sued in the year was 832, the Sum Assured 2387,752 6s 8d, and the Premium 112,354 3s 4d. These are nett amounts, after deducting guarantees. These figures show a very rapid extension of business during the last ten years. In the year 1848 the new Premiums amounted only to £1,380 9s 1d, so that it will be seen that they are exceeded more than nine fold in the last year! The following Table proves that this increase has taken place by almost regular yearly advances of considerable magnitude: Thus—

No.	No. of Policies.			Sum Assured.			ia .	New Premiums			
18	48		98		£48,764	17 0		£1.380	9	1	
18	352		422		181,504	10 - 6		5,828	5	10	
18	354		408		161,848	13 4		4,694	16	0	
18	356		703		297,560	16 8		8,850	3	11	
18	358		832		387,732	6 8		12,354	3	4	

This amount of new business will moreover appear still more encouraging when it is added that the Policies issued are on carefully selected Lives, as in the same year no less than 129 proposals for an aggregate sum assured of £70,974 were rejected, as not coming fully up to the standard of eligibility established by the Company.

The extraordinary Success of the Company, as exhibited in the above Report, and the perfect Security its great Resources a ford to Insurers, have been commented on by most of the leading Newspapers in the Country. The following Extract is from the Lundon Times :-

## "TIMES" MONEY ARTICLE, AUGUST 6, 1859.

"At the Annual Meeting of the "Royal Insurance Company" today, the Report for the year 1858 stated that the Premiums received in the Fire Department amounted to £196,148, showing an increase of £66,088, or more than 50 per cent. in three years. A Dividend of 3s and a Bonus of 4s per Share were declared, free of Income-tax, and £30,000, being the amount of undivided Profits, was carried to the Reserved Fund, now raised to £140,850. In the Life Department 832 New Policies were issued in the year, assuring £387,752, upon which £12,354 was received in New Premiums."

## Division of Profits every Five Years.

PERCY M. DOVE, Actuary and Manager.

JOB, BROTHERS & Co.

Agents for Newfoundland.

DINBURG

George M James M. Peter Ran George Pa Lames Du Archibald

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Alexander

Thos. Hol John Scott

Mungo Ca William H Alexander

G. T. Br