

ACCIDENT INSURANCE IN HOLLAND.

Insurance of agricultural labourers against accidents is not yet compulsory in Holland. In 1909, however, the farmers on their own account, founded an accident insurance association which has already made very promising progress. The organisation and working of this association, which is of the mutual type, are fully described in an article in the *Monthly Bulletin of Economic and Social Intelligence*, from which the following information is taken:—The business of insurance is conducted by institutions of three different grades. The Provincial Associations, of which the farmers are members, act as true insurance agencies. Above them there is the Central Mutual Society (*Centrale Landbouw Onderlinge*), but the whole business connected with accidents not really serious, which have not caused disablement for a period of more than two months, is dealt with exclusively by the Provincial Societies. The latter are autonomous organisations with their own by-laws and rules, which naturally must be uniform on essential points, and their own boards of management.

The Provincial Associations are divided into sections managed by local commissions elected by the members. The local commissions form the base upon which the whole system of insurance rests. Their principal duty is to investigate every case of accident, its importance and its causes, and to see that the person injured receives the necessary care and medical attention and the compensation due to him under the terms of his contract. As in most cases the consequences of accidents do not last beyond two months, the local commissions must themselves deal with the bulk of the work.

The persons who, at the head of the whole organisation, are responsible for the administration of the Central Mutual Society, are nominated by the representatives of the Provincial Associations. The actual management is in the hands of a board composed of two persons appointed at the general meeting. The Central Society provides for compensation in the more serious cases which require medical attendance for more than two months or which result in death. It thus serves in some degree as a re-insurance institute, while it is also the central administrative body which deals with all technical or legal questions of a general character. For this part of its work it has joined forces with organisations whose objects are similar to form a most useful body. By co-operating with the Horticultural Co-operative Society and with two industrial insurance associations it has been able to establish this body, which is in the nature of a special administrative board, to which the greater part of the work of management is entrusted. As a result the organisation, which is still young, has enjoyed from the start, and without incurring great expense, the services of a staff trained to deal with the difficult problems it has to face.

Each labourer, according to the rules relating to accidents, first of all receives medical treatment unless this has been provided for in some other way. Besides this, compensation is given to him for the disablement caused by the accident; and as this compensation is given for loss of wages it must be calculated upon wages. In case of temporary disablement the labourer receives 70 per cent. of the wages he would presumably have received; if, however, the disablement is only

partial, the compensation is reduced in proportion. In case of permanent disablement or permanent reduction of working capacity a pension is granted which may amount at most to 70 per cent. of the wages. In the case of fatal accidents the widow receives, for her natural life or until she re-marries, 30 per cent. of the deceased's wages, and every child receives 15 per cent. up to his or her seventeenth year; however, the total pensions of the widow and children may not exceed 60 per cent. of the deceased's wages. Further, in 1913, the insurance was extended to cover funeral expenses up to an amount equal to thirty times the daily wage.

The cost of insurance is paid by the masters, and the necessary funds are provided by levying contributions from them in proportion to the amount which they pay annually in wages. In determining this amount the information supplied by the masters themselves is first considered. On July 15, 1913, the insurance scheme embraced 11,000 members, paying each year in wages the sum of 15,640,000 florins. One of the statistical tables which accompanies the article to which we have referred shows clearly that the cost of the whole organisation, consisting of Central, Provincial and Local Associations, is comparatively small.

Notwithstanding the heavy expenditure in the first years on installation and propaganda, the expenses of management were, in 1910 and 1911, only 40 per cent., and in 1912 33 per cent. of the total expenditure. This is due mainly to the large amount of assistance given personally by the members to the local sections. Naturally as the number of members increases the insurance becomes gradually cheaper. For each 100 florins distributed as wages the total expenses amounted in 1910 to 1.01 florins; in 1911 to 0.956 florins; and in 1912 to 1.04 florins. Besides the organisation here spoken of, there exist in Holland various other associations for insurance against sickness and accident, based on the principle of mutuality and organised in connection with the Re-insurance Institute established by the Dutch Peasants League.

The mutual insurance organisation here dealt with, and which has grown up without anything in the nature of pressure from Government, is an excellent proof of the spirit which inspires the Dutch farmers. It would seem highly probable that, in the event of insurance being made compulsory in Holland, the law will give due weight to this organisation, which, in carrying out to the full the principle of decentralisation, seems to meet the needs of the agricultural classes and to contribute in no small degree to the growth of a spirit of solidarity among the farmers.

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FRENCH MISSION COMING TO CANADA.

An important group of French financiers are sending a French mission to Montreal composed of Count Tanneguy d'Osmoy, former Lieut. of Marines, Knight of the Legion of Honour, ex Deputy and Charge d'Affaires of the official missions of the French Government; M. Faucompre, retired Forester and Conservator of the Forests of the Republic, Knight of the Legion of Honour, and M. Charles Pupat, civil engineer, left Paris on the 23rd instant by steamer "Alaunia" to study forest concessions and the possibilities of their working.