

## THE PACIFIC BRANCH OF THE PHŒNIX OF HARTFORD.

The Phoenix Insurance Company of Hartford established an agency in San Francisco, March, 1858, when but few other Eastern companies were found willing to offer protection to property holders in California, and long before a local company was organized. In June, 1863, after a trial of six years, the Company proved its determination to become a permanent fixture on the Pacific slope, by locating the "Pacific Branch Office," under the control and supervision of R. H. Magill, General Agent, in whose hands a deposit of \$50,000 in San Francisco City and County Bonds was placed for convenience in meeting all proper demands on the Company with characteristic promptness. This deposit has just been increased to \$75,000! and placed in keeping of Messrs. Banks & Co., in compliance with Deposit Act of March, 1864, while the premiums received for insurance on this coast are also retained for investment in California securities, making the actual deposit, or local capital of the Phœnix, in San Francisco, at this time, over \$85,000! thereby constituting the

### PHŒNIX OF HARTFORD A HOME INSTITUTION,

Backed by an available and paid up capital of Four Hundred Thousand Dollars, the prestige of years, and an extended and valuable experience in the business of underwriting, equally satisfactory to the Company and its patrons, so that those desiring home protection, can find in the Phœnix all the redeeming elements of a Local Company, together with that style of indemnity which years of trial and experience alone can vouch for.

#### APPLICANTS FOR INSURANCE BEAR IN MIND,

1st. The "Phœnix of Hartford" is the only Company that has a "Branch" or "General Agency" office on this coast, making it a fixture in California.

2d. The "Phœnix of Hartford" is the only Company that is represented by full Agents at all principal cities, towns and prominent villages in the Pacific States, who are fully commissioned to issue policies direct, without reference to San Francisco, thereby saving the applicant for insurance from the uncertainty of liability while the application is being forwarded and policy returned, and from risk of procuring insurance through surveyors or solicitors who, having no authority from or communication with the Company, directly or indirectly, are in fact the "agents of the applicant," thereby making the assured liable for their errors and subject to cavil in event of loss.

3d. The "Phœnix of Hartford" is the only Company in California that has an experienced loss adjuster located at San Francisco, subject to call, whose special duty it is to give early attention to losses occurring under their policies, and which is done gratis and in a manner in harmony with the "gracious rule of compensation."

4th. Losses in the "Phœnix" are promptly attended to, soon as reported, are honorably adjusted and paid in *U. S. gold coin, at points where they occur, without abatement or charge for services or adjustment papers*, thereby saving claimants from delay, expense, anxiety, and a trip to the Bay.

5th. The "Phœnix of Hartford," in addition to its special deposit of \$75,000, in compliance with State law, invests the income premiums of the Pacific Branch in California security, so that instead of *taking money out of the State*, in accordance with the local cry, it *brings money into the State for investment*.

Straight forward dealings in every department of its extended business, from the receipt of a premium to the payment of a loss, has rendered the name of

## PHŒNIX

As familiar

as any household word; and

from far east sunrise to the golden shores

of the Pacific slope, its eminent usefulness as an In-

surance Corporation has been fully tested and tried to public

profit and individual satisfaction. It enters the present fiscal year better

prepared for service and duty than at any former period of its existence, with increased facilities for the transaction of business.

"Ripe in its time, firm in its judgments, equal in the measure of its gifts."