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BY APPOINTMENT TO THE  
LATE KING GEORGE V.



# GENERAL

## ACCIDENT FIRE AND LIFE

### ASSURANCE CORPORATION, LIMITED.

## Annual Report, Revenue Accounts and Balance Sheet, 1938.

NOTICE is hereby given that the ANNUAL GENERAL MEETING of the above named Corporation will be held on WEDNESDAY the 26th day of April, 1939, at Twelve o'clock noon, within the Chief Offices, General Buildings, Perth, to receive the Directors' Report and Statement of Accounts, and to transact all other business appointed to be done at Ordinary General Meetings.

The Transfer Books of the Corporation will be closed from the 17th to the 29th day of April, both days inclusive.

By order of the Board,

H. C. MATHIESON,

*Secretary.*

17th April, 1939.



# GENERAL

## ACCIDENT FIRE AND LIFE

### ASSURANCE CORPORATION, LIMITED.

ESTABLISHED 1885.

#### CHIEF OFFICES—

GENERAL BUILDINGS, PERTH, SCOTLAND.

GENERAL BUILDINGS, 99 ALDWYCH, LONDON, W.C.2.

#### DIRECTORS.

*Governor and Chairman*—Sir FRANCIS NORIE-MILLER, Bart., J.P., of Cleeve, Perth.

*Deputy Chairman*—FREDERICK RICHARDSON, Esq., Ven, Milborne Port, Sherborne, Dorset.

Lt.-Colonel the Right Hon. the EARL OF AIRLIE, G.C.V.O., M.C., of Cortachy Castle, Kirriemuir.

The Right Hon. LORD ALNESS, P.C., D.L., LL.D., 31 Egerton Crescent, London, S.W.3.

ALASTAIR D. CARMICHAEL, Esq., "Ard Beag," Findhorn, Morayshire.

WILLIAM C. HUNTER, Esq. W.S., J.P. (Messrs. Bonar, Hunter & Johnstone, W.S., Edinburgh),  
of Arngask, Glenfarg, Perthshire.

Sir PIERCE LACY, Bart, J.P., of Ampton Hall, Bury St. Edmunds.

R. O. LAW, Esq., 3 Rutland Gate, London, S.W.7.

The Right Hon. Lord MAMHEAD OF EXETER, Mamhead Park, Exeter.

GERARD A. MONCRIEFF, Esq., Seaforth, Elie, Fife.

Sir WALTER J. MORRISON-LOW, Bart., J.P., of Kilmaron Castle, Cupar, Fifeshire.

S. NORIE-MILLER, Esq., M.C., J.P., M.A., of Murrayshall, near Perth, Perthshire.

Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O., K.C.B., C.M.G., Henry III Tower,  
Windsor Castle.

J. R. YATES, Esq. (Messrs. Smiles & Co.), 15 Bedford Row, London, W.C.1.

#### *Bankers.*

BANK OF IRELAND.  
LLOYDS BANK LIMITED.  
ROYAL BANK OF SCOTLAND.

#### *Auditors.*

Messrs. PEAT, MARWICK, MITCHELL & Co., C.A.,  
London, Glasgow, etc.

*Home Fire Superintendents.*  
H. CLARKE and W. A. GALLIE.

*Secretary and Actuary.*  
H. C. MATHIESON, F.F.A.

*Manager of Trustee Department.*  
E. MARK LEE, Barrister-at-Law.

*Agency Manager.*  
W. HAROLD PARSONS.

*Foreign Managers.*  
P. C. HUNTER. G. SCOTT PEARSE.

*Assistant Manager.*  
F. NELMES CROCKER.

#### *General Manager.*

S. NORIE-MILLER, M.C., J.P., M.A.

#### *Governor and Chairman.*

Sir FRANCIS NORIE-MILLER, Bart., J.P.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

SUBSIDIARY INSURANCE COMPANIES.

THE GENERAL LIFE ASSURANCE COMPANY,

LONDON, W.C.2.

— Established 1837. —

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).  
C. E. VERNON RUTTER, Esq. (Deputy Chairman).  
Sir DAVID RUTHERFORD, J.P. (Vice-Chairman).  
Rt. Hon. Lord FARRER.  
Rt. Hon. Sir CHAS. E. H. HOBHOUSE, Bart., P.C.,  
T.D., J.P.  
Sir EDWARD J. HOLLAND, D.L., J.P.  
Rt. Hon. the EARL OF IDDESLEIGH.

S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
FREDERICK RICHARDSON, Esq.  
H. N. SAVILL, Esq., F.L.A.S., F.S.I.  
A. F. SHAWYER, Esq.  
Hon. JOHN STRUTT.  
Sir JOHN WALLACE.  
ALBERT H. WARD, Esq., F.C.I.B.  
Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O.,  
K.C.B., C.M.G.

*General Manager*—S. NORIE-MILLER, M.C., J.P., M.A.

*Secretary*—E. J. CORSE-SCOTT, M.C.

*Actuary*—L. MORTON BUTT, F.I.A.

ROAD TRANSPORT AND GENERAL INSURANCE COMPANY, LIMITED,

LONDON, S.W.1.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).  
Rt. Hon. Lord ANNALY, M.C.  
Rt. Hon. Sir CHAS. E. H. HOBHOUSE, Bart., P.C.,  
T.D., J.P.

GERARD A. MONCRIEFF, Esq.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
FREDERICK RICHARDSON, Esq.  
Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O.,  
K.C.B., C.M.G.

*General Manager*—CHARLES W. SMITH.

*Deputy General Manager and Secretary*—W. WATSON, J.P.

THE ENGLISH INSURANCE COMPANY, LIMITED,

LONDON, W.C.2.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).  
Lt.-Colonel the Right Hon. the EARL OF AIRLIE,  
G.C.V.O., M.C.  
The Right Hon. LORD ALNESS, P.C., D.L., LL.D.

R. O. LAW, Esq.  
The Right Hon. Lord MAMHEAD OF EXETER.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
FREDERICK RICHARDSON, Esq.

*General Manager*—S. NORIE-MILLER, M.C., J.P., M.A.

*Secretary*—H. C. MATHIESON, F.F.A.

SCOTTISH AUTOMOBILE AND GENERAL INSURANCE COMPANY, LIMITED,

GLASGOW, C.2.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).  
F. NELMES CROCKER, Esq.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.

P. D. RIDGE-BEEDLE, Esq.  
ROBERT J. SMITH, Esq., C.B.E.

*General Manager*—ALFRED H. PEARSON.

*Secretary*—J. LIVINGSTON DYKES.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

SUBSIDIARY INSURANCE COMPANIES—continued.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA,

TORONTO.

DIRECTORS.

Colonel J. FORBES MICHIE (President).  
R. S. WALDIE, Esq. (Vice-President).  
J. A. NORTHWAY, Esq. (Vice-President).  
THOS. H. HALL, Esq.

J. A. MACINTOSH, Esq., K.C.  
Sir FRANCIS NORIE-MILLER, Bart., J.P.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
FREDERICK RICHARDSON, Esq.

*Managing Director*—THOS. H. HALL.

THE POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA,

WASHINGTON, D.C.

— Established 1831. —

DIRECTORS.

J. H. GRADY, Esq.  
Judge A. A. HOEHLING.  
CHAS. E. HOOD, Esq.  
OLIVER H. P. JOHNSON, Esq.  
JAMES F. MITCHELL, Esq.  
THOS. C. MOORE, Esq.

Sir FRANCIS NORIE-MILLER, Bart., J.P.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
C. F. R. OGILBY, Esq.  
ALEXANDER K. PHILLIPS, Esq.  
FREDERICK RICHARDSON, Esq.

*President*—J. H. GRADY.

*Vice-President and Manager*—THOS. C. MOORE.  
*Second Vice-President*—A. A. HOEHLING.

*Secretary*—A. K. PHILLIPS.

SCOTTISH CANADIAN ASSURANCE CORPORATION,

TORONTO.

DIRECTORS.

Colonel J. FORBES MICHIE (President).  
R. S. WALDIE, Esq. (Vice-President).  
J. A. NORTHWAY, Esq. (Vice-President).  
THOS. H. HALL, Esq.  
JAMES F. MITCHELL, Esq.

J. A. MACINTOSH, Esq., K.C.  
Sir FRANCIS NORIE-MILLER, Bart., J.P.  
S. NORIE-MILLER, Esq., M.C., J.P., M.A.  
FREDERICK RICHARDSON, Esq.

*General Manager*—THOS. H. HALL.

PATRIA COMPANIA DE SEGUROS GENERALES,

BUENOS AIRES.

DIRECTORS.

C. D'ONOFRIO, Esq. (President).  
EDUARDO J. JIMINEZ, Esq. (Vice-President).  
A. F. H. COTTERELL, Esq.

G. SCOTT PEARSE, Esq.  
H. J. PILLING, Esq.  
F. SERISIER, Esq.

*Manager*—H. J. PILLING.

INDIAN GUARANTEE AND GENERAL INSURANCE COMPANY, LIMITED,

BOMBAY.

DIRECTORS.

S. S. W. BRITTAIN, Esq.  
C. N. CAROE, Esq.

R. PRESTON, Esq.  
D. C. WATT, Esq.

*General Manager*—D. C. WATT.

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

## DIRECTORS' REPORT.

FOR YEAR ENDING 31st DECEMBER, 1938.

The Directors have pleasure in submitting their Annual Report and Accounts for the year 1938.

### LIFE DEPARTMENT.

All new Life Business is transacted by The General Life Assurance Company, whose figures are combined with those of the Corporation in these Accounts.

The net new Life Business amounted to £2,611,070 os. od., as compared with £2,843,642 10s. od. for the previous year. The total net Premiums amounted to £606,064 6s. 2d. Claims by Death and Maturity amounted to £289,099 19s. od. The Life, Annuity and Capital Redemption Funds have increased by £320,468 15s. od. to £5,529,824 13s. 10d.

### FIRE DEPARTMENT.

The Net Premium Income in the Fire Department amounted to £732,212 5s. 3d., as compared with £720,813 os. 9d., for the previous year. Losses paid and outstanding amounted to 33'48 per cent., as compared with 29'93 per cent. for 1937.

### ACCIDENT AND GENERAL DEPARTMENT.

The Net Premium Income in the Accident and General Department amounted to £8,611,672 12s. od., as compared with £8,745,059 8s. 8d. for the previous year. Claims paid and outstanding amounted to 55'85 per cent., as compared with 56'94 per cent. for 1937.

### MARINE DEPARTMENT.

The Net Premium Income in the Marine Department amounted to £213,895 11s. 7d., as compared with £237,661 11s. 10d. for the previous year. After transferring £66,000 from the Profit and Loss Account the sum of £192,835 17s. 9d. is being carried forward.

### PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The Net Income from all sources amounted to £10,729,196 6s. 3d., as compared with £10,892,118 14s. 5d. in the previous year. The balance at credit of Profit and Loss Account, including £811,042 12s. 4d. carried forward from last year, amounted to ... .. £1,367,016 14 2

There have been paid:—

Interim Dividends of 2½ per cent. on the Preference Shares  
and 1/6 per share on the Ordinary Shares, amounting,  
after deduction of Income Tax, to ... .. £113,875 13 0

Additional amounts have been transferred to:—

Additional Fire Reserve Fund	...	...	25,000	0	0
Reserve for Depreciation of Investments and Adjustment of Exchange	...	...	200,000	0	0
Staff Pension Fund	...	...	50,000	0	0

388,875 13 0

£978,141 1 2

It is proposed to pay the following Final Dividends, subject to Income Tax:—

2½ per cent. (making 5 per cent. for the year) on the Preference Shares and  
2/- per share (making 3/6 per share for the year) on the Ordinary  
Shares, both payable on 1st May, 1939, amounting, after deduction of Income  
Tax, to ... ..

150,315 17 2

Carrying forward a Balance of ... ..

£827,825 4 0

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

## FUNDS.

The Funds, as stated in the Balance Sheet (including Capital at call £1,500,000 os. od.), now amount to ... .. £20,840,345 8s. 3d.

## INVESTMENTS.

The Directors are pleased to report an improvement in the market value of the Investments at 31st December, 1938, as compared with 1937, and the amount at credit of the Reserve for Depreciation of Investments and Adjustment of Exchange at 31st December, 1938, after transferring from the Profit and Loss Account the sum of £200,000 os. od., is more than sufficient to meet all requirements at that date.

## GOVERNOR.

At the close of the year the Directors, in order to mark their very high appreciation of the exceptional services rendered to the Corporation by the Chairman, Sir Francis Norie-Miller, Bart., resolved to appoint him to be Governor and Chairman, a dignity which has hitherto been seldom attained.

## DIRECTORS.

During the past year, Mr. James Duff, who has for 30 years been a Director of the Corporation either on the Glasgow or Head Office Boards, thought it necessary to tender his resignation, which the Directors accepted with the greatest regret, and recorded their appreciation of the valuable services Mr. Duff had always rendered to the Corporation.

The Directors retiring at this time are Messrs. S. Norie-Miller and Frederick Richardson, who are eligible for re-election.

## AUDITORS.

The Auditors, Messrs. Peat, Marwick, Mitchell & Co., C.A., retire and are eligible for re-election.

The Directors take this opportunity of thanking the Directors of Subsidiary Companies, the Members of Local Boards, the Agents, Officials and Staffs at Home and Abroad for their valuable assistance and service during the past year.

F. NORIE-MILLER,

*Governor and Chairman.*

11th APRIL, 1939.

**GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.**

**REVENUE ACCOUNTS**

FOR THE YEAR ENDING 31st DECEMBER, 1938.

**LIFE ASSURANCE AND ANNUITY ACCOUNT.**

Fund at beginning of year, ...	£4,941,131	17	7	Claims Paid and Outstanding, ...	£289,099	19	0
Premiums, less Reassurances, ...	606,064	6	2	Surrenders, including Surrenders of Bonus, ...	50,502	13	9
Consideration for Annuities granted, ...	52,559	3	7	Annuity Payments, ...	27,873	14	3
Assignment Fees and Fines, ...	267	4	5	Bonuses in Cash, ...	562	13	1
Interest, Dividends and Rents, ...	£218,243	12	4	Bonuses in Reduction of Premiums, ...	544	9	4
Less Income Tax, ...	24,055	19	0	Surrender of Annuities, ...	897	15	8
	194,187	13	4	Commission, ...	42,791	14	4
Income Tax Refund, ...	402	4	9	Expenses of Management, ...	75,215	11	1
Profit on Sale of Investments, ...	3,893	0	6	Transferred to Reserve for Depreciation of Investments, ...	71,845	19	9
Foreign Exchange, ...	37	2	9	Fund at end of year, ...	5,239,208	2	10
	£5,798,542	13	1		£5,798,542	13	1

**CAPITAL REDEMPTION ACCOUNT.**

Fund at beginning of year, ...	£268,224	1	3	Claims, ...	£979	18	6
Premiums, ...	14,945	8	5	Surrenders, ...	68	15	0
Interest, Dividends and Rents, ...	£12,417	3	7	Commission, ...	250	10	8
Less Income Tax, ...	3,414	14	6	Expenses of Management, ...	256	3	7
	9,002	9	1	Fund at end of year, ...	290,616	11	0
	£292,171	18	9		£292,171	18	9

**FIRE ACCOUNT.**

Fund at beginning of year—				Losses Paid after deduction of			
Estimated Liability for Outstanding				Reinsurances, ...	£241,292	14	9
Losses, ...	£87,365	1	8	Commission, ...	146,753	18	11
Reserve for Unexpired Risks, ...	288,325	4	4	Expenses of Management, ...	159,238	16	4
Additional Reserve, ...	250,000	0	0	Transferred to Profit and Loss Account, ...	176,494	12	4
	£625,690	6	0	Fund at end of year—			
Premiums, ...	£1,174,331	18	0	Estimated Liability for Outstanding			
Less Reinsurances, ...	442,119	12	9	Losses, ...	£91,237	10	7
	732,212	5	3	Reserve for Unexpired Risks, ...	292,884	18	4
Transferred from Profit and Loss Account to Additional Reserve, ...	25,000	0	0	Additional Reserve, ...	275,000	0	0
	£1,382,902	11	3		659,122	8	11
					£1,382,902	11	3



**GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.**

**REVENUE ACCOUNTS—continued.**

**FOR THE YEAR ENDING 31st DECEMBER, 1938.**

**ACCIDENT AND GENERAL ACCOUNT.**

Fund at beginning of year—		Claims Paid after deduction of	
Estimated Liability		Reinsurances, ... ..	£4,583,599 9 1
for Outstanding		Commission, ... ..	...1,707,532 12 10
Claims, £4,077,598 18 11		Expenses of Management,...	...1,462,670 17 10
Reserve for Unex-		Transferred to Profit and Loss	
pired Risks, 3,380,032 16 0		Account, ... ..	... 561,294 13 10
Additional Reserve, 200,000 0 0		Fund at end of year—	
	£7,657,631 14 11	Estimated Liability	
Premiums, less Reinsurances—		for Outstanding	
Annual and		Claims, £4,303,804 2 8	
Long-term, £3,409,080 14 11		Reserve for Unex-	
Monthly & other		pired Risks, 3,450,402 10 8	
Short-term, 202,591 17 1		Additional Reserve, 200,000 0 0	
	8,611,672 12 0		7,954,206 13 4
	£16,269,304 6 11		£16,269,304 6 11

**MARINE ACCOUNT.**

Fund at beginning of year, ...	£193,200 14 1	Claims paid, ... ..	£260,766 6 6
Premiums, ... ..	213,895 11 7	Commission, ... ..	... 9,254 3 8
Interest, £442 5 7		Expenses of Management, ...	... 10,626 12 6
Less Income Tax, 55 10 10		Fund at end of year, ... ..	... 192,835 17 9
	386 14 9		
Transferred from Profit and Loss			
Account, ... ..	66,000 0 0		
	£473,483 0 5		£473,483 0 5

**PROFIT AND LOSS ACCOUNT.**

Balance brought forward, ...	£961,579 6 8	Interim Dividends for year 1938, £113,875 13 0	
Less Final Dividends		Depreciation on Properties and	
for year 1937, £155,692 19 4		Furniture and Fittings, ...	13,487 0 6
Tax Adjustment, 5,156 5 0		Directors and Auditors' Fees and	
	150,536 14 4	Expenses:—	
	£811,042 12 4	Head Office Board, ... ..	6,701 11 10
Net Interest, Dividends and Rents,		Branch Boards and Auditors' Fees,	
not carried to other Accounts,		Home, Dominion and Foreign,	18,645 18 7
less Income Tax, ... ..	289,485 12 2	Home, Dominion and Foreign Taxes,	339,174 8 10
Transfer Fees, ... ..	184 17 6	Loss on Sale of Investments, ...	27,476 14 3
Transferred from Fire Account, ...	176,494 12 4	Transferred to Additional Reserve	
Transferred from Accident and		—Fire Account, ... ..	25,000 0 0
General Account, ... ..	561,294 13 10	Transferred to Marine Account, ...	66,000 0 0
		Transferred to Reserve for De-	
		preciation of Investments and	
		Adjustment of Exchange, ...	200,000 0 0
		Transferred to Staff Pension Fund,	50,000 0 0
		Balance, as per Balance Sheet, ...	978,141 1 2
	£1,838,502 8 2		£1,838,502 8 2

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

## BALANCE SHEET AS AT

### LIABILITIES.

#### SHARE CAPITAL—

##### AUTHORISED AND SUBSCRIBED—

2,000,000 Ordinary Shares of £1 each,  
250,000 5% Cumulative Preference  
Shares of £1 each, ... ..

£2,250,000 0 0      £2,250,000 0 0

PAID UP— 2,000,000 Ordinary Shares of  
£1 each, 5/- paid up, ... .. £500,000 0 0  
250,000 5% Cumulative Preference  
Shares of £1 each, fully paid, 250,000 0 0

£750,000 0 0      £750,000 0 0

General Reserve Fund, ... ..	2,000,000 0 0	2,000,000 0 0
Life Assurance and Annuity Fund, ... ..	870,290 7 8	5,239,208 2 10
Capital Redemption Assurance Fund, ... ..	290,616 11 0	290,616 11 0
Fire Insurance Fund, ... ..	318,500 10 7	659,122 8 11
Accident and General Insurance Fund, ... ..	6,807,147 19 8	7,954,206 13 4
Marine Insurance Fund, ... ..	192,835 17 9	192,835 17 9
Reserve for unacquired Shares in Subsidiary Companies, ... ..		25,292 1 8
Reserve for Depreciation of Investments and Adjustment of Exchange, ... ..	560,509 5 8	775,009 5 8
Staff Pension Fund (Secured on specific Investments), ... ..	475,913 5 11	475,913 5 11
Profit and Loss Account, ... ..	978,141 1 2	978,141 1 2
	£13,243,954 19 5	£19,340,345 8 3

Claims under Life Policies admitted or intimated, but not paid, ... ..	3,177 15 0	27,205 7 5
Sundry Creditors, ... ..	633,247 19 1	765,428 14 0
Amounts due to other Insurance Companies, ... ..	91,574 5 5	104,678 2 10
Amounts owing to Subsidiary Companies, ... ..	39,922 6 0	
Deposits by Reinsurance and other Companies, ... ..	152,506 18 5	152,506 18 5
Deposits by Agents in France, ... ..	9,004 5 4	9,004 5 4
Deposits against Security, ... ..	100,000 0 0	147,000 0 0
Funds held in Trust, ... ..	1,111 12 7	1,111 12 7
Unclaimed Dividends, ... ..	3,056 2 10	8,110 2 7
	£14,277,556 4 1	£20,555,390 11 5

NOTE.—There is contingent liability for uncalled capital in shares of  
Subsidiary and other Companies and in respect of the contracts of  
certain Subsidiary Insurance Companies guaranteed by the Corporation.

#### Report of the Auditors to the Members of the General Accident Fire and Life Assurance Corporation, Limited.

We have audited the Balance Sheet of the General Accident Fire and Life Assurance Corporation, Limited, as set forth above, with the Head Office Books, Branch Returns and Accounts of the Corporation for the year ended 31st December, 1938, and have obtained all the information and explanations we have required. We have examined the securities relating to the Mortgages, Loans and Investments held at Head Office, and have had produced to us certificates verifying the Securities, which include shares in Subsidiary Companies, held abroad or specifically deposited in various Over-Seas Dominions and Foreign Countries under local laws, for the benefit of holders of policies there issued. In our opinion the Balance Sheet with the notes thereon is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Corporation.

London and Glasgow,  
6th April, 1939.

PEAT, MARWICK, MITCHELL & CO., Chartered Accountants,

Auditors.

We have examined the above Statement setting out the combined Assets and Liabilities as at 31st December, 1938, of the General Accident Fire and Life Assurance Corporation, Limited, and its Subsidiary Insurance Companies and certify that the Statement is correctly compiled from the audited Balance Sheets of these Companies.

London and Glasgow,  
6th April, 1939.

PEAT, MARWICK, MITCHELL & CO., Chartered Accountants.

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

## 31ST DECEMBER, 1938.

31ST DECEMBER, 1938.

Investments :—	ASSETS.	General Accident.	General Accident and Subsidiary Insurance Companies.
British Government Securities, ... ..	£728,241 14 5	£1,503,071 5 10	
Securities Issued under Trade Facilities Acts, ... ..	—	50,390 18 4	
Municipal, County and Public Boards' Stocks, United Kingdom, ... ..	35,355 8 2	463,142 16 10	
Indian and Colonial Government Securities, ... ..	308,511 14 9	611,927 5 0	
Indian and Colonial Provincial Securities, ... ..	47,662 11 6	184,179 8 7	
Indian and Colonial Municipal Securities, ... ..	32,421 8 5	138,762 5 1	
Foreign Government Securities, ... ..	3,142,167 6 11	3,457,867 14 7	
Foreign Provincial Securities, ... ..	20,824 14 11	30,196 2 7	
Foreign Municipal Securities, ... ..	302,773 16 7	321,653 15 8	
Railway Debentures and Debenture Stocks, ... ..	917,972 17 3	1,471,371 17 10	
Debentures and Debenture Stocks (other than Railway), ... ..	1,098,279 6 7	2,237,114 17 7	
Railway Preference and Guaranteed Stocks, ... ..	411,480 14 0	719,028 6 2	
Preference and Guaranteed Stocks (other than Railway), ... ..	850,838 16 5	1,127,042 8 7	
Railway Ordinary Stocks, ... ..	178,958 4 2	278,440 12 11	
Ordinary Stocks (other than Railway), ... ..	533,967 9 3	1,078,853 14 8	
Mortgages on Property within the United Kingdom, ... ..	76,972 5 11	644,261 5 6	
Mortgages on Property out of the United Kingdom, ... ..	78,396 2 10	116,904 9 3	
Loans on Life Interests, ... ..	—	25,912 8 9	
Loans on Reversions, ... ..	—	22,944 18 5	
Loans on Stocks and Shares, and other Securities, ... ..	68,197 13 10	75,874 10 8	
Loans on Company's Policies within their Surrender Values, ... ..	37,087 2 10	317,165 12 11	
Loans on Personal Security, ... ..	—	34,050 17 10	
Freehold and Leasehold Ground Rents and Rent Charges, ... ..	23,611 16 8	221,208 9 10	
Life Interests and Reversions, ... ..	—	40,068 5 3	
Securities earmarked for Agents' Deposits in France, ... ..	9,004 5 4	9,004 5 4	
Loans on Credit Policies, ... ..	—	2,855 17 11	
Freehold and Leasehold Properties at cost, less depreciation, ... ..	1,282,815 17 11	1,587,914 0 11	
Holdings in Subsidiary Companies :—	£10,185,541 8 8	£16,771,208 12 10	
Shares, at or below value of assets less liabilities, as shown by the audited Balance Sheets, ... ..	£1,576,825 4 3	271,260 19 3	
Debenture Stock, at par, ... ..	350,000 0 0	550,000 0 0	
Agency, other Company Balances and Outstanding Premiums, less Commission, ... ..	1,926,825 4 3	1,330,405 13 4	
Sundry Debtors, ... ..	1,036,920 6 11	95,249 15 11	
Amounts owing by Subsidiary Companies, ... ..	28,183 19 2	91,149 19 3	
Interest accrued, ... ..	16,286 19 2	135,778 15 9	
Cash in Hand, in Bank and on Deposit, ... ..	72,490 0 7	1,310,336 15 1	
	£1,011,308 5 4	1,310,336 15 1	
	£14,277,556 4 1	£20,555,390 11 5	

NOTES.—(1) The Insurance Laws of certain of the Over-Seas Dominions and Foreign Countries in which the Corporation transacts business require it Reserves for unexpired risks and outstanding claims at arbitrary rates, higher than those provided in the Accounts, should be set aside in respect of the business done in these countries, and these requirements have been complied with. (2) The Accounts of Foreign Branches and Subsidiary Companies have been converted into sterling as in previous years at approximately the par rates of exchange. (3) The Investments are valued at cost or under. The Reserve for Depreciation of Investments and Adjustment of Exchange is more than sufficient to provide for the difference between the book values of current assets (including Investments) and liabilities and their market values at rates of exchange ruling at 31st December, 1938. In ascertaining the market values of the Investments the Stock Exchange securities have been taken at the middle prices at that date, less accrued interest. (4) The Profits and Losses of Subsidiary Companies for the year ended 31st December, 1938, less the amounts attributable to unacquired shares, have been included in the Corporation's Revenue Accounts, excepting the profits of three companies, which are added to the extent only of dividends payable. (5) The remuneration paid to Head Office Directors, inclusive of fees paid by Subsidiary Companies, amounted to £7994 38. 4d.

*certify that this is a true copy of Balance Sheet & Auditor's report.*  
*John O'Donnell*

F. NORIE-MILLER, Governor and Chairman.  
WILLIAM C. HUNTER, Director.  
S. NORIE-MILLER, General Manager.

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---

¶ The Directors wish to call the attention of Shareholders to this Department.

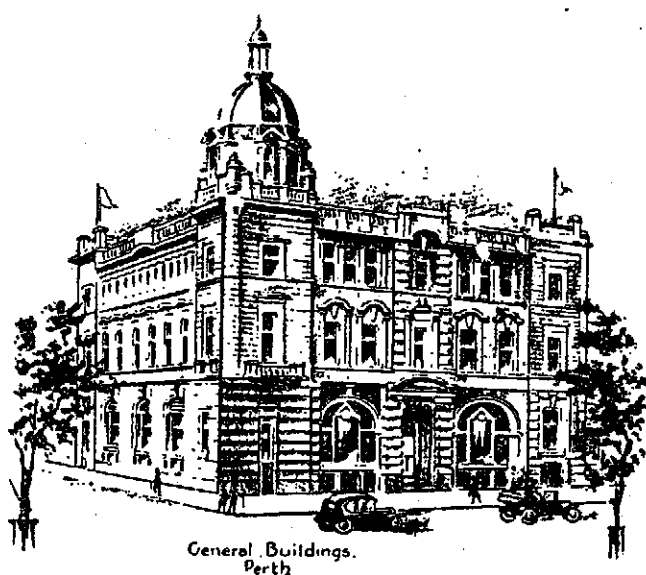
¶ The work of Trusteeship is of such a technical and complicated nature that it requires special skill and training successfully to carry out the duties.

¶ The Manager of the Department, a Barrister-at-Law, has specialised in Trustee work of all kinds and has an expert knowledge of all matters appertaining to Trusts. Whether Shareholders have made their Wills or not, it might be to their advantage to consult the Manager.

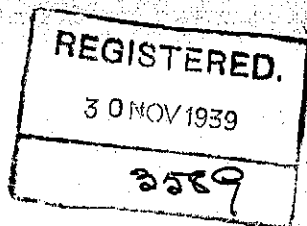
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¶ By appointing the Corporation as Trustee of your Will or Settlement you are assured of Expert Management, Permanence, Secrecy.

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## THE COMPANIES ACT (Northern Ireland), 1932.

LIST AND PARTICULARS of the Directors of a Company Incorporated  
outside Northern Ireland.

*Pursuant to Section 299.*

Name of Company { GENERAL ACCIDENT FIRE AND LIFE ASSURANCE  
CORPORATION, LIMITED..

Presented by

**LIST AND PARTICULARS** of the Directors (a) of..... **GENERAL ACCIDENT**

a Company incorporated in (b) SCOTLAND

The present Christian Name or Names and Surname. (c)	Any former Christian Name or Names or Surname.	Nationality.
Sir Francis Norie-Miller, Bart., J.P.	None	British
Lt.Col.The Rt.Hon.the Earl of Airlie, G.C.V.O.,M.C.	"	"
The Rt. Hon. Lord Alness, P.C.,D.L.,LL.D.	"	"
Alastair Drummond Carmichael	"	"
William Constable Hunter, W.S., J.P.	"	"
Sir Pierce Lacy, Bart., J.P.	"	"
Robert Oswald Law	"	"
The Rt. Hon. Lord Mamhead of Exeter	"	"
Gerard Alexander Moncrieff	"	"
Sir Walter John Morrison-Low, Bart., J.P.	"	"
Stanley Norie-Miller, M.C.,J.P.,M.A.	"	"
Frederick Richardson	"	"
Major General Sir John Hanbury Williams, G.C.V.O.,K.C.B.,C.M.G.	"	"
John Richard Yates	"	"

(a) "Director" includes any person who occupies the position of a director by whatever name called, and any person in accordance with whose directions or instructions the Directors of a Company are accustomed to act.

(b) Country of origin.

(c) In the case of a Corporation its corporate name and registered or principal office should be shown.

(d) In the case of an individual who has no business occupation but holds any other directorship or directorships, particulars of that directorship or of some one of those directorships must be entered.

FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

and which has established a place of business in Northern Ireland at 4, Howard Street,  
BELFAST.

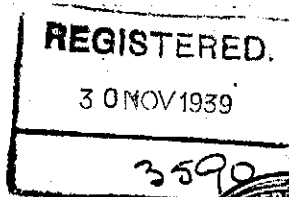
Nationality of origin (if other than the present Nationality).	Usual Residential Address.	Other business Occupation or Directorships if any. If none state so. (d)
Nil	Cleeve, Perth.	Insurance Manager.
"	Cortachy Castle, Kirriemuir.	Landed Proprietor.
"	31, Egerton Crescent, London, S.W.3.	Retired Judge of the Court of Session, Edinburgh.
"	"Ard Beag", Findhorn, Morayshire.	Jute Manufacturer.
"	Arngask, Glenfarg, Perthshire.	Solicitor.
"	Ampton Hall, Bury St. Edmunds.	Stockbroker.
"	Westwood, Wentworth, Surrey.	Director Gallaher, Ltd.
"	Mamhead Park, Exeter.	J.P. for Devon.
"	Seaforth, Elie, Fife.	Barrister.
"	Kilmarnock Castle, Cupar, Fife.	Landed Proprietor.
"	Murrayshall, near Perth, Perthshire.	Insurance Manager.
"	Ven, Milborne Port, Sherborne, Dorset.	Insurance Director.
"	Henry 111 Tower, Windsor Castle.	Major General.
"	Boscobel, Oakhill Avenue, Hampstead, London, N.W.	Solicitor.

Signature of the persons  
authorised under Section  
299 (1) (c) of the Companies  
Act (Northern Ireland),  
1932, or of some other  
person in Northern Ireland  
duly authorised by the  
Company.

*John R. Donnelly*

Dated the 29th day of November, 1939.

No. of Company F. C. 3016



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## THE COMPANIES ACT (Northern Ireland), 1932.

LIST OF THE NAMES and addresses of persons resident in Northern Ireland authorised to accept service on behalf of a Company incorporated outside Northern Ireland.

*Pursuant to Section 299.*

Name of Company	{	GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
		CORPORATION, LIMITED.

Presented by

.....

.....

.....



and which has established a place of business in Northern Ireland at 4, Howard Street,

Surname.	Christian Name.
BOUICK	John Lowson

(a) County of Origin.

**Reserved for Binding.**

behalf of the Company service of process and any notices required to be served on

a Company incorporated in (a)..... SCOTLAND .....

BELFAST.....

Address.

Description or Occupation.

4, Howard Street, Belfast.

Insurance Manager.

Reserved for Binding.

Signature of the persons  
authorised under Section  
299 (1) (c) of the Companies  
Act (Northern Ireland),  
1932, or of some other  
person in Northern Ireland  
duly authorised by the  
Company.

*John O'Donnell*

REGISTERED.

3 0 NOV 1939

3685

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No. of Company F.c. 310/1

## THE COMPANIES ACT (Northern Ireland), 1932.

### LIST OF DOCUMENTS DELIVERED FOR REGISTRATION BY A COMPANY INCORPORATED OUTSIDE NORTHERN IRELAND.

*Pursuant to Section 299.*

Name  
of  
Company

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE

CORPORATION, LIMITED.

Presented by



List of Documents delivered to the Registrar of Companies for registration,

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

and which has a place of business within Northern Ireland at 4, Howard Street,

(A)

*A certified copy of the Memorandum & Articles  
of Association & a certified copy of Insure  
Act of Parliament*

ATTACHED.

- (A) *A certified copy of the Charter, Statutes, or Memorandum and Articles of the Company, or other instrument constituting or defining the constitution of the Company, and, if the instrument is not written in the English language, a certified translation thereof.*

*The Copies and Translations (if any) above mentioned must be certified in the manner prescribed by the Regulations of the Ministry of Commerce on that behalf in the Companies (Forms) Order (Northern Ireland), 1932.*

- (B) *A list of the Directors of the Company, containing such particulars with respect to the Directors as are by the Companies Act (Northern Ireland), 1932, required to be contained with respect to Directors in the Register of Directors of a Company incorporated under the Companies Act (Northern Ireland), 1932.*
- (C) *The names and addresses of some one or more persons resident in Northern Ireland authorised to accept on behalf of the Company service of process and any notices required to be served on the Company.*

(a) Country of Origin.

pursuant to Section 299 of the Companies Act (Northern Ireland), 1932, by.....

a Company incorporated in (a)..... SCOTLAND .....

BELFAST.

(B)

*A list and particulars respecting Directors  
of the Corporation.*

ATTACHED.

(C) *The name & address of the Corporation's authorised  
representative in Northern Ireland.*

John Lowson Bouick,

4, Howard Street,

BELFAST.

Insurance Manager.

Signature of the persons  
authorised under Section  
299 (1) (c) of the Companies  
Act (Northern Ireland),  
1932, or of some other  
person in Northern Ireland  
duly authorised by the  
Company.

*John D. Bouick*

Dated the *30th* day of *November* 19*39*.

