

In the case of City Corporations the charge under the Queensland tariff on the wages would have been less by £23,809, but in the other cases the excess charge would have been as shown—viz., £134,553 for farmers, &c., amounting in all to £197,649 on the five largest groups of occupations. In the case of the Queensland premiums it may be urged that the increase is to some extent offset by the increased benefits. It must, however, be borne in mind that in New Zealand wage-earners can draw compensation up to a weekly maximum of £2 10s., whilst in Queensland the maximum is limited to £2. In addition to this a first-aid medical fee of £1 is provided in New Zealand, whilst there is no such benefit in Queensland, nor does Queensland cover the trade diseases as is the case in New Zealand.

As the information this memorandum contains is the result of careful consideration and discussion by both of us we have signed it jointly.

J. H. RICHARDSON, F.F.A., Commissioner.
PERCY MUTER, F.I.A., Actuary.

Government Insurance Department, Wellington, 21st October, 1919.

The Chairman, Labour Bills Committee.

Workers' Compensation Act, 1908.

WITH reference to our memorandum of the 3rd instant, our attention has been drawn to the fact that we were in error in stating that trade diseases were not covered under the Queensland Act of 1916. We find that certain diseases were included for a period of two years by an amending Act of the same year which came into operation on the 1st July, 1917, and understand that this period has been further extended by subsequent legislation. We were unaware that two Acts had been passed.

The diseases covered are—Anthrax; lead, mercury, phosphorus, and arsenic poisoning or its sequelæ; and septic poisoning arising from handling meat. These diseases are to be regarded as accidents, as in the New Zealand Act, and the usual compensation paid, but the worker must have resided in Queensland for at least one year, and have been employed in one of the trades mentioned in the schedule to which the particular disease is applicable; thus a workman engaged in a trade involving the use of lead is covered in the case of lead-poisoning. As far as the liability is concerned, however, these diseases are comparatively unimportant.

The most important alteration is in regard to mining, and the amendment provides that where a worker has resided in Queensland for five years and is employed in mining, quarrying, or stone crushing or cutting, certain occupational diseases—of which miners' phthisis is the chief—are to be regarded as accidents. In lieu of the usual compensation, however, a certain limited scale of allowances are to be made to the miner himself or to his widow and children, on much the same lines as provided in the Miner's Phthisis Act, 1915, of this Dominion.

The Queensland Act makes provision for the payment of one-third of the cost out of the Consolidated Fund for a period of six years, not to exceed £10,000 per annum for the first three years and £5,000 per annum for the last three years.

Provision is also made for increasing the premiums in the mining trades.

As far as miners' phthisis (pneumoconiosis) is concerned, we think, for various reasons, that this disease is not a suitable one to be included under workers' compensation, and that it is best dealt with independently of the Workers' Compensation Act, as is the case in this Dominion.

It is to be noted that—apparently with a view to prevent miners already afflicted with the diseases obtaining employment in Queensland and claiming compensation—there are certain restrictions on employment, and provision for medical certificates.

A proposal to have the miners medically examined in New Zealand when the Workers' Compensation Act of 1908 came into operation caused considerable friction, and ultimately led to the removal of miners' phthisis (pneumoconiosis) from the list of diseases covered (*vide* Workers' Compensation Amendment Act, 1909).

J. H. RICHARDSON, F.F.A., Commissioner.
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