

# S. S. EATON, INSURANCE.

No. 124 East Third Street,

St. Paul, Minn.

## INSURANCE COMPANY OF North America.

Principal Office, Philadelphia, Pa.  
Charles Platt, President.  
G. E. Fryer, Secretary.

Cash Capital, \$3,000,000.

1. Assets.		
Value of real estate owned	\$357,693 86	
Loans secured by mortgages on real estate	1,748,510 82	
Market value of all other bonds and stocks	4,475,492 05	
Loans secured by bonds and stocks as collateral	1,045,742 07	
Cash on hand and in bank	549,091 31	
Premiums in course of collection	709,582 95	
Total admitted assets	\$8,881,053 06	
2. Liabilities.		
Capital stock paid up	\$3,000,000 00	
Reserve for reinsurance	2,157,763 63	
Unpaid losses	449,300 90	
Other liabilities	24,192 82	
Total liabilities, including capital	\$5,630,274 45	
Net surplus	\$3,250,778 61	
3. Income in 1882.		
From premiums received	\$3,481,274 60	
From interest and dividends	372,074 48	
From rents and all other sources	36,666 50	
Total income	\$3,890,015 58	
4. Expenditures in 1882.		
Losses paid	\$2,867,811 26	
Dividends	500,000 00	
Commissions and brokerage	483,522 81	
Salaries of officers and employes	140,000 00	
Taxes	106,486 95	
All other expenditures	285,066 93	
Total expenditures	\$3,832,837 05	
Total risks in force Dec. 31, 1882		\$268,200,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$3,472,728 00	
Premiums received	65,279 14	
Losses paid	49,790 99	
Losses incurred	52,030 99	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Ins. Co. of North America above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## SPRINGFIELD F. & M. Insurance Company.

Principal Office, Springfield, Mass.  
A. J. Harding, General Agent, Chicago, Ill.

Cash Capital, \$1,000,000.

1. Assets.	
Value of real estate owned	\$110,275 00
Loans secured by mortgages on real estate	344,800 01
Market value of all bonds and stocks	1,534,020 00
Loans secured by bonds and stocks as collateral	67,575 00
Cash on hand and in bank	140,089 46
Premiums in course of collection	175,263 70
All other assets	28,326 70
Total admitted assets	\$2,395,288 27
2. Liabilities.	
Capital stock paid up	\$1,000,000 00
Reserve for reinsurance	1,402,662 87
Unpaid losses	160,982 46
Other liabilities	22,342 81
Total liabilities, including capital	\$2,016,422 82
Net surplus	\$378,865 75
3. Income in 1882.	
From premiums received	\$1,259,890 89
From interest and dividends	97,857 61
From rents and all other sources	3,678 87
Total income	\$1,361,427 37
4. Expenditures in 1882.	
Losses paid	\$716,955 75
Dividends	100,000 00
Commissions and brokerage	199,887 21
Salaries of officers and employes	46,064 49
Taxes	39,132 23
All other expenditures	115,189 23
Total expenditures	\$1,217,128 87
5. Miscellaneous.	
Total risks in force Dec. 31, 1882	\$126,041,000 00
Business in Minnesota in 1882—Fire.	
Risks written	\$2,387,106 00
Premiums received	44,062 87
Losses paid	22,521 59
Losses incurred	20,230 15

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Springfield F. & M. Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## PHENIX Insurance Company.

Principal Office, Brooklyn, N. Y.  
STEPHEN CROWELL, President.

Cash Capital, \$1,000,000.

1. Assets.		
Value of real estate owned	\$384,750 00	
Loans secured by mortgages on real estate	808,371 90	
Market value of all bonds and stocks	1,636,069 50	
Loans secured by bonds and stocks as collateral	802,880 00	
Cash on hand and in bank	256,264 24	
Premiums in course of collection	401,477 12	
All other assets	9,183 84	
Total admitted assets	\$3,295,826 60	
2. Liabilities.		
Capital stock paid up	\$1,000,000 00	
Reserve for reinsurance	1,448,815 89	
Unpaid losses	19,691 04	
Other liabilities	10,345 07	
Total liabilities, including capital	\$2,508,812 00	
Net surplus	\$787,014 60	
3. Income in 1882.		
From premiums received	\$2,495,610 60	
From interest and dividends	100,631 28	
From rents and all other sources	9,837 34	
Total income	\$2,607,139 22	
4. Expenditures in 1882.		
Losses paid	\$1,219,559 48	
Dividends	100,000 00	
Commissions and brokerage	496,177 32	
Salaries of officers and employes	187,676 70	
Taxes	40,063 15	
All other expenditures	205,246 94	
Total expenditures	\$2,188,703 59	
Total risks in force Dec. 31, 1882		\$253,000,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$1,910,370 00	
Premiums received	37,018 66	
Losses paid	35,841 98	
Losses incurred	35,536 80	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Phenix Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## OLDEST IMPERIAL FIRE Insurance Company.

Principal Office, London, England.  
R. D. Alliger, United States Manager, New York.

Cash Capital, \$1,229,328 14.

I. Assets.		
Value of real estate owned	\$250,000 00	
Market value of all bonds and stocks	853,065 80	
Cash on hand and in bank	2,437 12	
Premiums in course of collection	120,374 89	
All other assets	3,741 67	
Total admitted assets	\$1,229,328 14	
II. Liabilities.		
Reserve for reinsurance	\$407,956 10	
Unpaid losses	42,361 71	
Other liabilities	19,000 38	
Total liabilities	\$469,328 14	
Net surplus	\$760,000 00	
III. Income in 1882.		
From premiums received	\$647,278 26	
From interest and dividends	29,362 50	
From rents and all other sources	21,275 60	
Total income	\$697,916 36	
IV. Expenditures in 1882.		
Losses paid	\$418,638 40	
Commissions and brokerage	118,561 92	
Salaries of officers and employes	57,877 64	
Taxes	17,842 60	
All other expenditures	3,138 63	
Total expenditures	\$616,556 09	
Total risks in force Dec. 31, 1882		\$66,781,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$554,217 00	
Premiums received	9,983 61	
Losses paid	4,923 25	
Losses incurred	3,929 32	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Imperial Fire Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## QUEEN Insurance Company.

Principal Office, Liverpool, England.  
Joseph M. Rogers, General Agent, Chicago, Illinois.

Cash Capital, \$1,752,207 89.

1. Assets.		
Value of real estate owned	\$332,530 18	
Market value of all bonds and stocks	1,185,993 50	
Cash on hand and in bank	188,983 66	
Premiums in course of collection	17,545 54	
All other assets	7,093 61	
Total admitted assets	\$1,752,207 89	
2. Liabilities.		
Reserve for reinsurance	\$776,072 42	
Unpaid losses	138,984 20	
Other liabilities	4,076 75	
Total liabilities	\$919,083 87	
Net surplus	\$833,124 52	
3. Income in 1882.		
From premiums received	\$1,900,681 58	
From interest and dividends	53,138 97	
From rents and all other sources	31,590 89	
Total income	\$1,985,411 44	
4. Expenditures in 1882.		
Losses paid	\$331,47 21	
Commissions and brokerage	139,088 83	
Salaries of officers and employes	95,950 30	
Taxes	34,310 61	
All other expenditures	9,748 33	
Total expenditures	\$1,353,264 91	
Total risks in force Dec. 31, 1882		\$135,511,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$781,284 00	
Premiums received	15,271 32	
Losses paid	16,251 13	
Losses incurred	20,987 18	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, February 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Queen Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## U. S. BRANCH QUEEN Insurance Company.

Principal Office, Liverpool, England.  
Joseph M. Rogers, General Agent, Chicago, Illinois.

Cash Capital, \$1,752,207 89.

1. Assets.		
Value of real estate owned	\$332,530 18	
Market value of all bonds and stocks	1,185,993 50	
Cash on hand and in bank	188,983 66	
Premiums in course of collection	17,545 54	
All other assets	7,093 61	
Total admitted assets	\$1,752,207 89	
2. Liabilities.		
Reserve for reinsurance	\$776,072 42	
Unpaid losses	138,984 20	
Other liabilities	4,076 75	
Total liabilities	\$919,083 87	
Net surplus	\$833,124 52	
3. Income in 1882.		
From premiums received	\$1,900,681 58	
From interest and dividends	53,138 97	
From rents and all other sources	31,590 89	
Total income	\$1,985,411 44	
4. Expenditures in 1882.		
Losses paid	\$331,47 21	
Commissions and brokerage	139,088 83	
Salaries of officers and employes	95,950 30	
Taxes	34,310 61	
All other expenditures	9,748 33	
Total expenditures	\$1,353,264 91	
Total risks in force Dec. 31, 1882		\$135,511,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$781,284 00	
Premiums received	15,271 32	
Losses paid	16,251 13	
Losses incurred	20,987 18	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, February 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the U. S. Branch Queen Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## TRAVELERS Life & Accident Insurance Company.

Principal Office, Hartford, Conn.  
President, J. G. Bateson.  
Secretary, Rodney Lennix.

Capital Stock, \$600,000.

Assets Dec. 31, 1882.		
Loans on real estate	\$2,609,696 27	
Loans on collateral security	336,767 55	
Loans to policy-holders	10,122 00	
Value of real estate owned	\$1,878,476 58	
Market value of bonds and stocks owned	2,935,355 67	
Cash on hand and in bank	244,882 89	
Accrued interest and rents	49,523 24	
Net deferred and outstanding premiums	115,039 30	
All other assets	25,897 02	
Total assets	\$6,995,291 42	
Liabilities.		
Net present value of outstanding policies, American experience table of mortality with 4 1/2 per cent. interest	\$4,328,055 71	
Total gross policy claims	287,962 00	
All other liabilities	10,000 00	
Total liabilities	\$4,626,017 71	
Surplus over liabilities	\$2,369,273 71	
Income in 1882.		
Premiums, less amount paid for reinsurance	\$2,409,054 86	
From interest and dividends	316,268 68	
From rents and all other sources	37,806 00	
Total income	\$2,753,129 54	
Expenditures in 1882.		
Losses and matured endowments	\$970,658 46	
Dividends and other disbursements to policy holders	55,357 30	
Dividends to stockholders	96,000 00	
Management expenses	880,398 20	
Total disbursements	\$2,082,393 96	
Policies in force at close of 1881		No. 12,556
Policies in force at close of 1882		No. 15,448
Business in Minnesota in 1882.		
In force at end of 1881	No. 1,588	Amount, \$2,512,440 00
Issued during 1882	127	187,753 00
In force Dec. 31, 1882	11	22,750 00
Premiums in course of collection	181	\$3,293,625 00
Cash received for premiums		\$36,500 63
Total		\$38,975 25
Losses paid in 1882		\$19,394 78
Losses incurred in 1882		\$12,394 78
		1,200 00

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, February 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Travelers Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of life and accident insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## RHODE ISLAND Underwriters Association.

EQUITABLE F. & M. Insurance Company.

Principal Office, Providence, R. I.  
F. W. Arnold, President.  
J. E. Tillinghast, Secretary.

Cash Capital, \$300,000.

1. Assets.		
Value of real estate owned	\$129,900 00	
Loans secured by mortgages on real estate	50,000 00	
Market value of all bonds and stocks	262,975 00	
Cash on hand and in bank	32,107 35	
Premiums in course of collection	18,590 35	
All other assets	1,475 00	
Total admitted assets	\$495,477 70	
2. Liabilities.		
Capital stock paid up	\$300,000 00	
Reserve for reinsurance	108,107 67	
Unpaid losses	20,889 50	
Other liabilities	2,038 70	
Total liabilities, including capital	\$431,035 87	
Net surplus	\$64,441 83	
3. Income in 1882.		
From premiums received	\$208,640 39	
From interest and dividends	15,767 25	
From rents and all other sources	8,667 25	
Total income	\$228,074 89	
4. Expenditures in 1882.		
Losses paid	\$109,786 94	
Dividends	20,748 90	
Commissions and brokerage	34,667 17	
Salaries of officers and employes	25,921 45	
Taxes	6,912 46	
All other expenditures	2,770 38	
Total expenditures	\$190,902 25	
Total risks in force Dec. 31, 1882		\$18,000,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$808,094 00	
Premiums received	12,249 64	
Losses paid	6,690 51	
Losses incurred	6,696 37	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Equitable F. & M. Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## MERCHANTS Association.

Insurance Company.

Principal Office, Providence, R. I.  
W. F. Barton, President.  
W. P. Goodwin, Secretary.

Cash Capital, \$200,000.

1. Assets.		
Loans secured by mortgages on real estate	\$3,019 58	
Market value of all bonds and stocks	276,89 00	
Loans secured by bonds and stocks as collateral	20,075 00	
Cash on hand and in bank	109,314 24	
Premiums in course of collection	19,205 94	
All other assets	197 50	
Total admitted assets	\$428,501 26	
2. Liabilities.		
Capital stock paid up	\$200,000 00	
Reserve for reinsurance	123,139 70	
Unpaid losses	22,459 50	
Other liabilities	889 46	
Total liabilities, including capital	\$346,479 66	
Net surplus	\$82,030 60	
3. Income in 1882.		
From premiums received	\$212,225 89	
From interest and dividends	19,004 31	
Total income	\$231,230 20	
4. Expenditures in 1882.		
Losses paid	\$131,269 35	
Dividends	12,000 00	
Commissions and brokerage	36,961 38	
Salaries of officers and employes	25,749 37	
Taxes	6,991 63	
All other expenditures	22 89	
Total expenditures	\$213,465 42	
Total risks in force Dec 31, 1882		\$20,866,000 00
Business in Minnesota in 1882—Fire.		
Risks written	\$808,094 00	
Premiums received	12,249 64	
Losses paid	6,690 51	
Losses incurred	6,696 37	

STATE OF MINNESOTA,  
DEPARTMENT OF INSURANCE,  
St. Paul, Feb. 14, 1883.  
I, A. R. McGill, Insurance Commissioner of the State of Minnesota, do hereby certify that the Merchants Insurance Company above named, has complied with the laws of this State relating to insurance, and is now fully empowered through its authorized agents to transact its appropriate business of fire insurance in this State for the year ending January 31st, 1884.  
A. R. MCGILL,  
Insurance Commissioner.

## ROYAL Insurance Company.

Principal Office, Liverpool, England.  
C. H. Case, Northwestern Manager, Chicago.

Cash Capital, \$400,000.

1. Assets.	
Value of real estate owned	\$127,698 05
Market value of U. S. bonds	2,238,926 25
Loans secured by mortgages on real estate	1,744,871 58
Loans secured by bonds and stocks as collateral	161,500 00
C	