

Assessments were made for 183 insurance claims of which 131 were for deaths and 52 for commuted insurance. Of the death claims, 22 were on account of accident, 1 suicide, and the remaining 108 from natural causes. Of the commuted insurances, 9 were the result of injuries, 12 of old age and the remaining 31 of chronic complaints.

The following shews the amount of Insurance payable in each class with the levies and total sums insured :

CLASS	Number insured in each class.	Number of deaths and commuted Insurances.	Total of assessments paid by each class.	Total amount of claims payable in each class.	Premium rate for all classes \$1.20 per \$100.00	Percentage of Claims to membership in each Class.	Total amount insured in each class.
A	456	3	20 00	0000 00		.63	91200 00
B	138		19 50				27000 00
C	1313	16	13 00	14500 00		1.22	131300 00
D	701	31	9 75	17625 00		4.07	570750 00
E	1775	35	6 50	15500 00		1.97	887500 00
F	6631	98	3 25	21250 00		1.41	1732750 00
Totals.	11374	183		74875 00		1.61	5623000 00

The total number of members certified during the year by the Chief Medical Officer to be unfit for further work in the Company's service was 220. Of these, in addition to the 52 who commuted their insurance, 125 were paid off the Sick Fund only with the usual bonus of \$100.00, 56 of whom have continued their subscriptions to the Insurance Fund. 43 cancelled all claims on both funds on being allowed an immediate payment of sums amounting to nearly the same as would have accrued to them from the sick benefit fund, the average amount paid each being \$193.37, or \$8.315 in all, which has been charged to the Sick Benefit Fund.

The average of ages of members deceased during the year was 50.34 as compared with 48.03 the previous year and 41.48 in 1887.

3,293 members paying 50c received from the Society between sick benefits and insurance, \$40,95.00 or at the rate of \$12.20 per head, and, 7,362 members paying 40c. received \$76,456.25 or \$10.38 per head.

The names of the deceased members, as well as of those who have been paid commuted insurance, and the bonus of \$100.00 as a final payment off the Sick Fund only, and those with whom special settlements were made, have been published from time to time in the monthly assessment notices. The following table shews the distribution of the benefits and Insurance claims paid during the year according to occupations :

OCCUPATION.	Rate of Fees	Average No. Insured.	ACCIDENTS		SICKNESS		FINAL PAYMENTS.		TOTALS.		INSURANCE CLAIMS PAID.						
			No. of cases.	Amount	No. of cases.	Amount	No.	Amount	No. of cases.	Amount	No.	Amount	Percentage Insured.				
														No.	Amount	No.	Amount
Conductors, Brakemen & Train Baggage-men.....	50	1482	218	3125.50	687	5220.50	12	1200.00	905	9540.00	61.07	10.55	18.44	10	11375.00	P. C.	
Engine-men & Firemen.....	50	1377	113	894.00	755	5123.00	5	500.00	808	6427.00	63.03	7.40	13.00	4.67	9	3375.00	.65
Yardmen, Couplers & Switchmen.....	50	494	106	1341.50	296	3080.00	8	800.00	405	5222.00	33.32	12.50	21.84	12.03	12	4250.00	2.76
Mechanics.....	40	1804	287	2351.00	1063	9434.25	20	2000.00	1380	14385.25	73.59	10.42	17.08	7.50	18	6125.00	.65
Labourers.....	40	4380	330	3025.75	1400	17710.25	64	6400.00	1819	27145.00	41.92	14.92	22.80	6.26	48	15025.00	1.11
Station and General Office Staff.....	40	1129	17	101.50	230	2360.00	10	1000.00	256	4151.50	22.67	10.22	24.02	3.68	10	9625.00	.88
Retired Members.....		730												60	22100.00	8.15	
TOTALS.....		11391	1064	\$10630.25	4500	\$43337.50	125	\$12500.00	3633	\$60878.75	40.45	11.87	19.30	6.87	176	\$71875.00	1.54

Members are requested to see that the names of the legatees to their insurance money are entered on the back of their Certificates. If the Certificates are lost or mislaid, application should be made at once to the Secretary-Treasurer for a declaration (6) to replace it.

The Committee of Management takes this opportunity of reminding active members that discharge from the Company's service for whatever cause does not constitute any legal claim on the Society, either for a refund of any portion of fees or levies paid during membership (By-Law 5) or for commuted insurance (Rule 42) or for sick benefits unless certified by the district or Chief Medical Officer at the time of discharge to be physically unfitted for their usual or any suitable employment in the company's service. (Rules 3 and 44).