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*Extract from the REPORT of the DIRECTORS, presented to the THIRTEENTH ANNUAL MEETING of MEMBERS, held at the London Tavern, Bishopsgate Street, December 15, 1848.*

SAMUEL HAYHURST LUCAS, ESQ., IN THE CHAIR.

The Directors have much pleasure in laying before the Members, in their Thirteenth Annual Report, the following statement of the business of the Institution during the past year:—

In that period 1673 proposals for assurance have been submitted to the Board; of these, 1423 have been accepted, and policies thereon issued, the annual premiums on which amount to £24,475 5s. 5d.; 137 more have been accepted, but the policies have not been completed; the remaining 113 proposals the directors have deemed it prudent to decline.

The annual income has increased to £126,232 7s. 6d., notwithstanding the reduction on premiums, amounting to the sum of £10,716 3s. 6d., allowed to those members who choose this mode of appropriating the profits.

The total amount of bonuses assigned in 1847, to policies on which the original premiums continue to be paid, is £37,834 4s., in addition to the sums assigned in 1842.

The accounts to the 20th November last have been duly audited; the balance of receipts over disbursements for the year is £72,855 19s. 3d., making the capital stock of the Institution at that date £440,028 15s. 3d., which is invested in real and government securities.

The sums paid for claims on policies of deceased members from the commencement of the Institution, including the bonuses assigned thereto, amount to £111,339 10s. 1d., of which, £16,250 10s. has been paid within the last twelve months, and the sum of £7,749, not yet applied for, remains due on this account.

The foregoing summary, exhibiting such successful results in the short space of thirteen years, attests both the prosperity and usefulness of the Institution, and the peculiar advantages afforded by the entirely Mutual System of Assurance on which it is founded.

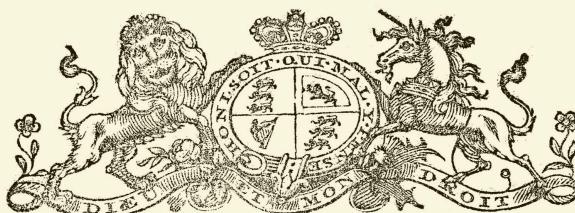
The following instances illustrate the Reduction in Premiums and equivalent Bonuses on Policies in Class 9, payable at death.

| Policies in existence. | Age at commencement. | Sum Assured. | Amount of Bonus. | Original Premium. | Reduction in Premium in lieu of Bonus. | Equal to a reduction on the original Premium of |
|------------------------|----------------------|--------------|------------------|-------------------|--|---|
| Years.                 | Years.               | £            | £ s. d.          | £ s. d.           | £ s. d.                                | Per Cent.                                       |
| 12 {                   | 68                   | 2,000        | 773 7 0          | 149 16 8          | 83 13 0                                | 56  |
| { 32                   | 1,000                | 166 9 0      | 26 5 10          | 10 9 7            | 40                                     |   |
| 10 {                   | 50                   | 1,000        | 213 4 0          | 45 10 10          | 19 0 10                                | 42  |
| { 27                   | 700                  | 91 6 0       | 16 5 6           | 5 11 9            | 34½                                    |   |
| 8 {                    | 58                   | 500          | 104 9 0          | 30 8 9            | 11 19 10                               | 39½   |
| { 32                   | 2,000                | 222 2 0      | 52 18 4          | 17 8 4            | 32½                                    |   |
| 6 {                    | 60                   | 5,000        | 826 0 0          | 329 11 8          | 119 15 10                              | 36  |
| { 27                   | 2,300                | 160 2 0      | 46 10 0          | 14 6 8            | 31                                     |   |
| 5 {                    | 65                   | 300          | 48 4 0           | 24 12 6           | 8 15 11                                | 36  |
| { 30                   | 2,000                | 137 10 0     | 50 3 4           | 15 0 0            | 30                                     |   |
| 4 {                    | 62                   | 1,000        | 119 5 0          | 71 14 2           | 20 13 2                                | 29  |
| { 28                   | 500                  | 26 12 0      | 11 18 4          | 2 14 10           | 23                                     |   |
| 3 {                    | 54                   | 1,000        | 65 10 0          | 52 7 6            | 9 14 2                                 | 18½   |
| { 21                   | 3,000                | 111 0 0      | 60 7 6           | 10 5 0            | 17                                     |   |
| 2 {                    | 57                   | 500          | 23 2 0           | 29 5 6            | 3 10 8                                 | 12  |
| { 29                   | 1,000                | 25 19 0      | 24 9 2           | 2 12 9            | 10½                                    |   |
| 1 {                    | 59                   | 2,000        | 46 10 0          | 126 11 8          | 7 4 2                                  | 5½  |
| { 27                   | 500                  | 6 1 0        | 11 12 6          | 0 11 9            | 5                                      |   |

Copies of the last Report, together with every other information, may be had on application at the office.

London, April 30, 1849.

JOSEPH MARSH, Secretary.



NUMBER ONE, ST. PAUL'S CHURCHYARD, LONDON.

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|-------------------|--------------|---------------|-----------|--------------|-----------------------------|
|                   |              | Number.       | Amount.   |              |                             |
| 15                | 3000         | 6             | £ 315 0 0 | £ 164 16 8   | 52 6 6                      |
| 25                | 5000         | 7             | 775 16 8  | 347 13 4     | 44 16 3                     |
| 35                | 2500         | 6             | 431 17 6  | 183 18 0     | 42 11 8                     |
| 45                | 2000         | 6             | 464 0 0   | 172 6 7      | 37 2 10                     |

The following is a specimen of the Annual Premiums required for the assurance of £100 on a single life :—

| Age. | Without Profits. | With Profits. | Age. | Without Profits. | With Profits. |
|------|------------------|---------------|------|------------------|---------------|
|      | £ s. d.          | £ s. d.       |      | £ s. d.          | £ s. d.       |
| 15   | 1 11 0           | 1 15 0        | 40   | 2 18 10          | 3 6 5         |
| 20   | 1 13 10          | 1 19 3        | 50   | 4 0 9            | 4 10 7        |
| 30   | 2 4 0            | 2 10 4        | 60   | 6 1 0            | 6 7 4         |

ROBERT TUCKER, Secretary.

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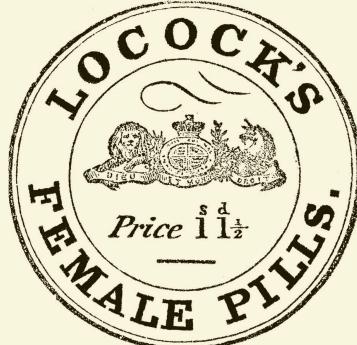
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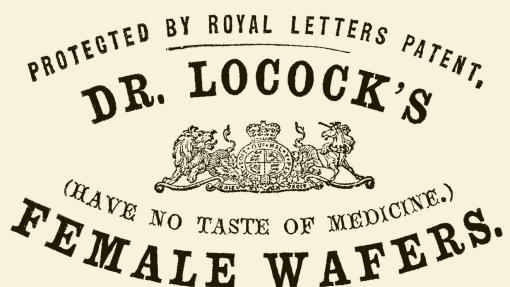
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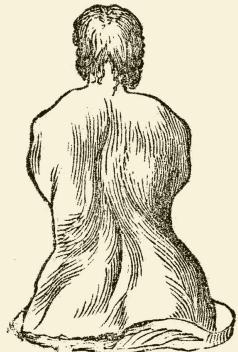
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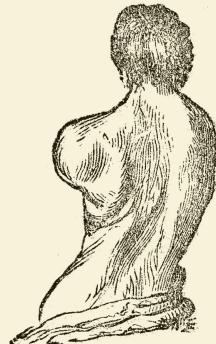
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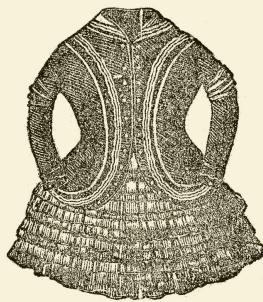
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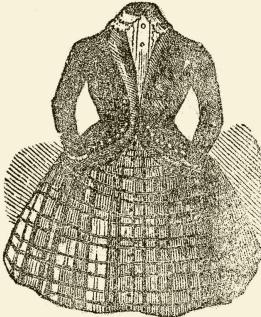


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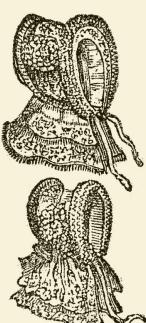
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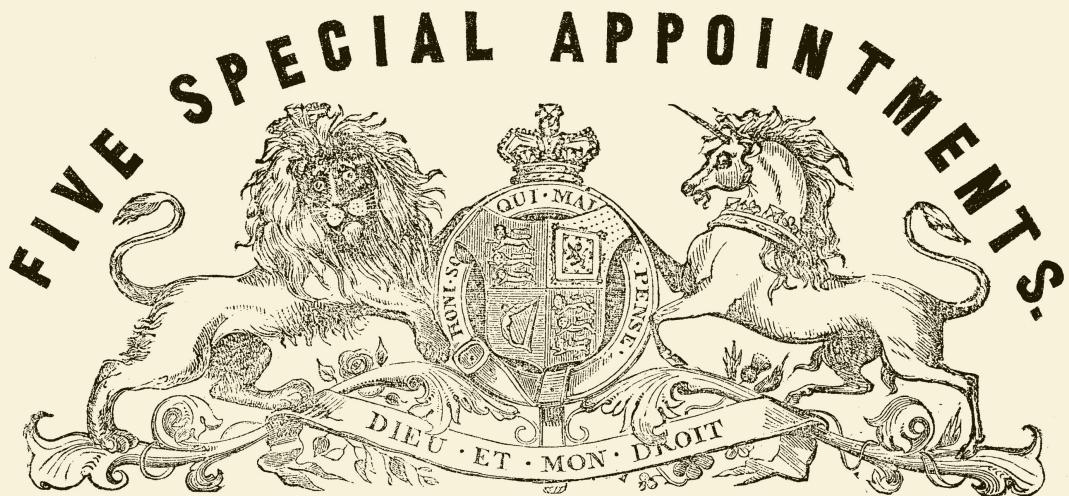
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