

The TOTAL FUNDS in hand :—

Capital paid up	....	£283,065	0	0
Fire Reserved Fund	....	160,142	10	0
Life Fund	....	207,061	19	0
Annuity Funds	....	43,308	13	10
Endowment Funds	....	5,286	16	8
		£698,863	19	6

Besides a considerable amount to Profit and Loss not yet disposed of.

The INCREASE of the "ROYAL" in 1860, was 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 Twenty-eight Country Offices combined.

LIFE BRANCH.

The Reports of the Company for several years have had invariably to announce a constant periodical expansion of its Life business, the new policies of each succeeding year showing an advance over the one that had immediately preceded it. A similar result is shown in the year 1860, the premiums on new policies, after deducting guarantees, being £15,079 17s. 10d., which is an increase on that item of £1,993 17s. 5d. above the amount received for the year 1859.

POLICIES WITHOUT PAYMENT OF PREMIUM AND PRESENT VALUES.

The following statement will make clear the increasing value which will attach to the 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
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