## MEMORANDUM OF INFORMATION RESPECTING SYSTEMS OF SICKNESS AND INVALIDITY INSURANCE EXISTING IN VARIOUS COUNTRIES.

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The purpose of this memorandum is to give information concerning the systems of sickness insurance which are in force in various countries of the world.

Insurance against sickness, like most other forms of social insurance, was first provided in the form of benefits paid by the guilds and, later on, by the friendly societies for their own members. As time went on these mutual aid systems proved inadequate to relieve the distress caused to industrial workers by sickness, and state assistance became necessary.

In some countries state aid took the form of granting special status to mutual aid societies and, in many cases, providing financial assistance from public funds. In other lands compulsory insurance was established.

Voluntary insurance schemes have been adopted in Italy (1886), Sweden (1891), Denmark (1892), Belgium (1894), Finland (1897), France (1898), Spain (1908) and Switzerland (1911).

Compulsory insurance systems were put in force in Germany (1883), Austria (1888), Hungary (1891), Luxemburg (1901), Norway (1909), Serbia (1910), Great Britain (1911), Russia (1911) and Roumania (1912). It may be noted that systems of sickness insurance established since the war have all been compulsory in character. These include Bulgaria (1918), Czechoslovakia (1919), Portugal (1919), Poland (1920), Japan (1922), Greece (1922), Chile (1924), Lithuania (1925), France (1928) and Netherlands (1929). In Australia and South Africa commissions have been appointed to study the question and a Bill providing for a system of social insurance was introduced in the Australian Parliament in 1928 but was not proceeded with. In Brazil a labour code which will contain provisions for sickness insurance is in course of preparation. In Italy a system of compulsory insurance against tuberculosis is announced as the beginning of a general scheme of sickness insurance.

The League of Nations International Labour Organization, at its 10th session held at Geneva in May-June, 1927, adopted two Draft Conventions and one Resolution on the subject of Sickness Insurance. The first Draft Convention related to Sickness Insurance for Workers in Industry and Commerce and Domestic Servants: the second Draft Convention dealt with Sickness Insurance for Agricultural Workers: and the Recommendation laid down General Principles of Sickness Insurance.

A short summary of the various voluntary schemes now in force is given below by countries in alphabetical order followed by a more detailed description of compulsory systems.

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