

SUMMARY OF VOLUNTARY INSURANCE SCHEMES.

Argentina.

The legal status of mutual benefit societies is governed by the Civil Code. No provision is made for state aid to sickness funds.

Australia.

Sickness insurance is conducted almost exclusively by friendly societies which are offshoots of the English societies. Legislation governing friendly societies is within the jurisdiction of the States which have all enacted laws to secure the good management and financial stability of the funds. Societies are required to be registered before they can undertake insurance. In New South Wales societies receive a State subsidy, by virtue of an Act passed in 1908.

Belgium.

Mutual benefit societies are divided to two classes, free and recognized. The latter are those officially recognized by the Government and are entitled to state subsidies if they fulfil certain conditions.

Denmark.

Legislation provides for State recognition of, and assistance to, associations complying with certain conditions.

Finland.

By an Order issued in 1897 a network of sickness and invalidity funds was set up for artisans, workers and others in a similar position. Their resources are derived almost entirely from the contributions of the members and do not receive state or communal subsidies.

France.

An Act of 1898 provides for ministerial recognition of mutual benefit societies, unless these fail to comply with the law, and for their administration, and supervision, and lays down the conditions upon which societies may claim public assistance.

Great Britain.

Under the National Insurance Act, 1911, the friendly societies were entrusted with the task of administering the compulsory scheme. Many persons insure voluntarily with the societies in order to obtain benefits in excess of those granted under the compulsory scheme. Registration of societies is optional.

Northern Ireland & Irish Free State.

The organization of voluntary insurance is similar to that in Great Britain.

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