

"ROYAL" INSURANCE COMPANY.

It is indispensably necessary that every Company which undertakes to replace the Loss occasioned by FIRE, or to provide by a specific sum, or by an Annuity, the means of subsistence to the Widow and the Orphan, should be able to show its Undoubted Ability to perform these engagements. As ample evidence of the Standing and Position of the "ROYAL" Insurance Company, it may be stated that its

SUBSCRIBED CAPITAL IS TWO MILLIONS STERLING.

THE CAPITAL ACTUALLY PAID UP AND ACCUMULATED AMOUNTS TO UPWARDS OF

EIGHT HUNDRED THOUSAND POUNDS

It cannot be too strongly urged on the attention of the Assurer that SECURITY is the First Desideratum in all Insurance Transactions, and that his object is not attained unless the event or contingency against which he wishes to guard is provided for,—from the moment he has paid his Premium,—under all possible circumstances.

It is therefore manifest that the Capital of an Insurance Company should be sufficiently large to meet all possible demands, and that its amount should be distinctly stated, in order that its entire sufficiency to meet all claims may plainly appear.

REPORT by the AUDITORS to the Annual Meeting in August. 1861.

"We have, in reply to the summons of your Manager, inspected every Document connected with the Company. We have again passed under examination EVERY VOUCHER, EVERY DEED, and EVERY SECURITY. It is a matter of no light moment to go through all these in the case of a Property representing something like £850,000, and we found "everything in the most perfect order, and entirely correct."

EXTRACTS FROM REPORT FOR YEAR 1860.

THE GENERAL PROGRESS OF THE COMPANY will be found to equal, if not to surpass, any expectation which could have been formed of it.

FIRE PREMIUMS for 1860 equal Total Fire Premiums for the Seven Years—1846 to 1853.

LIFE PREMIUMS for 1860 EXCEED the Entire Life Premiums for the Eight Years ending 1852.

PURCHASE OF ANNUITIES in 1860 LARGELY EXCEEDS the similar receipts for the first TEN YEARS—1846 to 1854.

FIRE.

INCREASE of FIRE INSURANCE DUTY in the Year 1860 over 1859.

As shown by a Return made to Parliament, and ordered by the House of Commons to be printed, 7th June, 1861.

The following Table exhibits the Increase of Duty paid to Government by the different Insurance Offices, and proves, on the authority of Public Documents, that the Royal Insurance Company is increasing its Fire Business far more rapidly than any other Insurance Office in Great Britain.

1 ROYAL	£8939	18 West of England	£1143	35 National of Ireland	£447
2 Phoenix	4213	19 Guardian	1137	36 Church of England	406
3 Imperial	3290	20 Union	1072	37 National of Scotland	333
4 Sun	3147	21 Lancashire	953	38 Patriotic	324
5 Queen	2567	22 Caledonian	939	39 United Kingdom	217
6 Scottish Provincial	2470	23 State	805	40 Sheffield	206
7 North British	2415	24 Unity	787	41 District	171
8 Midland Counties	2313	25 Provincial	757	42 Royal Farmers	163
9 Law	2019	26 Norwich Union	747	43 Essex and Suffolk	160
10 Scottish Union	1989	27 Yorkshire	731	44 Emperor	132
11 County	1728	28 Law Union	641	45 Hants and Sussex	128
12 Liverpool and London	1502	29 London	616	46 Nottingham and Derby	113
13 Manchester	1364	30 Westminster	615	47 Norwich Equitable	48
14 General	1364	31 Northern	601	48 Shropshire and North Wales	30
15 Leeds and Yorkshire	1316	32 Royal Exchange	587	49 Kent	30
16 Globe	1179	33 Birmingham	574		
17 Alliance	1168	34 Atlas	569		

The above statement exhibits more clearly and on more conclusive authority than any other that could be produced the high estimation in which the "Royal" is held by the Public.

The Increase of the "ROYAL" is more than double that of any other Company, and more than 30 per cent. of the Entire Increase of all the London Offices combined. The Increase of the "Royal" is also more than 30 per cent. of the Entire Increase of the other 28 Country Offices combined.