

1900.
NEW ZEALAND.

GOVERNMENT INSURANCE DEPARTMENT.

S T A T E M E N T S

IN CONNECTION WITH THE VALUATION OF LIABILITIES (FOURTH AND FIFTH SCHEDULES)

FOR THE

TRIENNIUM ENDING 31ST DECEMBER, 1899.

Presented to both Houses of the General Assembly pursuant to Section 44 of "The Government Insurance and Annuities Act, 1874."

WELLINGTON.

1900.



REPORT BY THE ACTUARY
 RESPECTING THE
 VALUATION OF THE LIABILITIES
 UNDER LIFE POLICIES AND ANNUITIES
 OF THE
 NEW ZEALAND
 Government Insurance Department,

In terms of Section 42 of "The Government Insurance and Annuities Act, 1874."
 (See Fourth Schedule.)

I.

THE date up to which the valuation was made was the 31st December, 1899.

II.

The principles upon which the valuation and distribution of profits were made were as follows:—

- (1.) *Principles of Valuation.*—The valuation has been made upon a strictly "net premium" basis; in other words, no credit whatever has been taken for any extra premiums or loadings, the net premiums alone having been valued for inclusion among the assets. The liability has been ascertained by taking the difference between the present value of the sums assured (including reversionary bonuses) and the present value of the net premiums (derived from the Institute of Actuaries H^d Table with 3½ per cent. interest). Where the original premiums have been reduced by the application of amounts received in consideration of the surrender of bonuses or former policies the present values of such reductions have been added to the liability. In all cases where an extra premium was payable the policy has been valued at the true age, and a full proportion has been reserved for the unexpired risk for which the extra premium had been paid. Adequate extra reserves have been made for limited-premium policies and the immediate payment of claims, and allowance has been made for the actual incidence of the premium income. Reserves have been made for Children's Endowments, Investments, and Deferred Annuities equivalent to the premiums paid accumulated at 4 per cent. Annuities have been valued by the English Government Annuitants Mortality Experience (1884), with 3½ per cent. interest, and a further reserve has been made for annuities granted since 20th May, 1896,

FOURTH SCHEDULE.

at increased rates, making the reserve for these equal to English Government Experience (1884), with 3 per cent. interest. In the case of annuity-assurances the value at age 60 of the annuity has been computed by the 1884 English Annuitants Experience and treated as an endowment payable at age 60, which has then been valued, in combination with the insurance portion of the contract, by the Institute H^m Table, with 3½ per cent. interest.

All policies have been valued separately in duplicate, and also in groups where practicable.

The surplus has been allotted among the policyholders in the manner described in the next section.

- (2.) *Principles of Distribution of Surplus.*—The divisible surplus has been allotted among the policyholders by ascertaining the profits arising from the excess of interest realised over the valuation rate of 3½ per cent. and dividing that portion of the surplus exclusively among those participating policies which were in force at the last valuation and which remained in force at the present valuation, in proportion to their H^m 3½ per cent. reserves at the 31st December, 1896. The remaining surplus has been divided among all the participating policies in proportion to the loadings on the premiums paid on each policy during the triennium,—policies secured by a limited number of premiums being treated as though the premiums had been spread over the whole term of the policy. The approximate profit from favourable mortality in the General Section and the Temperance Section respectively has been ascertained and specially divided among the members of the respective sections. The result is that general and temperance policies which are alike in all other respects receive equal reversionary bonuses on this occasion.

The divisible surplus has been converted into reversionary bonuses by means of the H^m Table of Mortality with 3½ per cent. interest, the reversion for a continuous assurance having been used for whole-life policies.

In all cases of rated-up lives such lives have been treated for bonus purposes as though they had been of the higher age.

III.

The Tables of Mortality used in the Valuation were,—

- (1.) For Assurances, the Institute of Actuaries H^m (Healthy Males) Table ;
- (2.) For Annuities, Finlaison's 1884 Government Annuitants Tables.

No Table of Mortality was used in the valuation of pure endowments.

IV.

The rate of interest assumed throughout the valuation was 3½ per cent.

V.

The whole of the loading, or the difference between the premiums payable to the office and the net premiums, amounting to £38,182 per annum and valued at £508,687, has been reserved for future expenses and profits ; and in the case of limited-premium and paid-up policies, where the loading as well as the risk-premium is payable for a limited period only, a further reserve of £9,516 has been made to provide for expenses and profits when the premiums shall have ceased.

FOURTH SCHEDULE.

VI.

The Consolidated Revenue Account for the three years that have elapsed since the last valuation is given on page 7.

VII.

1. The liabilities of the Department under life policies and annuities at the date of the valuation, showing the number of policies, the amount assured, and the amount of premiums payable annually under each class of policies, both with and without participation in profits, will be found in detail in the Valuation Summary, given on pages 8 and 9.

2. The net liabilities and assets of the Department, with the amount of surplus, are shown in the Valuation Balance-sheet given on page 7.

VIII.

All participating policies which were in force at the date of the valuation, however recently effected, share in the profits. The reversionary bonuses allotted to policies recently issued follow the sum assured—*i.e.*, they vest immediately, and are payable with the sum assured as a claim, however short the duration; but they will not acquire a cash value for surrender purposes until the policies to which they belong shall have been two years in existence.

IX.

The results of the valuation are as follows :—

- (1.) The total amount of profit made by the Department during the three years ending the 31st December, 1899, was £164,013. Of this amount, £7,478 has been paid as interim bonuses during the triennium, and £29,935 has been absorbed in the transition from a 4 per cent. to a 3½ per cent. basis of valuation, in addition to the special reserve of £81,000 set aside for this purpose at last valuation.
- (2.) The amount of profit divided among the policyholders as at the 31st December, 1899, was £126,600, which has been converted into reversionary bonuses amounting to £220,795. The number of policies which participated was 38,666, assuring the sum of £9,513,005, or, including reversionary additions, £10,296,499.
- (3.) The following are specimens of the bonuses which have been allotted, for the three years ending the 31st December, 1899, to ordinary whole-life policies upon which all previously allotted bonuses had been allowed to remain :—

Number of Years in Force.	AGE AT ENTRY, 20.		AGE AT ENTRY, 30.		AGE AT ENTRY, 40.		AGE AT ENTRY, 50.		Number of Years in Force.
	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	
5	£ s. d. 2 14 0	£ s. d. 0 12 10	£ s. d. 2 9 0	£ s. d. 0 14 11	£ s. d. 2 2 0	£ s. d. 0 16 5	£ s. d. 2 1 0	£ s. d. 1 0 6	5
10	3 0 0	0 16 0	2 14 0	0 18 5	2 10 0	1 2 1	2 13 0	1 10 0	10
15	3 6 0	1 0 1	2 7 0	0 18 5	2 7 0	1 3 6	2 7 0	1 9 7	15
20	3 9 0	1 3 7	2 14 0	1 3 10	2 16 0	1 11 9	2 19 0	2 0 10	20
25	2 18 0	1 2 9	3 2 0	1 11 0	3 3 0	1 19 8	2 19 0	2 4 6	25
30	3 4 0	1 8 3	3 12 0	2 0 10	3 12 0	2 9 10	3 7 0	2 13 11	30

The irregularities in the preceding table are partly the result of increases in the current rates of premium made in 1877 and 1885, and partly in consequence of the table showing the results for five-year intervals only, whereas the bonuses are allotted triennially. In addition

FOURTH SCHEDULE.

to the foregoing statutory table, the following one is given containing the results for three-yearly intervals of duration :—

Number of Years in Force.	AGE AT ENTRY. 20.		AGE AT ENTRY. 30.		AGE AT ENTRY. 40.		AGE AT ENTRY. 50.		Number of Years in Force.
	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	Reversionary Bonus.	Cash Value.	
1885 PREMIUM RATES.									
3	£ s. d. 2 16 0	£ s. d. 0 12 10	£ s. d. 2 6 0	£ s. d. 0 13 3	£ s. d. 2 0 0	£ s. d. 0 14 10	£ s. d. 1 19 0	£ s. d. 0 18 8	3
6	2 19 0	0 14 6	2 8 0	0 15 0	2 1 0	0 16 5	2 4 0	1 2 7	6
9	3 1 0	0 16 0	2 10 0	0 16 8	2 7 0	1 0 4	2 11 0	1 8 1	9
12	3 3 0	0 17 10	2 16 0	1 0 4	2 15 0	1 5 8	2 17 0	1 13 9	12
1877 PREMIUM RATES.									
15	3 6 0	1 0 1	2 7 0	0 18 5	2 7 0	1 3 6	2 7 0	1 9 7	15
18	3 12 0	1 3 5	2 12 0	1 1 11	2 14 0	1 9 0	2 16 0	1 17 4	18
21	3 12 0	1 5 2	2 16 0	1 5 5	2 18 0	1 13 7	3 1 0	2 3 0	21
1870 PREMIUM RATES.									
24	2 15 0	1 0 10	3 0 0	1 9 3	3 1 0	1 17 7	2 17 0	2 2 3	24
27	3 0 0	1 4 9	3 6 0	1 14 8	3 7 0	2 3 10	3 2 0	2 8 1	27
30	3 4 0	1 8 3	3 12 0	2 0 10	3 12 0	2 9 10	3 7 0	2 13 11	30

The cash values of the reversionary bonuses are computed by the H^m Table of Mortality, with interest at 4½ per cent.

MORRIS FOX,
Actuary.

FOURTH SCHEDULE.

CONSOLIDATED REVENUE ACCOUNT

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

FOR THE PERIOD COMMENCING 1ST JANUARY, 1897, AND ENDING 31ST DECEMBER, 1899.

	£	s.	d.		£	s.	d.	£	s.	d.
Amount of Funds on 1st January, 1897 ..	2,591,342	5	1	Death Claims under Policies,						
Renewal Premiums	741,290	10	8	Assurances, including Bonus						
New Premiums	63,593	2	9	Additions	297,119	0	2			
Single Premiums	3,937	7	8	Endowment Assurances ma-						
Consideration for Annuities granted ..	27,915	12	0	tured, including Bonus Addi-						
Interest	393,077	10	1	tions	178,793	11	0			
Fees	24	4	0	Endowments matured	3,468	10	2			
				Premiums returned on Endow-						
				ments	68	6	9			
				Bonuses surrendered for Cash ..	20,373	7	7			
				Annuities	32,245	1	6			
				Surrenders	63,752	10	4			
				Loans released by Surrender ..	31,091	7	7			
								626,821	15	1
				Commission, New	38,332	18	4			
				" Renewal	5,520	17	7			
								43,853	15	11
				Land- and Income-tax				26,049	19	7
				Expenses of Management—						
				Salaries, Head Office	33,888	16	0			
				" Branch Offices and						
				Agents	18,692	5	0			
				Extra Clerical Assistance	4,677	13	3			
				Medical Fees	14,922	17	1			
				Travelling Expenses	2,585	7	0			
				Advertising	2,607	19	11			
				Printing and Stationery	3,367	19	0			
				Rent	6,908	15	5			
				Postage	4,995	13	10			
				Telegrams	1,711	13	8			
				Exchange	236	7	8			
				Office Furniture Depreciation ..	1,092	19	0			
				General Expenses	6,857	18	7			
				Triennial Expenses	4,593	13	3			
				Compensation for loss of						
				Office	584	2	8			
								107,724	1	4
				Investment Reserve Fund				19,050	0	0
				Amount of Funds on 31st December,						
				1899				2,997,681	0	4
								£3,821,180	12	3
	£3,821,180	12	3							

VALUATION BALANCE-SHEET

OF THE

GOVERNMENT INSURANCE DEPARTMENT,

As at 31st December, 1899.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Net value of Liabilities (as per				By Accumulated Funds (as per Con-			
Valuation Summary)	2,871,081	0	0	solidated Revenue Account) ..	2,997,681	0	4
To Surplus	126,600	0	4				
	£2,997,681	0	4		£2,997,681	0	4

SUMMARY AND VALUATION OF THE POLICIES OF THE

AS AT 31st

DESCRIPTION OF TRANSACTIONS	PARTICULARS OF POLICIES FOR VALUATION.				
	Number of Policies.	Sums assured and Bonuses.	Annuities.	OFFICE YEARLY PREMIUMS.	
				Ordinary.	Extra (not valued).
ASSURANCES.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
I. WITH PARTICIPATION IN PROFITS.					
Whole-life Assurances: Uniform Premiums ..	17,348	5,495,466 5 0	..	128,058 12 1	3,022 6 9
Whole-life Assurances: Limited, Single, and Com-mutated Premiums ..	899	471,393 12 2	..	3,696 0 0	36 1 1
Endowment Assurances	18,740	4,017,580 6 0	..	134,229 6 4	745 6 7
Double-endowment Assurances	1,418	362,745 12 0	..	11,009 10 3	2 2 0
Joint-life Assurances	11	5,988 9 0	..	245 10 11	4 3 8
Survivorship Assurances	1	597 5 0	..	16 10 0	2 10 0
Annuity Assurances: Temporary Assurance, with De-ferred Annuity	136	18,610 8 0	6,413 17 6	922 6 0	..
Annuity Assurances: Whole-life Assurance, with De-ferred Annuity	113	14,117 5 0	5,591 6 9	793 2 8	..
Reserve for Extra Premiums	..	..	..	..	..
Additional Reserve of Loading	..	..	..	..	..
TOTAL ASSURANCES WITH PROFITS ..	38,666	10,296,499 2 2	12,005 4 3	278,970 18 3	3,812 10 1
II. WITHOUT PARTICIPATION IN PROFITS.					
Whole-life Assurances (transferred from Temperance to Non-profit)	7	1,591 18 0	..	39 13 4	..
Industrial Assurances	13	254 2 0	..	6 10 0	..
Temporary Assurances	3	850 0 0	..	12 5 5	20 15 19
Reserve for Extra Premiums	..	..	..	..	..
TOTAL ASSURANCES WITHOUT PROFITS	23	2,696 0 0	..	58 8 9	20 15 10
Total Assurances ..	38,689	10,299,195 2 2	12,005 4 3	279,029 7 0	3,833 5 11
ENDOWMENTS.					
WITHOUT PARTICIPATION IN PROFITS.					
Endowments with Return of Premiums	330	39,759 0 0	..	1,474 18 2	..
Investments	80	2,747 8 8	..	100 18 0	..
Total Endowments ..	410	42,506 8 8	..	1,575 16 2	..
ANNUITIES.					
WITHOUT PARTICIPATION IN PROFITS.					
Immediate	257	..	11,284 3 4	..	..
Reversionary	1	..	300 0 0	..	..
Deferred	9	..	220 17 0	79 0 8	..
Additional Reserve for Annuities	..	..	..	..	..
Total Annuities ..	267	..	11,805 0 4	79 0 8	..
Total of the Results { POLICIES ANNUITIES	39,099 267	10,341,701 10 10	23,810 4 7	280,684 3 10	3,833 5 11

SCHEDULE.

NEW ZEALAND GOVERNMENT LIFE INSURANCE DEPARTMENT,

DECEMBER, 1899.

		VALUATION: { Assurances by the Institute of Actuaries' H ^m Table; Immediate Annuities by English Government Annuity Tables' (1884) Tables; } Interest, 3½ per cent.					
Net Yearly Premiums.	Reduction of Premiums.	Sums Assured and Bonuses.	Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Reduction of Premiums	NET LIABILITY.
£	£ s. d.	£	£	£	£	£	£
110,242'0	146 3 2	2,755,337	..	1,737,445	1,472,870	1,693	1,284,160
3,162'4	3 14 7	276,879	..	24,784	20,812	33	256,100
115,674'7	108 17 3	2,441,434	..	1,499,622	1,277,528	901	1,164,807
9,874'6	..	158,778	..	148,528	132,535	..	26,243
206'0	..	3,598	..	2,661	2,209	..	1,389
13'7	..	124	..	51	42	..	82
861'0	..	3,582	13,697	15,574	14,599	..	2,680
760'4	..	4,645	10,841	13,688	13,161	..	2,325
..	..	953	..	..	..	..	953
..	..	..	..	Deduct	2,933,756 9,516	Add	2,738,739 9,516
240,794'8	258 15 0	5,645,330	24,538	3,442,353	2,924,240	2,627	2,748,255
33'8	..	773	..	573	483	..	290
..	..	75	..	..	..	..	75
..	..	7	..	..	..	..	7
..	..	16	..	..	..	..	16
33'8	..	871	..	573	483	..	388
240,828'6	258 15 0	5,646,201	24,538	3,442,926	2,924,723	2,627	2,748,643
..	..	13,143 2,205	..	..	..	..	13,143 2,205
..	..	15,348	..	..	..	..	15,348
..	..	..	103,035 1,298 1,660 1,097	..	..	..	103,035 1,298 1,660 1,097
..	..	..	107,090	..	..	..	107,090
240,828'6	258 15 0	5,661,549	131,628	3,442,926	2,924,723	2,627	2,871,081



R E P O R T

BY THE

Government Insurance Commissioner,

In terms of Section 43 of "The Government Insurance and Annuities Act, 1874."
(See 5th Schedule.)

STATEMENT OF THE LIFE ASSURANCE AND ANNUITY BUSINESS OF THE GOVERNMENT INSURANCE DEPARTMENT ON THE 31ST DECEMBER, 1899.

Question 1.—The published table or tables of premiums which are in use at the date above mentioned.

Answer.—The tables of premiums in use are contained in Appendix No. 1.

Question 2.—The total amount assured on lives for the whole term of life which are in existence at the date above mentioned, distinguishing the portions assured with and without profits, stating separately the total reversionary bonuses, and specifying the sums assured for each year of life, from the youngest to the oldest ages.

Question 3.—The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses in respect of the respective assurances mentioned under heading No. 2, distinguishing ordinary from extra premiums.

Answer to Questions 2 and 3.—This information is contained in Appendix No. 2, and similar information in respect of other policies is given in Appendices Nos. 3, 4, 5, and 6.

FIFTH SCHEDULE.

Question 4.—The total amount assured under classes of assurance business other than for the whole term of life, distinguishing the sums assured under each class, and stating separately the amount assured, with and without profits, and the total amount of reversionary bonuses.

Question 5.—The amount of premiums receivable annually in respect of each such special class of assurances mentioned under heading No. 4, distinguishing ordinary from extra premiums.

Question 6.—The total amount of premiums which has been received from the commencement upon all policies under each special class mentioned under heading No. 4, which are in force at the date above mentioned.

Answers to Questions 4, 5, and 6 are contained in the following table:—

Class of Assurance.	Number of Policies.	Sums assured.	Reversionary Bonuses.	ANNUAL PREMIUMS.		Total Ordinary Premiums Received.
				Ordinary.	Extra.	
WITH PROFITS.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Endowment Assurances	18,740	3,799,564 15 0	218,015 11 0	134,229 6 4	745 6 7	1,095,848 16 7
Double Endowment Assurances ..	1,418	361,626 0 0	1,119 12 0	11,009 10 3	2 2 0	29,789 17 11
Joint Assurances	11	5,800 0 0	188 9 0	245 10 11	4 3 8	2,394 2 8
Survivorship Assurance	1	500 0 0	97 5 0	16 10 0	2 10 0	198 0 0
Annuity Assurances	249	32,450 0 0*	277 13 0	1,715 8 8†	..	5,005 0 2†
WITHOUT PROFITS.						
Investments	80	2,747 8 8	..	100 18 0	..	1,578 5 5
Endowments: With return	330	39,759 0 0	..	1,474 18 2	..	10,817 6 6
Industrial Assurances	13	254 2 0	..	6 10 0	..	111 12 6
Temporary Assurances	3	850 0 0	..	12 5 5	20 15 10	47 7 6
Totals	20,845	£4,243,551 5 8	£219,698 10 0	£148,810 17 9	£774 18 1	£1,145,790 9 3

* And deferred annuities for £12,005 4s. 3d.
† These amounts are also given under "Deferred Annuities" in answer to Question 8.

Question 7.—The total amount of immediate annuities on lives, distinguishing the amounts for each year of life.

FIFTH SCHEDULE.

ANSWER TO QUESTION 7.

TOTAL AMOUNT OF IMMEDIATE ANNUITIES ON LIVES, DISTINGUISHING THE SEX, AND THE AMOUNTS FOR EACH YEAR OF LIFE.

Age attained.	Amount of Annuities.	
	Female.	Male.
	£ s. d.	£ s. d.
25	25 16 8	..
28	25 16 8	..
42	..	12 0 0
43	27 11 8	..
44	32 0 0	..
45	..	74 7 2
47	50 0 10	..
48	100 0 0	100 4 0
49	12 2 8	300 0 0
50	..	6 14 2
52	..	14 13 4
53	113 4 0	55 0 0
54	139 10 4	74 8 4
55	176 5 4	135 8 4
56	114 13 0	47 0 0
57	..	354 10 2
58	108 18 0	182 17 0
59	183 1 8	521 6 11
60	89 16 8	265 16 2
61	86 19 10	193 1 8
62	109 17 0	70 0 0
63	12 13 8	212 6 0
64	13 3 8	161 12 3
65	..	318 6 2
66	27 19 0	478 12 2
67	14 17 10	120 2 7
68	52 0 0	572 7 7
69	81 16 1	432 11 10
70	9 1 4	514 6 10
71	..	282 12 8
72	175 0 0	663 14 0
73	96 7 10	278 2 6
74	100 7 0	61 16 6
75	63 12 0	574 3 4
76	353 12 6	158 14 8
77	41 10 10	159 18 2
78	77 1 1	35 0 0
79	..	78 14 8
80	..	55 18 8
82	..	18 16 0
83	..	52 5 0
84	..	64 0 0
85	..	49 8 0
88	26 0 0	..
89	100 0 0	..
95	..	149 7 4
Totals	£2,640 17 2	£7,900 4 2

Ages attained.	Joint and Survivorship.		Amount of Annuity.
	Female.	Male.	
			£ s. d.
81-79	I	I	36 2 8
71-83	I	I	48 0 0
70-82	I	I	36 13 4
67-66	I	I	130 0 0
62-66	I	I	193 1 0
60-60	I	I	65 13 4
57-72	I	I	33 11 8
47-51	I	I	200 0 0
Totals	..	..	£743 2 0

FIFTH SCHEDULE.

Question 8.—The amount of all annuities other than those specified under heading No. 7, distinguishing the amount of annuities payable under each class, the amount of premiums annually receivable, and the amount of consideration-money received in respect of each such class, and the total amount of premiums received from the commencement upon all deferred annuities.

ANSWER TO QUESTION 8.

THE AMOUNTS OF ALL ANNUITIES OTHER THAN THOSE SPECIFIED UNDER HEADING NO. 7.

Class of Annuity.	Amount of Annuities.	Annual Premiums.	Single Premiums.	Total Premiums received to 31st December, 1899.
Reversionary	£ s. d. 300 0 0	£ s. d. ..	£ s. d. 1,137 0 0	£ s. d. 1,137 0 0
Deferred (Premiums not returnable) ..	200 17 0	73 0 2	1,056 6 3	1,412 3 11
Deferred (Premiums returnable) ..	20 0 0	6 0 6	..	12 1 0
Deferred (Annuity-Assurances)* ..	6,413 17 6	922 6 0	94 17 6	2,669 4 6½
Deferred (Annuity-Assurances)† ..	5,591 6 9	793 2 8	48 8 2	2,335 15 8½
Totals ..	£12,526 1 3	£1,794 9 4	£2,336 11 11	£7,566 5 1

* And temporary assurances for £18,450. † And whole life assurances for £14,000. ‡ These amounts are also given in answer to Questions 5 and 6.

Question 9.—The average rate of interest at which the funds of the Department were invested at the close of each year during the period since the last investigation.

Answer.—At the close of each financial year the average rate of interest at which the funds of the Department were invested for that year was as follows :—

	£	s.	d.
1897	4	16	7
1898	4	13	11
1899	4	11	1

Question 10.—A table of minimum values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances ; or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at various interval ages, from the youngest to the eldest.

Answer.—The minimum surrender values for whole-life and endowment assurance policies issued at the present rates of premium are given in Appendix No. 7. In the case of children's endowments (premiums returnable) the premiums paid are returned without interest, as surrender value. Endowments without return of premium are treated specially.

FIFTH SCHEDULE.

Question 11.—A statement to be furnished of the manner in which policies on unhealthy lives are dealt with.

Answer.—When proposals are made on lives which, although not of such inferior quality as to merit total rejection, are considered not to reach the requisite standard for insurance at the ordinary rates of premium, such proposals are accepted at increased rates. Great refinement is not attempted in the assessment of lives, proposals being as a rule either accepted at par, with an extra premium of 10s. per cent. of the sum assured, an extra of 20s. per cent., or declined. The alternative of a fixed contingent debt in lieu of extra premium, if not remissible, is always offered.

The true age is taken as the basis of surrender calculations, excepting in the cases of bonuses and paid-up policies, the surrender values of which are calculated at the rated-up ages.

The Appendices alluded to above have been compiled under the immediate supervision of Mr. Morris Fox, the Actuary to the Department.

J. H. RICHARDSON,
Government Insurance Commissioner.

THE PUBLISHED

Which were in Use on

		Class of Assurance, with Parti- cipation in Profits.	Age 15.	Age 16.	Age 17.	Age 18.	Age 19.	Age 20.	Age 21.	Age 22.	Age 23.	Age 24.
To secure £100, payable at death.	I.	Annual premium during whole of life	£ s. d. 1 11 1	£ s. d. 1 11 11	£ s. d. 1 12 9	£ s. d. 1 13 8	£ s. d. 1 14 5	£ s. d. 1 15 2	£ s. d. 1 15 11	£ s. d. 1 16 8	£ s. d. 1 17 5	£ s. d. 1 18 3
	II.s	Single payments ..	29 8 0	29 19 0	30 10 0	31 3 0	31 12 0	32 2 0	32 12 0	33 2 0	33 11 0	34 2 0
		Annual premiums,—										
		Limited to 5 years	6 17 11	7 0 8	7 3 5	7 6 5	7 8 10	7 11 1	7 13 4	7 15 6	7 17 7	7 19 11
	II.5	" 10 "	3 16 8	3 18 3	3 19 10	4 1 7	4 2 11	4 4 2	4 5 6	4 6 8	4 7 10	4 9 3
	II.10	" 15 "	2 16 8	2 17 10	2 19 1	3 0 4	3 1 4	3 2 4	3 3 4	3 4 3	3 5 2	3 6 2
	II.15	" 20 "	2 6 11	2 7 11	2 9 0	2 10 1	2 10 11	2 11 9	2 12 7	2 13 4	2 14 2	2 15 0
	II.20	" 25 "	2 1 4	2 2 3	2 3 2	2 4 2	2 4 11	2 5 8	2 6 5	2 7 2	2 7 10	2 8 8
	II.25	" 30 "	1 17 10	1 18 8	1 19 7	2 0 5	2 1 2	2 1 11	2 2 7	2 3 3	2 3 11	2 4 9
	II.30	" 35 "	1 15 6	1 16 4	1 17 2	1 18 0	1 18 9	1 19 5	2 0 1	2 0 9	2 1 5	2 2 2
Endowment Assurances.—To secure £100 at the end of the term indicated, or at death, if prior.	III.	Annual Premiums,— Payable for 10 years	9 4 8	9 5 3	9 5 11	9 6 5	9 6 10	9 7 1	9 7 2	9 7 3	9 7 3	9 7 5
		" 11 "	8 6 2	8 6 9	8 7 4	8 7 10	8 8 3	8 8 5	8 8 7	8 8 8	8 8 9	8 8 10
		" 12 "	7 10 9	7 11 4	7 11 11	7 12 5	7 12 9	7 13 0	7 13 2	7 13 3	7 13 3	7 13 5
		" 13 "	6 17 10	6 18 4	6 18 11	6 19 5	6 19 9	7 0 0	7 0 2	7 0 3	7 0 4	7 0 5
		" 14 "	6 6 9	6 7 3	6 7 10	6 8 4	6 8 8	6 8 11	6 9 1	6 9 2	6 9 3	6 9 5
		" 15 "	5 17 3	5 17 9	5 18 3	5 18 9	5 19 2	5 19 4	5 19 6	5 19 7	5 19 9	5 19 11
		" 16 "	5 8 11	5 9 6	5 10 0	5 10 6	5 10 10	5 11 1	5 11 3	5 11 4	5 11 5	5 11 8
		" 17 "	5 1 8	5 2 2	5 2 9	5 3 2	5 3 7	5 3 9	5 3 11	5 4 1	5 4 3	5 4 5
		" 18 "	4 15 3	4 15 9	4 16 4	4 16 9	4 17 1	4 17 4	4 17 7	4 17 8	4 17 10	4 18 0
		" 19 "	4 9 7	4 10 1	4 10 7	4 11 1	4 11 5	4 11 8	4 11 10	4 12 0	4 12 2	4 12 4
		" 20 "	4 4 6	4 5 0	4 5 6	4 6 0	4 6 4	4 6 7	4 6 9	4 6 11	4 7 1	4 7 4
		" 21 "	3 19 11	4 0 5	4 0 11	4 1 5	4 1 9	4 2 0	4 2 3	4 2 5	4 2 7	4 2 9
		" 22 "	3 15 10	3 16 4	3 16 10	3 17 4	3 17 8	3 17 11	3 18 2	3 18 4	3 18 6	3 18 8
		" 23 "	3 12 2	3 12 8	3 13 2	3 13 7	3 14 0	3 14 3	3 14 5	3 14 7	3 14 10	3 15 0
		" 24 "	3 8 9	3 9 3	3 9 9	3 10 3	3 10 7	3 10 10	3 11 1	3 11 3	3 11 6	3 11 8
		" 25 "	3 5 8	3 6 2	3 6 8	3 7 2	3 7 6	3 7 10	3 8 0	3 8 3	3 8 5	3 8 8
		" 26 "	3 2 11	3 3 5	3 3 11	3 4 4	3 4 9	3 5 0	3 5 3	3 5 5	3 5 8	3 5 11
		" 27 "	3 0 4	3 0 10	3 1 4	3 1 10	3 2 2	3 2 6	3 2 9	3 2 11	3 3 2	3 3 5
		" 28 "	2 18 0	2 18 6	2 19 0	2 19 6	2 19 10	3 0 2	3 0 5	3 0 7	3 0 10	3 1 2
		" 29 "	2 15 10	2 16 4	2 16 10	2 17 4	2 17 8	2 18 0	2 18 3	2 18 6	2 18 9	2 19 0
		" 30 "	2 13 10	2 14 4	2 14 10	2 15 4	2 15 9	2 16 0	2 16 4	2 16 7	2 16 10	2 17 1
		" 31 "	2 12 0	2 12 6	2 13 0	2 13 6	2 13 11	2 14 3	2 14 6	2 14 9	2 15 0	2 15 4
		" 32 "	2 10 4	2 10 10	2 11 4	2 11 10	2 12 3	2 12 7	2 12 10	2 13 1	2 13 5	2 13 9
		" 33 "	2 8 9	2 9 3	2 9 9	2 10 3	2 10 8	2 11 0	2 11 4	2 11 7	2 11 11	2 12 3
		" 34 "	2 7 4	2 7 10	2 8 4	2 8 10	2 9 3	2 9 7	2 9 11	2 10 3	2 10 6	2 10 11
		" 35 "	2 6 0	2 6 6	2 7 0	2 7 6	2 7 11	2 8 4	2 8 7	2 8 11	2 9 3	2 9 7
		" 36 "	2 4 9	2 5 3	2 5 9	2 6 3	2 6 9	2 7 1	2 7 5	2 7 9	2 8 1	2 8 6
		" 37 "	2 3 7	2 4 1	2 4 8	2 5 2	2 5 7	2 6 0	2 6 4	2 6 8	2 7 0	2 7 5
		" 38 "	2 2 6	2 3 0	2 3 7	2 4 1	2 4 7	2 4 11	2 5 4	2 5 8	2 6 0	2 6 5
		" 39 "	2 1 6	2 2 1	2 2 7	2 3 2	2 3 7	2 4 0	2 4 4	2 4 9	2 5 1	2 5 7
		" 40 "	2 0 7	2 1 2	2 1 8	2 2 3	2 2 9	2 3 1	2 3 6	2 3 11	2 4 3	2 4 9

SCHEDULE.

No. 1.

TABLES OF PREMIUMS

the 31st December, 1899.

	Age 25.	Age 26.	Age 27.	Age 28.	Age 29.	Age 30.	Age 31.	Age 32.	Age 33.	Age 34.	Age 35.	Age 36.	Age 37.	
I.	£ s. d. 1 19 1	£ s. d. 2 0 1	£ s. d. 2 1 1	£ s. d. 2 2 1	£ s. d. 2 3 2	£ s. d. 2 4 3	£ s. d. 2 5 5	£ s. d. 2 6 8	£ s. d. 2 7 11	£ s. d. 2 9 3	£ s. d. 2 10 8	£ s. d. 2 12 2	£ s. d. 2 13 9	I.
II.s	34 11 0	35 4 0	35 16 0	36 7 0	37 0 0	37 12 0	38 5 0	38 18 0	39 12 0	40 6 0	41 0 0	41 15 0	42 11 0	II.s
II.5	8 2 2	8 4 11	8 7 8	8 10 4	8 13 2	8 16 0	8 18 11	9 2 0	9 5 0	9 8 3	9 11 6	9 14 11	9 18 7	II.5
II.10	4 10 6	4 12 1	4 13 8	4 15 2	4 16 10	4 18 6	5 0 2	5 1 11	5 3 9	5 5 7	5 7 6	5 9 6	5 11 7	II.10
II.15	3 7 1	3 8 4	3 9 7	3 10 9	3 12 0	3 13 3	3 14 7	3 15 11	3 17 4	3 18 9	4 0 2	4 1 9	4 3 5	II.15
II.20	2 15 10	2 16 11	2 17 11	2 18 11	3 0 0	3 1 1	3 2 3	3 3 5	3 4 8	3 5 11	3 7 3	3 8 7	3 10 1	II.20
II.25	2 9 5	2 10 5	2 11 4	2 12 3	2 13 3	2 14 3	2 15 4	2 16 5	2 17 7	2 18 9	3 0 0	3 1 4	3 2 9	II.25
II.30	2 5 5	2 6 4	2 7 3	2 8 2	2 9 1	2 10 1	2 11 1	2 12 3	2 13 4	2 14 6	2 15 9	2 17 1	2 18 5	II.30
II.35	2 2 10	2 3 9	2 4 8	2 5 7	2 6 6	2 7 6	2 8 6	2 9 7	2 10 9	2 11 11	2 13 2	2 14 6	2 16 0	II.35
Term of Years.														Term of Years.
10	9 7 6	9 7 9	9 8 0	9 8 3	9 8 7	9 8 10	9 9 1	9 9 4	9 9 7	9 9 11	9 10 3	9 10 7	9 10 11	10
11	8 9 0	8 9 2	8 9 6	8 9 9	8 10 0	8 10 4	8 10 7	8 10 10	8 11 2	8 11 5	8 11 9	8 12 1	8 12 6	11
12	7 13 7	7 13 10	7 14 1	7 14 5	7 14 8	7 14 11	7 15 2	7 15 6	7 15 10	7 16 1	7 16 6	7 16 10	7 17 2	12
13	7 0 8	7 0 11	7 1 2	7 1 5	7 1 9	7 2 0	7 2 4	7 2 7	7 2 11	7 3 3	7 3 7	7 4 0	7 4 5	13
14	6 9 7	6 9 10	6 10 1	6 10 5	6 10 9	6 11 0	6 11 4	6 11 7	6 11 11	6 12 4	6 12 8	6 13 1	6 13 6	14
15	6 0 1	6 0 4	6 0 8	6 0 11	6 1 3	6 1 7	6 1 10	6 2 2	6 2 6	6 2 10	6 3 3	6 3 8	6 4 2	15
16	5 11 10	5 12 1	5 12 5	5 12 9	5 13 0	5 13 4	5 13 8	5 14 0	5 14 4	5 14 9	5 15 2	5 15 7	5 16 1	16
17	5 4 8	5 4 11	5 5 3	5 5 6	5 5 10	5 6 2	5 6 6	5 6 10	5 7 2	5 7 7	5 8 0	5 8 6	5 9 0	17
18	4 18 3	4 18 6	4 18 10	4 19 2	4 19 6	4 19 10	5 0 2	5 0 6	5 1 1	5 1 5	5 1 9	5 2 3	5 2 10	18
19	4 12 7	4 12 11	4 13 2	4 13 6	4 13 10	4 14 3	4 14 7	4 14 11	4 15 4	4 15 9	4 16 3	4 16 10	4 17 4	19
20	4 7 7	4 7 10	4 8 2	4 8 6	4 8 10	4 9 3	4 9 7	4 10 0	4 10 5	4 10 10	4 11 5	4 11 11	4 12 6	20
21	4 3 0	4 3 4	4 3 8	4 4 0	4 4 5	4 4 9	4 5 2	4 5 7	4 6 0	4 6 6	4 7 0	4 7 7	4 8 2	21
22	3 19 0	3 19 4	3 19 8	4 0 0	4 0 5	4 0 9	4 1 2	4 1 7	4 2 1	4 2 7	4 3 1	4 3 8	4 4 4	22
23	3 15 4	3 15 8	3 16 0	3 16 5	3 16 9	3 17 2	3 17 7	3 18 0	3 18 6	3 19 0	3 19 7	4 0 3	4 0 11	23
24	3 12 0	3 12 4	3 12 8	3 13 1	3 13 6	3 13 11	3 14 4	3 14 10	3 15 4	3 15 10	3 16 6	3 17 1	3 17 10	24
25	3 9 0	3 9 4	3 9 9	3 10 1	3 10 6	3 11 0	3 11 5	3 11 11	3 12 5	3 13 0	3 13 8	3 14 4	3 15 0	25
26	3 6 3	3 6 7	3 7 0	3 7 5	3 7 10	3 8 4	3 8 9	3 9 3	3 9 10	3 10 5	3 11 1	3 11 9	3 12 7	26
27	3 3 9	3 4 2	3 4 6	3 5 0	3 5 5	3 5 11	3 6 4	3 6 11	3 7 6	3 8 1	3 8 9	3 9 6	3 10 4	27
28	3 1 6	3 1 10	3 2 3	3 2 9	3 3 2	3 3 8	3 4 2	3 4 9	3 5 4	3 6 0	3 6 8	3 7 6	3 8 4	28
29	2 19 5	2 19 10	3 0 3	3 0 8	3 1 2	3 1 8	3 2 2	3 2 9	3 3 5	3 4 1	3 4 10	3 5 8	3 6 6	29
30	2 17 6	2 17 11	2 18 4	2 18 10	2 19 4	2 19 10	3 0 5	3 1 0	3 1 8	3 2 4	3 3 2	3 4 0	3 4 10	30
31	2 15 9	2 16 2	2 16 8	2 17 1	2 17 8	2 18 2	2 18 9	2 19 5	3 0 1	3 0 10	3 1 7	3 2 6	3 3 5	31
32	2 14 2	2 14 7	2 15 1	2 15 7	2 16 1	2 16 8	2 17 3	2 17 11	2 18 7	2 19 5	3 0 3	3 1 2	3 2 1	32
33	2 12 8	2 13 1	2 13 7	2 14 2	2 14 8	2 15 4	2 15 11	2 16 7	2 17 4	2 18 2	2 19 0	2 19 11	3 0 11	33
34	2 11 4	2 11 9	2 12 3	2 12 10	2 13 5	2 14 0	2 14 8	2 15 5	2 16 2	2 17 0	2 17 11	2 18 10	2 19 11	34
35	2 10 1	2 10 7	2 11 1	2 11 8	2 12 3	2 12 11	2 13 7	2 14 4	2 15 1	2 16 0	2 16 11	2 17 11	2 19 0	35
36	2 8 11	2 9 5	2 10 0	2 10 7	2 11 2	2 11 10	2 12 7	2 13 4	2 14 2	2 15 1	2 16 0	2 17 1	2 18 2	36
37	2 7 11	2 8 5	2 9 0	2 9 7	2 10 3	2 10 11	2 11 8	2 12 5	2 13 4	2 14 3	2 15 3	2 16 4	2 17 6	37
38	2 6 11	2 7 6	2 8 1	2 8 8	2 9 4	2 10 1	2 10 10	2 11 8	2 12 6	2 13 6	2 14 6	2 15 8	2 16 10	38
39	2 6 1	2 6 7	2 7 3	2 7 11	2 8 7	2 9 4	2 10 1	2 10 11	2 11 10	2 12 10	2 13 11	2 15 1	2 16 4	39
40	2 5 3	2 5 10	2 6 6	2 7 2	2 7 10	2 8 8	2 9 5	2 10 4	2 11 3	2 12 3	2 13 4	2 14 7	2 15 10	40

THE PUBLISHED

Which were in Use on

		Class of Assurance, with Partici- pation in Profits.	Age 38.	Age 39.	Age 40.	Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.
To secure £100, payable at death.	I.	Annual premium during whole of life	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	II.s	Single payments ..	43 6 0	44 2 0	44 19 0	45 16 0	46 13 0	47 12 0	48 11 0	49 9 0	50 10 0	51 10 0
	II.5	Annual premiums,— Limited to 5 years	10 2 0	10 5 8	10 9 6	10 13 4	10 17 2	11 1 7	11 6 1	11 10 5	11 15 3	12 0 1
	II.10	" 10 "	5 13 7	5 15 9	5 18 1	6 0 5	6 2 9	6 5 5	6 8 1	6 10 10	6 13 9	6 16 10
	II.15	" 15 "	4 5 0	4 6 9	4 8 7	4 10 6	4 12 4	4 14 6	4 16 9	4 19 0	5 1 6	5 4 0
	II.20	" 20 "	3 11 6	3 13 1	3 14 9	3 16 5	3 18 2	4 0 2	4 2 3	4 4 4	4 6 8	4 9 1
	II.25	" 25 "	3 4 1	3 5 8	3 7 3	3 8 11	3 10 7	3 12 7	3 14 8	3 16 9	3 19 1	4 1 6
	II.30	" 30 "	2 19 10	3 1 4	3 3 0	3 4 8	3 6 5	3 8 5	3 10 7	3 12 9	..	..
	II.35	" 35 "	2 17 5	2 19 0	3 0 8	..	..	..	..	..	..	..
Endowment Assurances.—To secure £100 at the end of the term indicated, or at death, if prior.	III.	Annual Premiums,— Payable for 10 years	9 11 3	9 11 7	9 12 0	9 12 6	9 13 1	9 13 8	9 14 5	9 15 3	9 16 1	9 17 0
		" 11 "	8 12 10	8 13 3	8 13 8	8 14 2	8 14 9	8 15 5	8 16 3	8 17 1	8 17 11	8 18 11
		" 12 "	7 17 7	7 18 0	7 18 6	7 19 0	7 19 8	8 0 4	8 1 2	8 2 1	8 3 0	8 4 0
		" 13 "	7 4 10	7 5 3	7 5 9	7 6 4	7 7 0	7 7 9	7 8 7	7 9 6	7 10 6	7 11 6
		" 14 "	6 14 0	6 14 5	6 15 0	6 15 7	6 16 3	6 17 1	6 17 11	6 18 11	6 19 11	7 1 0
		" 15 "	6 4 8	6 5 2	6 5 9	6 6 4	6 7 1	6 7 11	6 8 9	6 9 10	6 10 11	6 12 0
		" 16 "	5 16 7	5 17 1	5 17 8	5 18 4	5 19 1	6 0 0	6 0 11	6 2 0	6 3 2	6 4 4
		" 17 "	5 9 6	5 10 1	5 10 9	5 11 5	5 12 3	5 13 1	5 14 1	5 15 3	5 16 5	5 17 8
		" 18 "	5 3 4	5 4 0	5 4 7	5 5 4	5 6 2	5 7 2	5 8 2	5 9 4	5 10 7	5 11 11
		" 19 "	4 17 11	4 18 7	4 19 3	5 0 0	5 0 11	5 1 11	5 3 0	5 4 2	5 5 6	5 6 11
		" 20 "	4 13 1	4 13 9	4 14 6	4 15 4	4 16 3	4 17 3	4 18 5	4 19 8	5 1 1	5 2 6
		" 21 "	4 8 10	4 9 6	4 10 3	4 11 2	4 12 1	4 13 2	4 14 5	4 15 9	4 17 2	4 18 8
		" 22 "	4 5 0	4 5 9	4 6 6	4 7 5	4 8 5	4 9 7	4 10 10	4 12 3	4 13 9	4 15 4
		" 23 "	4 1 7	4 2 4	4 3 3	4 4 2	4 5 2	4 6 5	4 7 9	4 9 2	4 10 8	4 12 5
		" 24 "	3 18 7	3 19 4	4 0 3	4 1 3	4 2 4	4 3 7	4 4 11	4 6 5	4 8 1	4 9 10
		" 25 "	3 15 10	3 16 8	3 17 7	3 18 7	3 19 9	4 1 1	4 2 6	4 4 1	4 5 9	4 7 6
		" 26 "	3 13 4	3 14 3	3 15 3	3 16 3	3 17 6	3 18 10	4 0 4	4 1 11	4 3 8	4 5 7
		" 27 "	3 11 2	3 12 1	3 13 1	3 14 3	3 15 6	3 16 11	3 18 5	4 0 1	4 1 11	4 3 10
		" 28 "	3 9 2	3 10 2	3 11 3	3 12 5	3 13 8	3 15 2	3 16 9	3 18 6	4 0 4	4 2 4
		" 29 "	3 7 5	3 8 5	3 9 6	3 10 9	3 12 1	3 13 7	3 15 3	3 17 1	3 19 0	4 1 1
		" 30 "	3 5 10	3 6 11	3 8 0	3 9 4	3 10 9	3 12 3	3 14 0	3 15 10	3 17 10	4 0 0
		" 31 "	3 4 5	3 5 6	3 6 9	3 8 0	3 9 6	3 11 1	3 12 10	3 14 9	3 16 10	3 19 1
		" 32 "	3 3 2	3 4 4	3 5 6	3 6 11	3 8 5	3 10 1	3 11 11	3 13 10	3 16 0	3 18 4
		" 33 "	3 2 0	3 3 3	3 4 6	3 5 11	3 7 6	3 9 2	3 11 1	3 13 1	3 15 4	3 17 8
		" 34 "	3 1 0	3 2 3	3 3 7	3 5 1	3 6 8	3 8 5	3 10 4	3 12 5	3 14 9	..
		" 35 "	3 0 2	3 1 5	3 2 10	3 4 4	3 5 11	3 7 9	3 9 9	3 11 11	..	Age 28.
		" 36 "	2 19 5	3 0 8	3 2 1	3 3 8	3 5 4	3 7 3	3 9 3	..	Age 29.	2 2 8
		" 37 "	2 18 8	3 0 1	3 1 6	3 3 1	3 4 10	3 6 9	..	Age 30.	2 3 9	2 2 10
		" 38 "	2 18 1	2 19 6	3 1 0	3 2 8	3 4 5	..	Age 31.	2 4 11	2 3 11	2 3 0
		" 39 "	2 17 7	2 19 1	3 0 7	3 2 3	..	Age 32.	2 6 2	2 5 1	2 4 2	2 3 3
		" 40 "	2 17 2	2 18 8	3 0 3	..	Age 33.	2 7 5	2 6 4	2 5 4	2 4 4	2 3 6
			Age 39.	Age 38.	Age 37.	Age 36.	Age 35.	Age 34.	Age 33.	Age 32.	Age 31.	Age 30.
			2 18 4	2 16 10	2 14 10	2 13 5	2 12 2	2 11 0	2 10 8	2 9 10	2 8 10	2 7 10
			2 15 1	2 13 9	2 12 6	2 11 4	2 10 3	2 9 3	2 8 4	2 7 6	2 6 8	2 5 11
			2 15 5	2 14 1	2 12 11	2 11 9	2 10 9	2 9 9	2 8 10	2 8 0	2 7 3	2 6 6

SCHEDULE.

No. 1—continued.

TABLES OF PREMIUMS

the 31st December, 1899.

	Age 48.	Age 49.	Age 50.	Age 51.	Age 52.	Age 53.	Age 54.	Age 55.	Age 56.	Age 57.	Age 58.	Age 59.	Age 60.	
I.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	I.
II.s	52 9 0	53 11 0	54 11 0	55 12 0	56 14 0	57 17 0	59 0 0	60 4 0	61 6 0	62 10 0	63 15 0	65 5 0	66 14 0	II.s
II.5	12 4 8	12 9 9	12 14 8	12 19 9	13 5 1	13 10 8	13 16 5	14 2 6	14 8 8	14 14 5	15 1 3	15 9 2	15 17 2	II.5
II.10	6 19 8	7 2 11	7 6 1	7 9 5	7 12 11	7 16 8	8 0 7	8 4 9	8 8 11	8 13 5	8 18 4	9 4 1	9 9 11	II.10
II.15	5 6 5	5 9 2	5 11 11	5 14 11	5 18 1	6 1 5	6 5 0	6 8 10	6 12 9	6 16 11	7 1 7	7 7 0	7 12 7	II.15
II.20	4 11 6	4 14 1	4 16 10	4 19 9	5 2 10	5 6 3	5 10 10	5 13 9	5 17 9	6 2 1	6 7 0	6 12 8	6 18 7	II.20
II.25	4 3 11	4 6 8	4 9 5	..	..	..	..	..	..	..	..	..	..	II.25
II.30	..	..	..	..	..	..	..	..	..	..	..	..	..	II.30
II.35	..	..	..	..	..	..	..	..	..	..	..	..	..	II.35
Term of Years.														Term of Years.
10	9 17 11	9 18 11	10 0 0	10 1 3	10 2 7	10 4 2	10 5 11	10 7 10	..	..	..	..	..	10
11	8 19 11	9 0 11	9 2 1	9 3 5	9 4 11	9 6 6	9 8 4	9 10 5	..	..	..	..	..	11
12	8 5 0	8 6 2	8 7 5	8 8 10	8 10 4	8 12 1	8 14 0	8 16 2	..	..	..	..	..	12
13	7 12 8	7 13 10	7 15 2	7 16 8	7 18 3	8 0 2	8 2 2	8 4 5	..	..	..	..	..	13
14	7 2 2	7 3 6	7 4 10	7 6 5	7 8 2	7 10 1	7 12 3	7 14 8	..	..	..	..	..	14
15	6 13 3	6 14 8	6 16 1	6 17 9	6 19 7	7 1 8	7 3 11	7 6 4	..	..	..	..	..	15
16	6 5 8	6 7 1	6 8 8	6 10 4	6 12 4	6 14 6	6 16 10	6 19 5	..	..	..	..	..	16
17	5 19 1	6 0 7	6 2 3	6 4 1	6 6 1	6 8 4	6 10 9	6 13 6	..	..	..	..	..	17
18	5 13 5	5 15 0	5 16 8	5 18 7	6 0 9	6 3 1	6 5 7	6 8 5	..	..	..	..	..	18
19	5 8 5	5 10 1	5 11 11	5 13 11	5 16 1	5 18 7	6 1 3	6 4 2	..	..	..	..	..	19
20	5 4 2	5 5 10	5 7 9	5 9 10	5 12 2	5 14 8	5 17 6	6 0 7	..	..	..	..	..	20
21	5 0 4	5 2 2	5 4 2	5 6 4	5 8 8	5 11 4	5 14 3	5 17 6	..	..	..	..	..	
22	4 17 1	4 18 11	5 1 0	5 3 3	5 5 9	5 8 6	5 11 7	5 14 11	..	..	..	..	..	
23	4 14 2	4 16 2	4 18 3	5 0 8	5 3 3	5 6 2	5 9 3	5 12 9	..	..	..	..	..	
24	4 11 8	4 13 9	4 15 11	4 18 5	5 1 1	5 4 1	5 7 4	5 10 11	..	..	..	..	..	
25	4 9 6	4 11 7	4 13 11	4 16 6	4 19 4	5 2 5	5 5 9	5 9 5	..	Age 18.	Age 17.	Age 16.	Age 15.	
26	4 7 7	4 9 10	4 12 2	4 14 10	4 17 9	5 1 0	5 4 5	5 7 9	..	13 11	13 1	12 3	11 6	63
27	4 5 11	4 8 3	4 10 9	4 13 6	4 16 6	4 19 9	5 2 5	5 5 9	..	14 0	13 3	12 6	11 8	62
28	4 4 7	4 6 11	4 9 6	4 12 4	4 15 5	4 18 8	5 1 1	5 4 5	..	14 2	13 4	12 7	11 10	61
29	4 3 4	4 5 10	4 8 6	4 11 4	4 14 4	4 17 4	5 0 1	5 3 4	..	14 10	13 10	12 10	11 12	60
30	4 2 4	4 4 10	4 7 7	4 10 4	4 13 4	4 16 4	4 19 4	5 2 5	..	14 9	13 9	12 9	11 11	59
31	4 1 6	4 4 1	4 7 7	4 10 4	4 13 4	4 16 4	4 19 4	5 2 5	..	14 8	13 8	12 8	11 10	58
32	4 0 9	4 3 1	4 6 4	4 9 1	4 12 1	4 15 1	4 18 1	5 1 1	..	14 7	13 7	12 7	11 9	57
	..	..	..	..	..	..	..	..	..	14 6	13 6	12 6	11 8	56
	..	..	..	..	..	..	..	..	..	14 5	13 5	12 5	11 7	55
	..	..	..	..	..	..	..	..	..	14 4	13 4	12 4	11 6	54
53	2 1 7	2 0 8	1 19 9	1 18 11	1 18 3	1 17 7	1 17 0	1 16 5	1 15 10	1 15 2	1 14 5	1 13 9	1 13 0	53
52	2 1 9	2 0 10	2 0 0	1 19 4	1 18 7	1 18 0	1 17 5	1 16 11	1 16 4	1 15 8	1 15 0	1 14 4	1 13 8	52
51	2 1 11	2 1 0	2 0 3	1 19 6	1 18 10	1 18 3	1 17 9	1 17 2	1 16 7	1 16 0	1 15 4	1 14 8	1 14 0	51
50	2 2 1	2 1 3	2 0 6	1 19 9	1 19 2	1 18 7	1 18 0	1 17 6	1 16 11	1 16 4	1 15 8	1 15 0	1 14 5	50
49	2 2 4	2 1 6	2 0 9	2 0 1	1 19 5	1 18 11	1 18 4	1 17 10	1 17 4	1 16 9	1 16 1	1 15 5	1 14 10	49
48	2 2 7	2 1 10	2 1 1	2 0 5	1 19 9	1 19 3	1 18 9	1 18 3	1 17 9	1 17 2	1 16 6	1 15 11	1 15 3	48
47	2 2 11	2 2 2	2 1 5	2 0 9	2 0 2	1 19 8	1 19 2	1 18 8	1 18 2	1 17 7	1 17 0	1 16 5	1 15 9	47
46	2 3 3	2 2 6	2 1 10	2 1 2	2 0 7	2 0 1	1 19 8	1 19 2	1 18 8	1 18 1	1 17 6	1 16 11	1 16 4	46
45	2 3 8	2 2 11	2 2 3	2 1 8	2 1 1	2 0 7	2 0 2	1 19 8	1 19 3	1 18 8	1 18 1	1 17 6	1 16 11	45
44	2 4 1	2 3 5	2 2 9	2 2 2	2 1 7	2 1 2	2 0 8	2 0 3	1 19 10	1 19 3	1 18 8	1 18 1	1 17 6	44
43	2 4 7	2 3 11	2 3 3	2 2 8	2 2 2	2 1 9	2 1 4	2 0 11	2 0 5	1 19 11	1 19 4	1 18 9	1 18 2	43
42	2 5 2	2 4 6	2 3 10	2 3 4	2 2 10	2 2 5	2 2 0	2 1 7	2 1 2	2 0 8	2 0 3	1 19 6	1 18 11	42
41	2 5 10	2 5 2	2 4 6	2 4 0	2 3 6	2 3 1	2 2 9	2 2 4	2 1 11	2 1 5	2 0 10	2 0 3	1 19 9	41

THE PUBLISHED

Which were in Use on

JOINT LIVES.							TEMPORARY ASSURANCES.				CHILDREN'S ENDOWMENTS.		
Annual Premiums required to secure £100, payable on the failure of either Life. (With Profits.)							Premium to be paid for assuring £100 on a Single Life. (Without Profits.)				Rates of Premium to secure Endowments of £100. The Premiums to be returned without Interest if Death occurs previous to the specified Age. (Without Profits.)		
Age of Younger Life (nearest Birthday).	DIFFERENCE BETWEEN AGE OF ELDER AND YOUNGER LIFE.						Age nearest Birthday.	Annual Premium for 1 Year.	Annual Premium for 5 Years.	Annual Premium for 7 Years.	Age next Birthday.		
	0 Years.	2 Years.	4 Years.	6 Years.	8 Years.	10 Years.						Single Premium.	Annual Premium.
20	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	15	£ s. d.	£ s. d.	£ s. d.			
21	2 13 0	2 14 1	2 15 3	2 16 9	2 18 6	3 0 5	16	0 16 5	0 17 5	0 17 6			
22	2 14 1	2 15 2	2 16 6	2 18 1	2 19 11	3 1 10	17	0 16 10	0 17 10	0 17 11			
23	2 15 2	2 16 4	2 17 9	2 19 5	3 1 3	3 3 4	18	0 17 3	0 18 3	0 18 4			
24	2 16 3	2 17 6	2 19 1	3 0 10	3 2 9	3 4 10	19	0 17 7	0 18 7	0 18 8			
25	2 17 5	2 18 10	3 0 6	3 2 3	3 4 3	3 6 6	20	0 17 10	0 18 10	0 18 11			
26	2 18 9	3 0 3	3 2 0	3 3 10	3 5 11	3 8 4	21	0 18 0	0 19 0	0 19 1			
27	3 0 3	3 1 10	3 3 6	3 5 6	3 7 8	3 10 3	22	0 18 2	0 19 2	0 19 3			
28	3 1 9	3 3 5	3 5 2	3 7 3	3 9 7	3 12 2	23	0 18 4	0 19 4	0 19 5			
29	3 3 4	3 5 0	3 6 11	3 9 1	3 11 6	3 14 4	24	0 18 6	0 19 6	0 19 8			
30	3 5 0	3 6 9	3 8 9	3 11 0	3 13 7	3 16 6	25	0 18 9	0 19 9	1 0 0			
31	3 6 8	3 8 6	3 10 7	3 13 0	3 15 8	3 18 9	26	0 19 1	1 0 0	1 0 5			
32	3 8 5	3 10 4	3 12 7	3 15 1	3 17 11	4 1 2	27	0 19 6	1 0 5	1 0 11			
33	3 10 3	3 12 4	3 14 8	3 17 3	4 0 3	4 3 9	28	0 19 11	1 0 10	1 1 5			
34	3 12 3	3 14 4	3 16 10	3 19 7	4 2 9	4 6 6	29	1 0 4	1 1 4	1 1 11			
35	3 14 3	3 16 6	3 19 1	4 2 0	4 5 5	4 9 6	30	1 0 9	1 1 10	1 2 5			
36	3 16 5	3 18 10	4 1 6	4 4 7	4 8 3	4 12 7	31	1 1 3	1 2 4	1 3 0			
37	3 18 9	4 1 2	4 4 0	4 7 5	4 11 4	4 15 10	32	1 1 9	1 2 10	1 3 7			
38	4 1 1	4 3 9	4 6 9	4 10 4	4 14 6	4 19 4	33	1 2 3	1 3 5	1 4 2			
39	4 3 7	4 6 4	4 9 7	4 13 5	4 17 11	5 2 11	34	1 2 9	1 4 0	1 4 9			
40	4 6 3	4 9 2	4 12 8	4 16 9	5 1 5	5 6 9	35	1 3 3	1 4 7	1 5 5			
41	4 9 0	4 12 2	4 15 11	5 0 3	5 5 2	5 10 10	36	1 3 9	1 5 2	1 6 1			
42	4 12 0	4 15 5	4 19 5	5 4 0	5 9 2	5 15 1	37	1 4 4	1 5 10	1 6 9			
43	4 15 2	4 18 10	5 3 1	5 7 11	5 13 5	5 19 10	38	1 4 11	1 6 6	1 7 5			
44	4 18 8	5 2 7	5 7 1	5 12 1	5 18 0	6 4 10	39	1 5 6	1 7 2	1 8 1			
45	5 2 5	5 6 6	5 11 3	5 16 7	6 2 11	6 10 3	40	1 6 1	1 7 10	1 8 10			
46	5 6 4	5 10 8	5 15 8	6 1 5	6 8 2	6 16 0	41	1 6 9	1 8 7	1 9 8			
47	5 10 7	5 15 1	6 0 4	6 6 6	6 13 9	7 2 1	42	1 7 5	1 9 4	1 10 7			
48	5 14 11	5 19 9	6 5 4	6 11 11	6 19 8	7 8 7	43	1 8 2	1 10 2	1 11 7			
49	5 19 6	6 4 8	6 10 8	6 17 9	7 5 11	7 15 6	44	1 9 0	1 11 2	1 12 8			
50	6 4 5	6 9 10	6 16 4	7 3 11	7 12 8	8 2 10	45	1 9 11	1 12 4	1 13 11			
51	6 9 7	6 15 5	7 2 4	7 10 5	7 19 10	8 10 9	46	1 10 11	1 13 8	1 15 4			
IMMEDIATE ANNUITIES.							47	1 12 1	1 15 2	1 16 11			
Showing the Sum to be paid for an Immediate Annuity of £10, payable by Half-yearly Instalments.							48	1 13 5	1 16 10	1 17 8			
Age last Birthday.	MALE.		Age last Birthday.	MALE.		FEMALE.	49	1 14 11	1 18 8	2 0 7			
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		50	1 16 7	2 0 8	2 2 8			
80	51 10 10	55 10 0	60	113 7 6	125 12 6		51	1 18 5	2 2 10	2 4 11			
79	53 19 2	58 5 0	59	117 0 0	129 7 6		52	2 0 5	2 5 2	2 7 4			
78	56 9 2	61 1 8	58	120 12 6	133 3 4		53	2 2 7	2 7 8	2 9 11			
77	59 0 0	64 0 0	57	124 2 6	136 17 6		54	2 4 11	2 10 4	2 13 9			
76	61 12 6	67 0 10	56	127 10 10	140 11 8			2 7 6	2 13 3	2 15 11			
75	64 7 6	70 2 6	55	130 16 8	144 4 2		DOUBLE-ENDOWMENT ASSURANCES.				To be paid at the Age of 21.		
74	67 5 0	73 5 10	54	134 0 10	147 14 2		(WITH PROFITS.)						
73	70 3 4	76 10 10	53	137 4 2	151 4 2		For the Assurance of £100 in the event of Death during the Term, and an Endowment of £200 in the event of the Life assured surviving the Term.						
72	73 5 0	79 17 6	52	140 5 0	154 12 6		Term.	Annual Premium.			1	40 10 2	3 1 0
71	76 8 4	83 5 10	51	143 5 0	157 19 2						2	42 8 6	3 5 11
70	79 12 6	86 16 8	50	146 4 2	161 4 2		10 years	£ s. d.			3	44 7 7	3 11 4
69	82 17 6	90 11 8	49	149 0 10	164 10 0		15	17 6 0			4	46 8 11	3 17 5
68	86 2 6	94 9 2	48	151 16 8	167 15 0		20	10 14 0			5	48 12 7	4 4 3
67	89 7 6	98 8 4	47	154 10 10	170 18 4		25	7 8 0			6	50 18 3	4 12 2
66	92 12 6	102 0 4	46	157 5 0	174 0 10		30	5 12 0			7	53 6 0	5 1 2
65	96 0 0	106 7 6	45	159 17 6	177 0 10		35	4 8 0			8	55 16 0	5 11 7
64	99 9 2	110 6 8	44	162 8 4	179 19 2						9	58 8 3	6 3 10
63	102 18 4	114 4 2	43	164 19 2	182 16 8						10	61 2 11	6 18 7
62	106 7 6	118 0 0	42	167 9 2	185 11 8						11	64 0 1	7 16 0
61	109 16 8	121 15 10	41	169 18 4	188 5 10						12	66 19 11	8 17 8
			40	172 6 8	190 18 4						13	70 2 6	10 4 9

SCHEDULE.

No. 1—continued.

TABLES OF PREMIUMS

the 31st December, 1899.

PREMIUMS AND BENEFITS IN ACCORDANCE WITH REGULATIONS UNDER "THE CIVIL SERVICE INSURANCE ACT, 1893."													
ANNUITY ASSURANCES.							ANNUITY ASSURANCES.						
Age nearest Birthday.	Tempo- rary Insurance until Age 60.	Deferred Annuity, commencing at Age 60.			* Annual Premium, ceasing at Age 60.		Whole- life Insurance.	Deferred Annuity, commencing at Age 60.			* Annual Premium, ceasing at Age 60.		Age nearest Birthday.
		Payable Yearly.	Payable Half-yearly.	Payable Quarterly.				Payable Yearly.	Payable Half-yearly.	Payable Quarterly.			
15	£ 100	£ s. d. 63 11 1	£ s. d. 62 18 2	£ s. d. 62 11 8	£ s. d. 5 0 0	£ s. d. 5 0 0	100	£ s. d. 63 11 1	£ s. d. 62 18 2	£ s. d. 62 11 8	£ s. d. 5 7 0	£ s. d. 5 7 0	15
16	100	59 15 9	59 3 6	58 17 4	5 0 0	5 0 0	100	59 15 9	59 3 6	58 17 4	5 7 0	5 7 0	16
17	100	56 3 10	55 12 4	55 6 8	5 0 0	5 0 0	100	56 3 10	55 12 4	55 6 8	5 8 0	5 8 0	17
18	100	52 15 3	52 4 6	51 19 0	5 0 0	5 0 0	100	52 15 3	52 4 6	51 19 0	5 8 0	5 8 0	18
19	100	49 11 10	49 1 8	48 16 8	5 0 0	5 0 0	100	49 11 10	49 1 8	48 16 8	5 9 0	5 9 0	19
20	100	46 12 7	46 3 2	45 18 4	5 0 0	5 0 0	100	46 12 7	46 3 2	45 18 4	5 9 0	5 9 0	20
21	100	43 16 5	43 7 6	43 3 0	5 0 0	5 0 0	100	43 16 5	43 7 6	43 3 0	5 10 0	5 10 0	21
22	100	41 3 5	40 15 0	40 10 8	5 0 0	5 0 0	100	41 3 5	40 15 0	40 10 8	5 10 0	5 10 0	22
23	100	38 13 0	38 5 2	38 1 0	5 0 0	5 0 0	100	38 13 0	38 5 2	38 1 0	5 11 0	5 11 0	23
24	100	36 4 9	35 17 6	35 13 8	5 0 0	5 0 0	100	36 4 9	35 17 6	35 13 8	5 11 0	5 11 0	24
25	100	33 18 8	33 11 8	33 8 4	5 0 0	5 0 0	100	33 18 8	33 11 8	33 8 4	5 12 0	5 12 0	25
26	100	31 14 10	31 8 4	31 5 0	5 0 0	5 0 0	100	31 14 10	31 8 4	31 5 0	5 12 0	5 12 0	26
27	100	29 12 9	29 6 8	29 3 8	5 0 0	5 0 0	100	29 12 9	29 6 8	29 3 8	5 13 0	5 13 0	27
28	100	27 12 10	27 7 2	27 4 4	5 0 0	5 0 0	100	27 12 10	27 7 2	27 4 4	5 14 0	5 14 0	28
29	100	25 15 2	25 9 10	25 7 4	5 0 0	5 0 0	100	25 15 2	25 9 10	25 7 4	5 15 0	5 15 0	29
30	100	23 19 6	23 14 8	23 12 0	5 0 0	5 0 0	100	23 19 6	23 14 8	23 12 0	5 16 0	5 16 0	30
31	100	22 5 9	22 1 2	21 19 0	5 0 0	5 0 0	100	22 5 9	22 1 2	21 19 0	5 17 0	5 17 0	31
32	100	20 13 6	20 9 4	20 7 0	5 0 0	5 0 0	100	20 13 6	20 9 4	20 7 0	5 18 0	5 18 0	32
33	100	19 2 11	18 19 0	18 17 0	5 0 0	5 0 0	100	19 2 11	18 19 0	18 17 0	5 19 0	5 19 0	33
34	100	17 14 1	17 10 6	17 8 8	5 0 0	5 0 0	100	17 14 1	17 10 6	17 8 8	6 1 0	6 1 0	34
35	100	16 6 8	16 3 4	16 1 8	5 0 0	5 0 0	100	16 6 8	16 3 4	16 1 8	6 2 0	6 2 0	35
36	100	15 0 9	14 17 8	14 16 0	5 0 0	5 0 0	100	15 0 9	14 17 8	14 16 0	6 4 0	6 4 0	36
37	100	13 16 2	13 13 4	13 12 0	5 0 0	5 0 0	100	13 16 2	13 13 4	13 12 0	6 6 0	6 6 0	37
38	100	12 13 0	12 10 4	12 9 0	5 0 0	5 0 0	100	12 13 0	12 10 4	12 9 0	6 7 0	6 7 0	38
39	100	11 11 2	11 8 10	11 7 8	5 0 0	5 0 0	100	11 11 2	11 8 10	11 7 8	6 10 0	6 10 0	39
40	100	10 10 5	10 8 2	10 7 0	5 0 0	5 0 0	100	10 10 5	10 8 2	10 7 0	6 12 0	6 12 0	40

ALTERNATIVE BENEFITS FOR ENTRANTS WHOSE AGE EXCEEDS 40.							
Age nearest Birthday.	BENEFIT A. Endow- ment Assurance, payable at Age 60 or earlier Death.	BENEFIT B. Deferred Annuity, commencing at Age 60.			* Annual Premium, ceasing at Age 60.	Age nearest Birthday.	
		Payable Yearly.	Payable Half-yearly.	Payable Quarterly.			
41	£ 97	£ s. d. 15 9 8	£ s. d. 15 6 6	£ s. d. 15 5 0	£ s. d. 5 0 0	41	
42	91	14 4 6	14 1 6	14 0 0	5 0 0	42	
43	85	13 0 6	12 17 10	12 16 4	5 0 0	43	
44	80	11 17 8	11 15 2	11 14 0	5 0 0	44	
45	74	10 15 11	10 13 8	10 12 8	5 0 0	45	
46	69	9 15 3	9 13 4	9 12 4	5 0 0	46	
47	63	8 15 8	8 13 10	8 13 0	5 0 0	47	
48	58	7 17 0	7 15 4	7 14 4	5 0 0	48	
49	53	6 19 3	6 17 10	6 17 0	5 0 0	49	
50	49	6 2 5	6 1 2	6 0 4	5 0 0	50	

* Payable by monthly deductions from salary.

FIFTH SCHEDULE.

Appendix No. 2.
ASSURANCES FOR THE WHOLE TERM OF LIFE WITH WHOLE-LIFE PREMIUMS.
IN FORCE AT 31ST DECEMBER, 1899.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premium.	Age attained.
				Ordinary.	Extra.			
14	1	£ 650	£ s. ..	£ s. d. 10 4 10	£ s. d. ..	£ 7'319	£ s. d. ..	14
15	7	2,000	..	31 11 8	..	23'360	..	15
16	10	2,200	..	35 1 3	..	26'066	..	16
17	22	4,850	3 10	78 4 4	1 0 0	58'290	..	17
18	33	7,750	12 6	127 16 9	..	95'962	..	18
19	55	13,075	65 15	219 10 9	..	165'429	..	19
20	65	14,250	90 18	243 15 9	1 10 0	184'784	..	20
21	79	18,370	264 15	317 0 3	..	241'222	..	21
22	137	32,835	500 12	576 13 9	10 0 0	441'165	..	22
23	163	40,205	1,025 8	706 19 7	2 10 0	540'808	..	23
24	187	44,700	1,553 18	788 13 8	10 0 0	603'197	..	24
25	189	45,865	1,806 9	821 18 3	9 19 3	632'161	..	25
26	255	64,135	3,063 7	1,160 17 4	8 0 0	894'858	..	26
27	296	74,230	3,858 7	1,364 2 5	10 17 8	1,055'712	0 13 0	27
28	306	78,575	4,489 1	1,465 10 6	21 10 0	1,140'176	0 1 2	28
29	343	84,930	4,468 10	1,625 19 5	14 12 2	1,273'895	0 18 11	29
30	319	85,865	4,595 6	1,677 18 8	11 7 1	1,322'505	..	30
31	391	107,800	6,120 10	2,142 13 4	30 14 0	1,695'299	0 5 6	31
32	349	97,105	5,562 6	1,970 8 8	15 7 6	1,565'617	1 2 8	32
33	404	116,415	6,930 9	2,405 16 7	17 14 3	1,920'467	..	33
34	398	112,381	6,772 3	2,375 2 6	35 11 6	1,906'076	1 5 3	34
35	413	105,845	6,886 15	2,263 8 8	36 14 8	1,821'664	3 13 4	35
36	369	110,450	7,540 10	2,382 2 9	35 5 11	1,927'641	0 5 4	36
37	458	128,925	8,092 2	2,880 15 1	32 4 8	2,346'087	0 17 6	37
38	393	109,280	7,366 14	2,462 13 3	42 11 2	2,012'300	..	38
39	443	121,980	9,223 19	2,778 11 11	55 3 5	2,290'073	2 14 0	39
40	419	117,770	8,705 10	2,726 6 11	39 12 6	2,256'075	4 7 6	40
41	513	142,851	10,615 19	3,342 16 7	80 17 6	2,785'395	0 16 6	41
42	493	127,402	9,388 13	3,049 2 3	73 16 7	2,548'280	0 3 2	42
43	462	131,892	10,471 6	3,175 5 10	63 10 4	2,679'406	9 6 0	43
44	461	127,041	10,662 17	3,076 9 2	73 10 0	2,600'056	3 11 9	44
45	502	139,134	12,439 5	3,445 8 1	69 19 5	2,926'712	0 13 4	45
46	485	139,532	12,409 13	3,452 14 3	83 13 2	2,966'776	1 2 8	46
47	486	133,304	13,298 15	3,342 10 6	80 4 3	2,874'173	5 0 4	47
48	463	141,888	14,099 6	3,655 14 4	75 1 4	3,154'982	4 6 0	48
49	446	133,897	13,917 10	3,434 14 1	83 6 9	2,974'779	4 11 8	49
50	433	116,804	11,041 13	3,163 16 11	88 13 5	2,752'119	5 8 1	50
51	438	121,943	12,971 16	3,363 17 1	92 19 7	2,934'007	1 9 10	51
52	360	113,502	13,548 17	3,086 1 10	77 8 4	2,714'552	0 18 8	52
53	356	93,869	11,449 17	2,618 9 2	74 0 9	2,312'527	..	53
54	396	116,111	15,160 16	3,241 19 10	89 1 11	2,864'799	1 2 0	54
55	451	131,840	16,685 9	3,821 1 3	110 7 5	3,393'358	10 8 6	55
56	362	108,198	13,970 19	3,191 7 10	59 7 4	2,847'527	8 3 6	56
57	406	119,021	15,671 1	3,549 3 11	107 4 5	3,169'919	2 8 6	57
58	392	121,655	18,466 10	3,686 18 10	110 2 6	3,303'807	0 14 4	58
59	383	117,716	16,843 7	3,671 13 11	103 0 6	3,304'895	0 19 0	59
60	298	83,247	11,453 12	2,570 15 3	77 12 4	2,324'062	8 17 2	60
61	327	101,036	15,086 5	3,362 1 6	75 9 1	3,038'985	3 7 4	61
62	282	91,169	13,992 11	3,022 18 10	127 10 3	2,743'361	17 14 2	62
63	261	81,528	12,196 5	2,739 14 9	115 2 8	2,496'099	15 4 4	63
64	227	71,764	10,308 4	2,506 19 5	104 12 1	2,288'235	..	64
65	218	60,916	9,023 19	2,135 17 10	63 5 11	1,957'131	1 7 4	65
66	204	65,924	10,848 6	2,420 13 0	63 10 1	2,222'800	0 9 8	66
67	167	53,293	8,830 12	1,948 19 6	72 18 7	1,802'516	0 10 8	67
68	105	30,825	5,367 2	1,097 17 5	45 7 8	1,020'696	2 1 4	68
69	103	36,457	5,226 16	1,504 9 2	39 11 10	1,392'385	..	69
70	74	26,790	5,122 16	992 12 7	38 18 3	928'971	13 14 8	70
71	75	23,635	4,228 17	947 18 1	19 12 2	888'298	1 9 10	71
72	53	21,170	3,478 5	914 0 1	36 16 9	860'233	0 8 2	72
73	49	14,049	2,209 14	594 16 9	27 3 7	562'831	1 18 10	73
74	37	14,588	2,702 13	616 13 9	13 16 5	585'796	..	74
75	18	8,530	1,159 19	535 0 8	11 3 11	488'689	..	75
76	16	7,915	1,256 1	404 0 10	24 11 11	383'143	0 6 4	76
77	9	3,870	847 3	188 16 8	6 13 4	179,247	..	77
78	14	4,750	1,006 10	211 19 6	1 4 8	205'655	..	78
79	7	1,770	367 18	85 19 2	11 4 8	82'655	1 5 4	79
80	6	1,700	405 15	82 13 0	7 9 4	78'977	..	80
81	4	2,114	387 10	132 17 2	..	124'714	..	81
82	1	500	148 9	25 6 8	..	24'055	..	82
84	1	100	22 14	6 6 0	..	6'163	..	84
Totals	17,848	£4,927,676	£477,790 5	£128,058 12 1	£3,022 6 9	£110,241'974	£146 3 2	

FIFTH SCHEDULE.

Appendix No. 3.
ASSURANCES FOR THE WHOLE TERM OF LIFE BY LIMITED AND
SINGLE PREMIUMS.

IN FORCE AT 31ST DECEMBER, 1899.

Age attained.	Number of Policies.	Amount assured.			Bonus Additions.			Year of Expiry of Premiums.	Number of Policies.	Average Age attained.	OFFICE ANNUAL PREMIUMS.		Net Premiums.	Yearly Permanent Reduction of Premiums.	
											Ordinary.	Extra.			
		£	s.	d.	£	s.	d.				£	s.	d.	£	£ s. d.
20	3	1,050	0	0	2	7	0								
21	4	650	0	0	7	10	0								
22	3	600	0	0	2	0	0								
23	3	700	0	0	5	10	0								
24	8	2,100	0	0	58	4	0								
25	6	2,200	0	0	160	1	0								
26	8	3,500	0	0	89	13	0								
27	5	1,700	0	0	35	1	0								
28	9	2,900	0	0	165	6	0								
29	10	3,600	0	0	207	18	0								
30	8	2,650	0	0	111	6	0	1900	19	48·8	334 15 8	2 13 0	299·004	..	
31	16	6,450	0	0	763 14	0	0	1901	11	47·1	150 13 3	7 2 4	133·205	..	
32	8	2,150	0	0	207 8	0	0	1902	11	46·5	165 18 6	0 15 0	143·056	..	
33	12	5,000	0	0	371 10	0	0	1903	14	46·4	275 1 0	4 11 8	245·525	..	
34	6	2,500	0	0	248 12	0	0	1904	14	52·3	412 12 6	3 10 5	366·299	..	
35	13	5,500	0	0	560 6	0	0								
36	7	2,250	0	0	274 19	0	0	1905	10	43·1	162 13 8	1 15 0	142·478	..	
37	7	4,333	0	0	625 11	0	0	1906	6	38·8	100 3 3	..	82·992	..	
38	11	3,500	0	0	330 16	0	0	1907	17	42·9	306 6 5	1 6 8	258·543	I 14	8
39	8	3,600	0	0	492 12	0	0	1908	7	37·0	125 9 7	1 7 2	105·134	..	
40	6	1,750	0	0	81 7	0	0	1909	14	43·1	303 13 6	1 2 0	259·402	..	
41	6	3,200	0	0	43 11	0	0								
42	9	3,950	0	0	945 9	0	0	1910	11	37·4	152 8 3	..	126·578	..	
43	12	2,807	0	0	572 4	0	0	1911	7	39·0	106 12 7	..	91·169	..	
44	19	7,746	0	0	1,074 11	0	0	1912	15	33·3	139 7 5	2 18 4	113·698	..	
45	21	8,464	0	0	1,024 6	0	0	1913	14	37·7	155 17 4	7 16 8	132·566	..	
46	14	4,686	0	0	718 2	0	0	1914	17	34·2	176 16 0	0 12 6	147·624	..	
47	14	5,955	0	0	1,310 4	0	0								
48	19	7,863	0	0	1,647 8	0	0	1915	8	35·4	88 9 11	..	74·116	I 19	11
49	16	8,449	0	0	2,237 13	0	0	1916	8	29·1	66 12 6	..	53·827	..	
50	30	11,737	0	0	2,458 1	0	0	1917	8	36·3	75 8 8	..	63·473	..	
51	35	13,850	0	0	3,546 19	0	0	1918	7	29·3	98 12 6	..	80·667	..	
52	25	15,072	0	0	4,178 0	0	0	1919	8	29·4	87 11 10	..	72·066	..	
53	27	10,264	0	0	2,301 15	0	0								
54	24	12,639	0	0	3,532 14	0	0	1920	1	28·0	2 8 8	..	1·966	..	
55	32	15,577	0	0	4,303 13	0	0	1921	1	27·0	4 19 0	..	3·932	..	
56	45	18,914	0	0	4,702 18	0	0	1922	2	38·0	26 11 4	..	22·200	..	
57	27	11,247 17	0	0	3,795 16	0	0	1923	3	31·0	23 10 5	0 10 4	19·227	..	
58	48	24,044	0	0	6,360 11	0	0	1924	6	25·2	47 9 9	..	38·143	..	
59	47	17,143	0	0	4,436 13	0	0								
60	27	10,728	0	0	2,992 17	0	0	1925	2	30·5	17 5 0	..	13·647	..	
61	44	20,882 14	2	0	5,121 16	0	0	1926	4	31·0	27 4 4	..	21·934	..	
62	32	15,063	0	0	3,693 4	0	0	1927	3	32·0	22 14 10	..	18·428	..	
63	29	11,496	0	0	3,863 11	0	0	1929	3	29·7	25 15 2	..	21·356	..	
64	19	9,042	0	0	3,256 16	0	0	1933	1	35·0	2 11 6	..	2·111	..	
65	16	11,900	0	0	1,917 6	0	0								
66	15	5,785	0	0	1,462 19	0	0	1934	1	35·0	2 12 8	..	2·170	..	
67	10	4,749	0	0	1,031 14	0	0	1937	1	22·0	3 18 4	..	3·028	..	
68	15	6,524	0	0	1,854 18	0	0	1939	1	20·0	3 14 8	..	2·846	..	
69	13	4,227	0	0	1,109 17	0	0								
70	7	2,078	0	0	462 1	0	0								
71	10	5,813	0	0	956 14	0	0								
72	5	635	0	0	197 10	0	0								
73	9	3,407	0	0	796 18	0	0								
74	3	3,000	0	0	1,018 11	0	0								
75	6	3,900	0	0	1,072 15	0	0								
76	1	30	0	0	20 15	0	0								
78	1	500	0	0	178 17	0	0								
79	4	2,801	0	0	889 17	0	0								
80	1	37	0	0	11 2	0	0								
82	1	500	0	0	103 4	0	0								
Totals	899	£385,388	11	2	£86,005	1	0	..	255	39·2	£3,696	0 0	£36 1 1	£3,162·410	£3 14 7

FIFTH SCHEDULE.

Appendix No. 4.
ENDOWMENT ASSURANCES.
IN FORCE AT 31ST DECEMBER, 1899.

Year of Maturity.	Number of Policies.	Average Age attained.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premium.	Yearly Permanent Reduction of Premium.	Year of Maturity.
					Ordinary.	Extra.			
1900	177	53.0	£ 48,399	£ s. 7,932 16	£ s. d. 2,257 13 10	£ s. d. 19 16 11	£ 2,060.405	£ s. d. ..	1900
1901	143	49.5	35,901	5,549 10	1,754 5 4	17 7 9	1,583.689	..	1901
1902	317	49.1	74,185	12,051 13	3,194 3 1	26 13 11	2,888.909	10 6 0	1902
1903	339	48.2	67,129	9,881 19	2,921 19 11	18 18 4	2,646.139	3 9 4	1903
1904	303	46.6	71,951	10,431 18	3,233 19 8	25 12 11	2,924.121	0 9 4	1904
1905	335	45.4	73,935	9,812 3	3,166 14 5	20 10 9	2,851.548	9 6 2	1905
1906	254	44.2	57,614	6,572 17	2,664 3 5	19 8 1	2,368.117	6 11 5	1906
1907	404	44.1	93,124	11,562 2	3,879 14 7	27 18 0	3,442.633	8 5 5	1907
1908	448	43.5	94,700	11,111 0	3,751 6 9	26 5 1	3,337.066	1 18 6	1908
1909	465	40.9	106,778	10,254 8	4,599 19 6	27 2 9	4,076.852	9 11 6	1909
1910	512	40.4	110,058	10,837 6	4,260 17 0	33 3 2	3,755.619	3 5 5	1910
1911	485	39.1	101,448	9,330 3	4,071 16 10	29 9 11	3,547.760	9 7 10	1911
1912	697	39.4	151,606	13,597 2	5,714 12 5	39 13 3	4,978.843	4 1 9	1912
1913	698	37.7	140,586	11,247 14	5,249 14 5	35 6 3	4,580.878	7 15 6	1913
1914	775	36.0	154,717	10,084 17	6,036 14 9	30 10 3	5,243.049	3 7 2	1914
1915	719	36.0	144,844	9,088 16	5,276 16 3	44 11 2	4,575.481	7 15 5	1915
1916	754	33.8	*145,549	8,766 14	5,329 10 11	32 11 3	4,562.622	4 19 8	1916
1917	781	32.9	156,348	8,148 2	5,614 2 11	18 0 3	4,808.087	4 12 4	1917
1918	927	31.7	180,772	6,929 19	6,607 11 0	20 0 2	5,653.746	3 16 0	1918
1919	1,008	30.6	194,058	6,850 6	7,004 5 7	20 12 6	5,990.220	1 12 1	1919
1920	739	30.4	143,350	5,643 6	4,749 16 10	18 6 2	4,032.152	0 17 3	1920
1921	776	29.6	148,000	5,198 19	4,789 16 8	23 16 2	4,038.540	2 14 0	1921
1922	803	28.8	153,025	3,487 11	5,027 11 7	22 17 2	4,244.688	1 15 10	1922
1923	975	27.7	188,670	3,527 14	6,055 9 11	26 8 5	5,101.381	0 2 0	1923
1924	940	27.0	179,865	2,391 6	5,784 4 4	30 4 1	4,868.579	0 12 0	1924
1925	531	26.9	103,200	1,734 13	3,064 3 3	11 15 8	2,552.378	0 5 8	1925
1926	479	26.1	97,750	1,130 10	2,866 6 9	11 11 9	2,387.776	0 2 8	1926
1927	536	25.3	102,775	789 0	2,949 7 5	9 3 9	2,447.575	..	1927
1928	653	25.0	127,875	1,015 4	3,585 19 5	22 10 9	2,967.013	1 9 0	1928
1929	652	23.6	126,075	637 17	3,510 5 5	11 8 4	2,900.573	0 3 0	1929
1930	231	25.3	46,425	360 9	1,223 1 3	2 17 4	1,001.018	0 5 0	1930
1931	154	25.0	31,450	188 19	809 19 7	4 12 2	660.415	..	1931
1932	148	24.2	30,426	73 11	764 9 11	3 10 0	621.599	..	1932
1933	151	24.0	31,059	70 16	762 6 0	1 14 4	617.312	..	1933
1934	159	22.4	35,495	16 8	865 15 3	3 2 6	699.616	..	1934
1935	53	23.6	10,478	38 6	244 2 2	0 18 0	195.058	..	1935
1936	30	23.0	5,400	12 14	124 10 6	1 12 0	98.680	..	1936
1937	32	22.3	7,000	0 9	158 10 11	1 3 4	125.900	..	1937
1938	28	22.4	6,200	1 12	136 5 11	1 7 0	108.197	..	1938
1939	16	20.6	3,600	8 19	76 17 10	1 16 8	60.408	..	1939
1940	8	23.3	1,750	..	41 10 0	0 18 4	32.902	..	1940
1941	5	18.8	800	0 6	15 13 2	..	12.118	..	1941
1942	3	17.7	550	..	10 13 4	..	8.210	..	1942
1943	4	17.3	800	..	15 7 10	..	11.704	..	1943
1944	1	16.0	100	..	1 18 0	..	1.434	..	1944
1962	1	18.0	300	..	5 0 6	..	3.693	..	1962
Single Pr'ms.	91	43.7	13,444	1,645 17	..	..	..	..	Single Pr'ms.
Totals ..	18,740	33.4	£3,799,564	£218,015 11	£134,229 6 4	£745 6 7	£115,674.703	£108 17 3	..

FIFTH SCHEDULE.

Appendix No. 5.
DOUBLE-ENDOWMENT ASSURANCES.
IN FORCE AT 31ST DECEMBER, 1899.

Year of Maturity.	Number of Policies.	Average Age attained.	Amount assured.	Bonus Additions.	OFFICE ANNUAL PREMIUMS.		Net Premium.	Year of Maturity.
					Ordinary.	Extra.		
1905	2	42'0	£ 400	£ s. 3 10	£ s. d. 35 8 0	£ s. d. ..	£ 32'800	1905
1906	10	47'6	3,100	16 4	272 3 5	..	254'200	1906
1907	9	36'3	3,100	..	272 10 0	..	254'200	1907
1908	5	42'0	1,000	..	88 6 0	..	82'000	1908
1909	6	30'3	1,400	..	123 4 5	..	114'800	1909
1910	13	40'6	2,900	24 11	159 7 0	..	145'725	1910
1911	26	40'3	6,626	34 13	358 0 6	..	331'650	1911
1912	10	40'1	2,800	..	151 16 3	..	140'700	1912
1913	15	33'7	3,200	..	175 2 0	..	160'800	1913
1914	14	33'2	4,800	..	262 13 9	..	241'200	1914
1915	53	34'4	11,900	98 3	450 3 7	0 8 10	410'550	1915
1916	80	33'2	20,700	93 18	782 19 11	..	714'150	1916
1917	29	32'0	8,300	..	314 12 5	..	286'350	1917
1918	55	29'9	12,800	..	481 10 5	..	441'600	1918
1919	53	31'4	12,000	..	451 1 0	..	414'000	1919
1920	104	30'2	24,000	207 6	686 5 10	0 7 6	612'000	1920
1921	157	29'7	38,700	185 10	1,104 15 0	..	986'850	1921
1922	59	29'0	15,400	..	438 12 8	..	392'700	1922
1923	119	26'9	30,200	..	860 2 0	..	770'100	1923
1924	124	26'2	28,800	..	819 11 0	..	734'400	1924
1925	60	27'1	15,300	145 7	342 9 11	1 5 8	298'350	1925
1926	70	27'0	19,100	104 0	427 14 8	..	372'450	1926
1927	23	25'1	5,700	..	126 5 10	..	111'150	1927
1928	67	23'9	18,100	..	405 7 6	..	352'950	1928
1929	101	23'8	28,300	..	632 18 8	..	551'850	1929
1930	45	25'3	14,900	157 13	272 7 6	..	230'950	1930
1931	34	25'5	8,400	48 17	154 9 9	..	130'798	1931
1932	6	25'7	1,900	..	34 14 6	..	29'450	1932
1933	28	20'3	6,900	..	126 0 1	..	106'950	1933
1934	41	20'7	10,900	..	198 16 8	..	168'950	1934
Totals ..	1,418	28'6	£361,626	£1,119 12	£11,009 10 3	£2 2 0	£9,874'623	..

Appendix No. 6.
NON-PROFIT SECTION
(TRANSFERRED FROM TEMPERANCE SECTION).
ASSURANCES FOR THE WHOLE TERM OF LIFE, WITH WHOLE-LIFE PREMIUMS.
IN FORCE AT 31ST DECEMBER, 1899.

Age attained.	Number of Policies.	Amount assured.	Bonus Additions (allotted previous to transfer).	OFFICE ANNUAL PREMIUMS.		Net Premium.	Age attained.
				Ordinary.	Extra.		
25	1	£ 200	£ s. d. 21 0 0	£ s. d. 3 4 8	..	£ 2'416	25
41	1	500	12 10 0	13 5 0	..	11'070	41
43	1	300	..	6 14 6	..	5'469	43
54	1	200	4 18 0	5 8 4	..	4'912	54
56	1	150	..	4 4 4	..	3'818	56
57	1	100	3 10 0	3 13 10	..	3'214	57
59	1	100	..	3 2 8	..	2'872	59
Totals ..	7	£1,550	£41 18 0	£39 13 4	..	£33'771	..

Appendix No. 7.

TABLE showing the MINIMUM SURRENDER VALUE of Policies for £100.

True Age at Entry.	TABLE I.				TABLE IIa.				TABLE IIb.				TABLE IIc.			
	By Equal Annual Premiums for the Whole Term of Life.				Endowment Assurances payable in Fifteen Years, or at previous Death.				Endowment Assurances payable in Twenty-five Years, or at previous Death.				Endowment Assurances payable in Thirty-five Years, or at previous Death.			
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		
15	3 1 0	6 8 0	10 2 0	14 4 0	18 18 0	25 0 0	57 10 0	11 8 0	26 10 0	44 11 0	67 5 0	15 8 0	25 8 0	37 8 0		
20	2 16 0	6 19 0	11 4 0	16 2 0	21 15 0	25 0 0	57 10 0	11 8 0	26 10 0	44 11 0	67 5 0	15 8 0	25 8 0	37 8 0		
25	3 10 0	8 7 0	13 8 0	19 5 0	25 15 0	25 0 0	57 10 0	11 8 0	26 10 0	44 11 0	67 5 0	15 8 0	25 8 0	37 8 0		
30	4 2 0	9 18 0	16 1 0	22 16 0	30 4 0	25 0 0	57 10 0	11 8 0	26 10 0	44 11 0	67 5 0	15 8 0	25 8 0	37 8 0		
35	4 19 0	12 0 0	19 3 0	27 0 0	35 5 0	25 0 0	57 10 0	11 8 0	26 10 0	44 11 0	67 5 0	15 8 0	25 8 0	37 8 0		
40	6 2 0	14 10 0	22 17 0	31 13 0	40 10 0	24 6 0	56 12 0	11 4 0	26 6 0	43 14 0	65 14 0	..	..	..		
45	7 7 0	17 5 0	26 17 0	36 8 0	45 19 0	23 16 0	55 18 0	11 5 0	26 8 0	43 9 0	64 15 0	..	..	..		
50	8 17 0	20 9 0	31 0 0	41 10 0	51 4 0	23 5 0	55 1 0	..	..	..	..	..	..	..		
55	10 10 0	23 14 0	35 10 0	46 8 0	55 12 0	22 12 0	53 16 0	..	..	..	..	..	..	..		
60	12 3 0	27 5 0	39 16 0	50 8 0	58 10 0	21 12 0	52 1 0	..	..	..	..	..	..	..		

NOTE.—In addition to the above Values the full HM. 4½ per cent. Cash Value of all existing ordinary Bonuses is granted.

Approximate Cost of Paper.—Preparation, not given; printing (6,375 copies), £39 12s. 6d.

By Authority : JOHN MACKAY, Government Printer, Wellington.—1900.

Price 9d.]