

MR. CHAMBERLAIN AND THE INSURANCE COMPANIES.

British exchanges are, at present, full of references to the Workmen's Compensation Act, which law will come into operation on the 1st of July next.

This new law, which virtually compels employers to provide insurance against accidents to their employees, varies in its scope in different countries. The provisions of the law apply only to certain trades mentioned in the Act. Even Germany, the first to legislate for the protection of its mechanics, artisans and skilled workmen, has not yet included the whole field of industry.

In the United Kingdom, the new law will only apply to mines, quarries, engineering works, factories, railways and building operations where machinery is employed or scaffolding over thirty feet in height.

The Act provides for compensation in case of accident resulting in disablement or death. As the funds from which compensation is to be provided must be furnished wholly by the employers, elaborate calculations are being made by those interested in mines, railways and industrial works as to the proportion of accidents to workmen and the cost of insurance against same. Discussion of the matter has caused a very warm and lively dispute between Mr. Chamberlain and the insurance companies. Letters to the press have brought forth suggestions from several quarters that the Government should conduct the insurance rendered necessary by the operation of the Workmen's Compensation Act.

Mr. Chamberlain, finding that the rates asked by

the insurance companies are much in excess of his estimate of the cost, is openly showing his disappointment, and, as his indignation increases under the fire of questions and remonstrances from insurance experts, he is proving to an observant public that even the best posted politician may base his calculations upon statistics of an insufficient or unreliable character. However, the 1st of July is fast approaching, and, as very few even of the largest and wealthiest firms in Great Britain are willing to shoulder the new liability fastened upon them by the Act, there will shortly be a great scramble to seek cover in insurance.

The dispute between Mr. Chamberlain and the insurance companies is interesting, and has set all the experts to work compiling statistics of accidents, fatal and otherwise, to workmen during the past five years. That the Government will undertake to supply the necessary insurance is not likely; that Mr. Chamberlain's criticism of the companies' proposed rates will be found to be undeserved is most certain; and that tariff and non-tariff companies are numerous enough to produce competition which will ensure the lowest possible charge for insurance may be taken for granted.

In the meantime, we have prepared for this issue of THE CHRONICLE a rough condensation of a table extracted from "Compensation for Industrial Accidents," by Professor Flux. The said table will furnish our readers with some idea of the constitution of the Act in question in the several countries interested therein.

COMPENSATION BY EMPLOYERS FOR INDUSTRIAL ACCIDENTS.

	GERMANY	AUSTRIA	NORWAY	GREAT BRITAIN	DENMARK
Date when Law came (or is coming) into operation	October, 1885.	November, 1889.	July, 1895.	July, 1898.	January, 1899.
COMPENSATION:					
Period covered.....	After 13 weeks.	After 4 weeks.	After 4 weeks.	After 2 weeks.	After 13 weeks.
In case of total disablement:—					
Proportion of allowance to wages	$\frac{2}{3}$	$\frac{3}{5}$	$\frac{3}{5}$	$\frac{1}{2}$	$\frac{3}{5}$
In case of death:—					
Funeral benefit.....	20 days' wages.	About \$10.00.	About \$13.40.	Expenses of illness and funeral not exceeding \$48.66 if no dependents.	About \$13.40.
Payments to dependents:—					
Widow.....	20% of wages.	20% of wages.	20% of wages.	Three years' wages, but not less than \$730 or more than \$1460.	Four y'rs' wages but not less than about \$330.00 or more than \$875.00.
Children under 15 years ...	15% of wages for each.	15% of wages for each. Illegitimate children 10%.	15% of wages for each.		
Parents and grandparents...	20% of wages altogether.	20% of wages.	20% of wages.		
When computing compensation, wages are to be estimated at previous year's earnings, but....		Not more than 1200 florins per year (say \$485)	Not more than 1200 kroner per year (say \$330)	Allowance not to exceed \$4.86 per week.	
Total allowance to dependents may not exceed...	60% of wages.	50% of wages.	50% of wages.		