

MINUTES OF EVIDENCE.

TUESDAY, 15TH SEPTEMBER, 1908.

CHARLES MONTE MONTEFIORE examined. (No. 1.)

1. *The Chairman.*] What is your position?—General manager of the Ocean Accident and Guarantee Corporation (Limited).

2. Your company is engaged in workmen's insurance with regard to accidents, I suppose?—Yes.

3. And you have a knowledge of the details of the business?—Yes.

4. In that capacity you are fairly well acquainted with the law of compensation for accidents?—Yes.

5. And you are also acquainted with the Bill before us on the same subject?—I have read it once or twice. I would not say I am very familiar with it.

6. Do you think you are sufficiently acquainted with it to give us your opinion with regard to its contemplated action?—Yes.

7. We shall be glad to hear your statement with regard to the anticipated action of the Bill?—I think it is a great improvement on the previous ones.

8. In what respect?—Inasmuch as it is self-contained, and is not subject to the various amendments of the previous Acts, which were contradictory in very many ways.

9. You think the compilation has been well done, and avoids the conflicting readings which come from a series of Acts?—Yes.

10. What can you tell us of the action of the former Acts generally?—Well, each amendment varied the previous Act in most material points, and some of these material points were not noticed until after these amendments were in force for years. The change in the *personnel* of the Arbitration Court caused a decided difference in the payment of large sums. At the present time the question whether a lump sum should be payable or not is not in a satisfactory position—that is, in the old compilation.

11. Has that been remedied?—Yes, to a certain extent. I dare say there are improvements made in this Bill, but I presume it has only been drafted by the Draftsman and will be subject to amendment.

12. Has the business of your corporation been very extensive?—Yes, I think we *were* doing the largest business in New Zealand.

13. Then, there are other companies engaged?—Yes.

14. Do you consider your business has been decreased by the passing of these Acts?—Oh, no! it brought in a class of insurance that was not in existence before.

15. It has largely assisted your business in volume?—Yes, in volume it has created a large business; but for the last two years the workers' compensation business has paid nobody (indemnifiers).

16. Has that been the result of the last amendment?—Yes, the various amendments, and the way in which the claims have been increased in number as well as the way in which they have been manipulated. Then, the benefits have been very much increased.

17. Have the claims been increasing in number out of proportion to the increased population of the Dominion?—Yes, on the wages-sheets. We calculate all these things on the wages-sheets.

18. Is it fair to ask you what the amount of insurance your corporation receives annually is?—I think we receive between £25,000 and £30,000 in workers' compensation premiums.

19. That would cover employees in all classes of industry?—In every class.

20. Have you any impression as to whether the amount of business will be lessened or increased if this Bill comes into operation?—I do not think the actual Bill will increase the business, except in the increase of wages-sheets and the increased population of the Dominion.

21. The business itself is an increasing quantity?—Yes.

22. Do you meet with many difficulties in adjusting claims under the existing law?—Yes, I have had as many as three thousand claims in one year to deal with. The great majority of these claims are easily settled, but others are—

23. Trifling?—Not altogether trifling. It is not the more serious accidents that cause any difficulty. It very much depends upon the class of person who is making the claim, and also upon the class of advice he gets. The majority of disputes—you might say nine out of ten—are caused by want of knowledge on the part of the applicant or an endeavour to obtain something which is not really payable.

24. They are attempts at overreaching?—Yes. That is only natural. If a working-man loses a finger he is anxious to get as much as he can, just the same as a business man if injured in a collision tries to get as much as possible. You cannot blame men for trying to do so.

25. Can you remember many cases of compensation claims in connection with what are known as occupational diseases?—Not a great number. The great majority of these claims are really ordinary diseases. You see, there is nothing so certain as death—every man has to die. One man dies of heart-trouble, another of affection of the lungs, kidneys, or something of that kind, and there is a continual attempt on the part of his relatives to endeavour to show that something in the shape of an accident has happened; and these cases are very difficult to cope with.

26. There are more disputed cases of accidents which are alleged to aggravate existing diseases than anything else?—Yes.