

21. *Hon. Mr. Millar.*] The reason why that is put in is that, according to medical authorities, the chance of accident up to 12 ft. is small, and in nine cases out of ten there is little or no injury by a fall; but if a person fell only 12 ft. 6 in. you might be seriously injured. Every inch above 12 ft. is considered for some reason to be dangerous?—I would defer to medical authorities on a question like that. The decisions have gone far enough to mark out very clearly what is a hazardous occupation, and having carefully considered the schedule I would say without hesitation that it is simply declaratory of the existing law. The Act, moreover, is not limited to these hazardous occupations in the schedule.

22. *The Chairman.*] The whole tendency of this definition of hazardous trades, as already recognised, will not be to increase the premiums by themselves?—No. We have State insurance, and the outside companies cannot increase the premiums without driving business into the State Department. I think the tendency on the whole will be to increase the premiums, but not on account of Schedule I. The Second Schedule, I think, embodies a very good idea. It fixes the liability for special injuries.

23. *Hon. Mr. Millar.*] You are quite satisfied that under this Act the worker will be very much better off than he is at the present time?—Unhesitatingly I answer in the affirmative. I have already said that the measure in my opinion is a great advance on the existing legislation. It makes for greater simplicity, which is very desirable. It limits the possibility of litigation with its consequent expense, and it embodies the law, as it were, in a kind of code which is fairly intelligible to every intelligent person.

24. Then, if there is no material increase in the premiums required to obtain these benefits, you are of opinion that the Bill should be passed?—Certainly. I do not think there should be any material increase in the premiums.

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