# ROYAL INSURANCE COMPANY.

## FIRE AND LIFE.

CAPITAL - - - - £2,000,000

FUNDS IN HAND EXCEED ONE MILLION.

ANNUAL INCOME - - £500,000

### LIABILITY UNLIMITED.

### ONE of the LARGEST INSURANCE COMPANIES in the WORLD.

Its business extends throughout the whole of Great Britain, and very largely into the Continents of Europe, Asia, America, and Australia. The Royal is specially distinguished for the Promptitude and Liberality of its Settlements, for its Large Bonuses, Moderate Premiums, and unexampled Prosperity,

In the Life Department, Bonuses were declared in 1855, 1860, and 1865, amounting to

### £2 PER CENT. PER ANNUM ON THE SUM ASSURED!

The Greatest Bonus ever continuously declared by any Company.

### EXTRACT FROM LAST REPORT.

"The present aspect and future prospects of the Life Branch remain as promising as ever."

The Report shows the new business in Life Assurance for 1863 to have amounted to £752,546, being an advance of £24,069 over the previous year. The half-year of 1864, however, far outstrips the ratio of progress indicated by these figures, as the sum assured for that period of six months only actually exceeds half-a-million sterling. The Life and Annuity Fund have been augmented by the large sum of £124,165 7s. 5d. within the limits of the past year.

The Undersigned having been appointed Agents for the Royal in Canterbury, are prepared to make Insurances on Buildings and other Property at Current Rates, and on Lives on the most advantageous terms.

All risks rated upon their own merits, and losses promptly settled on the spot.

## MILES AND CO.

CHRISTCHURCH, LYTTELTON, AND TIMARU.

# THE BRITISH AND FOREIGN Marine Insurance Company, (LIMITED).

CAPITAL

£1,000,000

In 50,000 Shares of £20 each, with power to increase to £2,000,000.

### Chairman:

THOMAS CHILTON, of HOLDERNESS & CHILTON

... Liverpool

### Deputy-Chairmen.

HENRY THRELFALL WILSON, of H. T. WILSON & CHAMBERS Liverpool ARCHIBALD BOYD, Director of the Union Bank of London ... London

### Underwriters:

LIVERPOOL—R. N. DALE. LONDON—F. W. BULLEN.

### Secretaries:

LIVERPOOL—WALTER D. PRITT. LONDON—G. F. ARGLES.

#### Offices:

MANCHESTER BUILDINGS, LIVERPOOL. 25, CORNHILL, LONDON.

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THE undersigned having been appointed Agents for the British and Foreign Marine Insurance Company in Canterbury, are prepared to accept all kinds of Marine risk at current rates (except on hulls of Ships). Losses paid on the spot, or in Liverpool or London, at the option of the Assured.

## MILES AND CO.,

Christchurch, Lyttelton, and Timaru.