

ordinarily covered by the Act, depends on the interpretation of the word "hazardous," which in turn depends upon the interpretation put upon it by the Arbitration Court. This is an effort to strictly define "hazardous trades."

45. If I wanted to insure a worker to cover my liability under this Act, should I have to pay a higher premium if the employee was working in one of these hazardous trades?—No more than at present. Supposing you have a navvy excavating on your place. That is not your usual business. That would be a hazardous occupation, but you would have no more to pay than an ordinary man employing a navvy would.

46. If I want to protect myself against liability, and I take out a policy, shall I have to pay a higher premium, because the trade the man is engaged in is classed in this schedule as hazardous?—No, the premium will not be altered from what it is at present, except to the extent that may be necessary owing to the passing of this Bill.

47. In the First Schedule a hazardous occupation is "the charge or use of any machinery in motion and driven by steam or other mechanical power." Well, every girl employed in a factory comes within that definition; she is working machinery that is driven?—That provision only brings in people who are not already provided for. It will make no difference to the premium.

48. *Mr. Bollard.*] I suppose injury to a farm labourer carries about the lowest rate of premium?—It is at present 10s. per hundred on the wages.

49. Suppose I send him up to clear the gutters in a two-story building—my dwellinghouse—and he falls down and breaks his leg, would he be covered?—Clearly: he is doing something in the ordinary course of his duty. It is all part of his work.

50. If I sent him up to cut off the tops of my trees, would he be covered?—I think so, if it was an odd job. But you might put him to heavy work like bushfelling, and then he would not be covered, because the rate would never pay for that.

51. *Hon. Mr. Millar.*] At the present time are the premiums remunerative?—I think they pay fairly well, but there is not much profit in them.

52. The employers of workers provided for under this Act will pay a maximum increase of 10 per cent. on existing premiums?—I think so; subject to this: that as we go along, apart altogether from anything in the Act, it may be necessary to lower or raise the premiums as we gain experience; but I do not think anything in this Bill will increase the premiums by more than 10 per cent. except in connection with the miners' risk of pneumoconiosis. I cannot say what will be the effect of that. The rates of miners may or may not be more than ordinarily affected by that particular disease.

53. If this Bill becomes law there will not be as a maximum a higher increase than 10 per cent., and there might be less?—Yes.

54. Do you anticipate that by the reduction in the legal expenses incurred you will be able to pay the increased amounts?—I think the Bill will have a material effect in reducing the law-costs, and if some schedules such as those I have suggested are adopted the expense will be materially reduced.

55. It will not be necessary to consult a lawyer, because the injured person will know what he is entitled to receive for the particular injury, and all he will have to do will be to prove the amount of wages he has been receiving?—Yes. The monetary loss of a finger or any other injury is measured by the schedule, and if there was any dispute the Government referee would settle that.

56. *Mr. EU.*] In answer to the Minister you said the Bill might considerably lessen the legal costs of the Department: can you give us a rough estimate of the legal costs?—I could not do that. It would involve analysing cases for many years past. There is no doubt, however, that a great number of disputes would be avoided.

57. Without any legal costs?—Unless the worker foolishly went to a lawyer to contest the case. I think it would save the time of the Arbitration Court if some such scheme as I suggest were adopted.

58. *The Chairman.*] There would be elements of finality that are not present now?—Yes. The matter at present largely depends upon the opinion of the Court and the pertinacity and ability of the lawyer. So far as the companies are concerned, they get out of the claims as best they can without litigation, but the position is frequently made much more difficult when lawyers are imported into the matter.

59. I suppose the report from which you read extracts has been written in the interests of only the insurance companies?—I think decidedly not, as the writer of the paper which was read at the Institute of Actuaries was speaking not in the interests of the insurance companies, but from an academic and entirely impartial point of view. He is not a partisan, but was speaking to his fellow-members, and not to the public. His views must therefore be thoroughly unbiased.

60. If he were an examiner for the insurance companies we might fairly assume he was writing for their benefit?—The paper I quoted from is from the *Journal of the Institute of Actuaries*.

61. The other writer you quoted had a pretty well defined list of injuries?—Yes.

62. And that has been worked out on a practical scientific basis?—I think so.

63. It is not guesswork, for every part of the human frame and every joint is mentioned?—Yes. That is from the German experience. That country has an extended scheme of insurance against invalidity and other disabilities of a far-reaching character. I am distinctly of opinion that the schemes I have indicated would work out well in practice and give satisfactory results.