

source of litigation is to have the margin covered by insurance—in other words, to have *accident* insurance.

A scheme of insurance which has found favor in Ontario is for the employer to insure his "pay roll" for a certain amount against accidents happening in the course of employment. This insurance is gratuitous and without reference to the employer's liability under the present law in Ontario. For a small additional sum, to be deducted from the wages, the workman may have the amount increased or the insurance extended to cover all accidents whether in the course of employment or not. Such a co-operation on the part of the employee practically eliminates the possibility of litigation over the margin of risk not covered by the employer's legal liability or the insurance.

#### **Government Participation.**

Under a system where the burden of compensation is fixed directly upon the individual employer the active participation of the government is not necessary, the administration of the law being left to judicial tribunals whether regular courts or special tribunals created for the purpose. But where there is any sharing of the burden of compensation between employer and workman or any organized scheme of accident insurance in place of the direct responsibility of the employer, the intervention of the government is practically inevitable. The English-Act, as we have seen, admits of the formation of "schemes" of accident insurance to take the place of the liability under the Act. This feature has been copied in the Acts of British Columbia, Alberta and Manitoba, but in each of these provinces the matter of approving schemes is left in the hands of the Attorney-General. In England the evident intention of the provision is nullified by the requirement that any scheme of accident insurance shall be *at least as favourable* as the compensation provided by the Act. It is manifest that many schemes which, though in their legal aspect not "at least as favourable" to the workman, would be of much greater practical benefit are excluded by this provision. It is scarcely to be expected that this provision will be productive of better results in this country than in England, though doubtless much will depend upon the disposition of the official or body on whom is placed the responsibility of approving of any "schemes" that may be presented.