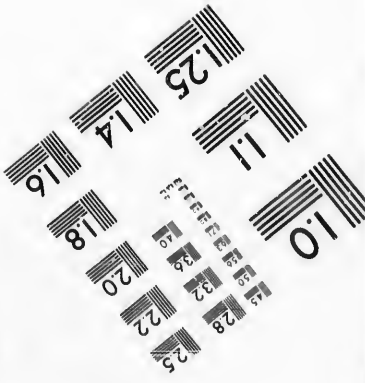
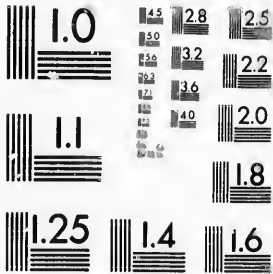


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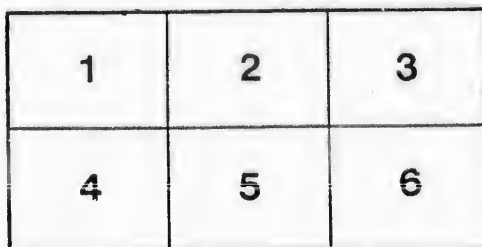
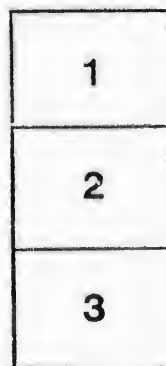
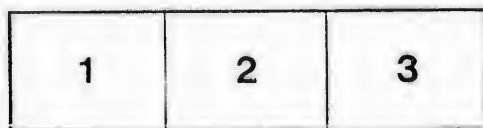
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JAMES FRASER, Agent.

THE
LIVERPOOL & LONDON
Fire and Life
INSURANCE COMPANY.

HEAD OFFICES.

1 DALE STREET, LIVERPOOL.
20 & 21 POULTRY, LONDON.

HEAD OFFICE, CANADA BRANCH.

COMPANY'S BUILDINGS, CORNER OF PLACE D'ARMES
AND GREAT ST. JAMES STREET, MONTREAL.

CANADA BOARD OF DIRECTORS.

T. B. ANDERSON, Esq., Chairman.

ALEX. SIMPSON, Esq., Deputy Chairman.

HENRY CHAPMAN, Esq. JAMES MITCHELL, Esq.

ED. J. S. MAITLAND, Esq. HY. STARNES, Esq., M.P.P

J. H. MAITLAND, Esq., Resident Secretary.

G. F. C. SMITH, Esq., Resident Assist. Secretary.

F. A. BALL, Esq., Inspector of Agencies.

REPORT OF THE DIRECTORS

OF THE

Liverpool and London

FIRE AND LIFE INSURANCE COMPANY

To the Twenty-sixth Annual General Meeting of the Proprietors, held pursuant to the Provisions of the Deed of Settlement, on the 13th day of February, 1862, in the Public Sales' Room, Liverpool and London Chambers, Liverpool.

—o—

The events of the year 1861 have pressed with unusual severity on the interests and resources of Fire Insurance Companies. That pressure, however, has demonstrated that the ability of those institutions is equal to the heaviest strain, and that the almost unlimited confidence reposed in them, is fully warranted. The LIVERPOOL AND LONDON has had to meet its share of the disasters, but the large addition to its revenue enables the Directors to render, notwithstanding, the following not unfavorable account of the year's experience and results.

FIRE DEPARTMENT.

The Premiums received for Insurance
against Fire amount to.....£360,130 19s. 9d.
Whilst those for 1860 were..... 313,725 12 7

Showing an Increase in the year of £46,405 7 2

BR
368.32
L495

The Directors conceive that these figures, coupled with the fact that to the augmentation of the Premiums all the branches, with one trifling exception, have contributed, will be deemed satisfactory by the proprietors. They know how frequent and how serious fires have been, and will recognize in the important progress now registered the best evidence that in all things and at all times the reputation of the Company has been cared for and the public confidence secured. The losses of the year amount to £249,313 19s 5d.

LIFE DEPARTMENT.

A large Life business has also been transacted. The number of Life Policies issued is 754, insuring £448,562, and producing in premiums £13,793 13s 6d. The accounts show that the total received from this source was £135,974 2s 3d, and the amount of claims paid £75,132 9s 2d. Of the annuitants, thirteen have died, to whom £273 7s 4d was annually payable; and fifty-one new bonds have been issued, under which the annuities are £1960 13s 10d. The total sum now payable in annuities is £21,271 17s 2d, and the balance at the credit of the department at the close of 1861 is £762,262 15s 9d; against that of 1860, £707,785 7s 3d; showing an addition of £54,477 8s 6d to the Life reserve as the result of the business of the year.

BRANCH ESTABLISHMENTS AND AGENCIES.

The proprietors will not fail to perceive that much of the improvement now noted is to be ascribed to the activity and zeal of those who, at greater or less distance from the centres of operation, labor earnestly and ably to advance the interests of the Company in their respective localities.

RESERVED SURPLUS FUND.

This Fund now amounts to £216,421 11s 11d.

PROFIT AND LOSS.

The balance at the credit of this account is £200,496 3s 9d., and from it the Directors propose to take the same dividend which the Proprietors have received for

several years; and when that has been paid the balance of undivided profit will be £144,218 19s 9d. The following table exhibits the amounts at the credit of the several funds of the Company:—

Capital paid up.....	£189,002	0	0
Reserved Fund.....	216,421	11	11
Life Fund.....	762,262	15	9
Profit and Loss.....	144,218	19	9
	<hr/>		
	£1,311,905	7	5

This large sum is satisfactorily invested, and such part as is held by the Boards abroad is certified by them to be amply secured.

The Board is now able to report that the Lancashire Company entirely failed in the endeavour to set aside the guarantees they had given on Risks in Valparaiso, under which claims had been made.

In conclusion, the Directors look back with some pride on the success of the past, and forward in strong hope of yet greater things.

The CHAIRMAN, in moving the adoption of the Report, said he would not occupy the time of the meeting with any remarks. When they took into consideration the circumstances of the case, and the heavy losses which had been sustained at the commencement of the year, and not only by that Company, but by other offices, particularly by the fire in London, they had great reason to be thankful. He thought there was no strong probability of so many losses occurring again as had been sustained during the last year; he referred especially to the London fire. He congratulated the proprietors on the result of the year, and expressed an opinion that there was no probability of anything occurring to arrest the progress of that advance which the Company had been making for many years of going on prosperously.

Mr. SAMUEL ASHTON, of Manchester, seconded the adoption of the Report, remarking that the document spoke for itself.

The motion was carried unanimously.

Mr. CHARLES MOZLEY moved a vote of thanks to the Directors, and in so doing said they must all believe that the Board of Directors had devoted their best attention to the interests of the Company. It was quite true that the progress of the Liverpool and Lon-

don Insurance Company had been of an extraordinary description, but they must attribute that progress not only to the force of events, but to the care and attention paid by the Board of Management.

Mr. MOSS seconded the motion, which was carried.

The CHAIRMAN acknowledged the compliment paid to him and his brother directors. He remarked that the Directors were using the best means in their humble power to carry out the concern in all its integrity, —with uprightness and honour, both as regarded the proprietors and the assured. They had never resisted payment of any claim without having ample and full grounds for so doing. In continuing their services, the Directors would do all in their power to promote the prosperity of this great concern. (Applause.)

Mr. A. P. FLETCHER moved that the retiring directors—Messrs. Gilmour, Haigh, Littledale, Marriott, Parker, Swainson, and Tobin—be re-elected.

Mr. C. J. CORBALLY seconded the motion, which was carried unanimously.

On the motion of Mr. W. EARLE, seconded by Mr. MARRIOTT, thanks were voted to the various local Boards of Directors at home and abroad.

The CHAIRMAN proposed a vote of thanks to their respected Secretary, Mr. Boulton. An experience of twenty years as a member of the Board of Directors enabled him to speak of the services of Mr. Boulton, who he believed was the main spoke of the prosperity of the concern. (Applause.) He would not in their Secretary's presence enter at large into a description of his particular merits; he was active—he (the chairman) told him sometimes that he was a little sanguine—he was active, industrious, and, he believed, as honourable as any gentleman in Liverpool.

The proposition was carried by acclamation.

Mr. BOULT acknowledged the compliment in a suitable manner, and concluded by saying he trusted he should always be found worthy of the trust reposed in him.

In reply to a question,

The CHAIRMAN replied that the loss sustained by the Company by the London fire was only from £40,000 to £43,000.

A vote of thanks was passed to the Chairman, and the meeting broke up.

GEORGE GRANT, *Chairman.*

SWINTON BOULT, *Secretary.*

**PROGRESS OF
THE LIVERPOOL AND LONDON COMPANY
SINCE 1850.**

YEAR.	FIRE PREMIUMS.	LIFE PREMIUMS.	INVESTED FUNDS.
1851	£54,305	£27,157	£502,824
1856	222,278	72,195	821,061
1861	360,130	137,874	1,311,905

Fire and Life Losses paid by the Company, }
since its establishment to the end of 1861 } £2,222,116

LIABILITIES.

These consist ONLY of undertakings to make good, damage by fire to property insured by the Company's existing Fire Policies, which amount to the sum of \$11,401,020.

LOSSES.

The estimated amount of Losses, the claims for which on the 30th June, 1861, remain unadjusted, was..... \$2200
 Losses due, and unpaid,..... Nil.
 Losses adjusted, and not due,..... Nil.
 Losses, the payment of which is resisted,..... Nil.

FIRE PREMIUMS.

Unearned on 30th June, 1861,..... \$101,333.75
 Earned on Policies expired during year..... 52,629.80

I, JOHN HORATIO MAITLAND, of the City of Montreal, Resident Secretary and General Agent of The Canada Branch of THE LIVERPOOL & LONDON FIRE & LIFE INSURANCE COMPANY, do hereby certify the best of my knowledge and belief, the above statement is correct.

(Signed,) J. H. MAITLAND,
Resident Secretary and General Agent.

Sworn before me, at the City of Montreal, this 11th day of February, 1862.

(Signed,) J. A. LABADIE, J.P.

TABLE Showing the Rise, Progress and
THE LIVERPOOL AND LONDON FIRE AND L

Year.	FIRE DEPARTMENT.						CAPITAL AND RESERVE.					
	Amount of Premium.			Amount of Losses.			Amount of each Year's Dividend.			Capital on which Dividend was Paid.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
1836	9970	11	7	1079	4	8	...	0	0	...	0	0
1837	11986	17	2	5173	0	0	3458	15	0	66175	0	0
1838	16540	13	10	23582	14	10	3471	17	6	69437	10	0
1839	19025	9	0	10509	12	9	3471	17	6	69437	10	0
1840	20697	18	2	1888	5	6	3471	17	6	69437	10	0
1841	20682	19	11	10758	17	3	3380	12	6	67612	10	0
1842	23805	11	7	46520	13	8	3380	12	6	67612	10	0
1843	48246	8	1	44250	13	10	3380	12	6	67612	10	0
1844	56239	5	5	14050	7	8	11930	12	6	79537	10	0
*1845	50193	0	0	4232	12	6	36730	17	6	101992	10	0
1846	47763	1	0	24866	10	7	45270	10	3	186092	10	0
1847	41402	14	0	19752	8	10	36379	1	4	188047	10	0
†1848	35472	18	1	8169	9	8	33160	17	6	188047	10	0
1849	36517	15	4	18637	14	0	24098	5	4	188547	10	0
1850	42928	7	3	7415	1	1	24834	15	0	188547	10	0
1851	54305	17	9	9276	6	1	34992	2	11	196697	10	0
1852	98654	14	10	59091	0	11	35125	15	3	198072	10	0
1853	113612	4	6	42846	1	0	35799	4	8	199322	10	0
1854	146096	15	9	94178	19	9	38458	9	10	†168558	0	0
1855	186271	16	11	98559	9	0	41880	16	0	170858	0	0
1856	222279	10	6	108306	15	10	48314	18	7	175008	0	0
1857	289251	0	4	165240	7	6	55895	2	0	188422	0	0
1858	276058	7	0	190372	12	7	55961	6	0	188702	0	0
1859	295414	8	10	201825	7	11	56153	8	0	188702	0	0
1860	313725	12	7	225832	4	7	56213	8	0	188902	0	0
1861	360130	19	9	249313	19	5	56252	6	0	189002	0	0

* Rates of Premium largely reduced. † A further large reduction of R

Rise, Progress and Present Position of
 ON FIRE AND LIFE INSURANCE COMPANY.

CAPITAL AND RESERVED FUNDS.				LIFE DEPARTMENT.				Age of Company.
Capital on which Dividend was Paid.		Accumulat- ed Funds.		Amount of Premiums.		Amount of Claims.		
d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		
0	...	0	9418 18 5	881 0 4	...	0 0 0	1st Yr.	
0	66175 0 0	0	16328 8 5	1754 13 7	600 0 0	0 0 0	2nd "	
6	69437 10 0	0	9312 5 4	2396 13 0	1500 0 0	0 0 0	3rd "	
6	69437 10 0	0	18623 3 9	2345 5 3	497 4 0	0 0 0	4th "	
6	69437 10 0	0	38312 19 6	2668 18 3	3900 0 0	0 0 0	5th "	
6	67612 10 0	0	51577 6 3	2833 8 4	4000 0 0	0 0 0	6th "	
6	67612 10 0	0	28153 5 9	3162 15 9	3699 19 6	0 0 0	7th "	
6	67612 10 0	0	38631 2 4	3277 11 9	600 0 0	0 0 0	8th "	
6	79537 10 0	0	115060 13 11	3817 4 3	200 0 0	0 0 0	9th "	
6	101992 10 0	0	159842 12 1	4390 17 6	1064 9 6	0 0 0	10th "	
3	186092 10 0	0	175473 9 11	16166 7 5	4700 0 0	0 0 0	11th "	
4	188047 10 0	0	181751 4 10	19840 11 5	15388 9 0	0 0 0	12th "	
6	188047 10 0	0	197727 7 8	21198 12 7	7061 19 4	0 0 0	13th "	
4	188547 10 0	0	211798 18 0	23505 17 5	8116 0 0	0 0 0	14th "	
0	188547 10 0	0	227153 8 2	25467 16 1	6078 11 0	0 0 0	15th "	
11	196697 10 0	0	306126 12 3	27157 18 8	21685 10 0	0 0 0	16th "	
3	198072 10 0	0	358153 4 11	50799 17 11	19636 2 6	0 0 0	17th "	
8	199322 10 0	0	421578 7 9	53128 2 8	23160 3 9	0 0 0	18th "	
10	168558 0 0	0	483303 2 9	57113 4 0	19445 19 3	0 0 0	19th "	
0	170858 0 0	0	546067 15 10	63909 19 5	27997 15 0	0 0 0	20th "	
7	175008 0 0	0	646053 8 6	72781 15 10	28855 4 0	0 0 0	21st "	
0	183422 0 0	0	900228 3 9	101928 14 1	46616 12 11	0 0 0	22nd "	
0	188702 0 0	0	967971 15 0	121411 10 9	53660 11 9	0 0 0	23rd "	
0	188702 0 0	0	1025072 7 4	127415 14 9	84748 12 6	0 0 0	24th "	
0	188902 0 0	0	1070924 2 0	131721 10 6	76029 4 10	0 0 0	25th "	
0	189002 0 0	0	1122903 7 5	135974 2 3	75132 9 2	0 0 0	26th "	

Large reduction of Rates. † Twenty per Cent. returned to Proprietors.

THE
*L*iverpool and *L*ondon
FIRE AND LIFE
INSURANCE COMPANY.

—○—
INSURANCES EFFECTED
AT THE LOWEST REMUNERATIVE RATES.

—○—
LOSSES PAID AS SOON AS PROVED.

—○—
CANADA BUSINESS UNDER THE SOLE CONTROL OF
CANADIAN DIRECTORS.

—○—
AGENCIES ESTABLISHED THROUGHOUT CANADA.

N. B.—In the above-mentioned sum of £1,311,905 7s 5d sterling, there are included the following items held by, and at the disposal of the Directors of the Canada Branch:—

Dec. 31, 1861.—Cash in Bank of Montreal.	\$8,505.86
Provin. Government Bonds.	51,616.10
Montreal Harbor	21,820.00
“ Water Works “	41,442.00
“ City “	59,827.87
Quebec Harbor	15,330.00
Loans and Mortgages	13,560.00
Real Estate.....	26,272.22
Balance due by Agents.....	4,032.82
	<hr/>
	\$242,466.87

T. B. ANDERSON,
Chairman.

J. H. MAITLAND,
Resident Secretary.



STATEMENT OF THE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY,

In compliance with the 11th Section of the Act passed by the Canadian Parliament, 19th May, 1860, entitled "An Act in relation to Fire Insurance Companies not incorporated within the limits of this Province."

NAME OF THE COMPANY

The Liverpool and London Fire and Life Insurance Company.

ESTABLISHED, 21ST MAY, 1836.

AMOUNT OF CAPITAL,	- - - - -	£2,000,000 Stg.,
AMOUNT OF CAPITAL ACTUALLY PAID IN,	- - - - -	188,902 "

ASSETS.

Amount of Stocks and Bonds held by the Company in Great Britain, viz.:

Three per cent. consols at 92½	£ 20,946 18 0
Turkish Loan	2,065 9 0
Government Annuities	1,118 5 0
British and Irish Magnetic Telegraph Bonds	12,000 0 0
West Hartlepool Railway 4½ Preference Bonds	25,000 0 0

Birkenhead Improvement Bonds,	2,000	0	0	
London and North Western Stock,	22,996	19	0	
Dublin and Drogheda Shares,	740	0	0	
South Eastern Railway Stock,	69,814	12	6	
Midland Stock,	1,280	15	1	
Do. B. & D.	162	0	0	
Do. 6 per cent.	54	16	0	
Do. 4½ do.	11,899	9	10	
North Eastern and Berwick Stock,	5,005	6	3	
London and Brighton Stock,	354	0	0	
Do. do. 6 per cent.	216	0	0	
Leeds Northern,	1,935	0	0	
Great Western Railway Stock,	1,931	4	10	
Glasgow and South Western Stock,	1,819	3	4	
Edinburgh and Glasgow do.	1,487	10	0	
North British do.	1,883	2	6	
Dutch Rhenish Railway Shares,	265	0	0	
Birkenhead Railway Stock,	479	15	9	
Bonds Clyde Trustees,	5,000	0	0	
Great Western Bonds,	3,500	0	0	
Do. 4 per cent. Stock,	1,900	0	0	
London and South Western Stock,	3,325	6	2	
Do. do. 7 per cent.	502	10	0	
Cash Value of Real Estate owned by the Company,	199,583	3	3	
Amount of Cash on hand and in Banks,	181,750	0	0	
Amount of Cash in hand of Agents,	45,309	4	0	
Amount Loaned on Mortgage of Real Estate,	30,084	1	9	
	155,842	1	1	

STATEMENT CONTINUED.

Amount Loaned on Collateral, viz.: Life Interests,.....	86,909 19 0
Amount of all other Investments, being the aggregate investments made at Foreign Branches for the greater Security of Insurers there, under the con- trol of Directors, who must be Proprietors; the sufficiency of such investments, being certified twice a year in the form which can be seen at the Montreal Office of the Company.....	560,347 12 11
Amount of Total Assets of the Company as per published Report, 31st December, 1860,	1,259,826 2 0
Estimated accumulations from that date to 30th June, 1861	35,000 0 0
Assets, as correctly as can be stated, (30th June, 1861).....	£1,294,826 2 0

LIABILITIES.

<p><i>Fire Liabilities</i> being amount estimated as sufficient to reinsure all unexpired risks,</p> <p>All known Fire Losses remaining unpaid on 30th June, 1861 (including the Great London Fire which occurred on 24th June, 1861, at which the losses were £40,000).....</p> <p><i>Life Liabilities</i> being the total to the credit of the Life Insurance account at 30th June, 1861, as estimated, Unclaimed Dividends,</p>	<p>111,921 14 6</p> <p>70,735 19 11</p> <p>707,784 7 3</p> <p style="border-top: 1px solid black;">997 3 3</p> <p style="border-top: 1px solid black; border-bottom: 3px double black;">£891,440 4 10</p>
--	---

LOSSES.

The estimated amount of Losses (including £40,000 by the Fire at London on 24th June, 1861) the claims for which on the 30th June, 1861, remained unadjusted was.....

70,735 19 11
Nil.
Nil.
Nil.

Losses due and unpaid at that date,
Do. adjusted and not due,
Losses, the payment of which is resisted,

FIRE PREMIUMS.

Unearned on 30th June, 1861,
Earned on Policies expired during year ending 30th June, 1861,

223,843 8 10
111,921 14 5

£335,765 3 3

Total for the year ending 30th June, 1861,

I, John Horatius Maitland, of the City of Montreal, Resident Secretary and General Agent of the Canada Branch of The Liverpool and London Fire and Life Insurance Company, do hereby certify that to the best of my knowledge and belief, the above statement is correct.

(Signed,) J. H. MAITLAND,
Resident Secretary and General Agent.

Sworn before me, at the City of Montreal, }
this 22nd day of March, A. D., 1862. }
(Signed,) J. A. LABADIE, J. P.

CANADA BRANCH.

SUPPLEMENTARY STATEMENT OF THE LIVERPOOL & LONDON FIRE & LIFE INSURANCE CO.,

Being in addition to that already furnished in compliance with the 11th Sec., Cap. 33, Vic. 23; the following being the condition of the Canada Branch ONLY, on the 30th June, 1861.

ASSETS (TOTAL),.....\$216,851.55.

Viz.:	
Cash in Bank of Montreal,.....	18,042.60
Provincial Government Bonds,.....	51,616.10
Montreal Harbour	11,180.00
“ Water Works	29,982.00
“ City	52,387.87
Quebec Harbour	15,330.00
Loans and Mortgages on Real Estate,	7,160.00
Real Estate (Montreal Offices),	26,093.66
Balance due by Agents (remitted for, according to the rules of the Office, by the 7th of the following month,.....)	5,059.32
	£216,851.55
	£216,851.55

