

THE ROYAL INSURANCE COMPANY'S LIFE BRANCH.

Large Bonus declared, — £2 per cent. per annum on sums assured, the greatest bonus ever continuously declared by any Company. Extracts from the Report to the Annual General Meeting, August, 1859.

THE PREMIUMS RECEIVED.

	£	s.	d.
In the Decennial period from 1845 to 1854 inclusive, was	105,162	19	2
In the Quinquennial period from 1855 to 1859 inclusive, was	227,859	12	3
In the last five years it has more than doubled the amount for the ten years which preceded it.			

THE LIFE FUNDS.

	£	s.	d.
The Balance in hand in 1854 was	56,792	4	0
It is now raised to the sum of	207,061	19	2

During the first ten years the amount added annually averaged less than £7,000. From 1854 to 1859 the average annual addition was upwards of £30,000.

THE INVESTMENTS

Have been made at a most favourable rate of interest; and no loss from them has been incurred. THE ROYAL INSURANCE COMPANY has, in addition to the Investments on the Life Account, large resources of capital paid up and reserves on other branches of business, all of which are liable for claims on the Life Accounts, and could, within a short time, realise that sum far more than doubled, if it were required to do so.

The MORTALITY among Declined Lives and the advantages to be expected from a judicious selection of Lives for Assurance.

A Company exercising such care will be selected by the best Lives. Healthy Assurers will be aware that being admitted among a more selected class, all the advantages to be derived from Assurance will be secured to them in the ENHANCED BONUS, which the system of watchfulness will create.

The Directors invite attention to a few of the advantages the ROYAL offers to its Life Assurers.

1st.—The guarantee of an ample capital and exemption of the Assured from Liability of Partnership.

2nd.—Moderate Premiums.

3rd.—Small Charge for Management.

4th.—Prompt Settlement.

5th.—Large participation of Profits by the Assured, amounting to two-thirds of their net amount every five years to Policies then two entire years in existence.

The rapid progress and position of this Branch will be shown by the following statement of the new Life business effected for the—

Year	No. of Policies.	Sum Assured.	New Premiums.	Yr	No. of Policies.	Sum Assured.	New Premiums.
1845...	33...	23,349 0 0...	743 10 0	1853...	463,178,923 18 10...	5,009 19 10	
1847...	105...	64,983 18 0...	1,767 1 9	1855...	478,206,514 3 4...	5,909 18 6	
1849...	183...	88,931 12 0...	2,726 15 1	1857...	756,329,380 13 0...	10,276 8 6	
1851...	277...	115,480 9 0...	3,378 18 5	1859...	1,015,434,479 11 10...	13,085 8 0	

FRANCIS H. HEWARD,

A. DAVIDSON, INSPECTOR.

MANAGER, TORONTO.