

should be able, in the event of any dispute with the doctor, to send the injured person to the referee.

63. In this Act it says the worker "shall," if so required by the employer, "submit himself for examination by any registered medical practitioner nominated and to be paid by the employer or any such other person"?—If there is a dispute the man has his doctor and the employer has his, and we want a referee so that the man can be instructed by the employer to submit himself to the referee. At the present time the worker is the only person who can claim to go before the Government referee.

64. Would you be in favour of having a Government referee?—Every time, sir. That would finish the dispute. I do not think there is anything else I need refer to.

65. *Mr. Arnold.*] You say that you are prepared to accept the decision of a Government referee every time?—Yes.

66. Have these referees given general satisfaction in the past?—I think so. There have been cases where we thought they were perhaps not right, but at the same time we have always taken their decisions. Doctors differ from one another.

67. You find that these referees are fairly impartial?—I think so. It does not always follow that they are the most competent men, in certain cases. The medical referee is an ordinary practitioner, and would not be a specialist like Dr. Ferguson; yet under the Act he takes all cases.

68. Do you know of cases where men suffering accidents have been recommended not to go to the referee and have got less compensation?—Yes, I think so. It is almost invariably to the advantage of the injured person to go to the referee, because by doing so he does away with one of the most expensive features—that is, when experts are called before the Court and a number of medical men are engaged. I have seen as many as seven—three on one side and four on the other.

69. *Hon. Mr. Millar.*] This Act provides for a considerable increase in the benefits to the workers insured over and above what is provided for in the present law?—Yes.

70. Can you tell me whether your legal costs are considerable in connection with your business?—Yes, pretty fair.

71. In assessing your premiums you have to take into account the estimated amount for legal costs?—Yes.

72. Under the provisions of this Act the number of cases which will go before the Court will be materially reduced?—Oh, yes! I should say very much so.

73. The employers' liability having been wiped out, and all accidents having been practically brought under this law or under the common law, whichever is preferred, you will be in a better position to assess your liabilities, or to compute them?—Yes.

74. In view of these facts, do you think the Bill will necessitate any material increase in the premiums charged?—I think certain trades and occupations will require adjustment.

75. Irrespective of whether the Act comes into force or not, there are certain trades in New Zealand that are of an unpayable character?—I have had the advantage of being able to compare my results with those of other people doing the same class of business, whereby we have been able to take seven-eighths of the total wages-sheets in a number of industries, and in some of these cases the loss-ratio per hundred pounds of wages has been from double to treble the actual rate per hundred pounds of wages paid as a premium.

76. Would the passing of this Act in its present form, subject to some minor amendments which have been suggested, tend to increase the premiums to any extent over the industries of New Zealand?—I think so to a certain extent, but the present rates ruling in New Zealand are inadequate, and if they were placed on what is an adequate rate over the present rates I do not think, except in certain trades, it would be necessary to make material increases.

77. Of course you have had no experience of the disease pneumonicosis, and do not know what rate might be charged on that?—I had a large number of cases in Sydney of a disease arising in connection with the sewage-works. It might possibly necessitate an increase in the premiums in this case.

78. But there are a number of industries in which the passing of this Bill would not to any extent increase the premiums?—With regard to the miner's disease, I do not think it would cause a great increase in the premiums, provided that before the men were employed they were medically examined. I do not think there would be many new cases. The majority of such cases is where men have come from other parts suffering from complaints. The chief feature, of course, is the increase in the amount from £300 to £500.

79. Yes, and the same thing applies to the law-costs. Having only the one Act will reduce your costs to some extent, which I presume would go against the other advantages which you say would be fair to the worker?—Yes, I think the provision that all cases shall be heard by the Arbitration Court in lieu of going before many men with different ideas will effect a great reduction. It will prevent a large number of things that occur undoubtedly. We get some unfortunate cases occasionally where we have to send a solicitor perhaps forty miles away, and people trade on this, and compel us to go to tremendous expenditure. This will be avoided if the cases are settled by the Arbitration Court.

80. *Mr. Hardy.*] In the event of this Bill becoming law, do you think the premiums will be increased to the farmers?—The farmers at the present time are paying what is an absolutely ridiculous rate. The farmers' risks are bad, and it is one of the industries which should pay considerably more. The loss-ratio went up from 4s. per cent. on wages-ratio in the first year or so, and has steadily increased year by year until it reached 15s. and 16s. per cent., and they are only paying 8s. 6d. or 9s.

81. I am not dealing with the present rate: my question is, if this Bill becomes law, will it increase the charges farmers will have to meet?—I do not think it will.

82. Then, as a whole you approve of a great many of the proposals in the Bill?—Most of them.

83. And those you do not approve of you have noted?—Yes.