

WHAT IS THE MOST IMPORTANT FEATURE IN
INSURANCE?

SECURITY!

The Atlantic Mutual Life Insurance Company would respectfully call attention to the following letter (which has been kindly placed at their disposal) to the Hon. Adam Crooks, Q. C., and his reply:

Toronto, 30 King-st., East.

Office of FORBES & LOWENBROUGH, Bankers.

To Hon. ADAM CROOKS.

DEAR SIR—As I am a policy holder in the Atlantic Mutual Life Insurance Co., of Albany, N. Y., I am anxious to have a legal opinion respecting the value of the registration of Policies.

Does it give a greater security to the policy holders?

I am, very truly yours,

H. R. FORBES.

RE THE ATLANTIC MUTUAL LIFE INSURANCE COMPANY OF ALBANY (NEW YORK.)

In reply to the question submitted for my opinion as to the value of the registration of Policies in this Company, I beg to state that by an Act of the State of New York, passed in 1869, any Life Insurance Company may make special deposit of securities from time to time, in sums of not less than twenty-five thousand dollars with the Insurance Department of the State—and these securities are held as a fund specially pledged for the security of the holders of the registered policies of the Company.

This fund is charged with the present value of the policy registered against it, and the Company is not allowed to issue registered policies whose present value is excess of the deposit. The Company which adopts this system, is required on the first day of July, or within sixty days thereafter to deposit further securities to cover the increased value of the policies issued.

The registered policies are authenticated under the seal of the Insurance Department, and the signature of the State Superintendent or his Deputy.

Hence the value of this system of registration, for it insures to the policy holder a fund which, in case of insolvency of the Company, would represent the value of his policy, and so protect him against loss.

The benefit of this system applies equally to policies issued in Canada, as in the United States.
Toronto, 7th Nov., 1872.

ADAM CROOKS.

The Atlantic Mutual has done a large and increasing business since its commencement in Canada, and all persons desirous of insuring will find it to their present and ultimate advantage to insure in the Atlantic Mutual Life Insurance Company.

ALL POLICIES ARE NON-FORFEITABLE

Annual Dividends to policy holders on the Contribution Plan.

Losses paid on proof, and not as usual in ninety days.

For particulars apply to

JOHN G. DAVIS,

Dow's Block, Besserer-st., Agent for Ottawa.

GEO. LOGAN, Esq., M.D.,

Medical Referee.

Ottawa, Decr. 16, 1872.

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Whole
Life.

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