The Marine and General Mutual Life Assurance Society was founded in 1852, making it Britain’s longest-registered company with a company number of 00000006. The brainchild of Nautilusier Robert Warner, this initial entrance into the life assurance market grew into The Marine Life and Casualty Mutual Assurance Society.

During the formative years, seamen of the time were charged more for insurance, as they were teetotal. The company was set up in what could now be considered bizarre circumstances, as the Society’s first office was at the White Star Line’s offices, in London. The first formal meeting was held at the Marine Hotel, Old Broad Street, on the 20 January 1852. Based on this initial meeting, the Deed of Settlement was signed on the 25 June 1852, but the complete registration of this document on 5 July 1852 is considered the official birthday of the Society.

In 1862, to remove any ambiguity, the name ‘Marine Life and Casualty Mutual Assurance Society’ was abandoned and the present full name for the Society adopted. October 1854 – the Charge of the Light Brigade ended in the death of 113 men and 450 horses. March 1876 – Bell patents the telephone. April 1912 – RMS Titanic sinks. July 1914 – The start of the First World War. By the end of the complete year of trading, more than a thousand seamen were covered by the Society, with a fund totalling £10,000. The focus then also widened to include ‘general’ insurance (as opposed to solely marine insurance).

In 1862, Sir William Proby was elected as the Society’s first chairman. Chris Evans joined as chief executive in August 2007. Craig Fazzini-Jones recruited in February 2008 to set up new focus on retirement business. The company launched the Annuity Index in August 2009, which quickly establishes itself as the industry barometer of annuity rate changes. By 1913, the Assurance Fund had doubled to £2 million. By 1926, the company had £1 million in assets. By 1933, the company had £2 million in assets.

The company launched the Annuity Index in August 2009, which quickly establishes itself as the industry barometer of annuity rate changes. The First and Second World Wars brought many problems for the Society but surprisingly few dramatic incidents or financial impact. The company was challenged in 1974, when its headquarters was moved from London to its current location in Worthing.

In 1981, the company was purchased by MGM Mutual, which became a subsidiary of the American company MGM Mutual, Inc. The company was renamed as ‘MGM Advantage’. The company launched an annuity index in August 2009, which quickly establishes itself as the industry barometer of annuity rate changes.

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