

Insurance.

FIFTEENTH ANNUAL STATEMENT OF THE

EQUITABLE

Life Assurance Society

FOR THE YEAR ENDING DECEMBER 31, 1874.

Net Cash Assets, January 1, 1871.....\$21,644,837 16

INCOME.

Premiums.....\$1,227,299 40 Interest and rents..... 1,423,477 74—9,650,737 14 Total.....\$31,295,674 30

DISBURSEMENTS.

Claims by deaths and matured endowments.....\$1,948,362 36 Dividends, surrender values, and annuities..... 2,868,039 84 Dividend on capital..... 7,797 00 Taxes..... 89 151 82 Commissions..... 396,368 71 Expenses and reinsurance..... 830,411 80—6,160,130 83 Total.....\$25,145,443 47

Purchase, at a discount from their value, of commissions accruing hereafter.... 454,930 80 Net Cash Assets Dec. 31, 1874.....\$44,090,512 78

ASSETS.

Bonds and mortgages.....\$16,021,511 94 Real estate in New York and Boston, and purchased under foreclosure..... 3,931,451 05 United States stocks and stocks authorized by the laws of the State of New York..... 3,463,500 07 State stocks..... 32,841 82 Loans secured by United States and State and Municipal bonds..... 105,070 00 Cash on hand in banks and other depositories on interest..... 538,837 83 24,690,512 07 Interest and rents due and accrued..... \$184,761 71 Premiums due and in transit..... 144,077 90 Deferred premiums..... 769,788 71 Balance of Agents' accounts..... 192,016 45 1,291,244 77 Total Assets Dec. 31, 1874.....\$45,981,757 44

New Business in 1874, 0610 Policies, assuring \$34,150,816.

Outstanding Risks, \$181,020,001.

Total Liabilities, including Capital Stock and Reserve for reinsurance of existing policies.....\$22,319,170 16 Total Surplus over Legal Reserve..... \$3,662,587 28

From the undivided surplus of \$3,662,587.28, the Society has declared a reversionary dividend, available on settlement of next annual premium, to participating policies, proportionate to their contribution to surplus.

The cash value of such reversion may be used in settlement of premium, if the policy-holder so elect. The valuation of the policies outstanding has been made on the American experience table, the legal standard of the State of New York.

G. W. PHILLIPS, } Actuaries. J. G. VAN CISE, }

We, the undersigned, have personally examined in detail the assets, accounts, and business of the Society, and compared the result with the foregoing statement, which we hereby certify to be correct.

BENNINGTON F. RANDOLPH, ROBERT BLISS, THOMAS A. CUMMINS, JAMES M. HALSTED, HENRY S. TERBELL, PARKER HANDY,

Special Committee of the Board of Directors, appointed Oct. 28, 1874, to examine the assets and accounts at the close of the year.

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Insurance.

HOME

INSURANCE COMPANY OF NEW YORK. Office, No. 135 Broadway. FORTY-THIRD SEMI-ANNUAL STATEMENT, Showing the condition of the Company on the first day of JANUARY, 1875.

Cash Capital.....\$2,500,000 00 Reserve for Reinsurance..... 1,911,239 78 Reserve for Unpaid Losses and Dividends..... 290,924 42 Net Surplus..... 855,281 03

TOTAL ASSETS.....\$5,027,415 23 J. H. WASHBURN, Sec. CHAS. J. MARTIN, Pres. 47-ly

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INSURANCE COMPANY OF HARTFORD.

CASH CAPITAL.....\$3,000,000 00 CASH ASSETS AT MARKET VALUE, JAN. 1, 1875..... 6,497,375 94

LIABILITIES..... 246,116 06 JAS. A. ALEXANDER, Agent, 96-ly 173 Broadway.

THE

WASHINGTON

LIFE INS. CO.

OF NEW YORK.

CYRUS CURTISS, - - PRESIDENT.



ASSETS, - - - - \$4,000,000.

The actual investments of this Company, at their market value, considerably exceed the gross liabilities. Policies are kept in force by dividends (a method original with "THE WASHINGTON"), whereby thousands of dollars have been paid to the heirs of deceased policy-holders.

W. A. BREWER, Jr. Vice-President. WILLIAM HAXTUN, Secretary. CYRUS CURTISS, Assistant-Secretary. DR. B. W. M'CREADY, Medical Examiner. E. S. FRENCH, Superintendent of Agencies.

No. 155 Broadway, New York.

CONTINENTAL LIFE INS. CO.



ANNUAL STATEMENT Jan. 1, 1875.

Accumulated Assets.....\$6,555,828 Surplus Jan. 1st, 1875..... \$711,982

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Insurance.

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MERCANTILE INSURANCE COMPANY

LONDON AND EDINBURGH, G. B. UNITED STATES BRANCH OFFICE, 51 WILLIAM STREET, COR. FINE STREET, NEW YORK.

Paid up and subscribed Capital.....\$10,000,000 00 Gross Fire Surplus and Reserves..... 3,700,000 00 Net Life Assets and Annuities..... 13,300,000 00

\$27,000,000 00 Gross Assets held by Board of Management in New York..... \$1,600,000 00

The Co.'s actual losses by Chicago Conflagration in 1871 were..... 1,743,457 81 The Co.'s actual losses by Boston Conflagration in 1872 were..... 503,680 46

Yet the Company paid these losses at sight without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not however in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus \$100,000 larger than over before. Annual income of Fire Department alone over..... \$4,000,000 00

Fire and Life Assets entirely distinct, the one not liable for the other. All fair losses promptly adjusted and paid in money current. The Company organized A. D. 1809; commenced business in this country A. D. 1867. Agencies in most of the principal cities and towns in the United States. EZRA WHITE, CHAS. E. WHITE, S. P. BLADGEN, 39-1st Managers.

OFFICE OF THE

Atlantic Mutual Insurance Co.,

New York, January 25th, 1875.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1874:

Premiums received on Marine Risks, from 1st Jan., 1874, to 31st Dec., 1874..... \$6,512,086 21 Premiums on Policies not marked off 1st Jan., 1874..... 2,433,268 19

Total amount of Marine Premiums..... \$8,945,344 40 No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.

Premiums marked off from 1st Jan., 1874, to 31st Dec., 1874..... \$6,489,971 53 Losses paid during the same period..... 2,270,659 96 Returns of Premiums and Expenses..... 1,373,637 47

The Company has the following Assets, viz: United States and State of New York Stock, City, Bank and other Stocks..... \$9,031,060 00 Loans secured by Stocks, and otherwise..... 2,52,800 00 Real Estate and Bonds and Mortgages..... 367,000 00 Interest, and sundry notes and claims due the Company, estimated at..... 453,676 72 Premium Notes and Bills receivable..... 2,832,848 48 Cash in Bank..... 266,199 54

Total amount of Assets..... \$16,003,684 74 Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Second of February next.

The outstanding certificates of the issue of 1871, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Second of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and cancelled. Upon certificates which were issued for gold premiums, the payment of interest and redemption will be in gold.

A dividend of Forty per cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1874, for which certificates will be issued on and after Tuesday, the Sixth of April next By order of the Board, J. H. CHAPMAN, Secretary.

TRUSTEES:

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