspection & Insurance Co., Connecticut	1,035,000 00	10,200 00	566 88	566 88	3,540 29	204 00
Lloyds Plate Glass Insurance Co., New York	110,208 29	2,470 59	2,008 36	1,838 53	496 04	49 41
London Guarantee & Accident Co., Great Britain	4,064,500 00	127,089 11	58,535 57	58,535 57	---	2,541 78
Maryland Casualty Co., Maryland	4,124,546 77	11,212 35	7,616 19	7,616 19	159 16	224 25
Metropolitan Plate Glass Insurance Co., New York	81,088 67	2,600 26	1,082 49	1,082 49	1,383 87	52 00
National Surety Co., New York	273,626 00	1,848 66	---	---	402 94	36 37
New Amsterdam Casualty Co., New York	4,233,883 00	15,546 36	2,544 22	2,484 22	---	310 93
New Jersey Plate Glass Insurance Co., New Jersey	151,131 77	3,365 58	1,974 12	1,974 12	149 80	67 32
New York Plate Glass Insurance Co., New York	122,975 79	2,646 72	1,395 47	1,433 46	1,931 68	52 93
North American Accident Insurance Co., Illinois	2,193,450 00	4,202 78	3,053 51	2,945 30	1,400 00	84 04

Pacific Mutual Life Insurance Co., California.....	7,610,250 00	32,450 03	18,477 70	19,477 70	649 00
Pacific Surety Co., California.....	659,825 00	3,736 26	1,593 09	1,593 09	74 75
Preferred Accident Insurance Co., New York.....	8,957,000 00	18,446 00	8,571 20	7,821 20	368 92
Standard Life and Accident Insurance Co., Michigan.....	825,400 00	7,389 86	5,820 64	5,820 64	147 40
Travelers Insurance Co., Connecticut.....	15,189,652 50	62,257 09	40,562 50	35,562 50	1,245 14
Union Casualty and Surety Co., Missouri.....	576,210 00	3,078 90	4,961 06	4,961 06	61 88
United States Casualty Co., New York.....	7,355,900 00	13,151 11	5,646 16	5,646 16	263 02
United States Fidelity and Guaranty Co., Maryland.....	896,814 73	6,414 63	275 30	40 45	128 20
United States Guarantee Co., New York.....	358 000 00	881 63			17 23
Total Fidelity, Casualty and Accident.....	\$ 88,177,229 27	\$ 569,969 66	\$ 291,516 69	\$ 278,312 75	\$ 10,701 88

RECAPITULATION.

	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Tax
Fire.....	\$ 133,884,537 40	\$ 2,000,451 57	\$ 750,828 03	\$ 754,331 81	\$ 36,933 77
Life.....	15,549,286 34	2,298,432 39	790,922 46	828,297 18	45,968 65
Assessment.....	11,909,701 00	145,782 49	64,007 93	70,724 08	2,915 64
Fidelity, Casualty and Accident.....	88,177,229 27	503,969 66	291,516 69	278,312 75	10,701 88
Totals.....	\$ 249,520,624 01	\$ 4,954,635 91	\$ 1,897,275 11	\$ 1,931,655 82	\$ 96,519 94



# INSURANCE LAWS

OF THE

STATE OF COLORADO

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TOGETHER WITH A SYNOPSIS OF THE CONDITIONS FOR  
ADMISSION TO THE STATE.



# INSURANCE DEPARTMENT.

STATE OF COLORADO.

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The following are the statutory requirements of insurance companies or associations of other states or countries doing business in Colorado:

## REQUIREMENTS.

(1) Fire insurance companies (stock companies) are required to have a paid-up cash capital of not less than \$200,000.00. All other stock companies not less than \$100,000.00.

(2) All companies are required to file with the department certified copy of charter or articles of incorporation.

(3) File statement under oath of its president and secretary (on blanks furnished by the department), showing financial condition of the company.

(4) File copies of all policies used in this state.

(5) File power of attorney designating superintendent of insurance as attorney on whom service of process may be made, together with certified copy of resolution of board of directors authorizing such appointment.

File acceptance of reinsurance law.

(6) All foreign life or fire insurance companies shall file a certificate showing the deposit with a duly

authorized officer of some state of the United States, of a sum not less than the capital required of domestic companies.

(7) All surety companies must have a paid-up cash capital of not less than \$250,000.00, and are also required to file certificate showing special deposit with some state officer of one of the states of the United States of not less than \$100,000.00.

(8) An assessment company is required to file with this department in addition to 2, 3, 4 and 5, a statement under oath of its president and secretary that it is paying and for the twelve months then next preceding has paid the amount named in its policies or certificates in full; also file certificate from home department that it is authorized to do business in such home state. Certified copy of articles of incorporation or charter must also be filed with secretary of 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.

Fees to be paid by all companies entering the state, \$80.00.

Annual fees, for filing statement, \$50.00; for certificate of authority, \$5.00; for each agent's certificate of authority, \$2.00.

Taxes, 2 per cent. of the gross premiums received or written in the state.



## SYNOPSIS OF LAWS.

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### DIVISION I.—OFFICERS.

*Section.*

- 2201. Creates the department.
- 2202. Auditor chief officer—deputy—qualifications.
- 2203. Bond of deputy.
- 2204. Deputy—appointment—powers — duties—superintendent responsible.
- 2205. Salary of deputy.
- 2206. Seal.
- 2207. Office—employ examiners.
- 2208. Records public—papers transferred to superintendent.
- 2209. Duties of superintendent.
- 2210. Power to examine and inquire into all violations of insurance laws—witnesses—contempt—fine—license—expenses.
- 2211. Result of examination published—superintendent revoke authority of companies.
- 2212. Fees.
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*Section.*

- 2215. Companies not adopt names of others.
- 2216. Can not do business unless compliance with law—misdemeanor.

- 2217. Procure certificate before doing business—superintendent of insurance attorney—certificate—fees.
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- 2219. Insurance company shall render report and statement—publication.
- 2220. Fire insurance companies not do business unless paid-up capital of \$200,000—life, \$100,000—other purposes, \$100,000.
- 2221. Investments of companies.
- 2222. No dividends except from surplus profits.
- 2223. Making valuations of life insurance policies—liability—paid-up policies—proviso.

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#### *Section.*

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- 2225. Formation of new companies.
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- 2227. Contracts and policies not require seal.
- 2228. Ninety days to comply with requirements.
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- 2232. No discrimination—contract expressed in policy—penalty.
- 2233. Repeal.
- 2234. Superintendent of insurance shall have power to examine form of policy contract—cancellation.
- 2235. Fire companies shall conform to requirements.

- 2240. Violation of law—duty of attorney general.
- 2241. What policy shall contain—duty of the superintendent of insurance.
- 2242. Superintendent investigate—power—report—court close business.
- 2243. Risks not transferable without consent—liability in case of neglect.
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- 2245. Policy on life over sixty—call for payments state purpose—assignments.
- 2246. Benefit not liable to attachment.
- 2247. False statements forbidden—penalty.
- 2248. Annual statement.
- 2249. Fees and penalties.
- 2250. Repeal.
- Page 41. Surety companies.
- Page 48. Reinsurance.
- Page 52. Insuring infants unlawful.
- Page —. Relating to foreign life and accident insurance companies.

## DIVISION I.

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### OFFICERS.

An Act to establish an insurance department in and for the state of Colorado, and to regulate the insurance companies doing business therein. [Approved and in force Feb. 13, 1883. L. '83, p. 212,

2201, p. 1328, Mills 1. **Creates the Department.**

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. [L. '83, p. 212, Sec. 1; G. S. '83, p. 549, Sec. 1675.

2202, p. 1328, Mills 1. **Auditor Chief Officer—Deputy—Qualifications.**

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. [L. '83, p. 212, Sec. 2; G. S. '83, p. 549, Sec. 1676.

2203, p. 1328, Mills 1. **Bond of Deputy.**

The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and subscribe to the oath required by the Constitution, and shall give bonds to the State of Colorado in the sum of twenty thousand dollars (\$20,000), to be approved by the Governor and Attorney General, conditioned for the faithful and impartial discharge of his duties, which oath and bond shall be filed in the office of the Secretary of State. [L. '83, p. 212, Sec. 3; G. S. '83, p. 550, Sec. 1677.

2204, p. 1328, Mills 1. **Deputy—Appointment—Powers—Duties—Superintendent Responsible.**

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. [L. '83, p. 213, Sec. 4; G. S. '83, p. 550, Sec. 1678.

2205, p. 1328, Mills 1. **Salary of Deputy.**

Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars. [L. '83, p. 213, Sec. 5; G. S. '83, p. 550, Sec. 1679.

2206, p. 1328, Mills 1. **Seal.**

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. [L. '83, p. 213, Sec. 6; G. S. '83, p. 550, Sec. 1680.]

2207, p. 1329, Mills 1. **Office—Employ Examiners.**

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 examinations of the condition and affairs of insurance companies when necessary, as required by law; and, whenever he may think necessary, he shall call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act. [L. '83, p. 213, Sec. 7; G. S. '83, p. 550, Sec. 1681.]

2208, p. 1329, Mills 1. **Records Public—Papers Transferred to Superintendent.**

The office of said 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. [L. '83, pp. 213, 214, Sec. 8; G. S. '83, p. 550, Sec. 1682.

2209, p. 1329, Mills 1. **Duties of Superintendent.**

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 this 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 shall make such recommendations as he may deem proper in regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State, the various sums received and disbursed by him, from and to whom, and for what purpose. Not exceeding 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the Department. The Superintendent of Insurance shall, within ninety (90) days after entering upon the discharge of the duties of 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. [L. '83, p. 214, Sec. 9; G. S. '83, p. 551, Sec. 1683.

2209a, p. 643, Mills 3. Superintendent Holds Securities.

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. [L. '93, p. 296, Sec. 1.

**2209b, p. 643, Mills 3. Furnish Seal.**

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. [L. '93, p. 296, Sec. 2.

**2209c, p. 643, Mills 3. Duties of Superintendent.**

The Superintendent of Insurance shall give vouchers for all securities 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 Superintendent 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. [L. '93, p. 297, Sec. 3.]

**2209d, p. 644, Mills 3. Failure of Superintendent.**

If the Superintendent of Insurance or his deputy shall wilfully 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 wilfully 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. [L. '93, p. 297, Sec. 4.]

**2210, p. 644, Mills 3. Superintendent Examine Foreign Companies—False Entries or Certificates—Punishment.**

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 agen-

cies in this State. Such examination 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 peculiarly 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 person, 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.

Any director, officer, manager, agent or employe 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 either confirm or revoke the order of said Superintendent as in its discretion may appear just. [L. '95, pp. 193-5, Sec. 1.

2211, p. 1331, Mills 1. **Result of Examinations Published—Superintendent Revoke Authority of Companies.**

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. [L. '83, p. 217, Sec. 11; G. S. '83, pp. 552, 553, Sec. 1685.

2212, p. 646, Mills 3. **Fees of Insurance Companies.**

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. [L. '95, p. 195-6, Sec. 2.]

2213, p. 1332, Mills 1. Moneys Received Paid into State Treasury—Expenses.

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 filed in the office of the Deputy Superintendent of Insurance.

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 on 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.

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. [L. '83, p. 218, Sec. 13; G. S. '83, pp. 553, 554, Sec. 1687.

**In Relation to Funds Collected by Insurance Department.**

The Superintendent of Insurance shall at least once in every thirty days, turn over to the state treasurer all moneys collected in the insurance department of the State of Colorado, and the said treasurer shall forthwith apply all of said funds, excepting such part thereof as may be necessary for the expenses of said insurance department, to the general fund, to be thereupon and immediately used for the redemption of out-standing warrants and such other purposes as such general fund is applied. [L. '99, p. 407, Sec. 1.

**Emergency.**

Section 2. In the opinion of the general assembly an emergency exists; therefore, this act shall take effect and be in force from and after its passage. [L. '99, p. 407, Sec. 2.

## DIVISION II.

### COMPANIES.

2215, p. 1333, Mills 1. **Companies Not Adopt Names of Others.**

No insurance company organizing 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. [L. '83, p. 219, Sec. 1; G. S. '83, p. 554, Sec. 1689.

2216, p. 1333, Mills 1. **Doing Business Without Compliance with Law Misdemeanor.**

It shall be unlawful for any person, company or corporation in this State either to procure, receive or forward applications for insurance in or to issue or to deliver policies for any company or companies not having complied with the provisions of this act, or to adjust any loss, or in any manner, either directly or indirectly, to aid in the transaction of the business of insurance with any such company, unless duly authorized by such company, and licensed by the Superintendent of Insurance, in conformity to the provisions of this act, and any person 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. [L. '83, p. 219, Sec. 2; G. S. '83, p. 554, Sec. 1690; amended, L. '89, p. 198, Sec. 3.

2217, p. 1333, Mills 1. Procure Certificate Before Doing Business—Superintendent of Insurance Attorney—Certificate—Fees.

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.

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 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 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. [L. '83, pp. 219, 220, Sec. 3; G. S. '83, pp. 554, 555, Sec. 1691; amended, L. '89, p. 198, Sec. 4.

2218, p. 1334, Mills 1. File Duly Certified Copy of Its Charter  
—Fees.

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 incor-

poration, 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 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. [L. '83, p. 220, Sec. 4; G. S. '83, p. 555, Sec. 1692; amended, L. '89, p. 199, Sec. 5.

2219, p. 1335, Mills 1. Insurance Company Shall Render Report and Statement—Publication.

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 capital, for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publication shall be filed in the office of the Superintendent of Insurance. [L. '83, pp. 220, 221, Sec. 5; G. S. '83, p. 555, Sec. 1693; amended, L. '89, p. 200, Sec. 6.

2220, p. 647, Mills 3. **When Companies May Do Business—Cash Capital—Deposit.**

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. [L. '95, p. 192-3, Sec. 1.

2221, p. 1335, Mills 1. **Investments of Companies.**

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 or mortgages as aforesaid, and to change and reinvest 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 evidences of indebtedness of any solvent dividend-paying institu-

tions, 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. [L. '83, p. 221, Sec. 7; G. S. '83, p. 556, Sec. 1695.

2222, p. 1336, Mills 1. **No Dividends Except from Surplus Profits.**

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. [L. '83, pp. 221, 222, Sec. 8; G. S. '83, p. 556, Sec. 1696.

2223, p. 1336, Mills 1. **Making Valuations of Life Insurance Policies—Liability—Paid-up Policies—Proviso.**

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 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. [L. '83, p. 222, Sec. 9; G. S. '83, p. 556, Sec. 1697; amended, L. '89, p. 201, Sec. 7.

## DIVISION III.

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### ORGANIZATION OF COMPANIES.

2224, p. 1336, Mills 1. Purposes of Organization.

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 reinsured in some other good and responsible companies. [L. '83, p. 222, Sec. 1; G. S. '83, p. 557, Sec. 1698; amended, L. '89, pp. 201, 202, Sec. 8.

2225, p. 1337, Mills 1. **Formation of New Companies.**

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. [L. '83, p. 223, Sec. 2; G. S. '83, p. 557, Sec. 1699.

**2226, p. 1337, Mills 1. Capital Stock—Certificate of Paid-up.**

Whenever such capital stock has been subscribed and not less than the amount required by this act shall have been fully paid in, they shall notify the Superintendent of Insurance, who shall cause an examination to be made, either by himself or some disinterested person, especially appointed by him for the purpose, who shall certify under oath that the provisions of this act have been complied with by said company as far as applicable thereto. Such certificate shall be filed in the office of the said Superintendent, who shall thereupon deliver to such company a certified copy of said certificate, which, on being recorded in the office of recorder of deeds of the county wherein the company is to be located, shall be their authority to commence business. [L. '83, pp. 223, 224, Sec. 3; G. S. '83, pp. 557, 558, Sec. 1700.]

**2227, p. 1338, Mills 1. Contracts and Policies Not Require Seal.**

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. [L. '83, p. 224, Sec. 4; G. S. '83, p. 558, Sec. 1701.]

**2228, p. 1340, Mills 1. Ninety Days to Comply with Requirements.**

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. [L. '83, p. 224, Sec. 5; G. S. '83, p. 558, Sec. 1702; amended, L. '89, p. 202, Sec. 9.

**2229, p. 1340, Mills 1. Secret Societies—Assessment Plan—Render Annual Statement.**

**Sec. 6.** The provisions of this act shall not be construed so as to prevent any Masonic, Odd Fellows, religious or benevolent society from issuing indemnity to any one against loss by death or accident, of any of its members, and such society shall not be held amenable under nor governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said association or societies. But all life and accident associations hereafter organized under the laws of the State to operate on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law within ninety (90) days after its approval, and thereafter shall be subject to examinations, shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department. [L. '83, p. 224, Sec. 6; G. S. '83, p. 558, Sec. 1703; amended, L. '89, p. 202, Sec. 10.

**2229a, p. 652, Mills 3. Benevolent Society—File Copy of Charter.**

Any benevolent or fraternal society, or order, 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. [L. '93, p. 87, Sec. 1.

**2229b, p. 653, Mills 3. Designate an Agent for Service of Process.**

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. [L. '93, p. 87, Sec. 2.

**2229c, p. 653, Mills 3. Suits.**

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. [L. '93, p. 87, Sec. 3.

**2229d, p. 653, Mills 3. Suit on Bond.**

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. [L. '93, p. 87, Sec. 4.

**2229e, p. 653, Mills 3. Fees of Secretary of State.**

The fees of the Secretary of State shall be the same as for corporations not organized for pecuniary profit. [L. '93, p. 87, Sec. 5.

2229f, p. 653, Mills 3. Officer Comply with Law—Fine.

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 passage 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. [L. '93, p. 88, Sec. 6.

2230, p. 1340, Mills 1. Mutual Insurance Not Prohibited.

The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, from associating together for the purpose of forming an incorporated company for the purpose of mutual insurance of the property of its members. When persons so associated shall have complied with the provisions of this act, so far as are applicable to such mutual companies, the Superintendent of Insurance shall commission the persons named in the certificate of incorporation, or a majority of them, to open books, to receive propositions, and enter into agreements in manner hereinafter specified. But no company so organized shall commence business until *bona fide* agreements have been entered into for insurance with at least one hundred individuals covering property to be insured to the amount of not less than fifty thousand dollars. [L. '83, pp. 224, 225, Sec. 7; G. S. '83, p. 558, Sec. 1704.

2231, p. 1341, Mills 1. **Repeal.**

All acts and parts of acts inconsistent with the provisions of this act, heretofore existing, are hereby repealed; *Provided*, That nothing in this act shall be construed to affect the corporate existence or the rights as such of any corporation now existing and heretofore organized under the laws of the State of Colorado, for the period of 90 days as set forth in Section 6. [L. '83, p. 225, Sec. 8; G. S. '83, p. 558, Sec. 1705.

2232, p. 1341, Mills 1. **No Discrimination—Contract Expressed in Policy—Penalty.**

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 (the insured) of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or any agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premiums payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereof, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

The penalty for violating this section shall be a fine of \$250; and the Superintendent of Insurance

shall revoke the certificate of authority of any agent convicted of a violation of this act, and shall not grant the agent so convicted a license as agent for the term of three years thereafter. [L. '89, p. 203, Sec. 11.]

2233, p. 1342, Mills 1. **Repeal.**

All acts and parts of acts inconsistent with the provisions of this act, heretofore existing, are hereby repealed; *Provided*, That nothing in this act shall be construed to affect the corporate existence or the rights as such of any corporation now existing and heretofore organized under the laws of the State of Colorado for the period of ninety days as set forth hereinbefore. [L. '89, p. 203, Sec. 12.]

2234, p. 1342, Mills 1. **Superintendent of Insurance Shall Have Power to Examine Form of Policy Contract—Cancellation.**

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 authorized 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 premiums 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. [L. '89, p. 166, Sec. 1.

2235, p. 1342, Mills 1. **Fire Companies Shall Conform to Requirements.**

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. [L. '89, p. 166, Sec. 2.

2236, p. 1342, Mills 1. **Revoke the Authority.**

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. [L. '89, p. 166, Sec. 3.

2237, p. 1342, Mills 1. **Insurance on Assessment Plan Defined.**

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. [L. '87, p. 284, Sec. 1.

2238, p. 1343, Mills 1. **Companies on the Assessment Plan—How Organized.**

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. [L. '87, p. 285, Sec. 2.

2239, p. 1343, Mills 1. **Companies May Reincorporate.**

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 reincorporate under the provisions of this act; *Provided*, That nothing in this act contained shall be construed as requiring or making it obligatory upon any such a corporation to reincorporate, and any such cor-

poration 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 reincorporated hereunder. [L. '87, p. 285, Sec. 3.

2240, p. 1343, Mills 1. **Violation of Law—Duty of Attorney General.**

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 provision 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 for 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 corporation and the public may require. [L. '87, p. 285, Sec. 4.

2241, p. 1344, Mills 1. **What Policy Shall Contain—Duty of Superintendent of Insurance.**

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 payments shall be made, and upon the occurrence of such contingency, unless the contract shall have been voided by fraud or by

breach of its conditions, the corporation shall be obligated to the beneficiary for such payment at the time and to the amount specified in the policy or certificate, and this indebtedness shall be a lien upon all the property, effects and bills receivable of the corporation, with priority over all indebtedness thereafter incurred, except as hereinafter provided in case of the distribution of assets of an insolvent corporation; *Provided*, That the statement of such minimum sum shall not invalidate the right of the party insured from receiving any further amount above such minimum sum that shall be based upon membership and to which he shall be entitled by the provisions of his 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. [L. '87, p. 286, Sec. 5.

2242, p. 1345, Mills 1. Superintendent Investigate—Power—Report—Court Close Business.

Whenever the Superintendent of Insurance shall have given the notice required by the last preceding section, he shall proceed without delay to investigate the condition 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 any persons having knowledge of its business; and if it

shall appear to him that its liabilities exceed its resources, and that it can not, within a reasonable time, not more than three months from the date of the original default, pay its accrued indebtedness in full, he shall report the facts to the Attorney General, who shall, upon the report of the Superintendent of Insurance, apply to the District Court for an order closing the business of the corporation and appointing a receiver or trustee for the 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. [L. '87, p. 286, Sec. 1.

2243, p. 1345, Mills 1. Risks Not Transferable Without Consent  
—Liability in Case of Neglect.

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 ac-

corded 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 the 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 said certificate or policy, in a sum not exceeding the face of said claim. [L. '87, p. 287, Sec. 7.

2244, p. 1346, Mills 1. **Foreign Companies File Copies of Charter—Other Requirements.**

Any corporation organized under authority of another State or government to issue policies or certificates of life or casualty insurance on the assessment plan, as a condition precedent to transacting business in this State, shall deposit with the Superintendent of Insurance and also with the Secretary of State a certified copy of its charter or certificate of incorporation; it shall also file with the Superintendent of Insurance a statement, under oath, of its president and secretary, in the form by the Superintendent of Insurance required, of its business for the preceding year, a certificate, under oath of its president and secretary, that it is paying and for the twelve months then next preceding has paid the amounts named in its policies or certificates in full; in accordance with the requirements of Section 5, a cer-

tificate 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 thereof to be published in a daily newspaper in Denver, Colorado, and no new business shall be thereafter done by it or its agents in this State. When any other State or country shall impose any obligations 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. [L. '87, p. 287, Sec. 8.

2245, p. 1347, Mills 1. Policy on Life Over Sixty—Call for Payments State Purpose—Assignments.

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 assignment of a policy or certificate to a person having no interest in the insured life shall render such policy or certificate void. [L. '87, p. 288, Sec. 9.]

2246, p. 1347, Mills 1. **Benefit Not Liable to Attachment.**

The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act shall not be liable to attachment or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate holder, or any beneficiary named therein. [L. '87, p. 289, Sec. 10.]

2247, p. 1347, Mills 1. **False Statements Forbidden—Penalty.**

Any solicitor, agent or examining physician who shall knowingly or wilfully make any false or fraudulent statement or representation in, or with reference to, any application for insurance, or for the purpose of obtaining any money or benefit in any corporation transacting business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine or 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. [L. '87, p. 289, Sec. 11.]

2248, p. 1347, Mills 1. **Annual Statement.**

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 powers 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 herein contained shall subject any corporation doing business under this act to any other provisions or requirements of said laws, except as distinctly set forth herein. [L. '87, p. 289, Sec. 12.

2249, p. 1347, Mills 1. **Fees and Penalties.**

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. [L. '87, p. 289, Sec. 13.

2250, p. 1347, Mills 1. **Repeal.**

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. [L. '87, p. 290, Sec. 14.



## SURETY COMPANIES.

### Surety Companies—Requirements.

That whenever any bond, undertaking, recognizance or other obligation, is by law, or the charter, ordinance, rules or regulations of any municipality, board, body, organization, court, judge or public officer, required or permitted to be made, given, tendered or filed with surety or sureties, and whenever the performance of any act, duty, contract or obligation, or the refraining from any act, is required or permitted to be guaranteed, such bond, undertaking, obligation, recognizance or guaranty may be executed by a surety company qualified as hereinafter provided; and such execution by such company of such bond, undertaking, obligation, recognizance or guaranty shall be in all respects a full and complete compliance with every requirement of every law, charter, ordinance, rule or regulation, that such bond, undertaking, obligation, recognizance or guaranty shall be executed by one or more sureties, or that such sureties shall be residents or householders or freeholders or either or both, or possess any other qualification; and all courts, judges, heads of departments, boards, bodies, municipalities and public officers of every character may accept and treat such bond, undertaking, obligation, recognizance or guaranty, when so executed by such company as conforming to and fully

and completely complying with every such requirement of every such law, charter, ordinance, rule or regulation. *Provided, however,* that such surety company may be required to justify in such terms and for such amounts as may be satisfactory to the court, person or body authorized to approve such surety. [L. '97, p. 266, Sec. 1.

**Qualifications—Charter—Capital—Premium Reserve—File with Superintendent of Insurance—Annual Statement—If Organized Under Other States Must Deposit—Appoint Superintendent of Insurance Its Attorney.**

That such company to be qualified to so act as surety or guarantor, must comply with the requirements of every law of this State applicable to such company doing business therein; must be authorized under its charter, to become surety upon such bond, undertaking, obligation, recognizance or guaranty; must have a fully paid up and safely invested and unimpaired capital of at least \$250,000; must have good available assets exceeding its liabilities, which liabilities for the purposes of this act shall be taken to be its capital stock, its outstanding debts and a premium reserve at the rate of fifty per centum of the current annual premiums on each outstanding bond, undertaking, recognizance and obligation of like character in force; must file with the Superintendent of Insurance of this State a certified copy of its certificate of incorporation, a written application to be authorized to do business under this act, and also with such application, and each year thereafter, a statement verified under oath, made up to December 31 preceding, stating the amount of its paid up cash capital, particularizing each item of investment, the amount of premiums upon existing bonds, undertak-

ings, recognizances and obligations of like character in force upon which it is surety, the amount of liability for unearned portion thereof estimated at the rate of fifty per centum of the current annual premiums on each such bond, undertaking, recognizance and obligation in force, stating also the amount of its outstanding obligations of all kinds, and such further facts as may be by the laws of this State required of such company in transacting business therein; and if such company be organized under the laws of any other State than this State it must have on deposit with a State officer of one of the States of the United States, not less than \$100,000 in good securities, deposited with, and held by, such officer, for the benefit of the holders of its obligations; and must also appoint the Superintendent of Insurance of this State as its attorney upon whom process of law can be served, as now provided by law in the case of insurance companies. [L. '97, p. 267, Sec. 2.

**Superintendent Issue Certificate—Certificate Evidence—Not Authorized Without Certificate.**

That the Superintendent of Insurance of this State, upon due proof by any such company of its possessing the qualifications in this act specified, shall issue to such company a certificate setting forth that such company has qualified and is authorized for the ensuing year to do business under this act, which said certificate shall be evidence of such qualification of such company and its authorization to become and to be accepted as sole surety on all bonds, undertakings, recognizances and obligations, required or permitted by law, or the charter, ordinances, rules or regulations of any municipality, board, body, organization

or public officer, and the solvency and credit of such company for all purposes and its sufficiency as such surety. And no company shall be authorized or permitted to become surety upon any bond, undertaking, recognizance or other obligation specified in this act without having first complied with the provisions of this act and having obtained the certificate of the Superintendent of Insurance of this State, as hereinbefore provided. [L. '97, p. 268, Sec. 3.]

**Surety Released—File Other Security.**

Any surety upon the bond of any State, County or municipal officer shall be released from further liability as such surety for such officer, by filing with the person or persons having authority to approve said bond, or with whom said bond is directed to be filed, a notice that said surety is unwilling longer to be surety for such State, County or municipal officer. When any notice shall be filed as aforesaid, notice thereof shall immediately be given to such State, County or municipal officer, who shall thereupon file other security to be approved as provided by law. If said State, County or municipal officer shall not in the manner aforesaid file such bond to be approved as aforesaid, the said office shall become vacant, and the said vacancy shall be filled in manner as is now provided by law. If a new bond shall be given by any officer, as hereinbefore provided, then the former surety or sureties shall be entirely released and discharged upon all liability incurred by such officer after the time of the approval of said new bond, and the sureties to the new bond shall henceforth be liable as therein provided, after the approval of said new bond as aforesaid. [L. '97, p. 268, Sec. 4.]

**Surety File Application for Release—Refund.**

When any surety upon the official bond of any trustee, committee, conservator, guardian, assignee, receiver, executor, administrator or other fiduciary in this State shall desire to be released from such obligation, such surety may file his application for such release in the Court having jurisdiction of such fiduciary, and thereupon the clerk of such Court shall issue, under the seal thereof, a notice to such fiduciary, requiring him or her to furnish a new bond, with sureties to be approved by the Court, within twenty days from the date of the service of said notice. Such notice may be served in the manner provided by law for the service of a summons in civil actions. If such fiduciary shall fail to furnish such bond within the time hereinbefore prescribed, he or she shall be summarily removed from office, and a new trustee, committee, conservator, guardian, assignee, receiver, executor, administrator or other fiduciary forthwith appointed. From and after the time when such new bond is furnished, or such new fiduciary appointed, the surety making such application shall be released from all liability upon the said bond, except for such default or other misconduct on the part of such fiduciary as occurred prior thereto.

It is further provided that in case of the release or the withdrawal of any surety as provided in this act, and in case the principal shall account in due form of law for all of his acts and doings, and all trust funds or estate, then the unearned portion of any premium paid to such surety shall be refunded and repaid by the said surety or sureties as aforesaid. [L. '97, p. 269, Sec. 5.]

**Place of Deposit—Proviso.**

That it shall be lawful for any party of whom a bond, undertaking or other obligation is required to agree with his surety or sureties for the deposit of any or all moneys and assets for which such surety or sureties are or may be held responsible, with a bank, savings bank, safe deposit or trust company, authorized by law to do business as such, or other depository approved by the Court, or a judge thereof, if such deposit is otherwise proper, for the safe keeping thereof, and in such manner as to prevent the withdrawal of such moneys and assets or any part thereof, without the written consent of such surety or sureties or an order of the court, or a judge thereof, made on such notice to such surety or sureties as such Court or judge may direct; *provided, however*, that such agreement shall not in any manner release from or change the liability of the principal or sureties as established by the terms of the said bond. [L. '97, p. 270, Sec. 6.]

**Bond Part of Expense.**

That any receiver, assignee, guardian, trustee, committee, executor, administrator or curator or other fiduciary, required by law or the order of any Court or judge, to give a bond or other obligation as such, may include, as a part of the lawful expense of executing his trust such reasonable sum paid a company authorized under the laws of this State so to do, for becoming his surety on such bond as may be allowed by the Court in which, or a judge before whom, he is required to account, not exceeding one per centum per annum on the amount of such bond; and in

all actions and proceedings a party entitled to recover costs therein shall be allowed and may tax and recover such sum paid such a company for executing any bond, recognizance, undertaking, stipulation or other obligation therein, not exceeding, however, one per cent. on the amount of such bond, recognizance, undertaking, stipulation or other obligation, during each year the same has been in force. [L. '97, p. 270, Sec. 7.]

**Saving Clause.**

That nothing in this act contained shall be construed or held to require trust, surety or guaranty companies organized under the laws of the State of Colorado authorized by their charter and the laws of the State to act as bondsmen or furnish surety on bonds, to make any deposit with the State Insurance Commissioner, or to appoint the said State Insurance Commissioner, or any other person, or officer, its agent or attorney. [L. '97, p. 271, Sec. 8.]

**Statements to Insurance Commissioner.**

That every trust, surety and guaranty company authorized by its charter under the laws of this State to furnish bonds, or become surety thereon, shall be required to furnish to the State Insurance Commissioner any and all statements as to its condition required of any other like company by this act, and in addition thereto, the said State Insurance Commissioner be, and is hereby authorized to require any local company to satisfy him that it has an actual cash paid up capital of at least \$250,000 as required by the laws of the State regarding said companies. And if at any time it should appear by such report of

said company, or by an examination thereof, by said Commissioner, or by other satisfactory information, that any such company has not available cash assets equal to said sum of \$250,000, that then and thereupon such company so found to be below the legal requirements of the laws of the State as above, shall not thereafter be permitted to act as bondsman, or become surety on any bond covered or contemplated by this act, or the laws of this State authorizing its so doing, and said State Insurance Commissioner shall thereupon withdraw his certificate authorizing any such company to so act as herein, or by the laws of this State contemplated or provided. [L. '97, p. 271, Sec. 9.]

**Repeal.**

That all acts and parts of acts inconsistent with this act be, and they are hereby repealed. [L. '97, p. 272, Sec. 10.]



## REINSURANCE.

### Companies of Other States May Insure, When.

No fire insurance company, society, association or partnership not incorporated under the laws of this state, but legally authorized to transact business herein, shall make, write, place, or cause to be made, written or placed, any policy, duplicate policy or contract of insurance of any kind or character, or any general or floating policy, upon property situated or located in this state except after the said risk has been approved, in writing, by an agent who is a resident of this state, regularly commissioned and licensed to transact insurance business herein, who shall countersign all policies so issued and receive the commission thereon when the premium is paid, to the end that the state may receive the taxes required by law to be paid on the premiums collected for insurance on all property located in this state. [L. '99, p. 383, Sec. 1.

### Shall Not Reinsure—Shall Not Transfer—Must Have Authority.

No fire insurance company, society, association or partnership, shall reinsure in any manner whatsoever, the whole or any part of a risk taken by it on property situated or located in this state in any other company or association not authorized to transact business in this state. No fire insurance company,

society, association or partnership shall transfer or cede, in any manner whatsoever, to any company or association not authorized to do business in this state, any risk or liability or any part thereof assumed by it, under any form of contract of insurance, covering property located in this state, including any risk or liability under any general or floating policy, or any agreement, general, floating or specific, to reinsure excess loss by one or more fires. No fire insurance company, society, association or partnership shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or liability, covering property located in this state, of any insurance company, society, association or partnership not authorized to transact business in this state. [L. '99, p. 384, Sec. 2.]

**Superintendent May Examine—Refusal to Submit to Examination, Evidence.**

Whenever the superintendent of insurance shall have or receive information, that any fire insurance company, society, association or partnership, not incorporated under the laws of this state, has violated any of the provisions of section one of this act, he is authorized, at the expense of such company, society, association or partnership, to examine, by himself or his accredited representative, at the principal office or offices of such company, society, association or partnership, located in the United States of America, or in any foreign country, and also at such other offices or agencies of such company, society, association or partnership as he may deem proper, all books, records and papers of such company, society, asso-

ciation or partnership, and may examine under oath the officers, managers and agents of such company, society, association or partnership as to such violation or violations. The refusal of any such company, society, association or partnership to submit to such examination or to exhibit its books and records for inspection shall be presumptive evidence that it has violated the provisions of the first section of this act, and shall subject it to the penalties prescribed and imposed by this act. [L. '99, p. 384, Sec. 3.]

**Companies Report—Refusal to Report, Evidence.**

Every fire insurance company, society, association, or partnership shall annually and at such other times as the superintendent of insurance may require, in addition to all returns now by law required of it or its agents or managers, make a return to the superintendent of insurance in such form and detail as may be prescribed by him of all reinsurance cessions of risk or liability contracted for or affected by it, whether by issue of policy, entry (on) border-eau, or general participation agreement, or by excess loss reinsurance, or in any other manner whatsoever, upon property located in this state, or covering, whether specified or otherwise any risk or liability upon property so located, such return to be certified by the oath of its president and secretary, if a company, society, association or partnership of one of the United States, and, if a company, society, association or partnership of a foreign country by the oath of its managers in the United States as to such reinsurance cessions effected through its branch office in the United States, and by the oath of its president and secretary, or by officers corresponding there-

to, at its home office wherever located, as to reinsurance or cessions as aforesaid, contracted for or effected through the foreign office. The refusal of any company, society, association or partnership to make the returns herein required shall be presumptive evidence that it is guilty of violating the provisions of the second section of this act, and shall subject it to the penalties prescribed and imposed by this act. [L. '99, p. 385, Sec. 4.]

**Penalty for Violation—Reinstatement.**

Any fire insurance company, society, association or partnership wilfully violating or failing to observe and comply with any of the provisions of this act, applicable thereto, shall have its authority to transact business in the state revoked by the superintendent of insurance, and such revocation shall continue for at least one year from the date thereof, nor shall any fire insurance company, society, association or partnership whose authority to transact business in this state shall have been so revoked be again authorized or permitted to transact business herein until it shall have filed in the office of the superintendent of insurance a certificate signed by its president or other chief officer to the effect that the terms and obligations of the provisions of this act are accepted by it as a part of the conditions of its right and authority to transact business in this state. [L. '99, p. 386, Sec. 5.]

**Companies File Certificate of Compliance.**

Any fire insurance company, society, association or partnership, who shall hereafter apply to enter this state to transact business as a new company or

to have their (its) certificate of authority renewed, shall, before permission is given to transact business, or before the renewal of their (its) certificate of authority be issued, file with the office of the superintendent of insurance a certificate signed by its president or other chief officer, to the effect that the terms and obligations of the provisions of this act are accepted by them as a part of the conditions of its right and authority to transact business in this state. [L. '99, p. 386, Sec. 6.

**Repeal.**

All acts and parts of acts, whether general or special, inconsistent with the provisions of this act, are hereby repealed. [L. '99, p. 386, Sec. 7.

**Emergency.**

Whereas, In the opinion of the general assembly, an emergency exists; therefore this act shall take effect and be in force from and after its passage. [L. '99, p. 386, Sec. 8.

## CRIMINAL CODE.

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1379a, p. 378, Mills 3. **Insuring Infants Unlawful.**

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. [L. '93, p. 118, Sec. 1.

1379b, p. 378, Mills 3. **Misdemeanor—Penalty.**

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. [L. '93, pp. 118-119, Sec. 2.

1379c, p. 379, Mills 3. Corporation Forfeit Charter.

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. [L. '93, p. 119, Sec. 3.

An Act Relating to Foreign Life and Accident Insurance Companies, Providing for Payments of Attorney's Fees and Imposing a Penalty in Certain Cases.

*Be it enacted by the General Assembly of the State of Colorado:*

Section 1. Any foreign life and accident insurance company that contests any claim for insurance, and has judgment rendered against it, shall be taxed with all costs, including an attorney's fee for the attorney for the successful party such fees to be fixed by the court before whom the case was tried.

Sec. 2. Where the verdict or finding in any such case shall be for the plaintiff, and the verdict of the jury, or the finding of the court, if tried without a jury, shall state that said defense of said company was frivolous or instituted for the purpose of delay, then a penalty not exceeding twenty-five per centum of the amount recovered, shall be added to said judgment.

Approved April 23, 1901.

This act will be in full force and effect on and after the 22nd day of July, A. D. 1901.





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