

The total number of deaths reported during the year was 122, of which 6 were temporary employes insured against accident only. Of the 116 deaths of fully insured employes, 19 were the result of accident 2 of suicide and the remaining 95 of natural causes.

In addition to the above, 37 fully insured employes who had been certified unfit for work of any description in the Company's service were allowed to commute their Insurance.

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 Insurances.	Total of assessments paid by each class.	Total amount of Claims payable in each class.	Percentage of claims to membership in each class.	Total Amount Insured in each class.
			\$ c.	\$ c.		\$ c.
A	400	4	22.00	8000.00	85	938,000.00
B	133	1	16.50	750.00	75	100,500.00
C	1415	12	11.00	11000.00	84	1,115,000.00
D	812	10	8.25	12000.00	2.31	988,000.00
E	1014	30	5.50	16250.00	2.03	957,000.00
F	7511	78	2.75	17025.00	1.03	1,877,750.00
Totals.	12254	158		65625.00	1.21	5,908,250.00

In addition to the 37 members who commuted their Insurance, 94 others, certified unfit for further work in the Company's service, were paid off the Sick Fund only with the usual bonus of \$100.00, and of these 60 continued their subscriptions to the Insurance scheme for the full amount insured for payable after death.

The death rate for the year of fully insured employes was 1.24 % and of the temporary employes insured against accident only .26 %.

Special settlements were made with 24 fully insured members who had been discharged the Company's service on account of physical unfitness for their ordinary occupation, and there being no other suitable employment available, an immediate payment of one half the amount insured for was made in full of all claims for sick benefits and insurance, and their policies cancelled. The total amounts paid these members, was \$4,125, or an average in each case of \$171.87.

The average of the ages of members who died during the year was 48.03 as compared with 48.04 the previous year and 38.28 in 1886.

3698 members paying 50c received from the Society between sick benefits and Insurance, \$39525.50 or at the rate of \$10.69 per head, and 8008 members paying 40c received \$69314.77 or \$8.65 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 shows 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.	Percentage of Claims to No. Insured.	Average time taken to pay per case.	Average time taken to pay per case.	Cost per member paid.	Insurance claims paid.		Percentage of Total.
			No. of cases.	Amount.	No. of cases.	Amount.	No.	Amount.						No.	Am't.	
Conductors (Brakemen) & Train Bagmen....	50	1701	210	2078.50	630	4403.00	4	400.00	840	7871.50	49.29	9.37	17.78	1.02	11 6500.00	.82
Enginemen & Firemen....	50	1435	104	1000.50	683	4811.50	4	400.00	707	6221.00	35.54	7.80	14.00	1.33	12 10250.00	.84
Yardmen, Couplers & Switchmen.....	50	530	94	1037.50	254	1852.50	1	100.00	348	2000.00	62.25	8.50	16.00	5.35	12 5003.00	2.14
Mechanics.....	40	2061	200	2351.00	1008	8474.02	16	1600.00	1307	12425.02	67.78	8.80	15.50	6.02	15 7875.00	.73
Labourers.....	40	4005	380	3000.50	1033	15400.50	61	6400.00	2073	25500.00	44.15	12.30	18.42	5.43	55 15433.50	1.17
Station and General Office Staff.....	40	1252	26	195.75	210	2135.50	5	500.00	239	2831.25	18.85	12.00	19.75	2.20	9 5250.00	.72
Retired Members.....		508														
TOTALS.....		12274	1113	11172.75	4578	57206.02	94	9400.00	5001	57838.77	48.61	10.16	17.02	4.94	150 60043.50	1.30

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 form of declaration (6) to replace it.

A complete distribution of the Rules and Regulations of the Society re-arranged and revised to date, having been made, members are requested to make themselves thoroughly acquainted therewith, as hereafter ignorance will not be accepted as an excuse for non-compliance, especially with those rules or by-laws which require to be followed when claims for benefits are made.