GREAT FIRE IN LONDON, 22nd June, 1861.

Within three days of the announcement of the fire to this Office, measures were taken that the London Branch should be in possession of ample funds to meet every loss. Before the expiration of a week from the date of the fire, immediate payment was ordered to such of the claimants as were enabled to give a statement of their respective claims.

No new Fire Insurance Company hereafter to be established will meet even with partial encouragement if it have not a full sufficiency, not of Subscribed, but of Paid-up Capital. No prudent Capitalist will embark in such a new enterprise, and yet ignore the possibility that, until an ample Reserve Fund is collected which requires several years to accomplish, his investment, and it may be a large portion of his subscription, might at any moment be required to meet some unexpected loss of an equal or even greater magnitude than the recent one. The amount to the Credit of the Reserve and Profit and Loss Accounts of this Company would be sufficient to pay its Loss sustained by this hitherto unexampled calamity, were it thrice the amount it proves to be.

LIFE.

The Rapid Progress and position of this Branch will be best shown by the following Statement of the new Life Business effected for the

Year.	No. Policies.	Sum Assured.	New Premiums.	Year.	No. Policies.	Sum Assured.	New Premiums.
1847	105	£64,983	£1,767 1 9	1855	498	£206,514	£5,909 18 6
1849	183	88,931	2,726 14 1	1857	756	329,380	10,270 8 6
1851	277	115,480	3,378 18 5	1859	1015	434,470	13,086 8 5
1853	453	178,923	5,099 19 10	Whilst for 1860 the amount received for			

New Premiums reached £15,079 17s. 10d.

The ROYAL INSURANCE COMPANY published late in the last year an account of the investigation into the Assets and Liabilities of its Life Department, under a novel form, and in as plain and intelligible a manner as the abstruseness of the subject admitted, together with the entire statements and valuations necessary for that purpose.

From the extensive Notices of this Pamphlet and its accompanying Diagrams, which have appeared in the Periodicals of the day, it has largely attracted the attention of vast numbers of persons in all parts of the United Kingdom, as well as in other parts of the World. A most satisfactory and conclusive evidence that such is the case, is afforded by the fact that the Sum Assured on New Policies in the six months to 3rd June of the year 1861 is actually 50 per cent. in excess of the Sum Assured in the corresponding months of the year 1860, although the latter amount in itself exceeded the Sum Assured in any like previous period of time.

LARGE BONUS declared. 1855 & 1860. £2 [illegible] cent. [illegible] Ann[illegible]

THE GREATEST BONUS EVER CONTINUOUSLY DECLARED BY ANY COMPANY.

Annual Premiums for an Insurance of £100.

FOR THE WHOLE TERM OF LIFE—WITH PROFITS.

Age. Years.	Premium. £ s. d.	Age. Years.	Premium. £ s. d.	Age. Years.	Premium. £ s. d.	Age. Years.	Premium. £ s. d.	Age. Years.	Premium. £ s. d.
16	1 16 0	25	2 4 2	34	2 14 9	43	3 10 0	52	4 16 8
17	1 16 10	26	2 5 3	35	2 16 2	44	3 12 2	53	5 1 0
18	1 17 8	27	2 6 4	36	2 17 7	45	3 14 6	54	5 5 6
19	1 18 6	28	2 7 6	37	2 19 1	46	3 16 11	55	5 10 4
20	1 19 4	29	2 8 7	38	3 0 8	47	3 19 6	56	5 15 5
21	2 0 3	30	2 9 9	39	3 2 4	48	4 2 3	57	6 0 10
22	2 1 2	31	2 11 0	40	3 4 1	49	4 5 2	58	6 6 5
23	2 2 2	32	2 12 2	41	3 5 11	50	4 8 3	59	6 12 4
24	2 3 2	33	2 13 5	42	3 7 11	51	4 [illegible] 5	60	6 18 7

PAYABLE AT 60, OR AT DEATH—WITHOUT PROFITS.

Age.	Premium.	Age.	Premium.	Age.	Premium.	Age.	Premium.	Age.	Premium.
								44	6 4 0
20	2 4 4	26	2 14 3	32	3 7 8	38	4 8 0	45	6 12 9
21	2 5 9	27	2 16 2	33	3 10 5	39	4 12 7	46	7 2 10
22	2 7 3	28	2 18 3	34	3 13 5	40	4 17 5	47	7 14 6
23	2 8 10	29	3 0 4	35	3 16 8	41	5 3 1	48	8 8 1
24	2 10 7	30	3 2 8	36	4 0 2	42	5 9 3	49	9 4 1
25	2 12 4	31	3 5 1	37	4 4 0	43	5 16 2	50	10 3 3

The following statement will make clear the **Increasing Value** which will attach to the **Life Policies** of the Company **when in existence for some Years:**

Policy,—Dated 2nd September, 1845—Sum Assured **£2,000 0 0**
Amount of Policy, with Bonuses, at the present moment, and subject to future additions at subsequent valuations... ... ... **2,560 0 0**
Amount that would be given for its immediate surrender **557 14 5**
Or, A Policy would be issued in lieu, without the payment of any further Premiums, for **1,172 6 0**
The Total Premiums already paid being only **910 0 0**

The Directors invite attention to a few of the **Advantages** the "Royal" offers to its **Life Insurers**:—

I.—The Guarantee of an **Ample Capital**, and **Exemption** of the Assured from **Liability of Partnership.**
II.—Moderate Premiums.
III.—Small Charge for Management.
IV.—**Prompt Settlement of Claims.**
V.—**Large Participation of Profits** by the Assured amounting to **TWO-THIRDS** of their nett amount, every Five Years, to Policies then two entire years in existence.
VI.—**Days of Grace Allowed,** with the most liberal interpretation.