

NORTHERN ASSURANCE COMPANY.

The fifty-first meeting of this old company has been held, in Aberdeen, on the 10th June. A very large premium income is shown, £581,967, an increase over the year preceding while the losses are only 53½ per cent., a lower ratio than for eight years. Expenses of management including commission to agents and charges of every kind came to £191,666 19s. 4d., or 32·93 per cent. of the premiums. The result is that, after reserving the usual 33 per cent. of the premiums to cover liabilities under current policies, a profit was earned of £77,928 16s. 7d., which is placed to the credit of the profit and loss account.

In the life department, new assurances during the year, net, were £425,080, of which £102,375 was for endowment assurances. The total income of the year was £274,283 9s. 3d., and death claims were £120,000. The whole funds of the life department now amount to £2,027,864 11s. 4d., showing a net increase for the year of £67,156 0s. 2d.

The balance of profit and loss account amounts to £165,124 15s. 6d., of which amount the unpaid instalments of the "shareholders' life bonus" declared last year, have been already appropriated, £30,000; the unappropriated balance, therefore, being £125,124 15s. 6d. This staunch underwriting office may be congratulated on its twelve months' business, as well as upon its strong position.

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LANCASHIRE INSURANCE COMPANY.

Last month, was held in London the thirty-fifth annual meeting of the Lancashire Insurance Company. On that occasion, Mr. Stewart, the general manager, showed that the net income of the life department amounted to £109,792, an increase over the previous year. The net fire premiums received during the year amounted to £580,778. The claims for loss and damage by fire, together with the provision for outstanding losses, amounted to £368,623, or about sixty-three per cent. The surplus balance of £46,434 has been carried to the profit and loss account. The investments of the Company produced in interest the sum of £50,213 6s. 10d., being an increase upon the previous year's income. The balance of the profit and loss account amounted to £67,176 9s. 6d. from which two half yearly dividends at the rate of 12½ per cent. and 15 per cent., amounting to £37,535 11s. 6d. have been paid.

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