

Second Schedule I think the idea of naming the actual instances of permanent disablement might be considerably extended. This point has been considered in England. In the *Journal of the Institute of Actuaries* there is a prize essay written by John Nicoll, F.F.A., A.I.A., one of the members of the Institute, in respect to the "Actuarial Aspects of Recent Legislation in the United Kingdom and other Countries," on the subject of compensation to workmen for accidents. It is extremely interesting, and I should like to read some extracts from it to the Committee if you do not mind. The part of the essay that particularly affects the matter now under consideration is that relating to the liquidation in Italy of the indemnity in the case of *permanent* partial and total disablement. The extract is as follows:—

"For the purpose of liquidating the indemnity in the case of permanent inability, absolute or partial, the following rules shall be observed:—

"(1.) Permanent absolute invalidity will be held to consist in the total loss of—

"(a.) Two arms or two hands:

"(b.) Two legs or two feet:

"(c.) An arm and a leg, or a hand and a foot:

"(d.) The sight of both eyes:

"(e.) Loss of mental power involving inability to work.

"(2.) Permanent partial invalidity will consist in the diminishing in part, but essentially and throughout life, the fitness to work. In cases of permanent partial invalidity, with a view to the liquidation of the indemnity, the annual salary may be held to be reduced in the following proportions:—

	Per Cent.
"The total loss of the right arm, or the greater part of the arm ...	80
The total loss of the left arm, or of the greater part of the arm ...	75
The total loss of the right hand, or of five fingers of the right hand, or of the lower part of the right arm, or of a thigh...	70
The total loss of the same for the left hand and arm ...	65
The total loss of a leg ...	60
The total loss of a foot, or the lower part of the leg ...	50
The total loss of the sight of one eye, together with the serious diminution of the sight of the other eye ...	50
The total loss of hearing ...	40
The total loss of the sight of one eye ...	35
The total loss of the thumb of the right hand ...	30
The total loss of the thumb of the left hand ...	25
The total loss of the forefinger of the right hand ...	20
The total loss of the forefinger of the left hand ...	15
The total loss of part of the thumb of the right hand ...	15
The total loss of the little finger of the hand ...	12
The total loss of the middle, or ring, finger of a hand ...	8
The total loss of a toe or of a joint of a finger ...	5
Inguinal rupture ...	15
Complete deafness of one ear ...	10
For serious mental disturbance, which does not exclude manual labour, the wages may be considered reduced to the extent of ...	50
In case of the loss of several members, the reduction of wages corresponds to the sum of the relative quota of the single reductions, but must not exceed in all ...	80

"The total and incurable paralysis of the limbs or of the powers renders them completely useless, and is equivalent to the total loss of them. When, instead, it renders them only partially useless, the reduction of wages may be considered in the measure directly inferior, and may not go beyond the minimum limit of 5 per cent."

Some remarks made by Mr. Nicoll appear to me to be singularly appropriate at the present juncture, as showing the necessity for a schedule by means of which compensation for various injuries can be readily assessed. He says, "Again, the regulations in the Italian Act fixing the proportions of inability to be assumed in connection with the loss of various members of the body must tend to make the administration of the law much more simple and uniform. Vagaries have been noticed in this respect in connection with the working of our own law (*i.e.*, in Great Britain), and there is no doubt that some such regulations as are contained in the Italian law would tend very much to improve matters with us (*i.e.*, Great Britain) in fixing the amount of compensation payable under our Workmen's Compensation Act. It would seem that in Germany the Miners' Union and accident insurance companies have, in like manner, fixed upon a scale of values to be allowed for injury. According to that scale, loss of a left hand is estimated as causing a reduction of 60 or 70 per cent. of the industrial value; loss of a right hand, a reduction of 70 or 80 per cent.; and loss of both hands, a reduction of 100 per cent." This matter has also been further considered in Germany, for I find in a book entitled "Examination for Life Insurance," by an eminent American practitioner, Dr. Charles Lyman Green, who is an ex-president of the National Association of Life Insurance Examining Surgeons in the United States, a somewhat similar scheme in the form of a chart, the particulars of which are as follows:—