

THE ROYAL INSURANCE COMPANY,
NORTH JOHN STREET, LIVERPOOL, and 29, LOMBARD STREET, LONDON, E.C.

THE EXTRAORDINARY SUCCESS OF THE COMPANY,
AND THE

PERFECT SECURITY its GREAT RESOURCES afford to INSURERS,
Have been commented upon by most of the leading Newspapers both in Great Britain and abroad.
The following are Abstracts of a few of these Notices.

THE "TIMES" MONEY ARTICLE.

At the Annual Meeting of the Royal Insurance Company to-day, the Report for 1860 stated that Premiums in the Fire Department amounted to £262,977, showing an Increase of £34,663 over the preceding year, and of £66,829 over the Premiums for 1858, being an Increase of 34 per Cent. in Two Years. The transactions of the year in the Fire Branch give a Profit of £41,067. In the Life Department the Premiums for the year on New Policies amounted to £15,079, being an Increase of £1,993 over the former year.—August 3, 1861.

DAILY NEWS.—These Tables prove the experience of the Royal to have been HIGHLY SATISFACTORY.—DECEMBER 28, 1860.

LEEDS MERCURY.—It will be seen how very much less the mortality of the Royal has been than the mortality for which the Office was prepared.—SEPTEMBER 8, 1860.

Atlas.—Of the Reserved Fund the Manager has every reason to be proud, as it enables him to make the fair boast that in three days after the overwhelming catastrophe adverted to (the Great Fire in London), the Royal was in a position to pay, and did pay, its claims on presentation, thus vindicating its well-earned character for promptitude and liberality in loss settlement. The value to the general and commercial community of such honourable and timely promptitude as the Royal Insurance Company displays to us, cannot be too strongly insisted on.—AUGUST 8, 1861.

Bristol Mercury and W. Counties Advertiser.—The increase in the new duty of the Company last year was more than double that of any other Fire Office in the Kingdom, and exceeded one-third the increase of all the London Offices put together.—AUGUST 10, 1861.

Edinburgh Evening News.—The Royal Insurance Company has in some essential respects distanced all competitors.—AUGUST 10, 1861.

Glasgow Examiner.—If further proof is needed of the extraordinary resources of this Company, we may state that its London branch was provided with sufficient funds to meet every claim caused by the late terrible fire in London, without calling on the Shareholders, or trenching on its paid-up capital.—AUGUST 10, 1861.

Madras Guardian.—The report for the year 1860 was of a most gratifying nature, and most satisfactory to the shareholders.—AUGUST 10, 1861.

Liverpool Mail.—The Directors are fully justified in anticipating the time when the Company will be placed, with respect to the amount of its new business, at the head of all the Life Assurance Institutions in this country. Nor has the progress of the Fire Branch been at all less remarkable.—AUGUST 3, 1861.

London Commercial Record.—The judicious extension of the Reserve Fund has been attended with the happiest results. It has ever been our opinion that no Fire Insurance Company can long maintain its ground without having a large positive Capital available any moment for extraordinary contingencies; and this opinion is confirmed by the many failures that have taken place of public companies constituted on the unsound basis of a nominal capital.—AUGUST 9, 1861.

Manchester Examiner and Times.—In three days after the commencement of the fire, measures were taken to supply the London branch with ample funds to meet all calls that might be made upon them.—AUGUST 17, 1861.

Waterford Mail.—An accumulated fund of £800,000, and an annual revenue of £400,000 are features which might command confidence in any Insurance Company that could boast them; but they are not the least features in the character of the Royal Insurance Office.—AUGUST 12, 1861.

Thacker's Overland News.—Here we have the secret of the power and resources by which, in the case of this Company, it was enabled to liquidate at once its heavy quota of £78,000. This secret is simply the comprehensive prudence that in years of prosperity was not tempted to encourage a mushroom growth of business by bait dividends and speculative bonuses, but held to the com-

mon sense of providing steadily from year to year a reserve fund, and one of such magnitude that we are not astonished to hear that, had the loss been thrice as great as it was, the Company could have met it without trenching on a farthing of their capital. In a business where security is the first and grand desideratum, this single fact is worth a volume of commentary.—AUGUST 10, 1861.

Calcutta Phoenix.—The Royal Insurance Company is one of the soundest and most secure means of effecting Life Assurance in the world.—DECEMBER 4, 1860.

Calcutta Englishman.—The Royal Insurance Company has been noticed by the leading London journals in very favourable terms.

Indian Field.—We are of opinion that the methods adopted by the Royal Insurance have been devised upon sound principles, and the success of the Company, as attested by the increase of business, the diminution of expenses, and the falling (unexpected, according to ordinary actuarial computation) in the per centage of claims, may be ascribed for by the close adherence to those principles manifested in the proceedings of the Society.—DECEMBER 8, 1860.

Falmouth Post, Jamaica.—The Company is in a thriving condition.—APRIL 23, 1861.

Montreal Gazette.—The Royal Insurance Company is an instance of almost unparalleled, and, we believe, of most deserved success. Last year it lost heavily in South America; this year still more heavily (to the extent of £70,000 to £75,000 sterling) in London. By prudent management it had accumulated funds to meet these heavy losses, and has met them with the utmost promptitude. This is the true test of a Company's stability.—AUGUST 22, 1861.

Montreal Herald.—The prudent and cautious management of the Directors has enabled them, after paying a handsome dividend, to increase the Reserve Fund to upwards of £300,000.—AUGUST 22, 1861.

Hamilton Daily Herald.—The Royal Insurance Company has distanced, in the increase of its business for the past year, all other Companies in the United Kingdom. Advice received by Mr. Bellhouse, Manager of the Hamilton Branch dated July 4th, state that the "Royal" had already commenced to pay losses incurred by the Great Fire in London, and that the Metropolitan Board was prepared, within four days of the catastrophe, to settle every claim the moment the amount was ascertained. Such promptitude cannot fail to be a most convincing proof of the great advantages to be derived from dealing with a company, whose ample means and high position enable them, without even the slightest temporary inconvenience, to grapple with a calamity almost unprecedented; in the present case payment will be made, without a moment's delay, of claims, the magnitude of which would be sufficient to embarrass weaker institutions, and, in some instances, to extinguish them altogether.—JULY 26, 1861.

Hamilton Times.—The advantages offered by this great Company cannot fail to be appreciated by all who take the trouble to make themselves familiar with them.—JANUARY 22, 1861.

Toronto Globe.—We hope that the business will as largely increase as the enterprise displayed richly merits.—MAY 29, 1861.

Canadian Freeman (Toronto).—The steadily increasing importance of the Royal marks it as one of the most reliable and safe Companies in which to insure against loss by fire.—AUGUST 6, 1861.

Toronto Leader.—The increase in the business of this Company is one of the best standards by which to judge of its popularity and soundness.—AUGUST 14, 1861.

BRANCH OFFICES IN ENGLAND:—MANCHESTER, BIRMINGHAM, BRISTOL, LEEDS.
SCOTLAND:—EDINBURGH, GLASGOW. IRELAND:—DUBLIN.