

THE ROYAL INSURANCE COMPANY.

The annual meeting of the Royal Insurance Company was held at Liverpool, on August the 3rd, and on page 189 we have the pleasure to present a full statement of the proceedings. The interest displayed in the Annual reports of the Royal surpasses that evinced in those of the majority of other companies, we would recommend our readers to scan over very carefully the observations made by Mr. Ralph Brocklebank, the chairman of the Royal, which will be found interesting and instructive.

Considering the unfavorable epoch in the history of fire insurance business through which we have passed within the last few years, and which has been felt to a greater or less degree by all insurance companies, home and foreign, the report presented to the shareholders by this Corporation must be considered as an exceptionally favorable one, and one with which the shareholders and policyholders have every reason to be satisfied.

In the Fire department the premiums received amounted to \$4,721,325 after deducting all re-insurances, as against \$4,416,625 the previous year, showing an increase of \$304,700 in 1882. The net losses were \$3,082,220, as against \$2,958,740 in '81, an increase of \$123,480. The net profit in this department for the year, after deducting agents' commissions and all management expenses, amounted to \$455,000, being an increase of \$144,270 on the previous year's business.

The Life department shows very favorable results, the net premiums received amounted to \$1,260,785, and the interest on investments, exclusive of that on the annuity funds, was \$536,820; the claims paid during the year amounted to \$872,555, including death claims, bonuses and matured policies. After payment of all claims of every description the handsome balance of \$701,500 has been added to the life funds, making the total accumulations of the life and annuity branches of the company foot up to the enormous sum of \$14,390,795.

The funds of the Royal, after providing for the payment of the dividend, stand as follows:—

Paid-up capital.....	\$1,447,725
General reserve and fire fund.....	7,500,000
Balance of Profit and Loss.....	871,750
Life Funds.....	14,390,795

Being a grand total of..... \$24,210,270

To which has to be added the increased market value of these assets, as the company keep no investment fluctuation account, and, thereby the figures would be very largely increased.

It is unnecessary for us to comment on these figures to a greater extent than to add that as usual the Royal Insurance Company of England, by its annual statement of accounts, fully justifies the confidence which has always been extended to this great and ever prosperous corporation, within the limits of the British Empire as well as in foreign lands.

The Canadian branch of the Royal contributes largely to the premiums and general success achieved by this Com-

pany. On referring to the April issue of INSURANCE SOCIETY, page 76, we find the fire premiums received by the Royal more than double those of any other company (except one, and this it almost doubles) transacting a fire business in this Dominion, whilst it stands well as to its percentage of loss and expenses. This result is altogether due to the untiring zeal and energy, as well as skilful management, of the chief agents, Messrs. Gault and Tatley.

There is just one other point to which we would wish to refer and that is the promptitude and liberality with which all the claims of the company are paid, the Royal stands second to none in this respect.

SPONTANEOUS COMBUSTION.

(From the Scientific American.)

With all the facts to show the possibility of the spontaneous ignition of certain substances under certain circumstances, there is a perpetually renewed demand for more information. So it is well enough to cite instances of fires caused by spontaneous combustion, even although it may be that "line upon line, precept upon precept" should be the rule. A pile of cloth—cotton—left in a heap just as it came from the loom, and probably more or less saturated with oil, blazed up and fired a building in which there never was a fire or light before. This fire was probably caused by the piling of cotton cloth in heaps, the fibres of the cotton being saturated with oil—in this instance sperm oil, the only lubricating oil then in use. A stone warehouse filled with cotton and woollen waste took fire on a summer afternoon, and resulted in the destruction of several buildings. In this case the waste, filled with oil, was packed closely in bins, or compressed into bags for convenience of stowing. Evidently compression, or weight, was an element in this case of spontaneous combustion.

A large establishment for the manufacture of machinery was burned by being fired from a heap of iron turnings thrown out from a convenient window, the greasy cotton cleaning waste being intermixed. It is hardly necessary, however, to have the element of greasy cotton waste in order to produce, or to communicate, fire from a heap of iron turnings, chippings and filings. The mass of disintegrated iron and its contained oil are enough to incite heat and combustion. And careful observers can sometimes see, in the dark, the blue luminous shivers of flame over a heap of iron drillings, chips, shavings and filings, adjacent to machine shops. * * * Grain, either in the kernel or the straw, if packed into bins or piled into stacks while damp, or only partially cured, will sometimes generate heat enough to cause combustion. Some of the supposed incendiary fires, by which barns have been burned, have been traced to this cause of spontaneous ignition, and in some other instances only that supposition was left as a reason for the fire. One case can be quoted as characteristic; it is taken from the *Annales d'Hygiène*: A quantity of oats stored in a barn had been consumed by fire, and the proprietor suspected the act to be one of incendiary. Several experts were consulted; and, on inquiring into all the circumstances, they unanimously concluded that the fire was the result of spontaneous combustion, caused by the fermentation of the grain stored in a damp state. Several things pointed unmistakably to this conclusion, such as the fact that the oats were proved to have been stored damp; that laborers had noticed the heat of the oats several days previous to the fire; that some of the cheaves that had been removed the day previous to the fire to be threshed were charred and discolored; and, above all, that the centre of a large pile of sheaves was burnt and blackened, while the outside of the sheaves retained their natural color.