

The total number of deaths and commuted insurances reported during the year was 170, of the former (numbering 138,) 32 were the result of accidents, 2 suicides, and the remaining 104 from natural causes.

Of the 32 commuted insurances 7 were on account of accident, 1 of old age, and the remaining 24 from chronic ailments.

The following shows 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 Insurance	Total of assessments paid in each class	Total amount of claims payable in each class	Premium rate per \$100.	Percentage of claims to membership in each class.	Total amount insured in each class.
			\$ c.	\$ c.	\$ c.	p c.	\$ c.
A	588	5	19.10	7241.75	1.31	.92	1076000.00
B	152	..	17.10	.....	1.25	....	228000.00
C	1473	23	13.70	21000.00	1.37	1.56	1473000.00
D	1020	26	9.00	17250.00	1.20	2.54	765000.00
E	2122	30	6.00	12000.00	1.20	1.41	1061000.00
F	7970	86	3.00	19750.00	1.20	1.07	1992500.00
Totals.	13275	170		78,941.75		1.28	6595500.00

In addition to the 32 members who were allowed to commute their insurance on account of total disability, 36 were certified unfit to follow their usual employment, and were paid off the Sick Fund, with \$100 each, 28 of whom continued their subscriptions to the insurance scheme.

The total number of sick benefit claims paid, was 5850 of which 1252 were the result of accident, and 4598 of sickness; 638 of the latter being on account of La Grippe, which epidemic has again recurred with great virulence.

3482 members (or 26.88 p.c of the whole) paying 50cts, received 35 p.c of the benefits, whilst the remaining 9470 (or 73.12 p.c of the whole), received 65 p.c of the benefits.

The following table shows the distribution of the benefits and Insurance claims paid during the year by departments and occupations:

DEPARTMENT.	OCCUPATION.	No. Insured	Average No. insured	Accident		Sickness.		Final Payments		Total	Percentage of Claims to Cause of Insurance				Insurance Claims paid			
				No. of Cases.	Amount	No. of Cases.	Amount	No.	Am't		No. of Cases.	Amount	Percentage of Cases to Cause of Insurance	Amount Paid per Case	Average time per case before payment	No.	Amount	Percentage of Insured.
Traffic.....	Conductors, Brakemen and Train Bagmen	50	1778	334	4262.00	615	3711.75	3	309.00	949	8273.75	53.37	8.72	16.80	4.62	36	19670.32	2.02
	Yardmen, Couplers and Switchmen	50	587	93	979.80	262	1886.75	1	100.00	355	2966.55	60.47	8.36	16.14	5.01	13	6500.00	2.21
	Station Staff	40	1958	64	538.00	428	3504.75	5	500.00	492	4542.75	35.12	9.23	16.42	2.32	22	11250.00	1.12
	TOTAL.....	Traffic Dept.	4323	491	5779.80	1305	9103.25	9	909.00	1796	15783.05	41.54	8.78	16.56	3.65	71	37420.32	1.64
Mechanical.....	Enginemen and Firemen	50	1117	92	962.00	554	3581.50	3	300.00	646	4843.50	57.83	7.49	14.06	4.33	14	8082.80	1.25
	Mechanics	40	3308	283	1842.00	1160	6973.27	8	800.00	1443	9620.27	43.62	6.66	12.22	2.94	21	8375.00	.63
	Labourers	40	1328	195	1242.00	776	4892.71	6	600.00	971	6784.75	73.39	6.95	12.52	5.08	12	2625.00	.90
TOTAL.....			5748	570	4046.00	2490	5452.51	17	1700.00	10660	21198.52	53.23	6.92	12.74	3.68	47	19082.80	.81
Engineer.....	Mechanics	1	84	29	227.50	54	482.00	1	100.00	83	809.50	39.22	9.75	17.16	2.35	4	2750.00	1.40
	Labourers	1	2371	142	1186.00	564	5206.00	7	700.00	896	7042.00	33.87	8.75	15.72	2.99	27	8500.00	1.13
TOTAL.....			2665	171	1363.50	718	5688.00	8	800.00	889	7851.50	33.38	8.83	15.86	2.94	31	11250.00	1.16
Stores and General Office Staff.....		1	218	20	240.50	85	652.00	2	200.00	105	1692.50	48.16	10.40	17.00	5.01	3	1250.00	1.37
Retired Members.....			351	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17	8093.11	4.83
GRAND TOTAL.....			13304	1252	11429.50	4598	30895.77	36	3600.00	5850	45925.57	45.17	7.85	14.46	3.54	169	77696.92	1.27