INSURANCE: Analysis of various systems of, 10, 43; collective liability purest form of, 48; efficiency of various systems of, 32, 33; report of Canadian Superintendent of, 58; employers' liability insurance distinguished from accident insurance, 58; see also EMPLOYERS' LIABILITY INSURANCE.

INTRODUCTORY, 7.

KAUFMAN, Dr., 86.

LEE, Geo. A., 78.

LIABUITY INSURANCE COMPANIES: See EMPLOYERS' LIABILITY INSURANCE.

- LITIOATION: Induced by individual liability schemes, 45, 46; minimized by a collective liability system, 48.
- LUMP SUM PAYMENTS: An inducement to self-inflicted injury, 23; discouraged by collective liability system, 48; discussion of, 22; involves capitalized plan, 64; not equitable, 23; provided for by English Act, 51; tendency towards, under individual liability system, 46; will be superseded by periodical payments workmen unaccustomed to handling of, 22.

MANITOBA: Act of, unsatlsfactory, 41.

- MASSACHUSETTS ACT: A collective liability system, 47; analysis of, 56, 57; expect displace liability companies, 50.
- MEDICAL PHASE: Adjustment through report of physician, 34; expert medical attendance, 45; under Washington Act, 54.

METHODS OF COLLECTING FUNDS: See FUNDS.

METHODS OF COMPENSATION: See COMPENSATION,

METHODS OF PAYING COMPENSATION: Recommendations for in Ontario, 71.

MICHIGAN: Act of, expected to displace liability companies, 50; a collective liability Act, 47; letter to Governor of, 81.

MITCHELL, John, 27.

MUTUAL ASSOCIATIONS: See COLLECTIVE LIABILITY SYSTEM.

NATIONAL ASSOCIATION OF MANUFACTURERS, U.S., 17.

NEGLIOENCE: Theory of, 19.

New YORK: Act of, expected to displace llability companies, 50; Act of, has benefits according to anatomy schedule, 45; has introduced collective liability Act, 47; insurance statistics of Commission, 60; premium rates compared under employers' liability law and workmen's compensation, 37.

NEW YORK JOURNAL OF COMMERCE: Extract from, 78.

NEW YORK OUTLOOK: Article from, 74.

NORWAY: Analysis of Act of, 54, 55; deficit in, 65.

- OHIO: Analysis of Act of, 55, 56; contribution from workmen under Act of, 28; an optional State Insurance Act, 26, 48, 50; statistical investigation of Commission of, 21, 73.
- ONTABIO: Probable rates, if individual Liability Act introduced, 38; recommendations for, 69, 72.

OPTIONAL INSURANCE: See STATE COMPETITION.

PARLIAMENTARY COMMITTEE, 17.

PENALTY: For carelessness, etc., on part of workman, 19; under Washington Act. 21, 26.