

II—*Moderate Premiums of Assurance.*—The Rates of the Premiums of Assurance for the greater part of *Life*, will be found lower than those in use in many of the older and most respectable offices.

The Premiums of Assurance on *Fire* are the same as those which are demanded by the first class of Assurance Companies.

III—*Participation of Profits by the Assured both in Life and Fire.*—The profits of the Life Department, appropriated every Five Years, are applied either to the reduction of the rate of the future Premium to be paid on the policy or to the increase of assured on the Life, as is most agreeable to the Assured; the party to make his choice at the time the proposition for Assurance is made.

The *Profits* of the *Fire* Department appropriated to the Assured, are distributed at the close of each successive period of Five Years, in the form of a per centage on the Premiums which have been paid.

IV—Parties who obtain a settlement of losses by *Fire* are not thereby deprived of their right to participate in the profits of the Company.

V—Losses by *Lightning* are made good.

The undersigned beg leave to announce, that having been appointed Agents for Newfoundland to the above Company, they are prepared to receive proposals for *FIRE* and *LIFE INSURANCE*, and to issue Policies on the spot, by which means a saving of the stamp duty on Policies will be effected.

Brooking & Son.

THE
ROYAL INSURANCE COMPANY
OF LIVERPOOL.

CAPITAL---TWO MILLIONS STG.

Trustees.

J Shaw Leigh, Esq., and R B B H Blundell, Esq.

Directors, &c.

Charles Turner, Esq., *Chairman.*

J Campbell, Esq., and J Bramley-Moore, Esq., *Deputy Chairmen*

See next page