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PUBLISHERS FOR THE RUSSELL SAGE FOUNDATION  
105 EAST 22d STREET, NEW YORK

RUSSELL SAGE  
FOUNDATION

WORKINGMEN'S  
INSURANCE  
IN EUROPE

By

LEE K. FRANKEL  
AND  
MILES M. DAWSON

WITH THE CO-OPERATION OF  
LOUIS I. DUBLIN

NEW YORK  
CHARITIES PUBLICATION  
COMMITTEE . . . . MCMXI

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## FOREWORD

**R**EALIZING that the subject of insurance for workingmen was one of great importance and that it was a pressing one in the United States, the Russell Sage Foundation early in 1908 secured the services of Mr. Lee K. Frankel to make a study of insurance in Europe. Mr. Frankel was specially qualified for the work by his wide experience in social work and a knowledge of the problems involved gained by acquaintance with families of working people. Soon after he began to plan the study he associated with him Mr. Miles M. Dawson, who was thoroughly expert on the technical side of insurance and well informed as to its social bearings.

Information about workingmen's insurance is specially needed at this time. Eight states have appointed official commissions to study the subject and report plans for adoption. These commissions include employers, members of trade unions and social workers. A committee of the National Manufacturers' Association, after much study, submitted an interesting report at the recent annual meeting of the Association. The committee's resolution adopting the principle of compensation, in preference to the system of employers' liability now prevalent, was passed unanimously, as well as a resolution urging a wider use of preventive machinery. Two conferences of members of state commissions and others interested have been held. The interest in insurance is evidently widespread and steadily growing. Yet there has been little experience in the United States on which to base positive recommendations; nor have we sufficient information, in easily accessible form, to enable us to decide how European precedents may be wisely followed under American conditions.

This volume presents the results of a careful investigation, covering about six months, of the systems of insuring workingmen in operation in European countries. It gives in fuller detail than has been done heretofore in this country the various kinds of

#### FOREWORD

European insurance, their methods of operation, their finances and their relations with governments. Unfortunately it was not possible to study the general social effects of the policies adopted in Europe nor their effect on the various manufacturing and other enterprises upon which they operated. Shortly after his return from Europe Mr. Frankel accepted an invitation to take charge of the industrial department of the Metropolitan Life Insurance Company. This prevented his pursuing the study, so it seemed best to do nothing more until this volume was issued.

The compilation of the information gathered and its presentation in proper form have taken much time. The consequent postponement of the date of issue has seemed amply justified.

JOHN M. GLENN

NEW YORK, August, 1910

## PREFACE

THE studies on which this volume is based were made for the purpose of obtaining accurate and recent information concerning the methods in operation in certain European countries for the protection of workingmen and their dependents from the financial consequences of the following misfortunes:

- I. Death from industrial accidents or from other causes, such as sickness or accidents not industrial.
- II. Disablement; temporary or permanent, total or partial; from industrial accidents or from other causes, such as sickness, old age, or accidents not industrial.
- III. Involuntary unemployment.

Prior to 1908 the only important works on workingmen's insurance that had been published in the United States were John Graham Brooks' *Compulsory Insurance in Germany*, published in 1893 as a special report of the United States Bureau of Labor, the comprehensive work of W. F. Willoughby, *Workingmen's Insurance*, which appeared in 1898, and a report on *Industrial Accidents* by A. F. Weber, of the New York State Bureau of Labor, in 1899. The progress made in Europe since these reports appeared has been extraordinary; for this reason and in view of the agitation and interest in the subject of workingmen's insurance in the United States, it is believed that the present report is timely.

Since the investigation was originally undertaken, in 1908, an interesting work by F. W. Lewis, on the obligatory systems of insurance in Europe, entitled *State Insurance*, and several valuable publications treating of workingmen's insurance in the United States have appeared. Among these may be mentioned: *Industrial Insurance in the United States* by Charles R. Henderson (The University of Chicago Press, 1909); *The Beneficiary Features of American Trades Unions* by James B. Kennedy (Johns Hopkins University Press, 1909); and the Twenty-third



## PREFACE

Annual Report of the United States Commissioner of Labor, entitled, *Workmen's Insurance and Benefit Funds in the United States*. In the Bibliography at the end of this volume will be found the titles of the more important publications, American and foreign, that deal with our subject.

This present report has been confined to a study of the systems in force in Great Britain, Norway, Sweden, Denmark, Holland, Belgium, France, Switzerland, Italy, Germany and Austria. These countries were visited by the investigators, as they were the only ones in Europe having systems of workingmen's insurance which especially warranted study at close range. Special attention is called to Appendix I, which contains a summary of insurance systems now in operation in the various countries.

In the preparation of the report, a large amount of original literature, collected at the time of the investigation, has been made use of. This includes reports of bureaus of labor, insurance departments, and individual societies and associations. In all cases the statistics employed have been taken from the latest published statements obtainable. Due credit should be given to the articles on workingmen's insurance in the *Handwörterbuch der Staatswissenschaften*, of which liberal use has been made with the consent of their authors. The material collected was studied by Dr. Louis I. Dublin, who prepared the detailed descriptions and the statistics of the phases of workingmen's insurance in the various countries, the tables in the appendices and the Bibliography.

The authors desire to express their appreciation for the unflinching courtesy shown to them while in Europe by officials of various insurance departments, insurance companies, labor, statistical and other governmental bureaus, actuaries and others interested in workingmen's insurance. They wish, also, to acknowledge valuable suggestions from Mr. William F. Willoughby and officials of the United States Bureau of Labor.

## TABLE OF CONTENTS

	PAGE
FOREWORD . . . . .	v
LIST OF TABLES . . . . .	xiii

### INSURANCE AGAINST INDUSTRIAL ACCIDENTS

I. Employers' Liability . . . . .	3
II. Insurance of Employers in Private Companies . . . . .	14
III. Insurance of Employers in Mutual Associations . . . . .	26
IV. Insurance of Employers in Government Departments . . . . .	33
V. Workmen's Compensation and Accident Insurance in Various Countries . . . . .	42
Great Britain, 42; Norway, 48; Sweden, 51; Den- mark, 54; Holland, 57; Belgium, 61; France, 64; Switzerland, 73; Italy, 81; Germany, 89; Austria, 115.	
VI. Insurance of Employers from the Standpoint of Public Policy . . . . .	133

### INSURANCE AGAINST SICKNESS AND DEATH

VII. Sickness Insurance . . . . .	147
VIII. Funeral Insurance . . . . .	160
IX. Maternity Insurance . . . . .	166

TABLE OF CONTENTS

	PAGE
X. Insurance against Sickness and Death in Various Countries . . . . .	169
Great Britain, 169; Norway, 183; Sweden, 187; Denmark, 189; Holland, 193; Belgium, 199; France, 201; Switzerland, 214; Italy, 224; Germany, 227; Austria, 262.	

INSURANCE AGAINST INVALIDITY AND OLD AGE

XI. Insurance against Invalidity . . . . .	281
XII. Old Age Annuities and Pensions . . . . .	287
XIII. Pensions to Widows and Orphans . . . . .	304
XIV. Insurance against Invalidity and Old Age in Various Countries . . . . .	313
Great Britain, 313; Norway, 315; Sweden, 317; Denmark, 318; Holland, 319; Belgium, 320; France, 322; Switzerland, 340; Italy, 343; Germany, 346; Austria, 361.	

INSURANCE AGAINST UNEMPLOYMENT

XV. Insurance against Unemployment . . . . .	367
XVI. Insurance against Unemployment in Various Countries	378
Great Britain, 379; Norway, 380; Sweden, 381; Denmark, 381; Holland, 383; Belgium, 385; France, 385; Switzerland, 386; Italy, 388; Germany, 389; Austria, 392.	

COMPLETE INSURANCE SYSTEMS

XVII. Tendency toward a Complete and Connected System of Insurance for Workingmen . . . . .	395
XVIII. The Reform Project in Germany . . . . .	406
XIX. The Reform Project in Austria . . . . .	414

**TABLE OF CONTENTS**

**APPENDICES**

	<b>PAGE</b>
I. Summary of laws, institutions and administration of Workingmen's Insurance Systems in Europe . . . . .	422
II. Cost and Benefits of Workingmen's Insurance in Germany, 1907 . . . . .	430
III. Statistics of Accident Insurance in Switzerland, 1907 . . . . .	432
IV. Table of Foreign Money Values . . . . .	433
<b>BIBLIOGRAPHY . . . . .</b>	<b>435</b>
<b>INDEX . . . . .</b>	<b>443</b>

# LIST OF TABLES

## INSURANCE AGAINST INDUSTRIAL ACCIDENTS

TABLE	<i>Great Britain</i>	PAGE
1.	Benefits and rates of the Law, Union and Crown Insurance Company . . . . .	45
2.	Number of employes, accidents and diseases, and compensation paid in certain industries, 1908 . . . . .	47
	<i>Sweden</i>	
3.	Present values of annuities payable quarterly under the law of 1901 . . . . .	53
	<i>Denmark</i>	
4.	Proportions of various degrees of impairment in accident cases, 1906 . . . . .	57
	<i>Holland</i>	
5.	Total number of accidents, cost of management and amount of indemnities paid, 1903-1905 . . . . .	60
	<i>France</i>	
6.	Percentage distribution of accident insurance by kind of company, 1901 and 1906 . . . . .	68
7.	Ratio of premium receipts to payrolls, in insurance companies and societies, 1901-1906 . . . . .	69
8.	Income and expenditures of the National Guarantee Fund, 1905-1906 . . . . .	70
9.	Number of accidents in 24 classes of industries and occupations, 1903-1906 . . . . .	70
10.	Fatalities and injuries in mines and quarries, 1901-1906 . . . . .	71
	<i>Switzerland</i>	
11.	Number employed, accidents and compensation paid in factories and trades, 1888-1902 . . . . .	75
12.	Estimated total and distribution of expenditure for accident insurance . . . . .	81
	<i>Italy</i>	
13.	Statistics of accident insurance, 1903-1905, and of the National Accident Fund, 1903-1906 . . . . .	88
	<i>Germany</i>	
14.	Summary of accident, sickness, and invalidity and old age insurance statistics, 1906 . . . . .	91
15.	Number of associations, establishments, state executive boards, and persons insured against accident, 1885-1907 . . . . .	101
16.	Total number of accidents, number and proportions compensated, 1888-1907 . . . . .	103
17.	Number of accidents, and number per 1000 persons insured in industrial mutual associations, 1888-1907 . . . . .	104
18.	Ratio of accidents per 1000 full-time workers in 22 classes of occupations, 1906-1907 . . . . .	105

LIST OF TABLES

TABLE	PAGE
19. Causes of accidents in industrial, building, marine and trade associations, for which compensation was first paid in 1907 . . . . .	106
20. Number of accidents in agriculture and forestry and ratio per 1000 insured, 1890-1907 . . . . .	106
21. Disbursements classified by kind of expenditure, 1885-1907 . . . . .	107
22. Compensation per person injured and member treated, 1885-1906 . . . . .	108
23. Number, per cent and disposition of awards appealed to courts of arbitration, 1886-1907 . . . . .	109
24. Number, per cent and disposition of appeals from courts of arbitration to the Imperial Insurance Office, 1886-1907 . . . . .	109
25. Items of management expense of mutual associations of employers, 1885-1907 . . . . .	111
26. Receipts of mutual associations of employers, 1885-1907 . . . . .	112
27. Amount of reserve fund of the mutual associations of employers, 1885-1907 . . . . .	113

*Austria*

28. Classification of industries by hazards in the territorial accident insurance organizations . . . . .	119
29. Rates of contribution in the seven territorial insurance organizations . . . . .	119
30. Rates of contribution for each danger class . . . . .	120
31. Number of industrial and agricultural establishments, average number of insured employes and amount of wages, 1890-1906 . . . . .	122
32. Total number of accidents and number per 10,000 full-time workers, 1890-1906 . . . . .	123
33. Number of accidents and number per 10,000 full-time workers requiring and not requiring compensation, 1890-1906 . . . . .	124
34. Number of full-time workers insured and proportion of accidents for 56 industries, 1906 . . . . .	125
35. Number and amount of current permanent pensions, 1897-1906 . . . . .	127
36. Amount of burial benefits and pensions paid, 1904-1906 . . . . .	127
37. Number of pensioners, average annual pension and per cent of wages, 1906 . . . . .	128
38. Total disbursements of insurance associations, 1904-1906 . . . . .	129
39. Ratio of management expenses to contributions and indemnities, 1890-1906 . . . . .	129
40. Premiums, interest and other income of insurance associations, 1904-1906 . . . . .	130
41. Assets and liabilities of insurance associations, 1904-1906 . . . . .	131
42. Disposition of cases by courts of arbitration, 1904-1906 . . . . .	132

INSURANCE AGAINST SICKNESS AND DEATH

*Great Britain*

43. Statistics of the National Deposit Friendly Society, 1897-1905 . . . . .	175
44. Financial statement of the National Deposit Friendly Society, 1907 . . . . .	176
45. Contribution per month, for lowest and highest scale of benefits, Independent Order of Odd Fellows . . . . .	179
46. Membership and funds of registered friendly societies and branches in Great Britain and Ireland, December 31, 1899 and 1905 . . . . .	182

*Norway*

47. Estimated number of persons covered by sickness insurance law of 1909 . . . . .	185
48. Estimated net cost of insurance under sickness insurance law of 1909 . . . . .	185
49. Income classes proposed under sickness insurance law of 1909 . . . . .	185

## LIST OF TABLES

TABLE		PAGE
	<i>Denmark</i>	
50.	Sickness disbursements of the "Fremtiden," 1907 . . . . .	191
	<i>France</i>	
51.	Number of free and approved societies, 1898-1908 . . . . .	204
52.	Membership of free and approved societies, 1898-1907 . . . . .	204
53.	Income of approved and free societies, 1898, 1903, 1904 . . . . .	206
54.	Number of beneficiaries of approved and free societies . . . . .	206
55.	Character and value of benefits paid by approved and free societies, 1904 . . . . .	208
56.	Monthly dues charged by communal sickness insurance societies . . . . .	210
57.	Number and membership of trade associations which pay benefits, France, 1900, 1905 . . . . .	211
58.	Statistics of miners' sickness societies, 1900 and 1906 . . . . .	212
	<i>Switzerland</i>	
59.	Number and per cent of sickness insurance societies and of their membership, by kind of benefit . . . . .	217
60.	Number and per cent of compulsory and voluntary sickness insurance societies and of their membership, 1903 . . . . .	218
61.	Number and per cent of sickness insurance societies by class, 1880-1903 . . . . .	219
62.	Income and expenditures of sickness insurance societies, 1903 . . . . .	219
	<i>Italy</i>	
63.	Number of mutual aid societies, membership and funds, 1862-1904 . . . . .	225
64.	Percentages of disbursements in sickness insurance societies, 1904 . . . . .	226
	<i>Germany</i>	
65.	Number of sickness insurance societies, by class, 1885-1907 . . . . .	236
66.	Number insured in sickness insurance societies, 1885-1907 . . . . .	237
67.	Average number of members per sickness insurance society, 1885-1907 . . . . .	237
68.	Number of sickness insurance societies according to size of membership, 1907 . . . . .	239
69.	Number of men and women in sickness insurance societies, 1885-1907 . . . . .	239
70.	Per cent and duration of sickness and per cent of deaths in sickness insurance societies, 1888-1907 . . . . .	240
71.	Average number of cases of sickness for both sexes per 100 insured in sickness insurance societies, 1888-1907 . . . . .	241
72.	Total and average cost of medical treatment and medicines, sickness insurance societies, 1885-1907 . . . . .	243
73.	Total cost of hospital service, sickness insurance societies, 1902-1907 . . . . .	243
74.	Average cost of hospital service per member, sickness insurance societies, 1885-1907 . . . . .	243
75.	Total cost of care of convalescents, sickness insurance societies, 1902-1907 . . . . .	244
76.	Total sick benefits paid, sickness insurance societies, 1902-1907 . . . . .	244
77.	Average sick benefits per member, sickness insurance societies, 1885-1907 . . . . .	245
78.	Average amount of death benefits, sickness insurance societies, 1892-1907 . . . . .	246
79.	Membership and amount of sick benefits, including those for women before and after confinement, sickness insurance societies, 1903-1907 . . . . .	246
80.	Total disability and death benefits, sickness insurance societies, 1902-1907 . . . . .	247
81.	Total benefits per member, sickness insurance societies, 1885-1907 . . . . .	248
82.	Percentage of various kinds of benefits paid, sickness insurance societies, 1907 . . . . .	248

LIST OF TABLES

TABLE	PAGE
83. Percentage of sickness insurance societies collecting given percentages of wages, 1885-1907 . . . . .	249
84. Total contributions of members, sickness insurance societies, 1902-1907 . . . . .	250
85. Average annual contributions per member, sickness insurance societies, 1888-1907 . . . . .	250
86. Benefits and contributions, sickness insurance societies, 1906 and 1907 . . . . .	251
87. Average benefits and contributions per member, sickness insurance societies, 1907 . . . . .	251
88. Total cost of management, sickness insurance societies, 1902-1907 . . . . .	252
89. Average cost of management per member of sickness insurance societies, 1902-1907 . . . . .	252
90. Income and disbursements of all sickness insurance societies, 1906-1907 . . . . .	253
91. Total income and disbursements of sickness insurance societies according to class, 1907 . . . . .	254
92. Number and per cent of solvent and insolvent sickness insurance societies, 1907 . . . . .	255
93. Total and average reserve per member, sickness insurance societies, December 31, 1907 . . . . .	255
94. Weekly contributions and sick and funeral benefits by wage classes. Local society of Leipsic, 1908 . . . . .	258
95. Receipts and disbursements of the local society of Leipsic, 1908 . . . . .	260
<i>Austria</i>	
96. Number of sickness insurance societies, December 31, 1890-1906 . . . . .	266
97. Number and average membership of sickness insurance societies, 1890-1906 . . . . .	267
98. Per cent of sexes in sickness insurance societies, 1906 . . . . .	267
99. Average number and per cent of sickness insurance societies and of membership, 1906 . . . . .	268
100. Total number of cases and days of sickness and deaths in sickness insurance societies, 1890-1906 . . . . .	269
101. Cases and days of sickness and death rate in sickness insurance societies, 1890-1906 . . . . .	270
102. Cases and days of sickness and death rate in sickness insurance societies, 1906 . . . . .	271
103. Total benefits and other expenditures of sickness insurance societies, 1906 . . . . .	271
104. Ratio of various items of expenditure to total, and amount expended per member in sickness insurance societies, 1906 . . . . .	272
105. Ratio of various benefits to total benefits in sickness insurance societies . . . . .	273
106. Average benefits per day, per case of sickness, and per death in sickness insurance societies, 1906 . . . . .	273
107. Average contribution and average benefit per member in sickness insurance societies, 1906 . . . . .	274
108. Income and disbursements of sickness insurance societies, 1906 . . . . .	274
109. Financial condition of sickness insurance societies, 1906 . . . . .	275
110. Financial condition of sickness insurance societies, in percentages, 1906 . . . . .	276
111. Appeals from courts of arbitration in sickness insurance societies, 1906 . . . . .	277

INSURANCE AGAINST INVALIDITY AND OLD AGE

*Great Britain*

112. Amounts allowed under old age pension act . . . . .	315
--	-----



## LIST OF TABLES

TABLE	PAGE
<i>Belgium</i>	
113. Number and amount of deposits and amount of annuities in state annuity fund, 1890-1906 . . . . .	322
<i>France</i>	
114. Number and amount of deposits and amount of reserves in the Caisse Nationale des Retraites, 1884-1906 . . . . .	324
115. Individual deposits according to size in the Caisse Nationale des Retraites, 1906 . . . . .	325
116. Collective deposits in the Caisse Nationale des Retraites, 1906 . . . . .	326
117. Annuities granted at different ages for an annual premium of one franc, Caisse Nationale des Retraites . . . . .	328
118. Deposits under the principal not returnable and principal returnable plans, Caisse Nationale des Retraites, 1851-1896, 1906 . . . . .	329
119. Number and value of annuities since 1851 and in force December 31, 1906, Caisse National des Retraites . . . . .	329
120. Annuity secured in La France Prévoyante by annual payment of 12 francs . . . . .	338
121. Premiums required to purchase an annuity of 150 francs, beginning at age fifty, in Prévoyance Commerciale . . . . .	339
<i>Switzerland</i>	
122. Number and value of policies in insurance department and amount of cantonal subsidy, Canton Neuenburg, 1899-1906 . . . . .	340
123. Annuities secured by annual payment of 10 francs, without subsidy from the canton, Canton Waadt . . . . .	342
124. Annuities secured at the age of sixty by continuous annual payments of 6, 12, 24 and 60 francs in addition to annual subsidy from the canton, Canton Waadt. . . . .	342
<i>Italy</i>	
125. Number insured and value of annuity fund, December 31, 1899-1907 . . . . .	346
<i>Germany</i>	
126. Joint weekly contributions of employer and employes for old age and invalidity insurance by wage class . . . . .	348
127. Annual pensions and government bonuses by wage class under old age insurance . . . . .	349
128. Annual pensions and government bonuses by wage class under invalidity insurance . . . . .	350
129. Number of insurance agencies and of persons insured against old age and invalidity, 1891-1907 . . . . .	353
130. Number of pensions and number paid for first time, for invalidity, sickness and old age, 1891-1908 . . . . .	353
131. Average pensions paid for invalidity, sickness and old age, 1891-1907 . . . . .	355
132. Expenditures for benefits for invalidity, sickness and old age, 1891-1907 . . . . .	356
133. Number and value of contributions returned under old age and invalidity insurance, 1891-1908 . . . . .	357
134. Number of pensions and of contributions returned, and number, per cent and disposition of appeals to courts of arbitration under old age and invalidity insurance, 1891-1907 . . . . .	357
135. Total number of appeals and number and disposition of these decided by the Imperial Insurance Office under old age and invalidity insurance, 1891-1907 . . . . .	358
136. Disbursements for old age and invalidity insurance, 1891-1907 . . . . .	358
137. Expenses of management in detail under old age and invalidity insurance, 1891-1907 . . . . .	359

LIST OF TABLES

TABLE	PAGE
138. Receipts in detail under old age and invalidity insurance, 1891-1907 . . . . .	359
139. Amount of reserve funds on December 31, under old age and invalidity insurance, 1891-1907 . . . . .	360
<i>Austria</i>	
140. Wage classification of insurance against invalidity and old age . . . . .	362

INSURANCE AGAINST UNEMPLOYMENT

<i>Denmark</i>	
141. Receipts and disbursements of Danish unemployment funds for eight months ending March 31, 1908 . . . . .	382
<i>Italy</i>	
142. Membership and benefits of unemployment department of Umanitaria, Italy, 1906 and 1907 . . . . .	388
<i>Germany</i>	
143. Statistics of the unemployment fund in Cologne, 1896-1908 . . . . .	390

COMPLETE INSURANCE SYSTEMS

144. Proposed contributions for old age and invalidity insurance in reform project, Germany . . . . .	413
145. Estimated cost of insurance to employers and employes in reform project, Austria . . . . .	419

## APPENDICES

## APPENDI

### SUMMARY OF WORKINGMEN'

#### A. ACCIDEN

<i>Country</i>	<i>Form of Insurance and Date* of Statutes</i>	<i>Persons Insurable</i>	<i>Character of Insurance Organization and Numbers Insured</i>
I Great Britain	Voluntary insurance Laws of 6, 8, 1897; 30, 7, 1900; 21, 12, 1906, and 28, 8, 1907	Workmen and domestics (unrestricted) Employees and officials in industry and agriculture (with yearly wages up to \$1250)	At choice of employers state, mutual or priva stock companies  Also by agreement in establishment funds
Statistics (1908)		Population 42,500,000; 13,000,000 wage- earners	
II Norway	Compulsory insurance Laws of 23, 7, 1894, and 12 6, 1906	Workmen and employes in industry (with yearly wages up to \$324)	State institution only
Statistics (1908)		Population 2,300,000; 400,000 wage- earners	
III Sweden	Voluntary insurance Law of 5, 7, 1901	Workmen and foremen in industry	As in Great Britain
Statistics (1907)		Population 5,400,000; 1 000 000 wage- earners	About 350,000 insured
IV Denmark	Voluntary insurance Laws of 7, 1, 1898, and 15, 5, 1903 Laws of 3, 4, 1900, and 30, 3, 1906 Compulsory insurance Law of 1, 4, 1905 Law of 27, 5, 1908	Workmen and employes in industry (with yearly wages up to \$648)  The fishing industry and small craft  Seamen and boat officials (yearly wages up to \$648) Workmen and employes in agriculture with wages up to \$408. (Voluntary in- surance for those in small establishments)	As in Great Britain, exce no state institution  State institution  In state, mutual or priva stock companies
V Holland	Compulsory insurance Law of 2, 1, 1901	Workmen and employes in industry	State institution (mutu and private organization also permitted)
Statistics (1906)		Population, 5,700,000; 1,000,000 wage- earners	82,120 insured establis ments

\*In the dates, the first numeral represents the day, the second the month; begi

# INSURANCE IN EUROPE

## INSURANCE

<i>Contributions (Yearly)</i>	<i>Benefits</i>	<i>Settlement of Disputes</i>	<i>Country</i>
By employers alone  Employers and employees	(a) Accident pensions (up to 50% of wages) in weekly payments or in lump sum. (b) To survivors, up to 3 times the yearly wages; if no dependents, only funeral expenses up to \$50  No compensation in case of intentional injury	(a) By committee of employers and workmen (b) By arbitrator selected by both parties (c) By judge of county court if parties cannot agree	I Great Britain
By employers alone	(a) Free medical treatment and pension (up to 60% of yearly wages) or free hospital treatment and relief to family (up to 50% of yearly wages) from the 5th week after the accident (b) Funeral expenses (up to \$13.50) and pension to survivors up to 50% of wages  No compensation in case of intentional injury	Free, by special insurance commission	II Norway
As in Norway	(a) Sick pay \$ .37 per day from the 61st day (b) Invalidity pension up to \$51 yearly (c) Funeral expenses \$10.50 and pension to survivors up to \$51 per annum  No compensation in case of intentional injury; gross misconduct, or minor injuries	By arbitrators or in ordinary court. Appeal to state dept. as regards degree of impairment	III Sweden
As in Norway  \$1.35 per insured with equal state subsidy By employers with state subsidy	(a) Sick pay (up to 60% of yearly wages) from 14th week (b) For invalids: a lump sum up to 6 times the yearly earnings (c) For survivors: lump sum up to 4 times yearly earnings and \$13.50 for funeral expenses  No compensation in case of intentional injury or gross negligence	Workmen's Insurance Council	IV Denmark
As in Norway  \$7,885,000 paid in premiums	(a) Free medical treatment and sick pay up to 70% of yearly wages (b) Invalidity pension up to 70% of yearly wages from the 7th week after the injury (c) Survivor's pension up to 60% of yearly wages and funeral expenses up to 50 times daily wages  \$1,075,000 for 60,000 injured and 268 killed	Local arbitration councils of employers and workmen and central arbitration council	V Holland

using with January as number one; "6, 8, 1897" means "6th day of August, 1897."

## APPENDIX I

<i>Country</i>	<i>Form of Insurance and Date of Statutes</i>	<i>Persons Insurable</i>	<i>Character of Insurance Organization and Numbers Insured</i>
VI Belgium	Voluntary insurance Law of 24, 12, 1903	Workmen and employes in industry, agriculture and commerce (with yearly wages up to \$480)	As in Great Britain and guarantee funds
	Compulsory insurance Law of 1868	Miners  Population 7,300,000; 2,100,000 wage-earners	130,000 in mutual sick societies
Statistics (1906)			
VII France	Voluntary insurance Laws of 9, 4, 1898; 30 6 1899; 22, 3, 1902; 31, 3, 1905; 12 4, 1906; 18, 7, 1907	Workmen and employes in industry, agriculture and commerce	As in Great Britain
	Compulsory insurance Laws of 21, 4, 1898; 20, 12, 1905	Seamen  Population 39,000,000; 9,500,000 wage-earners	State institution  About 70 per cent workers insured
Statistics (1906)			
VIII Switzerland	Compulsory insurance bill now before Federal Council No insurance law in operation	Workmen in all industries and transportation	State insurance department
		Population 3,400,000	600,000 insured workers
Statistics (estimated)			
IX Italy	Compulsory insurance Laws of 17, 3, 1898; 31, 1 1904	Workmen and employes in industry and agriculture using machinery (with yearly wages up to \$420)	As in Great Britain
		Population 33,000,000; 10,000,000 wage-earners	1,800,000 insured workers
Statistics (1906)			
X Germany	Compulsory insurance Laws of 1884-1887 and 30, 6, 1900	Workmen irrespective of wages and inferior managing officials with yearly wages up to \$750 in industry and manufacture. Also by special rule—employes with wages over \$750 and small employers	Mutual trade associations and state executive boards for state employes
	Voluntary insurance (by same laws)	Employers and persons not under compulsion  Population 62,100,000; 15,400,000 wage-earners	114 trade associations and 535 executive boards; 5,383,519 establishments and 21,172,027 insured
Statistics (1907)			
XI Austria	Compulsory insurance Laws of 28, 12, 1887, and 20, 7, 1894	Workmen and employes with yearly wages up to \$480 in industry and in agriculture when using mechanical power	Territorial insurance organizations and a railway trade association, 425,000 workers
	Voluntary insurance (by same laws)	Employers and persons not under compulsion with wages up to \$480  Population 27,300,000; 10,000,000 wage-earners	7 territorial insurance organizations and 1 railway trade association, 425,000 establishments and 2,018,679 insured
Statistics (1906)			

A. ACCIDENT INSURANCE—(Continued)

<i>Contributions (Yearly)</i>	<i>Benefits</i>	<i>Settlements of Disputes</i>	<i>Country</i>
As in Norway  By employers and workmen with subventions from state and province	(a) Sick pay up to 50% of yearly wages (b) Invalidity pension up to 50% of yearly wages (c) Survivor's pension up to 30% of yearly wages (d) Medical treatment and funeral expenses	Justice of the Peace or arbitration court in cases involving more than \$60	VI Belgium
As in Norway  Employers and workmen  Total premiums = 1.25% of total wages of insured	(a) Sick pay up to 50% of yearly wages (b) Invalidity pension up to 66% of yearly wages (c) Survivor's pension up to 60% of yearly wages (d) Medical or funeral expenses up to \$20 Sick pay for injured seamen and pensions for invalids and survivors	Justice of the Peace for (a) and (d); otherwise civil court  Commission	VII France
1. State, 4% of wages of insured; employers 4, and workmen 1/2 of the remainder  Total premiums est. 3.16% of total wages of insured	(a) Free medical treatment from day of accident and sick pay up to 80% of yearly wages (b) Invalidity pension up to 70% of yearly wages (c) Survivor's pension up to 60% of yearly wages and cost of burial	....	VIII Switzerland
As in Norway  \$3.50 per insured workman	(a) Sick pay up to 50% of yearly wages (b) For invalids: a lump sum up to 6 times the yearly wages or an annuity (c) Survivor's pension up to 5 times yearly wages (d) Primary medical treatment	Local Industrial Council in cases involving sums up to \$40; otherwise local courts	IX Italy
As in Norway  Premiums = \$48,800,150; \$2.03 per workman, \$7.90 per establishment	(a) Free medical treatment and pension up to 66% of yearly wages; or free hospital treatment with relief to family up to 60% of wages—from the 14th week after accident (b) Burial expenses up to 30 times daily wages and pension to survivors up to 60% of wages  Total compensations = \$17,773,648 to 980,044 persons; \$38.44 per injured workman	Free arbitration court and Imperial Insurance Office with equal representation of employers and workmen	X Germany
Employers, 90% } of total Workmen, 10% } premiums  Premiums = to \$7,542,043; \$2.58 per workman, \$17.75 per establishment	(a) Only accident pensions up to 60% of yearly wages from the 5th week after accident (b) Burial expenses up to \$10 and pension to survivors up to 50% of wages  Total compensations = \$4,874,995 to 89,354 persons	Free arbitration court only	XI Austria

<i>Country</i>	<i>Form of Insurance and Date of Statutes</i>	<i>Persons Insurable</i>	<i>Character of Insurance Organization</i>
I Great Britain	Voluntary insurance Laws of 1875 and 7, 8, 1896	Workmen in all industries  Population 42,500,000; 13,000,000 wage-earners	Registered and unregistered friendly societies and without privilege 26,917 friendly societies 5,000,000 members, a half of whom are women
Statistics (1905)			
II Norway	Compulsory insurance Law of 18, 9, 1909  Voluntary insurance	Workmen and employes in industry and agriculture  For those not included in compulsory law Population 2,300,000; 400,000 wage-earners	Communal societies Central State Dept.  Private societies 400 societies; 60,000 members
Statistics (1907)			
III Sweden	Voluntary insurance Law of 30, 10, 1891	As in Great Britain  Population 5,400,000; 1,000,000 wage-earners	As in Great Britain  1887 registered societies 360,173 members
Statistics (1903)			
IV Denmark	Voluntary insurance Law of 12, 4, 1892	As in Great Britain  Population, 2,600,000; 400,000 wage-earners	As in Great Britain  1452 registered societies 553,000 members
Statistics (1907)			
V Holland	Voluntary insurance No law	As in Great Britain  Population 5,700,000; 1,000,000 wage-earners	Free sickness societies 650 societies; 600,000 members
Statistics (1890)			
VI Belgium	Voluntary insurance Laws of 3, 4, 1851 and 23, 6, 1864	As in Great Britain  Population 7,300,000; 2,100,000 wage-earners	As in Great Britain  3,330 societies; 400,000 members
Statistics (1907)			
VII France	Voluntary insurance Laws of 15, 7, 1850 and 14, 1898  Compulsory insurance Law of 29, 6, 94	As in Great Britain  Population 39,000,000; 10,000,000 wage-earners Miners	As in Great Britain  10,500 societies; 4,680,000 members (In 1906) 100 societies 305,000 members
Statistics (1907)			
VIII Switzerland	Voluntary insurance No general law Voluntary general law now before Federal Council	As in Great Britain  Population 3,400,000	Free sickness societies  2006 societies; 905,000 members
Statistics (1903)			
IX Italy	Voluntary insurance Law of 15, 4, 1886	Workmen in all industries  Population 33,000,000; 10,000,000 wage-earners	As in Great Britain  6,535 societies; 1,000,000 members
Statistics (1905)			
X Germany	Compulsory insurance Laws of 15, 6, 1883; 10, 4, 1892; 5, 5, 1886; 30, 6, 1900; 25, 5, 1903  Voluntary insurance (by same laws)	Workmen and employes in industry and commerce (with yearly earnings up to \$500), and by special ruling to workers in agriculture and home industries  Persons not obliged to insure with yearly earnings up to \$500  Population 62,100,000; 15,400,000 wage-earners	Mutual sickness societies established by law and private friendly societies  23,232 societies; 12,480,000 members (inclusive 758,706 miners)
Statistics (1907)			
XI Austria	Compulsory insurance Law of 30, 3, 1883  Voluntary insurance (by same law)	Workmen and employes engaged in industry.  Workmen in agriculture and home industries Population 27,300,000; 10,000,000 wage-earners	As in Germany  2017 societies; 2,066,000 members
Statistics (1900)			



INSURANCE

Contributions (Yearly)	Benefits	Settlement of Disputes	Country
By members, with state aid	Only sick pay and funeral expenses; generally no free medical or hospital treatment	....	I Great Britain
Workmen $\frac{1}{10}$ , state $\frac{1}{10}$ , employers $\frac{1}{10}$ , commune $\frac{1}{10}$ \$3.45 per member	As in Great Britain but generally medical treatment also \$2.54 per year per member; \$ .40 per sick day	....	II Norway
By members, with state subsidy \$2.32 per member	As in Great Britain \$1.80 per year per member; \$ .32 per sick day	....	III Sweden
As in Sweden \$1.03 per member	As in Great Britain \$2.54 per year per member; \$ .55 per sick day	By sick-club inspector	IV Denmark
Differ according to by-laws \$1.44 per member	Medicines medical treatment and sick pay	....	V Holland
As in Sweden \$2.25 per member	As in Great Britain, but generally medical treatment also as well as care during invalidity for 91,000 members \$16.50 per invalid; \$2.00 per year per sick member; \$ .40 per sick day	....	VI Belgium
As in Sweden (In 1904) \$2.25 per member State subsidy and by workmen $\frac{1}{2}$ , employers $\frac{1}{2}$	As in Great Britain and provision for old age and invalidity for 1,500,000 members; 150,000 pensioners (In 1904) \$10.00 per year per sick member; \$ .50 per sick day Medical attendance, medicines, sick benefits, and funeral expenses	....	VII France
Members and voluntary contributions of employers \$1.64 per member	Vary with societies; most give medical treatment, sick pay and funeral benefits; 63,000 receive care during invalidity and old age \$4.50 per year per member	....	VIII Switzerland
As in Sweden \$1.80 per member	Vary with societies; most give only sick pay and funeral expenses \$1.00 per year per member	....	IX Italy
Employers $\frac{1}{2}$ of (11-6) % Workmen $\frac{1}{2}$ of wages Without contributions of employers \$4.20 by insured workman \$1.00 by employers per insured workman	(a) Medical treatment and sick pay (50% of average daily wages) or free hospital treatment and one-half sick pay for the family for 26 weeks (b) Similar benefits for confinements for 6 weeks (c) Funeral expenses, 20 times average daily wages. Extension of above minimum benefits by special rules \$13.75 per year per sick member; \$ .70 per sick day	Free, by supervising magistrates	X Germany
As in Germany \$4.00 per member (total premiums of employers and workmen)	As in Germany, but aid for only 20 weeks and sick pay 60% of the average daily wages \$2.40 per year per sick member; \$ .41 per sick day	Free by court of arbitration	XI Austria

Country	Form of Insurance and date of Statutes	Persons Insurable	Character of Insurance Organization
I Great Britain	Voluntary insurance Laws of 1882 and 7, 8, 1896  Old age pension law, 1, 8, 1908	All persons  Needy persons over 70. In 1908, estimated 572,000 pensioners	State institution, friendly societies and companies State institution
II Norway	No insurance law Compulsory insurance planned	All workmen and women irrespective of income	State institution
III Sweden	No insurance law Compulsory insurance planned	As in Norway	As in Norway
IV Denmark	No insurance law Invalidity insurance law planned Old age pension laws, 9, 4, 1891; 23, 5, 1902; 13, 3, 1908	Needy persons over 60	State institution
Statistics: (1906)		Population 2,600,000; 400,000 wage-earners	50,000 pensioners
V Holland	No insurance law Compulsory old age insurance law planned	All workmen and women with yearly wages up to \$400	State institution
VI Belgium	Voluntary insurance Laws of 8, 5, 1850; 76, 3, 1865; 10, 5, 1900; 20, 8, 1923 Compulsory insurance: Law of 28, 3, 1868	All persons  Miners	State institution In 1906, 8277 pensions  Friendly societies
VII France	Voluntary insurance Laws of 18, 6, 1850 and 20, 7, 1886  Compulsory insurance Law of 11, 4, 1881:  Law of 29, 6, 1894:  Non-contributory old age and invalidity provisions Laws of 14, 7, 1905; 31, 12, 1907 Contributory compulsory insurance law passed 6 4, 1912	All persons  Seamen  Miners (with yearly wages up to \$480)  All indigent citizens over 70 and others totally invalidated by disease or accident at any age  All workmen and employes	State institution and friendly societies In 1906, 300,647 pensioners; 1,300,000 insured  State institution  Miners' pension funds  State institution friendly societies
VIII Switzerland	Voluntary insurance No state, only cantonal provisions	All persons	Private friendly societies ....
IX Italy	Voluntary insurance Laws of 17, 7, 1898; 28, 7, 1901 and 30, 5, 1907	All wage earners	State institution
X Germany	Compulsory insurance Laws of 22, 6, 1889; 13, 7, 1899	All wage earners and employes with yearly wages up to \$500. Also, small employes and house workers by order of the Bundesrat	Territorial insurance situations
Statistics: (1907)		Population 62,100,000; 15,400,000 wage-earners	41 institutions and 14,958,118 insured
XI Austria	Compulsory insurance Law of 11, 12, 1906:  Law of 28, 7, 1889:  Compulsory old age and invalidity insurance law planned:	Office employes  Miners (about 150,000)  All wage earners	State institution  In miners' societies  In state institution

**INVALIDITY INSURANCE**

<i>Contributions</i>	<i>Benefits</i>	<i>Settlements of Disputes</i>	<i>Country</i>
Premiums of the insured	Annuities up to \$487.50; from 1865-1890, 21,000 annuitants		I Great Britain
State from general taxation	From \$.25 to \$1.25 weekly	Local pension committee	
Premiums of insured with subventions from state and communes	Pensions from age 70	....	II Norway
As in Norway	As in Norway	....	III Sweden
State and communes each half the cost	Varies with need of pensioner; average \$41 per pensioner	....	IV Denmark
Employers and workmen equally and subvention from state	Pensions from age 65 after waiting period of 1248 contributory weeks.	....	V Holland
Premiums of insured with state subvention	Pensions beginning from 55th to 65th year; average \$41	Pension commission	VI Belgium
Employers, workmen, state and province	Old age pension after 30 to 35 years of service		
Premiums of the insured, with state subsidy up to 1/2 of the pension	(a) Old age pension earliest from the 50th year (maximum \$250); average \$37 (b) Invalidity pension for earlier infirmity (maximum \$25) (c) Return of premiums if death occurs before pension is due	Pension commission	VII France
Insured and state subvention Employers and miners, each half State alone	Pensions from 50th year (widows and orphans half) Pensions from 55th year Pensions		
Insured, employers and state	Old age pensions from age 65 and invalidity pensions for earlier infirmity		
Premiums of insured ....	Old age pensions ....	....	VIII Switzerland
Premiums of the insured with state subvention up to \$2.50 for each, per annum	(a) Invalidity pension after 5 contributory years (at least \$2) (b) Old age pension from 60th year after 25 contributory years (at least \$2) (c) Return of premiums in case of death before receipt of pension	....	IX Italy
Equal premiums of employers and employed with an annual state subsidy of \$12.50 per pension	(a) Invalidity pension after 200 contributory weeks (b) Old age pension from 70th year after 1200 contributory weeks (c) Free treatment and relief to family to prevent invalidity (d) Return of premiums in case of death, accident or marriage before pension is due	Free by Arbitration Court and Imperial Insurance Office with equal representation of employers and employed	X Germany
\$1.50 by workman; \$1.50 by employers per workman; \$.25 by state per workman; \$1.25 total annual premium	Average invalidity pension \$41.50; old age pension \$20; sickness pension \$65		
Premiums of insured with contributions of employers varying with salary class of insured and state subsidy.	(a) Invalidity pension after 120 contributory months (b) Old age pensions after 480 contributory months (c) Pension to widow of one half pension husband would have received (d) Return of premiums if death occurs during waiting period	Arbitration Courts	XI Austria
Equal premiums of miners and employers	(a) Invalidity pension (b) Widows and orphans pensions, maximum, 1/2 of the miner's pension	....	

## APPENDIX II

### CONTRIBUTIONS AND BENEFITS OF WORKINGMEN'S INSURANCE IN GERMANY, 1907

#### I. ACCIDENT INSURANCE

<i>Contributions</i>		<i>Benefits</i>	
Number of persons insured	21,172,027	Number of persons compensated	980,044
Number of establishments	5,383,519	Total benefits ( <i>Marks</i> )	151,090,592
Contributions of employers ( <i>Marks</i> )	171,561,400	Benefits per insured workman ( <i>Marks</i> )	7.13
Contributions per insured workman ( <i>Marks</i> )	8.10	Benefits per case compensated ( <i>Marks</i> )	153.76
Contributions per establishment ( <i>Marks</i> )	31.86		

#### II. SICKNESS INSURANCE

Number of persons insured	12,138,966*	Total benefits ( <i>Marks</i> )	273,887,506
Contributions of employers ( <i>Marks</i> )	92,174,982	Benefits per insured workman ( <i>Marks</i> ):	
Contributions of employes ( <i>Marks</i> )	208,204,204	Sick benefit . . . . .	10.00
Contributions per insured workman:		Physicians . . . . .	5.21
Employers ( <i>Marks</i> ) . . . . .	7.60	Medicines . . . . .	3.31
Employes ( <i>Marks</i> ) . . . . .	17.15†	Hospital Care . . . . .	2.98
Total ( <i>Marks</i> ) . . . . .	24.75	Other benefits . . . . .	1.06
		Total ( <i>Marks</i> ) . . . . .	22.56

#### III. OLD AGE AND INVALIDITY INSURANCE

Number of persons insured	14,958,118	Total benefits ( <i>Marks</i> )	172,891,300
Contributions of:		Benefits per insured workman ( <i>Marks</i> )	11.56
Employers ( <i>Marks</i> ) . . . . .	89,321,600	Average value of pension:	
Employes ( <i>Marks</i> ) . . . . .	89,321,600	Invalidity ( <i>Marks</i> ) . . . . .	166.04
State ( <i>Marks</i> ) . . . . .	49,620,600	Sickness ( <i>Marks</i> ) . . . . .	166.24
Contributions per insured workman:		Old Age ( <i>Marks</i> ) . . . . .	161.64
Employers ( <i>Marks</i> ) . . . . .	5.97		
Employes ( <i>Marks</i> ) . . . . .	5.97		
State ( <i>Marks</i> ) . . . . .	3.32		
Total ( <i>Marks</i> ) . . . . .	15.26		

\* Average membership in all sickness societies for 1907; membership at close of year, 11,721,966.

† Includes cost of insurance for members' families to which employers do not contribute.

COST AND BENEFITS OF WORKINGMEN'S INSURANCE IN GERMANY

IV. AVERAGE CONTRIBUTIONS AND BENEFITS PER COMPLETELY INSURED WORKMAN

<i>Kind of Insurance</i>	CONTRIBUTIONS PER INSURED WORKMAN (Marks)				BENEFITS PER INSURED WORKMAN (Marks)
	<i>By Employers</i>	<i>By Employes</i>	<i>By State</i>	<i>Total</i>	
Accident insurance . . .	8.10	..	..	8.10	7.13
Sickness insurance . . .	7.60	17.15	..	24.75	22.56
Invalidity and old age insurance . . . . .	5.97	5.97	3.32	15.26	11.56
Total . . . . .	21.67	23.12	3.32	48.11	41.25*

\* As the average total contribution of the employees was 23.12 Marks, the excess of benefits over their contributions was 18.13 Marks per insured workman. The contributions of employees were only 56 per cent of the benefits received.

## APPENDIX III

### ACCIDENT INSURANCE IN SWITZERLAND

The following valuable data on accident insurance in Switzerland were received too late to be included in the text. We desire to acknowledge our indebtedness to Dr. Gutknecht of the Swiss Department of Industry for compiling them.

In 1907 there were fourteen companies carrying on accident insurance in Switzerland under state supervision. Of these, two were mutual and twelve were stock companies. Five were Swiss, five German, three French and one Italian. In addition, nine mutual societies and trade associations carried on this business without state control. 428,000 persons in all were insured, the premiums aggregating 15,000,000 francs (\$3,000,000).

In the years from 1905 to 1907, the following conditions prevailed in the two largest companies. These contained about 250,000 workmen in the most varied trades and their figures therefore correspond very closely with the average for the country.

Average yearly wage per insured workingman . . . . .	1030 francs
Average total premium . . . . .	2.84 per cent. of wages
Management expenses and commissions . . . . .	14 per cent. of the total premium
 Per 10,000 insured there were:	
Fatalities . . . . .	4.9
Invalidities . . . . .	57.8
Temporary incapacities . . . . .	1,960.0
Total . . . . .	2,022.7
 Compensations paid per 100,000 francs of wages ( <i>Francs</i> ):	
For fatalities . . . . .	145
“ invalidities . . . . .	905
“ temporary incapacities . . . . .	1,363
Total . . . . .	2,413
 Average compensation ( <i>Francs</i> ):	
For each fatality . . . . .	3,022
“ “ invalidity . . . . .	1,614
“ “ temporary incapacity . . . . .	72
“ “ injury . . . . .	123
Per insured workingman . . . . .	25

## APPENDIX IV

### TABLE OF FOREIGN MONEY VALUES

In the course of this work the following approximate values in American money were employed as equivalent to the standard coin of each country treated:

Great Britain . . .	Pound £ (20 shillings)	=	\$4.87
Norway	} . . . . Crown (100 øre)	=	.27
Sweden			
Denmark	} . . . . Guilder	=	.40
Holland			
Belgium	} . . . . Franc (100 centimes)	=	.20
France			
Switzerland			
Italy . . . .	Lira (100 centesimi)	=	.20
Germany . . . .	Mark (100 pfennige)	=	.25
Austria . . . .	Krone (100 heller)	=	.20

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## INDEX

## INDEX

**ACCIDENT CASES:** proportions of degrees of impairment in, Denmark, (Table) 57

**ACCIDENT INSURANCE** and workmen's compensation, 3-144; in various countries, 42-132; in Austria, 115-132; in Belgium, 61-63; in Denmark, 54-57; in France, 64-73; in Germany, 80-115; in Great Britain, 42-48; in Holland, 57-61; in Italy, 81-89; in Norway, 48-50; in Sweden, 51-54; in Switzerland, 73-81, 432; summary of, in European countries, Appendix I, 422-425

**ACCIDENTS:** causes of, for which compensation was first paid in industrial, building, marine and trade associations in 1907, Germany, (Table) 106; number of, and rate per 1000 insured in industrial mutual associations, Germany, (Table) 104; number of, in agriculture and forestry and ratio per 1000 insured, Germany, (Table) 106; number of, Holland, (Table) 60; in various industries, France, (Table) 70; ratio of, per 1000 full-time workers in 22 classes of occupations, Germany, (Table) 105; total, and number per 10,000 full-time workers, Austria, (Table) 123; the same, by extent of disability, Austria, (Table) 124; total, and rate per 1000 insured, Germany, (Table) 103. See also, *Accident insurance; Work accidents*

**ADJUSTMENT:** expense of, under workmen's compensation laws, 21

**ADJUSTMENT OF CLAIMS:** in Denmark, 22, 23; in sickness societies, Germany, 254

**ADMINISTRATION:** of invalidity insurance, in Austria, 363, in Germany, 349-351; of old age insurance, in

**ADMINISTRATION** (*continued*)

Austria, 363, in Germany, 349-351, in Great Britain, 318, in Italy, 344; of sickness insurance societies, in Germany, 158, 252, 254, 256, 262, in Italy, 344; of unemployment insurance, in Germany, 388, in Holland, 363

**ADMINISTRATION COST:** in detail, under old age and invalidity insurance, Germany, (Table) 359; in Holland, (Table) 60; of employers' mutual associations, in Germany, 111; of friendly societies, 105; of insurance companies, 25, in Austria, 129, 130, in Great Britain, 46; of invalidity insurance, in Austria, 363, in Germany, 358, 359; of National Accident Insurance Fund, in Italy, 82; of old age insurance, in Austria, 363, in Germany, 358, 359; of sickness insurance societies, in Denmark, 191, in France, 207, in Germany, 251, 252, 253, 260, 262, in Great Britain, 180, 181, in Holland, 197, in Italy, 226, in Norway, 185, in Sweden, 188, in Switzerland, 220. See also *Management expense*.

**AFFILIATED.** See *Centralized*

**AFFILIATED OR FEDERATED SOCIETIES,** 66, 67; advantages and disadvantages of, 148, 149; in Great Britain, 150, in Vienna, 143, 144

**AFFILIATED ORDERS,** 176-181

**AGRICULTURAL LABORERS:** legislation affecting, 72; not generally protected, in Austria, 122; protection of, in Germany, 96, 98, 99

**AGRICULTURE AND FORESTRY:** law covering, in Denmark, 56

**ALEGEMEEN ZIEKENFONDS VOOR AMSTERDAM,** Holland, 195, 196



## INDEX

- ANCIENT ORDER OF FORESTERS**, Great Britain, 150, 182
- ANMELDELIGE SYGE-KASSE**, Norway, 186, 187
- ANNUITIES**: capitalization of, in Holland, 58; capitalization of, not required in Germany, 112; granted at different ages for an annual premium of one franc, Caisse Nationale des Retraites, (Table) 328; number and amount of deposits and amount of, in state annuity fund, Belgium, (Table) 322; number and value of, since 1851 and in force December 31, 1906, in Caisse Nationale des Retraites, (Table) 330; present value of, under laws of 1901, Sweden, (Table) 52; in Canton Waadt, Switzerland, (Tables) 342; secured by annual payment of 12 francs in La France Prévoyante, (Table) 338. See also *Invalidity insurance*; *Old age insurance*; *Pensions*
- ANNUITY FUND**: number insured and value of, in Italy, (Table) 346
- ANSTALTEN**, Austria, 117
- APPRENTICES**: protection of, in Austria, 265
- "APPROVED" SICKNESS INSURANCE SOCIETIES**: in France, 202, 203, 204, 206, 207
- ARBEJDER FORSIKRINGS RAAD**, Denmark, 55, 57
- ARBITRATION**: appeals from courts of, in sickness insurance societies, Austria, (Table) 277; disposition of cases by courts of, Austria, (Table) 132; in Austria, 132, 207, 276, 277; in Germany, 97, 109, 351, 352, 357, 358; in Italy, 87; statistics of, under old age and invalidity insurance, Germany, (Table) 357; number, per cent and disposition of appeals from courts of, to the Imperial Insurance Office, Germany, (Table) 109; number, per cent and disposition of awards appealed to courts of, Germany, (Table) 109; total number of appeals and number of these decided by the Imperial Insurance Department under old age and invalidity insurance, Germany, (Table) 358
- ASSESSMENT PLAN**: old age insurance furnished on, 304
- ASSESSMENTS**. See *Contributions*; *Premiums*
- ASSETS AND LIABILITIES**: of insurance associations in Austria, (Table) 131
- ASSOCIAZIONE DEGLI INDUSTRIALI D' ITALIA PER PREVENIRE GLI INFORTUNI DE LAVORO**, ITALY, 89
- ASSUMPTION OF RISK**: employers' liability cancelled by, 5, 6
- AUGUSTSBAD**: convalescent home, 259
- AUSFÜHRUNGSBEHÖRDEN** (State Boards of Administration), Germany, 90
- AUSTRALIA**: employers' liability in, 3
- AUSTRIA**: accident department of the Patria, 116; accident insurance and workmen's compensation, 115-132; administration cost of insurance companies, 129, 130; administration of compulsory insurance law, 117; agricultural laborers not generally protected by insurance, 122; amount of burial benefits and pensions paid, (Table) 127; Anstalten, 117; arbitration in, 132, 267, 276, 277; assets and liabilities of insurance associations, (Table) 131; Baukrankenkassen, 265; Bezirkskrankenkassen, 265, 268; Bruderladen, 263, 265; classification of industries by hazards, (Table) 119; compensation for accidents, 117, 118; compulsory insurance in, 115, 116, 263, 264, 309; disposition of cases by courts of arbitration, (Table) 132; Eingeschriebene Hilfskassen, 265; employers' liability in, 3; employers' mutual associations, 30, 31, 32; estimated cost of insurance to employers and employes in reform project in, (Table) 420, 421; Fabrikkrankenkassen, 265, 268; General Accident Insurance Company of Vienna, 116; Genossenschafts-krankenkassen, 265; increase in number of work-accidents, 123, 124, 125; insurance in government departments, 33, 40; insurance legislation in, 115, 116, 117, 121, 262, 263, 264, 265, 361, 362; insurance of employes in private

## INDEX

### AUSTRIA (continued)

companies, 18; invalidity and old age insurance in, 361-364; *Lehrlingskrankenkassen*, 265; litigation in, 132; number and annual value of current permanent pensions, (Table) 127; number of establishments insured, 122; number of full-time workers insured and proportion insured, for 56 industries, (Table) 125, 126; number of industrial and agricultural establishments, average number of employes and amount of wages of employes insured against accidents in, (Table) 122; number of pensioners, average annual pension and per cent of wages, (Table) 128; number of workmen insured, 122; occupations protected by compulsory insurance, 116; premiums in, 118, 119, 120, 121, 130, 131, 363; premiums, interest and other income of the seven territorial associations, (Table) 130; prevention of disease, 269; prevention of work-accidents, 121, 139, 143, 144, 269; protection of railway employes, 121; rates of contribution in the seven territorial insurance organizations, (Table) 119; rates of contributions for each danger class, (Table) 120; ratio of management expenses to contributions and indemnities, (Table) 130; reform project in, 414-420; reserves required in, 121, 129, 131; sickness insurance in, 262-277; Society of Austrian Industrial Workers for Accident Insurance, 116; standing of stock companies insuring employes in, 18; total disbursements of insurance associations in, (Table) 129; total number of accidents and number per 10,000 full-time workers by extent of disability, (Table) 124; total number of accidents and number per 10,000 full-time workers in, (Table) 123; *Vereine*, 265, 269; voluntary insurance in, 121; wage classification of insurance against invalidity and old age, (Table) 362; work-accident statistics compared with Germany, 125, 126 127. See also Appendices I and II, 29-431

### AUSTRIA (continued)

Accident insurance and workmen's compensation in, 115-132. See also under general topics

Invalidity insurance in: administration cost of, 363; administration of, 363; amount of pensions under, 127, 128, 129; benefits under, 283, 361, 363; contributions to, 362, 363; employers' independent organizations for, 364; legislation affecting, 361, 362; miners protected by, 361; office employes protected by, 361; premiums, 363; reserves for, 362; Social Democrats demand one law, applicable to all, 364; wage classification of, (Table) 362

Maternity insurance in, 166, 167

Old age insurance in: administration cost of, 363; administration of, 363; benefits under, 361, 363; contributions to, 362, 363; employers' independent organizations for, 364; legislation affecting, 361, 362; miners protected by, 361; office employes protected by, 361; premiums, 363; reserves for, 362; schemes for, under consideration 305; Social Democrats demand one law, applicable to all, 364; wage classification of, (Table) 362

Pensions to widows and orphans in, 127, 128, 129

Sickness insurance societies in: appeals from courts of arbitration, (Table) 277; arbitration, 267, 276, 277; average benefits per day and per case of sickness and per death in, (Table) 273; average contribution and average benefit per member in, (Table) 274; benefits under, 265, 266, 272, 273; benefits under, compared with Germany, 272, 273; "building trades," 265; cases and days of sickness and death rate in, (Tables) 270, 271; contributions to, 263, 264, 266, 274, 275; development of, 262, 263, 264; district, 263, 268; employer penalized for employing workmen uninsured in, 266, 267; factory, 265, 268, 270; federation of, in Vienna, 143, 144; financial condition of, (Table) 275; financial condition of, in percentages, (Table) 276; income and disbursements, (Table) 274; legisla-

INDEX

AUSTRIA

Sickness insurance societies in (*continued*)

tion affecting, 262, 263, 264, 265; number, (Table) 266; number and membership of, (Table) 267, 268; per cent of sexes in, (Table) 267; private friendly, 265, 269; protection of apprentices and miners by, 263, 265; ratio of various benefits to total benefits in, (Table) 273; ratio of various items of expenditure to total expenditure, and income and amount expended per member in, (Table) 272; registered mutual, 265; reserves, 275, 276; sickness rate in, compared with Germany, 270; solvency of, 130, 131, 275, 276; total benefits and other expenditures of, (Table) 271; total number of cases and days of sickness, and deaths in, (Table) 269; trade-guild, 265; trade union, 264; types of, 265

Unemployment insurance in, 391

AUSTRIAN GENERAL ACCIDENT INSURANCE COMPANY OF VIENNA, 116

"AUTHORIZED" SICKNESS INSURANCE SOCIETIES: in France, 201, 202

AVERAGE PREMIUM: old age insurance furnished on basis of, 304

BASEL: unemployment insurance in, 386, 387

BAUVRANKENKASSEN, Austria, 265

BELGIUM: accident insurance and workmen's compensation in, 61-63; Caisse Générale d'Épargne et de Retraite, 320, 321; Compagnie Belge d'Assurance Générale sur la Vie, 63; compensation for work-accidents, 62; compulsory insurance of miners in, 63; coöperation between friendly societies and state department, 321; employers' liability in, 3; employers' mutual associations, 19, 23, 29; employers not released from liability by insurance in foreign companies, 62; employers released from liability by insurance in Belgian Company, 21, 22; Guarantee Fund, 63; insurance companies in, 22, 62, 63; insurance in government departments, 34, 35, 36, 63; insurance legislation, 61,

BELGIUM (*continued*)

199, 200, 320, 321; insurance not compulsory in, 62; insurance of employers in private companies, 19, 21, 22, 24, 25; invalidity and old age insurance in, 320-322; number and amount of deposits and amount of annuities in state annuity fund, (Table) 322; occupations protected by workmen's compensation act, 61; reserves required in, 24; sickness insurance in, 199-201; standing of stock companies insuring employers, 19, 34, 35; survivorship annuities, 289. See also Appendices I and II, 422-431

Accident insurance and workmen's compensation in, 61-63. See also under general topics.

Invalidity insurance in: benefits under, 320, 321; contributions to, 321, 322; legislation affecting, 320, 321

Old age insurance in: benefits under, 320, 321; compulsory system of, for miners, 322; contributions to, 321, 322; legislation affecting, 320, 321

Sickness insurance societies in: benefits under, 200; contributions to, 200; development of, 199; legislation affecting, 199, 200; privileges granted certain, 199; registered and unregistered, 200

Unemployment insurance in: benefits under, 384; contributions, 384; in Ghent, 371, 373, 384, in trade unions, 384; legislation affecting, 384

BENEFITS: average contribution and average benefits per member in sickness insurance societies, Austria, (Table) 274; average, per day, per case of sickness and per death in sickness insurance societies, Austria, (Table) 273; character and value of, paid by mutual sickness insurance societies, France (Table) 208; death, average amount of, in sickness insurance societies, Germany, (Table) 245; expenditures for, for old age, sickness and invalidity, Germany, (Table) 356; furnished by trade unions, 150, 151; furnished by trade unions, Great Britain, 27, 28; in Law, Union and Crown Insurance

INDEX

BENEFITS (continued)

Company, Great Britain, (Table) 45; in Local Society of Leipsic, 258; membership and amount of sick benefit, including those for women before and after confinement, in sickness insurance societies, Germany, (Table) 246; membership and, of Unemployment department of Umanitaria, Italy, (Table) 388; number and membership of trade unions in France which pay benefits, (Table) 211; number and per cent of sickness insurance societies in Switzerland, and per cent of their membership by kind of benefits, (Table) 217; percentage of various kinds of, paid in sickness insurance societies, Germany, (Table) 248; ratio of various benefits to total, in sickness insurance societies, Austria, (Table) 273; sick, average per member in sickness insurance societies, Germany, (Table) 245; total, and other expenditures of sickness insurance societies, Austria, (Table) 271; total disability and death, in sickness insurance societies, Germany, (Table) 247; total, per member in sickness insurance societies, Germany, (Table) 248; total sick, paid in sickness insurance societies, Germany, (Table) 244

Under funeral and burial insurance: in Denmark, 192; in Great Britain, 164; in Holland, 197

Under invalidity insurance: in Austria, 283, 361, 363; in Belgium, 320, 321; in Germany, 283, 284, 347, 348, 350, 355; in Italy, 344, 345

Under maternity insurance: in Germany, 246

Under old age insurance: in Austria, 361, 363; in Belgium, 320, 321; in Denmark, 318; France, 323, 324, 325, 327, 328, 329, 330, 331, 333, 334, 335, 336, 337, 338; Germany, 347, 348, 349, 355; in Great Britain, 314, 315; in Italy, 344, 345; in Switzerland, 340, 341, 342

Under sickness insurance societies, 148; in Austria, 265, 266, 272, 273; in Belgium, 200; in Denmark, 189, 190, 191; in France, 208, 209, 210,

BENEFITS

Under sickness insurance societies (continued)  
211; in Germany, 154, 234, 235, 242, 243, 244, 245, 246, 247, 248, 251, 257, 258, 259, 262; in Germany, (Table) 251; in Great Britain, 170; in Holland, 193, 194, 195, 196; in Italy, 225, 226; in Norway, 184; in Sweden, 188; in Switzerland, 217, 220, 221

Under unemployment insurance: in Belgium, 384; in Denmark, 381; in France, 385; in Germany, 389, 390; in Holland, 383; in Italy, 387, 388; in Switzerland, 387

BERNE: Unemployment insurance in, 386

BERUFSGENOSSENSCHAFTEN, Switzerland, 76

BETRIEBSKRANKENKASSEN, Germany, 233, 236, 238

BEIRKSKRANKENKASSEN, Austria, 265, 268

BIRE, Sweden, 53

BRABROOK, E. W.: "Provident Societies," by, 181

BRUDELADEN, Austria, 263, 265

BUILDING TRADES ACCIDENT-INSURANCE LAW: in Germany, 99

BUILDING TRADES SICKNESS INSURANCE SOCIETIES: in Austria, 265; in Germany, 233

BURIAL BENEFITS: amount of, and pensions paid, Austria, (Table) 127

BURIAL INSURANCE. See *Funeral and Burial Insurance*

CAISSE DE PRÉVOYANCE des marins français contre les risques et accidents de leur profession, France, 72

CAISSE DES DÉPÔTS ET CONSIGNATIONS, France, 322, 323, 324, 327, 336

CAISSE DES INVALIDES DE LA MARINE, France, 333, 334

CAISSE GÉNÉRALE D'ÉPARGNE ET DE RETRAITE, Belgium, 320, 321

CAISSE NATIONALE D'ASSURANCE EN CAS D'ACCIDENTS, France, 64

## INDEX

- CAISSE NATIONALE DES RETRAITES**, France: annuities granted at different ages for an annual premium of one franc, (Table) 328; collective deposits in, (Table) 326; individual deposits according to size in, (Table) 325; number and amount of payments and amount of reserves in, (Table) 324; number and value of annuities since 1851 and in force December 31, 1906, (Table) 330; payments under the principal not-returnable and principal returnable plans, (Table) 329
- CAISSE NATIONALE DES RETRAITES POUR LA VIEillesse**, France, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 335
- CANTON NEUCHÂTEAU**, SWITZERLAND: number and value of policies in and amount of cantonal subsidy to insurance department, (Table) 340
- CANTON VAUD**, SWITZERLAND: annuities secured at the age of sixty . . . with annual subsidy from, (Table) 342; annuities secured by annual payment of 10 francs, without subsidy from, (Table) 342
- CAPITALIZATION OF ANNUITIES**: in Holland, 58; not required in Germany, 112
- CAPITALIZED VALUE**: old age insurance furnished on basis of, 304
- CASSA NAZIONALE DI ASSICURAZIONE PER GLI INFORTUNI DEGLI OPERAI SUL LAVORO**, Italy, 82
- CENTRAL COMMISSION OF THE SICKNESS SOCIETIES OF BERLIN**, 261
- CENTRALIZED SICKNESS INSURANCE SOCIETIES**: advantages of, 157, 158
- CHILDREN ENROLLED IN SICKNESS INSURANCE SOCIETIES**: in France, 202, 203, 205; in Switzerland, 217
- CITY EMPLOYEES**: protected by old age pensions, in Norway, 316
- COMMON LAW LIABILITY**: in Denmark, 56; in Great Britain, 44, 46, 56
- "COMMUNAL" SICKNESS INSURANCE SOCIETIES**: in France, 209, 210; in Germany, 230, 231, 232, 233, 236, 238
- COMPAGNIE BELGE D'ASSURANCE GÉNÉRALE SUR LA VIE**, Belgium, 63
- COMPENSATION**: average amounts expended for, per person injured and member treated, Germany, (Table) 108; classified by kind of expenditure, Germany, (Table) 107; for accidents, care necessary in disbursing, 35; granted seamen, in France, 73; granted seamen, in Italy, 86; number of employes, accidents and diseases, and compensation paid in certain industries, Great Britain, (Table) 47; workmen's accidents and compensation paid in factories and trades, Switzerland, (Table) 75. See also, *Work-accidents; Workmen's Compensation Act*
- COMPULSORY AND VOLUNTARY INSURANCE**: discussion of merits of, 401, 402, 403
- COMPULSORY BASIS**: old age insurance furnished on, 304
- COMPULSORY INSURANCE**: administration of law, in Austria, 117; attitude of employers, associations, and workmen toward, in Germany, 141, 142; explanation of, 399, 400, 401, 402, 403; in Austria, 115, 116, 117, 399; in establishment societies, 152; in Belgium, 62; in Denmark, 55; in France, 64, 68; in Germany, 90, 93, 95, 96, 98, 99, 100, 108, 110, 112, 141, 142, 399, 400, 401, 402, 403; in Great Britain, 44; in Holland, 58; in Italy, 41, 83, 84, 85, 86, 87; in Norway, 48, 49; in Sweden, 54; number of societies, Switzerland, (Table) 218; occupations protected by, in Austria, 116, in Germany, 93, 95, 98, 99, 100, in Holland, 58, in Italy, 84, in Norway, 48; of certain employes, 20, 30; of employers, 4; of miners, in Belgium, 63; of seamen, in France, 72, 73; of seamen, in Italy, 86, 87; of sulphur miners, in Italy, 86, 87; operation of, in Germany, 95, 96, 108, 110; pensions to widows and orphans under, 200, 201, 202, 203; proposed extension of, to cover pensions to widows and orphans, Germany, 203; special societies, in Italy, 86, 87; trade unions in Great Britain demand in government departments, 48

INDEX

COMPULSORY INVALIDITY INSURANCE:

in Germany, 347; persons exempt from, Germany, 347; recommended by commission, Norway, 285, 286

COMPULSORY OLD AGE INSURANCE:

beneficiaries of, France, 335; for miners and seamen, France, 322, 332, 333; for miners, Belgium, 322; in France, 322, 332, 333, 334; in Germany, 347

COMPULSORY SICKNESS INSURANCE:

certain citizens exempt from, Norway, 157; effect of, Germany, 241, 242; for all wage-earners, Norway, 157; for city employes, Norway, 316; in Austria, 263, 264; in Germany, 155, 228, 229, 230, 232, 235; not general, 155; persons exempt from, Germany, 347; societies, compared with voluntary, Germany, 236, 237; systems of, superior to voluntary systems, 157; welfare of state requires, Italy, 227; workmen unprotected by, Germany, 235

COMPULSORY UNEMPLOYMENT INSURANCE:

success of, problematical, 377

CONDITIONS SURROUNDING SICKNESS

INSURANCE: in various countries, 155, 156

CONTINENTAL COUNTRIES: employers'

mutual associations, 28

CONTRIBUTIONS: amount and value of

policies in and amount of cantonal contributions, to insurance department, Canton Neuenburg, (Table) 340; annual pensions and government contributions, by wage class, under invalidity insurance, Germany, (Table) 350; annual pensions and government contributions, by wage class, under old age insurance, Germany, (Table) 349; average, and average benefit per member in sickness insurance societies, Austria, (Table) 274; in Local Society of Leipsic, 258; in societies insuring pensions to widows and orphans, 291, 292, 293; insurance, in Germany, 249, 250, 257, 348; joint weekly, for old age and invalidity insurance by wage class, Germany, (Table)

CONTRIBUTIONS (*continued*)

348; proposed, for old age and invalidity insurance, in reform project, Germany, (Table) 413; rates of, for each danger class, Austria, (Table) 120; rates of, in the seven territorial insurance organizations, Austria, (Table) 119; to establishment funds, 4

To invalidity insurance: in Austria, 362, 363; in Belgium, 321, 322; in Germany, 283, 348, 349, 350, 359, 360; in Italy, 343, 345, 346

To old age insurance: in Austria, 362, 363; in Belgium, 321, 322; in Denmark, 318; in France, 332, 333, 334, 335; in Germany, 307, 348, 349, 359, 360; in Great Britain, 314; in Italy, 343, 345, 346; in Switzerland, 340, 341

To old age pensions, 300

To sickness insurance societies: in Austria, 263, 264, 266, 274, 275; in Belgium, 200; in Denmark, 189; in France, 202, 205, 207, 212; in Germany, 155, 234, (Tables) 249, 250, 251; in Great Britain, 180, 181; in Italy, 224; in Norway, 184, 316; in Sweden, 187; in Switzerland, 223

To unemployment insurance: in Belgium, 384; in Denmark, 381; in France, 384, 385; in Germany, 388, 389, 390; in Holland, 383; in Italy, 387; in Switzerland, 386, 387

CONTRIBUTIONS AND BENEFITS OF Workingmen's Insurance in Germany, 1907, Appendix II, 430

CONTRIBUTIONS NON-RETURNABLE. See *Premiums non-returnable; Principal non-returnable*

CONTRIBUTIONS RETURNABLE: in old age and invalidity insurance, Germany, 350, 357. See also, *Premiums returnable; Principal returnable*

CONTRIBUTIONS RETURNED: number and value of, under old age and invalidity insurance, (Table) 357; number of, and of pensions, and number, per cent and disposition of appeals by courts of arbitration under old age and invalidity insurance, (Table) 357

## INDEX

- CONTRIBUTORY NEGLIGENCE:** employers' liability cancelled by, 5
- COST.** See *Administration Cost*
- DAMAGES:** adjustment of, in Great Britain, 21; assessed by state in certain cases, Sweden, 23; employers' liable for, 3; equalization of burden of, 3
- DEATH:** insurance against, 146-277
- DEATH RATE:** decrease in, in sickness insurance societies, Germany, 242
- DEGREES OF IMPAIRMENT:** Proportion of, in Denmark, (Table) 57
- DENMARK:** accident insurance and workmen's compensation in, 54-57; adjustment of claims by state, 22, 23; administration of employers' liability law in, 55, 57; Arbejder Forsikrings Raad, 55, 57; common law liability in, 56; compensation for work-accidents in, 55; disbursements of the Fremtiden, (Table) 191; employers' liability in, 3; employers' mutual associations, 19, 28, 29; Fremtiden, 190, 191, 192; insurance companies, 22, 23; insurance in government departments, 34; insurance legislation, 54, 55, 56, 189; insurance not compulsory, 55; insurance of employers in private companies, 19, 22, 24; invalidity and old age insurance in, 318-319; law covering agriculture and forestry, 56; law covering fishermen and seamen, 56; legislation affecting workmen's compensation, 55; movement toward complete and connected system of insurance, 395; no litigation in, 23; occupations protected by employers' liability, 55; prevention of work-accidents, 137; proportions of degrees of impairment in accident cases in, (Table) 57; receipts and disbursements of unemployment funds, (Table) 383; reinsurance scheme in, 163; reserves required, 24; sickness insurance in, 189-192; Statsanstalt for Livsforsikring, 34, 288; survivorship annuities, 288, 289, 301; voluntary invalidity insurance recommended by commission, 286;
- DENMARK (continued)**
- work-accidents reported to state 22. See also Appendices I and II, 422-431
- Accident insurance and workmen's compensation in, 54-57. See also under general topics
- Funeral and burial insurance in: benefits under, 192; complete separation of, from sickness insurance required, 162, 163
- Invalidity insurance in, 285; commission studying, 319
- Old age insurance in, 307, 310; benefits under, 318; contributions to, 318; substitute for outdoor relief, 309
- Sickness insurance societies in: administration cost of, 191; benefits under, 189, 190, 191; contributions to, 189; legislation affecting, 189; membership of, 189; solvency of, 190; state supervision of, 190
- Unemployment insurance in, 373, 374, 380-382; benefits under, 381; contributions, 381; in trade unions, 380, 381; legislation affecting, 380; premiums, 382; receipts and disbursements, 382; receipts and disbursements of funds for eight months ending March 31, 1908, (Table) 382
- DEVELOPMENT:** of employers' insurance laws, 133, 134, 135; of employers' liability insurance in the United States, 14, 15, 16, 17, 18; of employers' liability law, 5, 6, 7, 11; of old age insurance, 313, 314; of sickness insurance societies, 171, 172, 173, 193, 199, 201, 216, 217, 224, 227, 228, 229, 230, 231, 232, 256, 262, 263, 264; of societies insuring pensions to widows and orphans in Great Britain, 287, 288, 290; of unemployment insurance, 367, 368; of workmen's compensation laws, 133, 134, 135
- DISABILITY.** See *Invalidity*
- DISBURSEMENTS:** and receipts of unemployment funds for eight months ending March 31, 1908, Denmark, (Table) 383; for old age and invalidity insurance, Germany, (Table) 358; income and, of all sickness insurance societies, Germany, (Table) 253; income and, of sickness insurance societies, Germany,

INDEX

DISBURSEMENTS (*continued*)

(Table) 274; of Local Society of Leipsic, (Table) 260; of the Fremtiden, Denmark, (Table) 191; total income and, of sickness insurance societies, Germany, (Table) 254; total, of insurance associations, Austria, 129

DISEASES. See *Occupational diseases*

DISTRICT SICKNESS INSURANCE SOCIETIES, Austria, 265, 268

DUES. See *Contributions; Premiums*

ECONOMY: of various systems of insurance, 135

ENGESCHRIEBENE HILFSKASSEN, Austria, 265

EMPLOYERS: attitude of, toward compulsory insurance, in Germany, 141; attitude of, toward old age insurance, 307; liable for damages, 3

EMPLOYERS' INSURANCE: compulsory, 4

EMPLOYERS' INSURANCE LAWS: development of, 133, 134, 135

EMPLOYERS' LIABILITY, 3-13; cancelled by "assumption of risk," 5, 6; cancelled by contributory negligence, 5; cancelled by neglect of fellow workmen, 6, 7; cancelled in France by victim's gross negligence, 11; change in European thought concerning, 4, 5, 8, 9, 10, 11, 12, 13; in Australia, 3; in Austria, 3; in Belgium, 3, 21, 22; in Denmark, 3, 55, 57; in Finland, 3; in France, 3, 11, 66, 67; in Germany, 3, 91, 93; in Great Britain, 3, 11, 21, 33, 34, 42, 46; in Greece, 3; in Holland, 3, 57; in Italy, 3; in New Zealand, 3; in Norway, 3; in Quebec, 3; in Russia, 3; in Spain, 3; in Sweden, 3, 51; in Switzerland, 75, 81; in the United States, 3, 17; law of negligence governing, 5, 11, 17; occupations protected by, in Denmark, 55, in Great Britain, 43, in Sweden, 51; released from, by insurance in Belgium company, 21, 22; state insurance releases, 3, 20; theory of negligence in, 4-8. See also *Legislation affecting workmen's com-*

EMPLOYERS' LIABILITY (*continued*)

*ension Act; Workmen's Compensation Act*

EMPLOYERS' LIABILITY INSURANCE: compensation plan more economical than, 10; conditions attending settlements under, 8, 14, 15, 16, 17, 18; contrary to public policy, 14, 15, 16, 17; development of, in United States, 14, 15, 16, 17, 18; indemnification to employer under, 15

EMPLOYERS' LIABILITY INSURANCE COMPANIES: reports required from, in Great Britain, 33, 34; state competition interferes with operation of, 25

EMPLOYERS' LIABILITY LAW: administration of, in Denmark, 55, 57; in France, 66, 67; development of, 5, 6, 7, 11; in Great Britain, 11, 21; number entitled to benefits under, Switzerland, 81; operation of, Germany, 93; operation of, Switzerland, 75; workmen's compensation laws a substitute for, or supplementary to, in European countries, 18, 19

EMPLOYERS' MUTUAL ASSOCIATIONS: advantages of, 32; economy in operation of, 32; effect upon efficiency of labor, 139, 140, 141; fundamental weakness of, 142, 143; in Austria, 30, 31, 32; in Belgium, 19, 28, 29; in competition with stock companies and state departments, 29; in continental countries, 28; in Denmark, 19, 28, 29; in Finland, 19; in France, 19, 28, 29; in Germany, 28, 29, 30, 31, 32, 95, 96, 99, 100, 101, 104, 111, 112, 113, 114, 115, 135, 136; in Great Britain, 19, 26, 27, 28, 29, 46; in Holland, 20, 28, 29; in Italy, 19, 20, 28, 29, 85, 86; in Russia, 19; in Sweden, 20, 28, 29; in Switzerland, 19, 20, 28, 29; reserves carried by, 24, 29, 30, 31, 32; solvency of, 29; under government compulsion and supervision more successful, 135, 136. See also *Sickness insurance societies*

EMPLOYERS PENALIZED: for employing uninsured workmen, Austria, 266, 267; for employing uninsured workmen, Germany, 155, 234



## INDEX

- EMPLOYERS NOT RELEASED FROM LIABILITY:** by insurance in foreign companies, Belgium, 62; by insurance in private companies, 3, 19, 20, 44, 52
- EMPLOYERS RELEASED FROM LIABILITY:** in France, 65, 66
- EMPLOYEES:** not paid for occupational risk, 11, 12, 13
- ENGLAND:** Old age insurance in, 308, 310
- ENKEKASSE,** Norway, 316
- ESTABLISHMENT FUNDS,** 151, 152, 153; compulsory insurance in, 152; effect of, on trade unions, 153; in France, 28, 69; insurance of employers by contribution to, 4; Krupp works, 28; provide for invalidity insurance, 282; provide for old age pensions, 297, 298, 299, 300; reserves in, 153, 154; survivorship annuities provided for in, 289, 290, 291; trade unions in Great Britain oppose, 27
- ESTABLISHMENTS INSURED:** number of, in Austria, 122, in Holland, 61
- EUROPE:** standing of stock companies insuring employers in, 18, 19
- EUROPEAN GOVERNMENT EMPLOYEES:** service pensions for, 315
- EXPENDITURES:** and income of sickness insurance societies, Switzerland, (Table) 219; estimated, by government on account of insurance, Switzerland, 81; in sickness insurance societies, Austria, (Table) 272; per cent of, in sickness insurance societies, Italy, (Table) 226
- FABRIKSKRANKENKASSEN,** Austria, 265, 268
- FACTORY SICKNESS INSURANCE SOCIETIES:** in Austria, 265, 278, 279; in Germany, 233, 236, 238
- FATAL ACCIDENTS ACT:** in Great Britain, 44
- FEDERATED SOCIETIES.** See *Affiliated or federated*
- FEDERATION OF SICKNESS INSURANCE SOCIETIES:** prevention of work-accidents by, in Vienna, 143, 144
- FINANCIAL CONDITION:** of sickness insurance societies, in Austria, (Table) 275; the same, in percentages, (Table) 276
- FINLAND:** employers' liability in, 3; employers' mutual associations in, 19; insurance of employers in private companies, 19
- FISHERMEN:** insurance law covering, in Denmark, 56
- FOREIGN COMPANIES:** insurance in, does not release employer from liability in Belgium, 62
- FORENIGEN ENIGHET GER STYRKA,** Sweden, 187, 188
- FRANCE:** accident insurance and workmen's compensation in, 64-73; administration of employers' liability law, 66, 67; annuities granted at different ages for an annual premium of one franc, Caisse Nationale des Retraites, (Table) 328; annuity secured by annual payment of 12 francs in La France Prévoyante, (Table) 338; Caisse de prévoyance des marins français contre les risques et accidents de leur profession, 72; Caisse des Dépôts et Consignations, 322, 323, 324, 327, 336; Caisse des Invalides de la Marine, 333, 334; Caisse nationale d'assurance en cas d'accidents, 64; Caisse Nationale des Retraites pour la Vieillesse, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 335; character and value of benefits paid by mutual sickness insurance societies in, (Table) 208; choice of physicians in, 71; collective deposits in the Caisse Nationale des Retraites, (Table) 326; compensation for work-accidents, 65; compensation granted seamen, 73; compulsory insurance of seamen, 72, 73; distribution of insurance among companies, (Table) 68; employers' liability cancelled by victim's gross negligence, 11; employers' liability, 3; employers' mutual associations, 19, 28, 29; employers released from liability, 65, 66; establishment funds, 28, 69; fatalities and injuries in mines and quarries, (Table) 71; growth

INDEX

FRANCE (continued).

of national guarantee fund, (Table) 70; income of approved and free societies, (Table) 206; increase in number of work-accidents, 71; increase of free and approved societies, (Table) 204; individual deposits according to size in the Caisse Nationale des Retraites, (Table) 325; insurance companies, 68; insurance in government departments, 34; insurance of employers in private companies, 19, 21, 22, 25; insurance legislation in, 64, 67, 72, 73, 201, 202, 203, 205, 210, 211, 322, 324, 327, 329, 330, 331, 332, 333, 334, 335; insurance not compulsory, 64, 68; invalidity and old age insurance, 322-340; L'Abeille, 69; La France Prévoyante, 337, 338; legislation affecting agricultural laborers, 72; legislation affecting seamen, 72; legislation affecting workmen's compensation, 64, 67, 72, 73; Les Mutualités Maternelles, 214; litigation in, 21; L'Union du Commerce, 208, 209; membership of free and approved societies, (Table) 204; monthly dues charged by communal sickness insurance societies, (Table) 210; movement toward complete and connected system of insurance, 394, 395, 396; National Guarantee Fund, 69; number and amount of payments and amount of reserves in the Caisse Nationale des Retraites, (Table) 324; number and membership of trade unions which pay benefits, (Table) 211; number and value of annuities in Caisse Nationale des Retraites, (Table) 330; number of accidents in various industries, (Table) 70; number of beneficiaries of approved and free societies, (Table) 206, 207; number of workmen insured, 68; occupations protected by workmen's compensation act, 64, 67, 68; payments under the principal not-returnable and principal returnable plans, Caisse Nationale des Retraites, (Table) 329; premiums, 69, 205, 208, 210, 212, 323, 324, 327, 328, 333, 334, 336; premiums required to purchase an annuity of 150 francs,

FRANCE (continued)

beginning at age of 50, in Prévoyance Commerciale, (Table) 339; Prévoyance Commerciale, 339, 340; ratio of premium receipts to pay-rolls, in insurance companies and societies, (Table) 69; reserves required, 67; sickness insurance in, 201-214; standing of stock companies insuring employers in, 19; state supervision of insurance companies, 69; statistics of miners' sickness societies, (Table) 212, 213; survivorship annuities in, 289; unemployment insurance in, 384-385. See also Appendices I and II, 422-431

Accident insurance and workmen's compensation in, 64-73. See also under general topics.

Invalidity insurance in, 285, 322-340

Old age insurance in, 301, 302, 305, 308, 310, 322-340; beneficiaries of compulsory, 335; benefits granted to parents of more than three children, 331; benefits under, 323, 324, 325, 327, 328, 329, 330, 331, 333, 334, 335, 336, 337, 338; compulsory, 322, 332, 333, 334, 335; compulsory system of, for miners and seamen, 322, 332, 333; contributions to, 332, 333, 334, 335; cost to state of, increasing, 310; disbursement of funds, 331, 332; government's special provision for, 327, 329, 330, 331; legislation affecting, 322, 324, 327, 329, 330, 331, 332, 333, 334, 335; premiums, 324, 327, 328, 333, 334, 336; principal returnable and non-returnable, 323, 327, 328, 329, 332; voluntary agencies for, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334

Pensions to widows and orphans of seamen, 333

Sickness insurance in, 201-214

Sickness insurance societies in: administration cost of, 207; "approved," 202, 203, 204, 206, 207; "authorized," 201, 202; benefits under, 208, 209, 210, 211; campaign against infant mortality, 213, 214; character and value of benefits paid by the mutual, (Table) 208; children enrolled in, 202, 203, 205; "communal," 209, 210; contribu-

INDEX

FRANCE

- Sickness insurance societies in (continued)  
 tions to, 202, 205, 207, 212; development of, 201; "free," 203, 204, 206, 207; honorary members of, 205; institutions for social welfare, 213, 214; legislation affecting, 201, 202, 203, 205, 210, 211; miners and seamen protected by, 211, 212; monthly dues charged by communal, (Table) 210; premiums, 205, 208, 210, 212; "recognized," 202; state supervision of, 203; statistics of miners', (Table) 212, 213; trade unions, 210, 211
- Unemployment insurance in: 384-385; benefits under, 385; contributions, 384, 385; in trade unions, 385; legislation affecting, 384, 385
- FRANKENKASSEN, Switzerland, 217, 218
- FRATERNAL SOCIETIES: funeral and burial insurance in, 164, 165
- FREE AND APPROVED SOCIETIES: in France, 203, 204, 206, 207; income of, France, (Table) 206; increase of, France, (Table) 204; membership of, France, (Table) 204; number of beneficiaries of, France, (Table) 206, 207
- FREMTIDEN, Denmark, 190, 191, 192; disbursements of, (Table) 191
- FRIENDLY SOCIETIES: administration cost of, 165; in Belgium, cooperation between, and state departments, 321; in Germany, 220; in Great Britain, 19, 20, 44; in Great Britain, number of registered, 180; in Great Britain, object to Workmen's Compensation Act, 46; provide for invalidity insurance, 281; provide for old age pensions, 206, 207; unemployment insurance in, 368
- FRIENDLY SOCIETIES ACT: in Great Britain, regulates premiums, 281
- FUNDS: disbursement of, France, 331, 332; disbursement of, Germany, 284, 356, 358; division of, Germany, 352; investment of, Germany, 284, 285, 352, 360

FUNERAL AND BURIAL INSURANCE, 160

- 165; in fraternal societies, 164, 165; in sickness societies, 162, 163; premiums, 160, 161; societies, functions of, 160; societies, solvency of, 161
- In Denmark: benefits under, 192; complete separation of, from sickness insurance required, 162, 163
- In Germany: in private societies limited, 165
- In Great Britain, 163, 164; benefits under, 164; Manchester Unity of Odd Fellows, 164
- In Holland: benefits under, 197; investigation of societies, 198; legal character of societies, 198; legislation affecting, 198, 199; number of societies, 196, 197; premiums, 197; solvency of societies, 197, 198
- FYLGIA, Sweden, 53, 54

GEMEINDEKRANKENKASSEN, Germany, 231, 233, 236, 238

GENOSSENSCHAFTSKRANKENKASSEN, Austria, 265

- GERMANY: accident insurance and workmen's compensation in, 89-115; administration cost of employers' mutual associations, 111; amount of reserve fund of mutual associations of employers, (Table) 113; amount of reserve funds on December 31, under old age and invalidity insurance, (Table) 360; annual pensions and government bonuses by wage-class under invalidity insurance, (Table) 350; annual pensions and government bonuses by wage-class under old age insurance, (Table) 340; arbitration, 97, 351, 352, 357, 358; attitude of employers toward compulsory insurance, 141; attitude of trade associations toward compulsory insurance, 141; attitude of workmen toward compulsory insurance, 142; Ausföhrungsbehörden, 96; average amounts expended for compensation per person injured and member treated, (Table) 108; average pensions paid for old age, sickness, and invalidity, (Table) 355; beneficial results of insurance legislation, 100, 101; Betriebs-

INDEX

GERMANY (continued)

krankenkassen, 233, 236, 238; Building Trade Accident Insurance Law, 99; capitalization of annuities not required, 112; cause of increase of sickness, 241, 242; causes of accidents for which compensation was first paid, in 1907, (Table) 106; Central Commission of the Sickness Societies of Berlin, 261; classification of employers in mutual associations, 30; compensation classified by kind of expenditure, (Table) 107; compensation for injuries based on wages, 10; compensation for work-accidents, 92, 96, 97, 98, 99, 107, 108; comprehensive system of insurance in, 136; compulsory insurance, 90, 93, 95, 141, 399, 400, 401, 402, 403; contributions, 249, 250, 257, 348; contributions and benefits of workmen's insurance in Germany, 1907, Appendix II, 430; disbursements for old age and invalidity insurance, (Table) 358; employers' liability, 3, 91; employers' mutual associations, 28, 29, 30, 31, 32, 95, 96, 99, 100, 101, 111, 112, 113, 114, 115, 135, 136; expenditures for benefits for old age, sickness, and invalidity, (Table) 356; expenses of management in detail under old age and invalidity insurance, (Table) 359; Gemeindekrankenkassen, 231, 233, 236, 238; German Workmen's Society, 230; Hansa, in Hamburg, 261, 262; Hilfskassen, 233, 236; Imperial Insurance Office, 97, 98, 109, 110; increase in number of work-accidents, 102, 104; increased cost to employers in mutual associations, 112; industrial conditions in, 89, 90; Innungskrankenkassen, 228, 235, 238; insurance in government departments, 33, 40; insurance in private companies, 18; insurance legislation in, 91, 92, 93, 94, 95, 228, 229, 230, 231, 232, 235, 346, 347; invalidity and old age insurance in, 346-360; items of management expense of mutual associations of employers, (Table) 111; joint weekly contributions for old age and invalidity insurance by wage class, (Table) 348; Knapp-

GERMANY (continued)

schaftskassen, 228, 229, 233, 236; Landesrechtlichel Hilfskassen, 233; legislation affecting work-accidents, 91, 92; litigation of damage claims, 16; Local Society of Dresden, 260; Local Society of Leipsic, 256, 257, 258, 259, 260; Marine Insurance Law, 99, 100; membership in employers' mutual associations compulsory, 112; message of Emperor William to the Reichstag, 94; movement toward complete and connected system of insurance, 393, 396, 397, 398, 399, 401, 402; number and value of contributions returned under old age and invalidity insurance, (Table) 357; number of accidents and rate per 1000 insured in industrial mutual associations, (Table) 104; number of accidents in agriculture and forestry and ratio per 1000 insured, (Table) 106; number of associations, establishments, state executive boards and persons insured against accident, (Table) 101; number of employers' mutual associations, 100, 101; number of insurance agencies and of persons insured against old age and invalidity, (Table) 353; number of pensions and number paid for first time for old age, sickness and invalidity, (Table) 353; number of pensions and of contributions returned, and number, per cent and disposition of appeals by courts of arbitration under old age and invalidity insurance, (Table) 257; number of workmen insured, 100; number, per cent and disposition of appeals from courts of arbitration to the Imperial Insurance Office, (Table) 109; number, per cent and disposition of awards appealed to courts of arbitration, (Table) 109; occupational diseases classed with accidents, 115; occupations protected by compulsory insurance, 93, 95, 98, 99, 100; operation of compulsory insurance, 95, 96, 108, 110; operation of employers' liability law, 93; operation of employers' mutual associations in chemical industries, 113, 114, 115; Ortskrankenkassen, 233,

INDEX

GERMANY (continued)

236, 238; prevention of accidents, 98, 110, 111, 115, 138, 139, 143, 242, 355, 356; proposed contributions for old age and invalidity insurance in reform project, (Table) 414; protection of agricultural laborers, 96, 98, 99; ratio of accidents per 1000 full-time workers in 22 classes of occupations, (Table) 105; receipts and disbursements of the Local Society of Leipsic, (Table) 260; receipts in detail under old age and invalidity insurance, (Table) 359; receipts of mutual associations of employers, (Table) 112; reform project in, 406-413; Reichs-Versicherungamt, 97, 98; sickness and death records compiled by government, 239, 240, 241; sickness insurance as preventive of occupational diseases, 242; sickness insurance, effectual operation of, 235; sickness insurance in, 227-262; standing of stock companies insuring employers, 18; state supervision of employers' mutual associations, 96; statistics of the unemployment fund in Cologne, (Table) 391; statistics relative to work-accidents, 102; summary of accident, sickness and invalidity and old age insurance statistics, (Table) 91; Tiefbau-Berufsgenossenschaft, 99; total number of accidents and rate per 1000 insured, (Table) 103; total number of appeals decided by the Imperial Insurance Office under old age and invalidity insurance, (Table) 358; weekly contributions and sick and funeral benefits for various rates of wages, Local Society of Leipsic, (Table) 258; work-accident statistics compared with Austria, 125, 126, 127; workmen unprotected by compulsory sickness insurance, 235. See also Appendices I and II, 422-431  
 Accident insurance and workmen's compensation in, 89-115. See also under general topics.  
 Funeral and burial insurance in: in private societies, limited, 165  
 Invalidity insurance in, 136; administration cost of, 358, 359; administration of, 349, 351; amount of re-

GERMANY

Invalidity insurance in (continued)  
 serve funds on December 31, (Table) 360; annual pensions and government bonuses by wage class, (Table) 350; arbitration, 351, 352, 357, 358; benefits under, 283, 284, 347, 348, 350, 355; compulsory, 347; contributions to, 283, 348, 349, 350, 359, 360; contributions returnable, 350, 357; cost of medical care, 355; disbursement of funds, 284, 356, 358; division of funds, 352; expenditures for benefits, (Table) 356; expenses of management in detail under, (Table) 359; investment of funds, 284, 285, 352, 360; joint weekly contributions for, by wage class, (Table) 348; labor market affects number of pensions, 354; legislation affecting, 346, 347; number and value of contributions returned, (Table) 357; number of insurance agencies and of persons insured, (Table) 353; number of pensions and number paid for first time, (Table) 353; number of pensions and of contributions returned, and number, per cent and disposition of appeals by courts of arbitration, (Table) 357; number of pensions granted, 354; pensions paid, (Table) 355; persons exempt from compulsory, 347; preventive and restorative movement, 355, 356; proposed contributions for, in reform project, (Table) 414; receipts in detail under, (Table) 359; reserves for, 360; simulation, 354; state supervision, 352; supervision exercised through Imperial Insurance Department, 349; total number of appeals and number and disposition of these decided by the Imperial Insurance Office, under, (Table) 358; under earlier laws, 282; when pensions under, remain in abeyance, 350  
 Invalidity and Old Age Insurance in, 346-360  
 Maternity insurance in, 166, 167, 246  
 Old age insurance in, 136, 302, 303, 307, 308; administration cost of, 358, 359; administration of, 349, 351; amount of reserve funds on December 31, (Table) 360; annual

INDEX

GERMANY

Old age insurance in (*continued*)

pensions and government bonuses by wage class, (Table) 349; arbitration, 351, 352, 357, 358; benefits under, 347, 348, 349, 355; compulsory, 347; contributions, 307, 348, 349, 359, 360; contributions returnable, 350, 357; disbursements for, (Table) 358; disbursement of funds, 356, 358; division of funds, 352; expenditures for benefits, (Table) 356; expenses of management in detail, (Table) 359; investment of funds, 352, 360; joint weekly contributions for, by wage class, (Table) 348; legislation affecting, 346, 347; number and value of contributions returned, (Table) 357; number of insurance agencies and of persons insured, (Table) 353; number of pensions and number paid for first time, (Table) 353; number of pensions and of contributions returned, and number, per cent and disposition of appeals by courts of arbitration, (Table) 357; number of pensions granted, 354; pensions paid, (Table) 355; persons exempt from compulsory, 347; proposed contributions for, in reform project, (Table) 414; receipts in detail, (Table) 359; reserves for, 360; state supervision of, 352; supervision of, exercised through Imperial Insurance Office, 349; total number of appeals and number and disposition of these decided by the Imperial Insurance Office, (Table) 358; when pensions remain in abeyance, 350

Pensions to widows and orphans: proposed extension of compulsory insurance to cover, 293

Sickness insurance in, 227-262

Sickness insurance societies in, 92, 136; administration cost of, 251, (Table) 252, 253, 260, 262; administration of, 158, 252, 254, 256, 262; adjustment of disputed claims, 254; average amount of death benefits, (Table) 245; average annual contribution per member, (Table) 250; average cost of administration per member, (Table) 252; average cost of hospital service per member, (Table)

GERMANY

Sickness insurance societies in (*continued*)

243; average number of cases of sickness per 100 members, (Table) 241; average number of members per society, (Table) 237; average sick benefits per member, (Table) 245; benefits under, 154, 234, 235, 242, 243, 244, 245, 246, 247, 248, 251, 257, 258, 259, 262; benefits and contributions, (Table) 251; builders', 233; communal, 230, 231, 232, 233, 236, 238; compulsory, 228, 229, 230, 232, 235; compulsory, compared with voluntary, 236, 237; contributions, 155, 234, 249, 250, 251, 257; decrease in death rate in, 242; development of, 227, 228, 229, 230, 231, 232, 256; effect of compulsory, 241, 242; effect upon efficiency of labor, 158; effect upon trade unions, 158, 159; efficiency of large versus small companies, 238; employer penalized for employing workmen uninsured in, 155, 234; existing, utilized in connection with new scheme of social insurance, 154; expenditures for benefits, (Table) 356; factory, 233, 236, 238; private friendly, 229; guilds, 233, 238; in Baden, 230; in Bavaria, 230; in Brunswick, 230; in Dresden, 238; in Hanover, 230; in Leipsic, 238; in Prussia, 228; in Saxony, 230; in Württemberg, 230; income and disbursements of all, (Table) 253; independent state, 233; legislation affecting, 228, 229, 230, 231, 232, 235; local, 233, 236, 238; membership and amount of sick benefits, including those for women before and after confinement, (Table) 246; membership of, 238, 239; membership in, compulsory, 154, 155; miners protected by, 229, 233, 236; miners' trade unions, 228, 229; mutual, 232; number insured in various, (Table) 237; number of, according to size of membership, (Table) 239; number of different types of, (Table) 236; number of men and women in, (Table) 239; number of pensions and number paid for first time, (Table) 353; number of sol-

INDEX

GERMANY

Sickness insurance societies in (continued)

vent and insolvent, (Table) 255; pensions paid, (Table) 355; per cent and duration of sickness and per cent of deaths in, (Table) 240; percentage of, collecting a given percentage of wages, (Table) 249; percentage of various kinds of benefits paid, (Table) 248; reserves in, 254, 255, 256, 260; sickness rate, compared with Austria, 270; solvency of, 254, 255; total and average cost for medical treatment and medicines, (Table) 243; total and average reserve per member, (Table) 255; total benefits per member, (Table) 248; total contributions of members, (Table) 250; total cost of care of convalescents, (Table) 244; total cost of hospital service, (Table) 243; total disability and death benefits in, (Table) 247; total income and disbursements of, (Table) 254; total sick benefits paid, (Table) 244; types of, 232, 233, 236; voluntary mutual aid, 233, 236

Unemployment insurance in, 388-391; administration of, 388; attitude of Social Democrats toward, 391; benefits under, 389, 390; contributions, 388, 389, 390; in Cologne, 371, 372, 388, 390; in Leipsic, 390; in Munich, 371, 390; in Strasburg, 390; in trade unions, 388, 390; municipal, 388; statistics of the unemployment fund in Cologne, (Table) 390

GHEENT: unemployment insurance in, 371, 373, 384

GOVERNMENT COMPULSION AND SUPERVISION: employers' mutual associations under, more successful, 135, 136

GOVERNMENT DEPARTMENTS: insurance of employers in, 33-41

GREAT BRITAIN: accident insurance and workmen's compensation in, 42-48; adjustment of damage claims, 21; administration cost of insurance companies in, 46; affiliated orders, 176, 177, 178, 179, 180, 181; amounts allowed under old age

GREAT BRITAIN (continued)

pension act, (Table) 315; Ancient Order of Foresters, 150, 182; benefits furnished by trade unions, 27, 28; common law liability in, 44, 46, 56; compensation for injuries based on wages, 10; compensation for work-accidents, 43, 44; contribution per month for lowest and highest scale of benefits in Independent Order of Odd Fellows, (Table) 179; employers' liability in, 3, 11, 21, 42, 46; employers' mutual associations, 19, 26, 27, 28, 29, 46; employers not released from liability by insurance, 44; establishment funds, 26, 27, 28; Fatal Accidents Act, 44; financial statement of the National Deposit Friendly Society, (Table) 176; friendly societies in, 19, 20, 44; Hearts of Oak, 148, 173; insurance in government departments, 33, 34; insurance in private companies, 19, 21, 22, 23; insurance legislation in, 42, 43, 44, 46, 47, 169, 170, 313, 314; insurance not compulsory, 44, 171; invalidity and old age insurance in, 313-315; legislation affecting workmen's compensation, 42, 43, 44, 46, 47; litigation in, 21, 46; Manchester Unity of Independent Order of Odd Fellows, 150, 164, 178, 179, 180; movement toward complete and connected system of insurance, 393, 394, 395, 398, 399; National Deposit Friendly Society, 174, 175, 176; number of employes, accidents and diseases, and compensation paid in certain industries, (Table) 47; objections to Workmen's Compensation Act, 46; occupational diseases classed with accidents, 43; occupations protected by employers' liability, 43; premiums in, regulated by Friendly Societies Act, 281; publicity required of insurance companies, 45, 170; rates and benefits of the Law Union and Crown Insurance Company, (Table) 45; Registrar of Friendly Societies, 19, 26; reports required from employers' liability insurance companies, 33, 34; sickness insurance in, 169-183; standing of stock companies insuring

INDEX

GREAT BRITAIN (*continued*)

- employers, 19, 45; statistics of the National Deposit Friendly Society, (Table) 175; summary of membership and funds of registered friendly societies and branches in Ireland, (Table) 182, 183; trade unions in, demand compulsory insurance in government departments, 48; trade unions in, object to workmen's compensation act, 46; "wilful act," 31, 44; workmen's associations in, 44; Workmen's Compensation Act, 11, 26, 27, 28, 44, 46. See also Appendices I and II, 422-431
- Accident insurance and workmen's compensation in, 42-48. See also under general topics
- Funeral and burial insurance in, 163, 164; benefits under, 164; in Manchester Unity of Odd Fellows, 164
- Old age insurance in, 300; administration of, 315; amount allowed under act, (Table) 315; benefits under, 314, 315; contributions to, 314; cost to state increasing, 310; development of, 313, 314; funds for pensions raised by general taxation, 315; legislation affecting, 313, 314; on non-contributing basis, 314
- Pensions to widows and orphans: development of societies insuring, 287, 288, 290; effect of remarriage on, 294; valuation and registration of societies insuring, 288
- Sickness insurance societies in: administration costs, 180, 181; affiliated, 150; annual reports required from, 181; benefits under, 170; contributions to, 180, 181; development of, 171, 172, 173; legislation affecting, 169, 170; membership of, 180, 182; number of registered friendly, 180; publicity required of, 170; quinquennial valuation of, 171, 181; registered and unregistered, 169, 170, 171; types of, 171
- Unemployment insurance in, 378-379; "distress work," 378; labor situation requiring, 378; legislation affecting, 370; proposed, 375, 376, 378, 379; "Unemployed Workmen Act," 379

GREECE: employers' liability in, 3

GUARANTEE FUND: in Belgium, 63

GUILD sickness insurance societies: in Germany, 233, 238

HANSA, Germany, 261, 262

HAZARDS: classification of industries by, in Austria, (Table) 119

HEARTS OF OAK, Great Britain, 148 173

HELFSKASSEN, Germany, 233, 236

HOLLAND: accident insurance and workmen's compensation, 57-61; Alegeemeen Ziekensfonds voor Amsterdam, 195, 196; capitalization of annuities, 58; compensation for injuries based on wages, 10; compensation for work-accidents in, 58, 59; compulsory insurance general, 58; employers' liability in, 3, 57; employers' mutual associations, 20, 28, 29; insurance in government departments, 20, 36, 37, 59, 60; insurance in private companies, 19, 20, 22, 24, 25; insurance legislation in, 58, 194, 195, 319, 320; invalidity and old age insurance in, 319-320; legislation affecting reserves, 37; legislation affecting workmen's compensation, 58; number of accidents, cost of management and amount of indemnities paid, (Table) 60; number of insured establishments in, 61; number of workmen insured, 61; occupations protected by compulsory insurance 58; premiums, 193, 194, 195, 196; prevention of work-accidents, 61; publicity required of insurance companies, 36; Rijksveszekeringsbank, 59; sickness insurance in, 193-199; sickness provided for by poor laws, 195; standing of stock companies insuring employers, 19; Ziekenszorg Handwerkers Vriendenkring, 196. See also Appendices I and II, 422-431

Accident insurance and workmen's compensation in, 57-61. See also under general topics

Funeral and burial insurance in: benefits under, 197; legislation affecting, 198, 199; premiums, 197; societies, investigation of, 198; societies, legal character of, 198; societies, number of, 196, 197; societies, solvency of, 197, 198



INDEX

HOLLAND (*continued*)

Invalidity insurance in: no government provision for, 319  
 Old age insurance in: in Amsterdam, 308; legislation affecting, 319, 320; no government provision for, 319  
 Sickness insurance societies: administration cost of, 197; benefits under, 193, 194, 195, 196; development of, 193; legislation affecting, 194, 195; no government provision for, 193; premiums, 193, 194, 195, 196; solvency of, 194; types of, 193, 194  
 Unemployment insurance in, 382-383; administration of, 383; benefits under, 383; contributions, 383; in Amsterdam, 371, 372, 382, 383; in Arnheim, 383; in Hiversum, 383; in the Hague, 373, 383; in trade unions, 382, 383; in Utrecht, 373, 383, legislation affecting, 383; premiums, 383

IMPERIAL INSURANCE OFFICE, Germany, 97, 98, 109, 110; number, per cent and disposition of appeals from courts of arbitration to, (Table) 109; supervision of old age and invalidity insurance exercised through, 349; total number of appeals and number and disposition of these decided by the, under old age and invalidity insurance, (Table) 358

INCOME: and amount expended per member in sickness insurance societies, Austria, (Table) 272; and disbursements of all sickness insurance societies, Germany, (Table) 253; and disbursements of sickness insurance societies, Germany, (Table) 274; and expenditures of sickness insurance societies, Switzerland, (Table) 219; of free and approved societies, France, (Table) 206; premiums, interest and other income of the seven territorial associations, Austria, (Table) 130; total, and disbursements of sickness insurance societies, Germany, (Table) 254

INDEMNITIES: amount of, paid, Holland, (Table) 60

INDEPENDENT ORDER OF ODD FELLOWS: in Great Britain, contribution per month for lowest and highest scale of benefits in, (Table) 179

"INDEPENDENT STATE" sickness insurance societies, Germany, 233

INDUSTRIAL ACCIDENTS. See *Accidents; Work-accidents*

INDUSTRIAL CONDITIONS: in Germany, 89, 90

INFANT MORTALITY: campaign of sickness insurance societies in France against, 213, 214

INNUNGSKRANKENKASSEN, Germany, 228, 233, 238

INSURANCE: against industrial accidents, 3-144, 432; against invalidity or total and permanent disability, 281-286; against sickness and death, 146-177; against work-accidents, equalizes burden of damages, 3; distribution of, among companies in France, (Table) 68; economy of various systems, 135; efficiency of various systems, 135; encouragement given by various systems to more comprehensive protection, 135; for workmen, tendency toward a complete and connected system of, 393-403; in Austria, voluntary, 121; in Belgium, not compulsory, 62; in Denmark, movement toward complete and connected system, 395; in Denmark, not compulsory, 55; in France, movement toward complete and connected system, 394, 395, 396; in France, not compulsory, 64, 68; in Germany, comprehensive system of, 136; in Germany, movement toward complete and connected system, 393, 396, 397, 398, 399, 401, 402; in Great Britain, movement toward complete and connected system, 393, 394, 395, 398, 399; in Great Britain, not compulsory, 44; in Sweden, not compulsory, 54; legislation, beneficial results of, in Germany, 100, 101; of pensions to widows and orphans, 287-295; reserves necessary when voluntary, 161, 162; summary of workmen's in European countries, Appendix I, 422-429

INDEX

**INSURANCE COMPANIES:** in Belgium, 22, 62, 63; in Denmark, 22, 23; in France, 68; publicity required of, in Great Britain, 45, 170; publicity required of, in Holland, 36; reserves required, 23, 24; state supervision of, in France, 69; state supervision of, in Italy, 41; state supervision of, in Sweden, 38, 39

**INSURANCE IN GOVERNMENT DEPARTMENTS,** 33-41; in Austria, 33, 40; in Belgium 34, 35, 36, 63; in Denmark, 34; in France, 34; in Germany, 33, 40; in Great Britain, 33, 34; in Holland, 20, 36, 37, 59, 60; in Italy, 82; in Norway, 40, 41, 48, 49, 50; in Sweden, 20, 23, 38, 39, 52; trade unions in Great Britain demand compulsory, 48

**INSURANCE OF EMPLOYERS IN MUTUAL ASSOCIATIONS,** 26-32

**INSURANCE OF EMPLOYERS IN PRIVATE COMPANIES,** 14-25; in Austria, 18; in Belgium, 19, 21, 22, 24, 25; in Denmark, 19, 22, 24; in Finland, 19; in France, 19, 21, 22, 25; in Germany, 18; in Great Britain, 19, 21, 22, 23; in Holland, 19, 20, 22, 24, 25; in Italy, 19, 20; in Norway, 18, 22; in Russia, 19; in Sweden, 19, 20, 23, 24, 25; in Switzerland, 19, 20, 22

**INTERNATIONAL CONGRESS ON WORKINGMEN'S INSURANCE** at Rome, 401, 402, 403

**INVALIDITY:** of work-accident victims, workmen's compensation act provides for, 282

**INVALIDITY AND OLD AGE INSURANCE,** 281-364; in various countries, 313-364; in Austria, 361-364; in Belgium, 320-322; in Denmark, 318-319; in France, 322-340; in Germany, 346-360; in Great Britain, 313-315; in Holland, 319-320; in Italy, 343-346; in Norway, 315-317; in Sweden, 317-318; in Switzerland, 340-343; summary of, in European countries, Appendix I, 428-429

**INVALIDITY INSURANCE:** desirable as matter of public policy, 136; establishment funds provide for, 282; friendly societies provide for, 281; in marine service, 282; in mining

**INVALIDITY INSURANCE (continued)**

industries, 282; in street railways, 282; in the Krupp works, 282; reserves for, 281; simulation, 283, 284

**In Austria:** administration cost of, 363; administration of, 363; benefits under, 283, 361, 363; contributions, 362, 363; employers' independent organizations for, 364; law applies only to miners and office employes, 361; legislation affecting, 361, 362; premiums, 127, 128, 129, 363; reserves for, 362; Social Democrats demand one law for, applicable to all, 364; wage classification of, (Table) 362

**In Belgium:** benefits under, 320, 321; contributions, 321, 322; legislation affecting, 320, 321

**In Denmark,** 285; commission studying, 319; voluntary, recommended by commission, 286

**In France,** 285

**In Germany,** 136; administration cost of, 358, 359; administration of, 349, 351; amount of reserve funds on December 31, (Table) 360; annual pensions and government bonuses by wage class, (Table) 350; arbitration, 351, 352, 357, 358; benefits under, 283, 284, 347, 348, 350, 355; compulsory, 347; contributions, 283, 348, 349, 350, 359, 360; contributions returnable, 350, 357; cost of medical care, 355; disbursements for, (Table) 358; disbursement of funds, 284, 356, 358; division of funds, 352; expenditures for benefits, (Table) 356; expenses of management in detail, (Table) 359; investment of funds, 352, 360; joint weekly contributions for, by wage class, (Table) 348; labor market affects number of pensions 354; legislation affecting, 346, 347; number and value of contributions returned, (Table) 357; number of insurance agencies and of persons insured, (Table) 353; number of pensions and number paid for first time, (Table) 353; number of pensions and of contributions returned, and number, per cent and disposition of appeals by courts of arbitration, (Table) 357; number of pensions granted, 354; pensions

## INDEX

### INVALIDITY INSURANCE

#### In Germany (*continued*)

paid, (Table) 355; persons exempt from compulsory, 347; preventive and restorative movement, 355, 356; proposed contributions for, in reform project, (Table) 414; receipts in detail, (Table) 359; reserves for, 360; simulation, 354; state supervision of, 352; supervision exercised through Imperial Insurance Office, 349; total number of appeals and number and disposition of these decided by the Imperial Insurance Office, (Table) 358; under earlier laws, 282; when pensions remain in abeyance in, 350

In Holland: no government provision for, 319

In Italy: administration of, 344; benefits under, 344, 345; contributions to, 343, 345, 346; legislation affecting, 343, 344, 345; premiums, 343; voluntary, 343

In Norway: compulsory, recommended by commission, 285, 286

In Sweden, 285, 286; legislation affecting, 317; schemes for, under consideration, 317, 318

**INVALIDITY INSURANCE STATISTICS:** summary of accident, sickness, old age and, in Germany, (Table) 91

**INVALIDITY OR TOTAL AND PERMANENT DISABILITY:** insurance against, 281-286

**ITALY:** accident insurance and workmen's compensation, 81-89; accident statistics, (Table) 88; administration cost of National Accident Insurance Fund in, 82; Arbitration Board, 87; Associazione degli industriali d'Italia per prevenire gli infortuni de lavoro, 89; Cassa nazionale di assicurazione per gli infortuni degli operai sul lavoro, 82; compensation for work-accidents in, 83, 84, 85, 86; compensation granted seamen, 86; compulsory insurance, 41, 83, 84, 85; compulsory insurance of seamen in, 86, 87; compulsory insurance of sulphur miners, 86, 87; employers' liability in, 3; employers' mutual associations, 19, 20, 28, 29, 85, 86;

#### Italy (*continued*)

forms of insurance under National Accident Insurance Fund, 82, 83; insurance in government departments, 82; insurance in private companies, 19, 20; insurance legislation in, 81, 82, 83, 84, 343, 344, 345; invalidity and old age insurance in, 343-346; legislation affecting work-accidents, 86; membership and benefits of unemployment department of Umanitaria, (Table) 388; National Accident Insurance Fund, 82, 84, 85; National Old Age and Invalidity Annuity Fund, 343, 344, 345; number insured and value of annuity fund, (Table) 346; number of mutual aid societies, membership and funds, (Table) 225; occupations protected by compulsory insurance in, 84; premiums in, 224, 343; prevention of work-accidents, 87, 88, 137; sickness insurance in, 224-227; special compulsory insurance societies in, 86, 87; state supervision of insurance companies, 41; statistics of national accident fund, (Table) 88. See also Appendices I and II, 422-431.

Accident insurance and workmen's compensation in, 81-89. See also under general topics

Invalidity insurance in: administration of, 344; benefits under, 344, 345; contributions, 343, 345, 346; legislation affecting, 343, 344, 345; premiums, 343; voluntary, 343

Old age insurance in: administration of, 344; benefits under, 344, 345; contributions, 343, 345, 346; legislation affecting, 343, 344, 345; premiums, 343; voluntary, 343

Sickness insurance in, 224-227; welfare of state requires compulsory, 227

Sickness insurance societies in: administration cost of, 226; benefits under, 225, 226; contributions, 224; development of, 224; inadequacy of, 226; per cent of expenditures in, (Table) 226; premiums, 224; publicity required of, 224; registered, receive special benefits, 224; registration of, voluntary, 224; reserves, 224; solvency of, 224, 225

Unemployment insurance in, 387-388; benefits under, 387, 388; con-

INDEX

ITALY

Unemployment insurance in (*continued*)  
 tributions, 387; in Milan, 387; in trade unions, 387; "La Società Umanitaria," 387, 388; membership and benefits of unemployment department of Umanitaria, (Table) 388

KNAPPSCHAFTSKASSEN, Germany, 228, 229, 233, 236

KRUPP WORKS: establishment funds, 28; invalidity insurance in, 282

L'ABEILLE, France, 69

L'UNION DU COMMERCE, France, 208, 209

LA FRANCE PRÉVOYANTE, 337, 338; annuity secured by annual payment of 12 francs in, (Table) 338

LA SOCIETÀ UMANITARIA, Italy, 388, 389

LABOR: effect of employer's mutual associations on efficiency of, 139, 140, 141; effect of sickness insurance societies in Germany on efficiency of, 158

LABOR MARKET: affects number of invalidity pensions in Germany, 354

LANDESRECHTLICHERHILFSKASSEN, Germany, 233

LAW, UNION AND CROWN INSURANCE COMPANY: rates and benefits of the, in Great Britain, (Table) 45

LEGISLATION: affecting agricultural laborers in France, 72; affecting funeral and burial insurance in Holland, 108, 109; affecting reserves in Holland, 37; affecting seamen in France, 72; affecting unemployment insurance, in Belgium, 384, in Denmark, 380, in France, 384, 385; in Holland, 383; in Norway, 380, in Switzerland, 385, 386; affecting work-accidents in Germany, 91, 92, in Italy, 86; affecting workmen's compensation, in Belgium, 61, in Denmark, 55, in France, 64, 67, 72, 73, in Great Britain, 42, 43, 44, 46, 47, in Holland, 58, in Sweden, 51, in Switzer-

LEGISLATION (*continued*)

land, 74; insurance, in Austria, 115, 116, 117, 121, 262, 263, 264, 265, 361, 362, in Belgium, 61, 199, 200, 320, 321, in Denmark, 54, 55, 189, in France, 64, 67, 77, 201, 202, 203, 205, 210, 211, 324, 327, 329, 330, 331, 332, 334, 335; in Germany, 91, 92, 94, 95, 228, 229, 230, 231, 232, 346, 347; in Great Britain, 42, 43, 44, 46, 47, 169, 170, 313, 314, in Holland, 58, 194, 195, 319, 320, in Italy, 81, 82, 83, 84, 343, 344, 345, in Norway, 48, 183, 184, in Sweden, 51, 167, 317, in Switzerland, 73, 74, 75, 76, 77, 78, 79, 80, 81, 144, 214, 215, 216, 221, 222, 223

LEERINGSKRANKENKASSEN, Austria, 265

LES MUTUALITÉS MÂTERNELLES, France, 214

LITIGATION: in Austria, 132; in Germany, 16; in Great Britain, 21, 46; in France, 21; in Denmark, 23

LOCAL SOCIETY OF DRESDEN, 260

LOCAL SOCIETY OF LEIPZIG, 256, 257, 258, 259, 260

"LOCAL" SICKNESS INSURANCE SOCIETIES: in Germany, 233, 236, 238

MANAGEMENT EXPENSE: items of, of mutual associations of employers, Germany, (Table) 111; ratio of, to contributions and indemnities, Austria, (Table) 130. See also *Administration cost*

MANCHESTER UNITY OF INDEPENDENT ORDER OF ODD FELLOWS, Great Britain, 150, 164, 178, 179, 180

MANLY, H. W.: "Valuation of Staff Pension Funds," by, 298, 299, 300

MARINE INSURANCE LAW: in Germany, 99, 100

MARINE SERVICE: invalidity insurance in, 282

MATERNITY INSURANCE, 166-168; covers unmarried women, 167; in Austria, 166, 167; in Germany, 166, 167, (Table) 246; uncommon in the United States, 168<sup>5</sup>

INDEX

- MINERS:** protection of, in Austria, 263, 265, 361, in Belgium, 63, 322, in France, 211, 212, 322, 332, 333, in Germany, 229, 233, 236; sulphur, protected by compulsory insurance in Italy, 86, 87
- MINERS' TRADE UNION** sickness insurance societies: in Germany, 228, 229
- MINES AND QUARRIES:** fatalities and injuries in, France, (Table) 71
- MINING INDUSTRIES:** invalidity insurance in, 282
- MUNICIPAL UNEMPLOYMENT INSURANCE:** in Germany, 389
- MUTUAL AID SOCIETIES:** in Italy, number of, membership and funds, (Table) 225
- MUTUAL ASSOCIATIONS:** insurance of employers in, 26-32
- MUTUAL COMPANIES:** prevention of work-accidents by, 137, 138, 139, 143, 144
- MUTUAL SICKNESS INSURANCE SOCIETIES:** in Germany, 232
- NATIONAL ACCIDENT INSURANCE FUND,** Italy, 82, 84, 85; statistics of, (Table) 88
- NATIONAL DEPOSIT FRIENDLY SOCIETY:** in Great Britain, 174, 175, 176; financial statement of, (Table) 176; statistics of, (Table) 175
- NATIONAL GUARANTEE FUND:** in France, 69; growth of, (Table) 70
- NATIONAL OLD AGE AND INVALIDITY ANNUITY FUND:** Italy, 343, 344, 345
- NEGLECT OF FELLOW WORKMEN:** employers' liability cancelled by, 6, 7
- NEGLECT:** employers' liability in France cancelled by victim's gross negligence, 11; law of, governing employers' liability, 5, 11, 17; theory of, in employers' liability, 4-8
- NEW ZEALAND:** employers' liability in, 3; old age insurance in, 308
- NORDEN, Sweden,** 53, 54
- NON-WAGE EARNERS:** old age pensions, 308
- NORWAY:** accident insurance and workmen's compensation in, 48-50; Anmeldelige Syge-Kasse, 186, 187; classes and rates under sickness insurance law, (Table) 185; compensation for work-accidents, 48, 49; compulsory insurance in, 48, 49; employers' liability in, 3; Enkekasse, 316; estimated number of persons covered by sickness insurance law in, (Table) 185; insurance in government departments, 40, 41, 48, 49, 50; insurance in private companies, 18, 22; insurance legislation, 48, 183, 184; invalidity and old age insurance in, 315-317; net cost of insurance under sickness insurance law, (Table) 185; occupations protected by compulsory insurance, 48; premiums in, 49, 50, 185, 186; prevention of work-accidents, 50, 138; sickness insurance in, 183-187; sickness insurance not compulsory for certain citizens, 157; Sigyn, 50; standing of stock companies insuring employers, 18, 50. See also Appendices I and II, 422-431
- Accident insurance and workmen's compensation in, 48-50. See also under general topics
- Invalidity insurance in: compulsory, recommended by commission, 285, 286
- Old age insurance in: 301; for city employes, 316; report of commission, 315; schemes for, under consideration, 305, 306, 315, 316; state officials protected by, 316
- Sickness insurance in, 183-187; compulsory, for all wage earners, 157; compulsory, for city employes, 316
- Sickness insurance societies in: administration cost of, 185; benefits under, 184; contributions, 184, 316; legislation affecting 183, 184; membership of, 185; occupations protected by, 184; premiums in, 185, 186
- Unemployment insurance in: 374, 375, 379, 380; in trade unions, 380; legislation affecting, 380
- OBLIGATORY INSURANCE.** See *Compulsory insurance*

INDEX

**OCCUPATIONAL DISEASES:** movement for prevention of, 242, 269, 355, 356; classed with accidents, in Germany, 115, in Great Britain, 43

**OCCUPATIONAL RISK:** employe not paid for, 11, 12, 13

**OCCUPATIONS PROTECTED:** by compulsory insurance, in Austria, 116, in Germany, 93, 95, 98, 99, 100, in Holland, 58, in Italy, 84, in Norway, 48; by employer's liability, in Denmark, 55, in Great Britain, 43, in Sweden, 51, in Switzerland, 74; by sickness insurance societies, in Austria, 263, 265, in France, 211, 212, in Germany, 229, 233, 236, in Norway, 184, in Switzerland, 214, 218; by workmen's compensation act, in Belgium, 61, in France, 64, 67, 68

**OFFICE EMPLOYEES:** protection of, in Austria, 361

**OLD AGE ANNUITIES AND PENSIONS,** 296-312

**OLD AGE AND INVALIDITY INSURANCE,** 281-364; in various countries, 313-364; summary of, in European countries, Appendix I, 428-429

**OLD AGE INSURANCE:** assessment plan for furnishing, 304; attitude of employers toward, 307; average premium method of furnishing, 304; capitalized value method of furnishing, 304; compulsory basis for furnishing, 304; contributions, 300; desirable as matter of public policy, 136; establishment funds provide for, 297, 298, 299, 300; friendly societies provide for, 296, 297; minimum contribution and compulsory system of furnishing, 304, 305, 312; on non-contributing basis, 310, 311; reserves for, 312; schemes for, under consideration in several countries, 305; statistics, summary of accident, sickness, invalidity and, in Germany, (Table) 91

In Austria: administration cost of, 363; administration of, 363; benefits under, 361, 363; contributions, 362, 363; employers' independent organizations for, 364; law applies only to miners and office employes, 361; legislation affecting, 361, 362;

**OLD AGE INSURANCE**

In Austria (*continued*)  
 premiums, 363; reserves for, 362; schemes for, under consideration, 305; Social Democrats demand one law, applicable to all, 364; wage classification of, (Table) 362

In Belgium: benefits under, 320, 321; compulsory system for miners, 322; contributions, 321, 322; legislation affecting, 320, 321

In Denmark, 301, 310; benefits under, 318; contributions, 318; substitute for outdoor relief, 309

In France, 301, 302, 305, 308, 310; beneficiaries of compulsory system, 335; benefits granted to parents of more than three children, 331; benefits under, 323, 324, 325, 327, 328, 329, 330, 331, 333, 334, 335, 336, 337, 338; classes of agencies for insuring pensions, 335, 336; compulsory, 322, 323, 333, 334, 335; compulsory system for miners and seamen, 322, 323, 333; contributions, 322, 333, 334, 335; cost to state of pensions increasing, 310; disbursements of funds, 331, 332; government's special provision for, 327, 329, 330, 331; legislation affecting, 322, 324, 327, 329, 330, 331, 332, 333, 334, 335; premiums, 324, 327, 328, 333, 334, 336; principal returnable, and non-returnable, 323, 327, 328, 329, 332; voluntary agencies for, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334

In Germany, 136, 302, 303, 307, 308; administration cost of, 358, 359; administration of, 349, 351; amount of reserve funds on December 31 under, (Table) 360; annual pensions and government bonuses by wage class under, (Table) 349; arbitration, 354, 357, 358; average pensions paid, (Table) 355; benefits under, 347, 348, 349, 355; compulsory, 347; contributions, 307, 348, 349, 359, 360; contributions returnable, 350, 357; disbursements for, (Table) 358; disbursement of funds, 356, 358; division of funds, 352; expenditures for benefits, (Table) 356; expenses of management in detail, (Table) 359; investment of funds, 352, 360;

INDEX

OLD AGE INSURANCE

In Germany (*continued*)

- joint weekly contributions for, by wage class, (Table) 348; legislation affecting, 346, 347; number and value of contributions returned under, (Table) 357; number of insurance agencies and of persons insured, (Table) 353; number of pensions and number paid for first time, (Table) 353; number of pensions and of contributions returned, and number, per cent and disposition of appeals by courts of arbitration under, (Table) 357; number of pensions granted, 354; persons exempt from compulsory, 347; proposed contributions for, in reform project, (Table) 414; receipts in detail, (Table) 359; reserves for, 360; state supervision of, 352; supervision exercised through Imperial Insurance Office 349; total number of appeals and number and disposition of these decided by the Imperial Insurance Office (Table) 358; when pensions remain in abeyance, 350
- In Great Britain, 300, 308, 310; administration of, 315; amounts of pensions allowed under act, (Table) 315; benefits under, 314, 315; contributions, 314; cost to state increasing, 310; development of, 313, 314; funds for pensions raised by general taxation, 315; legislation affecting, 313, 314; on non-contributing basis, 314
- In Holland: in Amsterdam, 308; legislation affecting, 319, 320; no government provision for, 319
- In Italy: administration of, 344; benefits under, 344, 345; contributions, 343, 345, 346; legislation affecting, 343, 344, 345; premiums, 343; voluntary, 343
- In New Zealand, 308
- In Norway, 301; for city employes, 316; for state officials, 316; report of commission on, 315; schemes for, under consideration, 305, 306, 315, 316
- In Sweden: legislation affecting, 317; no provision for, 317; schemes for, under consideration, 305, 306, 317, 318

OLD AGE INSURANCE (*continued*)

- In Switzerland: benefits under, 340, 341, 342; contributions, 340, 341; furnished by Canton Neuenburg, 340; furnished by Canton Waadt, 341, 342; no federal provision for, 340; premiums, 340, 341, 342; premiums returnable and non-returnable, 341, 342; schemes for, under consideration by other cantons, 343
- OLD AGE PENSIONS: disadvantageous effects of, 309, 310; for non-wage-earners, 308; not a system of workmen's insurance, 300; substitute for old age relief systems, 308, 309, 311, 312
- ORPHANS. See *Pensions to widows and orphans*
- ORTSKRANKENKASSEN, Germany, 233, 236, 238. See also *Local societies in Germany*
- PATRIA: accident department of the, in Austria, 116
- PENSIONS: amount of burial benefits and, paid in Austria, (Table) 127; number and annual value of current permanent, in Austria, (Table) 127
- To widows and orphans: contributions in societies insuring, 291, 292, 293; development of societies insuring in Great Britain, 287, 288, 290; effect on remarriage in Great Britain, 294; hazards under voluntary system, 294, 295; in Austria, 127, 128, 129; insurance of, 287-295; of French seamen, 333; proposed extension of compulsory insurance in Germany to cover, 293; not paid when income exceeds certain amount, 293; reserves in societies insuring, 291, 292, 293; societies insuring, in the United States, 288; special payment at time of remarriage, 294; under compulsory system, 290, 291, 292, 293; valuation and registration of societies insuring in Great Britain, 288. See also *Survivorship annuities*
- PENSIONS TO WIDOWS OF CLERGY, 289, 290

INDEX

- PENSIONERS:** number of, average annual pension and per cent of wages, in Austria, (Table) 128
- PHYSICIANS:** choice of, in France, 71
- PREMIUMS:** annuities granted at different ages for an annual premium of one franc in Caisse Nationale des Retraites, (Table) 328; annuity secured by annual payment of 12 francs in La France Prévoyante, (Table) 338; classes and, under sickness insurance law, Norway (Table) 185; (contribution) per month for lowest and highest scale of benefits in Independent Order of Odd Fellows, Great Britain, (Table) 179; Friendly Societies Act regulates, Great Britain, 281; funeral and burial insurance, 160, 161; funeral and burial insurance, Holland, 197; in Law, Union and Crown Insurance Company, Great Britain, (Table) 45; insurance, in Austria, 118, 119, 120, 121, 130, 131, 363, in France, 60, 205, 308, 310, 312, 323, 324, 327, 328, 333, 334, 336, in Holland, 193, 194, 195, 196, in Italy, 224, 343, in Norway, 49, 50, 185, 186, in Switzerland, 340, 341, 342; interest, and other income of the seven territorial associations, Austria, (Table) 130; prevention of work-accidents reflected in, 137; ratio of receipts to payrolls in insurance companies and societies, France, (Table) 69; required to purchase an annuity of 150 francs, beginning at age 50 in Prévoyance Commerciale, (Table) 339; of unemployment insurance in Denmark, 382; of unemployment insurance in Holland, 383
- PREMIUMS NON-RETURNABLE:** old age insurance, in Switzerland, 341, 342. See also *Contributions non-returnable*; *Principal non-returnable*
- PREMIUMS RETURNABLE:** old age insurance, in Switzerland, 341, 342. See also *Contributions returnable*; *Principal returnable*
- PREVENTION OF DISEASE:** in Austria, 269
- PREVENTION OF OCCUPATIONAL DISEASES:** movement for, 242, 269, 355, 356
- PREVENTION OF WORK-ACCIDENTS:** by Federation of Sickness Insurance Societies in Vienna, 143, 144; by mutual companies, 137; by state insurance department, 138; by stock companies, 136, 137; in Austria, 121, 139, 143, 144, 269, in Denmark, 137, in Germany, 98, 110, 111, 115, 138, 139, 143, 242, 355, 356, in Holland, 61, in Italy, 87, 88, 137, in Norway, 50, 138, in Sweden, 138; reflected in premiums, 137
- PRÉVOYANCE COMMERCIALE,** France, 339, 340; premiums required to purchase an annuity of 150 francs, beginning at age 50 in, (Table) 339
- PRINCIPAL NON-RETURNABLE:** old age insurance, in France, 323, 327, 328, 329, 332; payments under, plan in Caisse Nationale des Retraites, (Table) 329. See also *Contributions non-returnable*; *Premiums non-returnable*
- PRINCIPAL RETURNABLE:** old age insurance, in France, 323, 327, 328, 329, 332; payments under, plan in Caisse Nationale des Retraites, (Table) 329. See also *Contributions returnable*; *Premiums returnable*
- PRIVATE COMPANIES:** insurance in, does not release employers from liability, 3, 19, 20, 52; insurance of employes in, 14-25
- PRIVATE FRIENDLY SICKNESS INSURANCE SOCIETIES:** in Austria, 265, 269
- "PROVIDENT SOCIETIES,"** by Sir E. W. Brabrook, 181
- PUBLIC POLICY:** employers' liability insurance contrary to, 14, 15, 16, 17; sickness, invalidity and old age insurance desirable as matter of, 136; various systems of insurance of employes from the standpoint of, 133-144
- PUBLICITY:** required of insurance companies in Great Britain, 45, 170, in Holland, 36; required of sickness insurance societies in Italy, 224. See also *Reports*
- QUÉBEC:** employers' liability in, 3



INDEX

- RAILWAY EMPLOYEES:** protection of, in Austria, 121, in Switzerland, 214, 218
- RATES.** See *Contributions; Premiums*
- RATES AND BENEFITS:** of the Law, Union and Crown Insurance Company in Great Britain, (Table) 45
- RECEIPTS:** and disbursements of unemployment funds for eight months ending March 31, 1908, Denmark, (Table) 382; in detail under old age and invalidity insurance in Germany, (Table) 359; of employers' mutual associations in Germany, (Table) 112; of Local Society of Leipsic, (Table) 260
- "RECOGNIZED" Sickness Insurance Societies:** in France, 202
- REFORM PROJECT IN AUSTRIA,** 414-420
- REFORM PROJECT IN GERMANY,** 406-413
- REGISTERED:** mutual sickness insurance societies in Austria, 265; sickness insurance societies in Italy receive special benefits, 224
- REGISTERED AND UNREGISTERED sickness insurance societies:** in Belgium, 200; in Great Britain, 169, 170, 171
- REGISTERED FRIENDLY SOCIETIES** and branches in Great Britain and Ireland: summary of membership and funds of, (Table) 182, 183
- REGISTRAR OF FRIENDLY SOCIETIES,** 19, 26
- REGISTRATION:** of sickness insurance societies in Italy voluntary, 224
- REICHS-VERSICHERUNGAMT,** Germany, 97, 98
- REINSURANCE SCHEME:** in Denmark, 163
- REPORTS:** annual, required from sickness insurance societies in Great Britain, 181; required from employers' liability insurance companies in Great Britain, 33, 34
- RESERVES:** amount of, of employers' mutual associations, Germany, (Table) 113; amount of, on December 31, under old age and invalidity insurance, Germany, (Table) 360; carried by employers' mutual associations, 24, 29, 30, 31, 32, in Germany, 112, 113, 115; for in-
- RESERVES (continued)**  
 validity insurance, 281, in Austria 362, in Germany, 360; for old age insurance, 312, in Austria, 362, in Germany, 360; in affiliated sickness insurance societies, 149; in establishment societies, 153, 154; in sickness insurance societies, 148, in Austria, 275, 276, in Germany, 254, (Table) 255, 256, 260, in Italy, 224; in trade unions, 151; in societies insuring pensions to widows and orphans, 291, 292, 293; legislation affecting, in Holland, 37; necessary when insurance is voluntary, 161, 162; number and amount of payments and amount of, in the Caisse Nationale des Retraités, (Table) 324; required, in Austria, 121, 129, 131, in Belgium, 24, in Denmark, 24, in France, 67, in insurance companies, 23, 24, in Sweden, 24
- RIJESVESZEKERINGSBANK,** Holland, 59
- RUSSIA:** employers' liability in, 3; employers' mutual associations, 19; insurance of employers in private companies in, 19
- ST. GALL:** unemployment insurance in 386
- SEAMEN:** legislation affecting, 72; protection of, in Denmark, 56, in France, 72, 73, 211, 212, 322, 332, 333, in Italy, 86, 87
- SEE-BERUFGENOSSENSCHAFT,** Germany, 99
- SERVICE PENSIONS:** to employes of European governments, 315
- SETTLEMENTS UNDER EMPLOYERS' LIABILITY:** conditions attending, 8, 14, 15, 16, 17, 18
- SICILY.** See *Italy*
- SICKNESS:** in Germany, cause of increase of, 241, 242; in Holland, provided for by poor laws, 195
- SICKNESS AND DEATH, Insurance** against, 145-277; records compiled by German government, 239, 240, 241
- SICKNESS INSURANCE, 147-159;** classes and rates under, in Norway, (Table) 185; compulsory systems

## INDEX

### SICKNESS INSURANCE (*continued*)

of, superior to voluntary systems, 157; conditions surrounding, in various countries, 155, 156; desirable as matter of public policy, 136; estimated number of persons covered by, Norway, (Table) 185, in Austria, 262-277, in Belgium, 199-201, in Denmark, 189-192, in France, 201-214, in Germany, 227-262, in Great Britain, 169-183, in Holland, 193-199, in Italy, 224-227, in Norway, 157, 183-187, 316, in Sweden, 187-189, in Switzerland, 214-223, in various countries, 169-277; net cost of insurance under, Norway (Table) 185; not generally compulsory, 155; statistics, summary of accident, invalidity, old age, and, in Germany, (Table) 91; summary of, in European countries, Appendix I, 426-427; unfavorable conditions surrounding, on a voluntary basis, 156, 157

**SICKNESS INSURANCE SOCIETIES:** advantages and disadvantages of affiliated, 149; advantages of centralized, 157, 158; affiliated or federated, 148, 149; benefits under, 148; federation of, in Vienna, 143, 144; funeral and burial insurance in connection with, 162, 163; reserves in, 148; reserves of affiliated, 149; trade unions practically affiliated, 150, 151. See also *Types of Sickness Insurance Societies; Establishment Funds*

In Austria: appeals from courts of arbitration in, (Table) 277; apprentices, 265; arbitration, 267, 276, 277; average benefits per day and per case of sickness and per death, (Table) 273; average contribution and average benefit per member in, (Table) 274; benefits under, 265, 266, 272, 273; benefits under, compared with Germany, 272, 273; building trades, 265; cases and days of sickness and death rate in, (Tables) 270, 271; contributions, 263, 264, 266, 274, 275; development of, 262, 263, 264; district, 265, 268; employer penalized for employing uninsured workmen, 266, 267; factory, 265, 268, 270; financial condition of, (Table)

### SICKNESS INSURANCE SOCIETIES

#### In Austria (*continued*)

275; financial condition of, in percentages, (Table) 276; income and disbursements of, (Table) 274; legislation affecting, 262, 263, 264, 265; miners, 263, 265; number and membership of, (Table) 267, 268; number of, (Table) 266; per cent of sexes in, (Table) 267; private friendly, 265, 269; ratio of various benefits to total benefits, (Table) 273; ratio of various items of expenditure to total expenditure, and income and amount expended per member, (Table) 272; registered mutual, 265; reserves, 275, 276; sickness rate in, compared with Germany, 270; solvency of, 130, 131, 275, 276; total benefits and other expenditures, (Table) 271; total number of cases and days of sickness and deaths, (Table) 266; trade-guilds, 265; trade union, 264; types of, 265

In Belgium: benefits under, 200; contributions, 200; development of, 199; legislation affecting, 199, 200; privileges granted certain, 199; registered and unregistered, 200

In Denmark: administration cost of, 191; benefits under, 189, 190, 191; contributions, 189; legislation affecting, 189; membership of, 189; solvency of, 190; state supervision of, 190

In France: administration cost of, 207; "approved," 202, 203, 204, 206, 207; "authorized," 201, 202; benefits under, 208, 209, 210, 211; character and value of benefits paid by the mutual, (Table) 208; children enrolled in, 202, 203, 205; communal, 209, 210; campaign against infant mortality, 213, 214; contributions to, 202, 205, 207, 212; development of, 201; for miners, 211, 212; for seamen, 211, 212; free, 203, 204, 206, 207; honorary members of, 205; institutions for social welfare, 213, 214; legislation affecting, 201, 202, 203, 205, 210, 211; monthly dues charged by communal, (Table) 210; premiums, 205, 208, 210, 212; "recognized," 202; state supervision of, 203; statistics of miners',

INDEX

SICKNESS INSURANCE SOCIETIES

In France (*continued*)  
 (Table) 212, 213; trade unions, 210, 211  
 In Germany, 92, 136; administration cost of, 251, 252, 253, 260, 262; administration of, 158, 252, 254, 256, adjustment of disputed claims, 257; average amount of death benefits, (Table) 245; average annual contributions per member, (Table) 250; average cost of hospital service per member, (Table) 243; average number of cases of sickness per 100 members, (Table) 241; average number of members per society, (Table) 237; average sick benefits per member, (Table) 245; benefits and contributions, (Table) 251; benefits under, 154, 234, 235, 242, 243, 244, 245, 246, 247, 248, 251, 257, 258, 259, 262; builders', 233; communal, 230, 231, 232, 233, 236, 238; contributions, 155, 234, 249, 250, 251, 257; cost of administration, (Table) 252; decrease in death rate, 242; development of, 227, 228, 229, 230, 231, 232, 256; effect upon efficiency of labor, 158; effect upon trade unions, 158, 159; efficiency of large versus small companies, 238; existing, utilized in connection with new scheme of social insurance, 154; expenditures for benefits, (Table) 356; factory, 233, 236, 238; friendly societies, 229; guilds, 233, 238; in Baden; 230; in Bavaria, 230; in Brunswick, 230; in Dresden, 238; in Hanover, 230; in Leipsic, 238; in Prussia, 228; in Saxony, 230; in Württemberg, 230; income and disbursements of all, (Table) 253; independent state, 233; legislation affecting, 228, 229, 230, 231, 232, 235; local, 233, 236, 238; membership and amount of sick benefits, including those for women before and after confinement, (Table) 246; membership in, compulsory, 154, 155; membership of, 238, 239; miners' aid societies, 229, 233, 236; miners' trade unions, 228, 229; mutual, 232; number insured in various, (Table) 237; number of, according to size of membership, (Table) 239; number of different

SICKNESS INSURANCE SOCIETIES

In Germany (*continued*)  
 types, (Table) 236; number of men and women in, (Table) 239; number of pensions and number paid for first time, (Table) 353; number of solvent and insolvent, (Table) 255; pensions paid, (Table) 355; per cent and duration of sickness and per cent of deaths, (Table) 240; percentage of, collecting a given percentage of wages, (Table) 249; percentage of various kinds of benefits paid, (Table) 248; reserves, 254, 255, 256, 260; sickness rate in, compared with Austria, 270; solvency of, 254, 255; total and average cost for medical treatment and medicines, (Table) 243; total and average reserve per member, (Table) 255; total benefits per member, (Table) 248; total contributions of members, (Table) 250; total cost of care of convalescents, (Table) 244; total cost of hospital service, (Table) 243; total disability and death benefits, (Table) 247; total income and disbursements, (Table) 254; total sick benefits paid, (Table) 244; types of, 232, 233, 236; voluntary, compared with compulsory, 236, 237; voluntary mutual aid, 233, 236  
 In Great Britain: administration cost of, 180, 181; affiliated, 150; annual reports required from, 181; benefits under, 170; contributions, 180, 181; development of, 171, 172, 173; legislation affecting, 169, 170; membership of, 180, 182; number of registered friendly, 180; publicity required of, 170; quinquennial valuation of, 171, 181; registered and unregistered, 169, 170, 171; types of, 171  
 In Holland: administration cost of, 197; benefits under, 193, 194, 195, 196; development of, 193; legislation affecting, 194, 195; no government provision for, 193; premiums, 193, 194, 195, 196; solvency of, 194; types of, 193, 194  
 In Italy: administration cost of, 226; benefits under, 225, 226; contributions, 224; development of, 224; inadequacy of, 226; per cent of ex-

INDEX

SICKNESS INSURANCE SOCIETIES

- In Italy (*continued*)  
 penditures, (Table) 226; premiums, 224; publicity required of, 224; registration of, voluntary, 224; registered, receive special benefits, 224; reserves, 224; solvency of, 224, 225
- In Norway: administration cost of, 185; benefits under, 184; contributions, 184, 316; legislation affecting, 183, 184; membership of, 185; occupations protected by, 184; premiums, 185, 186; voluntary, for certain citizens, 157
- In Sweden: administration cost of, 188; benefits under, 188; certain, exempt from stamp duty, 187; contributions, 187; legislation affecting, 187; membership of, 187; solvency of, 188; state supervision of, 187
- In Switzerland, 77, 78; administration cost of, 220; benefits under, 217, 220, 221; children enrolled in, 217; contributions to, 223; development of, 216, 217; existing voluntary, chief factor in government scheme, 223; for railway and steamboat employes, 214, 218; growth of communal and industrial, (Table) 219; in Geneva, 223; income and expenditures of, (Table) 219; legislation affecting, 214, 215, 216, 221, 222, 223; number and per cent of, and per cent of their membership by kind of benefit, (Table) 217; number and per cent of compulsory and voluntary, and of their membership, (Table) 218; progress of, 221; solvency of, 218
- STOYN, Norway, 50
- SIMULATION: in Germany, 354; under invalidity insurance, 283, 284; under Workmen's Compensation Act, 174
- SOCIETY OF AUSTRIAN INDUSTRIAL WORKERS FOR ACCIDENT INSURANCE, Austria, 116
- SOLVENCY: of employers' mutual associations, 29; of funeral and burial insurance societies, in Holland, 197, 198; of sickness insurance societies, in Austria, 130, 131, 275, 276, in Denmark, 190, in Germany, 254,

SOLVENCY (*continued*)

- (Table) 255, in Holland, 194, in Italy, 224, 225, in Sweden, 188, in Switzerland, 218
- SPAIN: employers' liability in, 3
- STATE ANNUITY FUND: in Belgium, number and amount of deposits and amount of annuities in, (Table) 322
- STATE COMPETITION: interferes with operation of employers' liability insurance companies, 215
- STATE DEPARTMENTS: employers' mutual associations in competition with, 29
- STATE INSURANCE: releases employers from liability, 3-20; discussion of, 33-41.
- STATE INSURANCE DEPARTMENTS: prevention of work-accidents by, 138
- STATE OFFICIALS: protected by old age pensions in Norway, 316
- STATE SUPERVISION OF INSURANCE: in Denmark, 190; in France, 69, 203; in Germany, 96, 352; in Italy, 41; in Sweden, 38, 39, 187
- STATSANSTALT FOR LIVSFORSIKRING, Denmark, 34, 288
- STREAMBOAT EMPLOYEES: protection of, in Switzerland, 214, 218
- STOCK COMPANIES: employers' mutual associations in competition with, 29; prevention of work-accidents by, 136, 137
- STOCK COMPANIES INSURING EMPLOYERS: in Austria, 18; in Belgium, 19, 34, 35; in Europe, 18, 19; in France, 19; in Germany, 18; in Great Britain, 19, 45; in Holland, 19; in Norway, 18, 50; in Sweden, 19
- STOTTERITZ: convalescent home, 259
- STREET RAILWAYS: invalidity insurance in, 282
- SUBSIDIES. See *Contributions*
- SUBVENTIONS. See *Contributions*
- SURVIVORSHIP ANNUITIES: provided for in establishment funds, 289, 290, 291; in Belgium, 289; in Denmark, 288, 289, 301; in France, 289

## INDEX

- SWEDEN:** accident insurance and workmen's compensation in, 51-54; Bore, 53; compensation for work-accidents, 51; employers' liability in, 3, 51; employers' mutual associations, 20, 28, 29, 53, 54; employers not released from liability by insurance in private companies, 52; Forenigen Enighet Ger Stryka, 187, 188; Fylgia, 53, 54; insurance in government departments, 20, 23, 38, 39, 52; insurance in private companies, 19, 20, 23, 24, 25; insurance legislation, 51, 187, 317; insurance not compulsory in, 54; invalidity and old age insurance in, 317-318; legislation affecting workmen's compensation, 51; Norden, 53, 54; occupations protected by employers' liability, 51; present values of annuities under law of 1901, (Table) 53; prevention of work-accidents, 138; reserves required, 24; sickness insurance in, 187-189; standing of stock companies insuring employers, 19; state assessed damages in certain cases, 23; state supervision of insurance companies, 38, 39
- Accident insurance and workmen's compensation in, 51-54. See also under general topics
- Invalidity insurance in, 285, 286; legislation affecting, 317; schemes for, under consideration, 317, 318
- Old age insurance in: legislation affecting, 317; no government provision for, 317; schemes for, under consideration, 305, 306, 317, 318
- Sickness insurance societies in: administration cost of, 188; benefits under, 188; certain, exempt from stamp duty, 187; contributions, 187; legislation affecting, 187; membership of, 187; solvency of, 188; state supervision of, 187
- Unemployment insurance in, 380
- SWITZERLAND:** accident insurance and workmen's compensation in, 73-81, 432; administration cost of sickness insurance societies in, 220; annuities secured, Canton Waadt, (Table) 342; Berufsgenossenschaften, 76; compensation for work-accidents, 74; employers' mutual associations, 19, 20, 28, 29; estimated expenditure by government on account of insurance, 81; estimated total and distribution of expenditure for accident insurance, (Table) 81; Krankenkassen, 217, 218; growth of communal and industrial sickness insurance societies, (Table) 219; income and expenditures of sickness insurance societies, (Table) 219; insurance legislation, 73, 74, 75, 76, 77, 78, 79, 80, 81, 144, 214, 215, 216, 221, 222, 223; insurance of employers in private companies, 19, 20, 22; invalidity and old age insurance, 340-343; legislation affecting workmen's compensation, 74; number and per cent of sickness insurance societies and of their membership, (Table) 218; number and per cent of sickness insurance societies and per cent of their membership by kind of benefit, (Table) 217; number and value of policies in and amount of cantonal subsidy to insurance department, Canton Neuenburg, (Table) 340; number entitled to benefits under employers' liability, 81; occupations protected by employers' liability, 74; operation of employers' liability law, 75; premiums in, 340, 341, 342; sickness insurance in, 214-223; workingmen's accidents and compensation paid in factories and trades, (Table) 75
- Accident insurance and workmen's compensation in, 73-81. See also Appendix III and under general topics
- Old age insurance in: benefits under, 340, 341, 342; contributions to, 340, 341; furnished by Canton Neuenburg, 340; furnished by Canton Waadt, 341, 342; no federal provision for, 340; premiums, 340, 341, 342; premiums returnable and non-returnable, 341, 342; schemes for, under consideration by other cantons, 343
- Sickness insurance societies in, 77, 78; administration cost of, 220; benefits under, 217, 220, 221; children enrolled in, 217; contributions to, 223; development of, 216, 217; existing voluntary, chief factor in government scheme, 223; growth

INDEX

SWITZERLAND

Sickness insurance societies in (continued)

of communal and industrial, (Table) 219; in Geneva, 223; income and expenditures of, (Table) 219; legislation affecting, 214, 215, 216, 221, 222, 223; number and per cent of, and per cent of their membership by kind of benefit, (Table) 217; number and per cent of compulsory and voluntary, and of their membership, (Table) 218; protection of railway and steamboat employes, 214, 218; progress of in, 221; railway and steamboat employes protected by, 214; solvency of, 218

Unemployment insurance in, 385-387; benefits under, 387; contributions, 386, 387, in Basel, 386, 387, in Berne, 386, in St. Gall, 386, in trade unions, 386, 387; legislation affecting, 385, 386

TENDENCY TOWARD A COMPLETE AND CONNECTED SYSTEM OF INSURANCE FOR WORKINGMEN, 393-403

TIEFBAU - BERUFGENOSSENSCHAFT, Germany, 99

TRADE-GUILDS, sickness insurance societies: in Austria, 265

TRADE UNIONS: attitude of, toward compulsory insurance in Germany, 141; benefits provided by, 150, 151; benefits furnished by, in Great Britain, 27, 28; demand compulsory insurance in government departments in Great Britain, 48; effect of establishment societies upon, 153; effect upon, of sickness insurance societies in Germany, 158, 159; number and membership of, which pay benefits in France, (Table) 211; object to workmen's compensation act in Great Britain, 46; oppose establishment funds in Great Britain, 27; practically affiliated sickness insurance societies, 150, 151; reserves in, 151; sickness insurance societies, in Austria, 264, in France, 210, 211; unemployment insurance in, 368, 369, in Belgium, 384, in Denmark, 380, 381, in France, 385, in Germany,

TRADE UNIONS (continued)

388, 390, in Holland, 382, 383, in Italy, 387, in Norway, 380, in Switzerland, 386, 387

TYPES OF SICKNESS INSURANCE SOCIETIES: in Austria, 265; in Germany, 232, 233, 236; in Great Britain, 171; in Holland, 193, 194

UNEMPLOYMENT INSURANCE, 367-391; attitude of employers toward, 369, 370; attitude of local governments toward, 370, 371; attitude of Social Democrats toward, 391; attitude of state toward, 370; development of, 367, 368; difficulties surrounding, 367; in friendly societies, 368; in trade unions, 368, 369; interest of different classes in, 369, 370; majority of workmen unprotected by, 369; success of compulsory, problematical, 377

In Austria, 391

In Belgium, 384; benefits under, 384; contributions, 384; in Ghent, 371, 373, 384; in trade unions, 384; legislation affecting, 384

In Denmark, 373, 374, 380-382; benefits under, 381; contributions, 381; in trade unions, 380, 381; legislation affecting, 380; premiums, 382; receipts and disbursements of funds, 1908, (Table) 382

In France, 384-385; benefits under, 385; contributions, 384, 385; in trade unions, 385; legislation affecting, 384, 385

In Germany, 388-391; administration, 388; attitude of Social Democrats toward, 391; benefits under, 389, 390; contributions, 388, 389, 390, in Cologne, 371, 372, 388, 390, in Leipsic, 390, in Munich, 371, 390, in Strasburg, 390, in trade unions, 388, 390; municipal, 388; statistics of the unemployment fund in Cologne, (Table) 390

In Great Britain, 378-379; "distress work," 378; labor situation requiring, 378; legislation affecting, 379; proposed, 375, 376, 378, 379; "Unemployed Workmen Act," 379

In Italy: benefits under, 387, 388; contributions, 387; in Milan, 387; in trade unions, 387; La Società

INDEX

UNEMPLOYMENT INSURANCE

In Italy (*continued*)

Umanitaria, 387, 388; membership and benefits of Unemployment department of Umanitaria, (Table) 388

In Holland, 382-383; administration of, 383; benefits under, 383; contributions, 383; in Amsterdam, 371, 372, 382, 383, in Arnheim, 383, in Hiversum, 383, in The Hague, 373, 383, in trade unions, 382, 383, in Utrecht, 373, 383; legislation affecting, 383; premiums, 383

In Italy, 387-388

In Norway, 374, 375, 379-380, in trade unions, 380; legislation affecting, 380

In Sweden, 380

In Switzerland, 385-387; benefits under, 387; contributions, 386, 387; in Basel, 386, 387, in Berne, 386; in St. Gall, 386, in trade unions, 386, 387; legislation affecting, 385, 386

In various countries, 378-391

UNITED STATES: development of employers' liability insurance in, 14, 15, 16, 17, 18; employers' liability in, 3; employers' liability in, not limited, 17; maternity insurance in, 168; pensions to widows and orphans, societies insuring, 288

UNMARRIED WOMEN: maternity insurance covers, 167

VALUATION OF SICKNESS INSURANCE SOCIETIES: quinquennial, required in Great Britain, 171, 181

"VALUATION OF STAFF PENSION FUNDS," by H. W. Manly, 298, 299, 300

VARIOUS SYSTEMS OF INSURANCE OF EMPLOYERS from the standpoint of public policy, 133-144

VEREINE, Austria, 265, 269

VIENNA FEDERATION OF SICKNESS INSURANCE SOCIETIES: prevention of work-accidents, 143, 144

VITAL STATISTICS: compiled by German government, 239, 240, 241

VOLUNTARY INSURANCE: discussion of merits of, 401, 402, 403; in Austria, 121; invalidity, in Italy, 343; invalidity, recommended by commission in Denmark, 286; number of societies in Switzerland, (Table) 218; for old age, in Italy, 343; unfavorable conditions surrounding sickness insurance on a voluntary basis, 156, 157

VOLUNTARY MUTUAL AID SICKNESS INSURANCE SOCIETIES: in Germany 233, 236

WIDOWS. See *Pensions to widows and orphans*

"WILFUL ACT": interpretation of, in Great Britain, 21, 44

WORK-ACCIDENT INSURANCE, 3-144.

See also *Accidents; Work-accidents*

WORK-ACCIDENTS: in Denmark reported to state, 22; increase in number of, in Austria, 123, 124, 125; increase in number of, in France, 71; increase in number of, in Germany, 102, 104; insurance against, 3-144; legislation affecting, 86, 91, 92; part of cost of commodity, 3, 9, 18; statistics relative to, in Austria compared with Germany, 125, 126, 127; statistics relative to, in Germany, 102. See also *Accident insurance; Compensation; Prevention of work-accidents*

WORK-ACCIDENTS, COMPENSATION FOR: compensation act provides for compensation of victims of, 282; governed by business principles, 9; in Austria, 117, 118, in Belgium, 62; in Denmark, 55; in France, 65; in Germany, 92, 96, 97, 98, 99, 107, 108, in Great Britain, 43, 44; in Great Britain, based on wages, 10; in Holland, 58, 59; in Holland, based on wages, 10; in Italy, 83, 84, 85, 86; in Norway, 48, 49; in Sweden, 51; in Switzerland, 74, 432; proportioned to actual financial loss, 9, 10

WORKINGMEN: attitude of, toward compulsory insurance in Germany, 142; majority of, unprotected by unemployment insurance, 369; number of, insured in Austria, 122;

## INDEX

- WORKINGMEN** (*continued*)  
 number of, insured in France, 68;  
 number of, insured in Germany,  
 100; number of, insured in Hol-  
 land, 61
- WORKINGMEN'S ASSOCIATIONS:** in Great  
 Britain, 44
- WORKINGMEN'S INSURANCE:** old age  
 pensions not a system of, 309; ten-  
 dency toward a complete and con-  
 nected system of, 393-403; sum-  
 mary of, in European countries,  
 Appendix I, 422-429
- WORKMEN'S COMPENSATION:** beneficial  
 results of, laws, 20, 21; develop-  
 ment of, laws, 133, 134, 135; ex-  
 pense of adjustment under, laws,  
 21; in Austria, 115-132; in Bel-  
 gium, 61-63; in Denmark, 54-57;  
 in France, 64-73; in Germany, 89-  
 115; in Great Britain, 42-48; in  
 Holland, 57-61; in Italy, 81-89;  
 in Norway, 48-50; in Sweden, 51-  
 54; in Switzerland, 73-81; legis-
- WORKMEN'S COMPENSATION** (*continued*)  
 lation affecting, 42, 43, 44, 46, 47,  
 51, 55, 58, 61, 64, 67, 72, 73, 74;  
 more economical than employers'  
 liability insurance, 10; theory of,  
 8-13
- WORKMEN'S COMPENSATION ACT:** in  
 Great Britain, 11, 26, 27, 28, 44, 46;  
 objections to, in Great Britain, 46;  
 and accident insurance in various  
 countries, 42-132; occupations  
 protected by, in Belgium, 61; occu-  
 pations protected by, in France,  
 64, 67, 68; provides for invalidity  
 of work-accident victims, 282;  
 simulation under, 174
- WORKMEN'S COMPENSATION LAWS IN  
 EUROPEAN COUNTRIES:** a substi-  
 tute for, or supplementary to, em-  
 ployers' liability laws, 18, 19
- ZIEKENZORG HANDWERKERS VRIENDEN-  
 KRING,** Holland, 196



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