

ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

MINUTES. OF EVIDENCE

TAKEN BEFORE THE

ROYAL COMMISSION ON NATIONAL HEALTH
INSURANCE.

VOLUME I.

FIRST TO TWELFTH DAYS.

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1925

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WARRANT OF APPOINTMENT.

GEORGE R.I.

GEORGE THE FIFTH, by the Grace of God, of the United Kingdom of Great Britain and Ireland and of the British Dominions beyond the Seas King, Defender of the Faith, to

Our Right Trusty and Well-beloved CHARLES NAPIER, Baron Lawrence of Kingsgate ;

Our Right Trusty and Well-beloved Counsellor Sir JOHN ANDERSON, Knight Grand Cross of Our Most Honourable Order of the Bath, one of the Under Secretaries of State to Our Principal Secretary of State for the Home Department ;

Our Trusty and Well-beloved :—

Sir HUMPHRY DAVY ROLLESTON, Baronet, Knight Commander of Our Most Honourable Order of the Bath, Doctor of Medicine, President of the Royal College of Physicians of England ;

Sir ALFRED WILLIAM WATSON, Knight Commander of Our Most Honourable Order of the Bath, Government Actuary.

Sir ARTHUR WORLEY, Knight, Commander of Our Most Excellent Order of the British Empire ;

Sir ANDREW RAE DUNCAN, Knight ;

ARTHUR DIGBY BESANT, Esquire, President of the Institute of Actuaries ;

FRED BRAMLEY, Esquire ;

JAMES COOK, Esquire ;

JOHN EVANS, Esquire ;

ALEXANDER GRAY, Esquire, Professor of Political Economy in Our University of Aberdeen ;

WILLIAM JONES, Esquire ;

FLORENCE NIGHTINGALE HARRISON BELL, Widow of the late JOSEPH NICHOLAS BELL, and

GERTRUDE MARY TUCKWELL, Spinster :

Greeting !

Whereas We have deemed it expedient that a Commission should forthwith issue to enquire into the scheme of National Health Insurance established by the National Health Insurance Acts, 1911-22, and to report what, if any, alterations, extensions or developments should be made in regard to the scope of that scheme and the administrative, financial and medical arrangements set up under it :

Now know ye, that We, reposing great trust and confidence in your knowledge and ability, have authorized and appointed, and do by these Presents authorize and appoint you, the said CHARLES NAPIER, Baron Lawrence of Kingsgate (Chairman), Sir JOHN ANDERSON, Sir HUMPHRY DAVY ROLLESTON, Sir ALFRED WILLIAM WATSON, Sir ARTHUR WORLEY, Sir ANDREW RAE DUNCAN, ARTHUR DIGBY BESANT, FRED BRAMLEY, JAMES COOK, JOHN EVANS, ALEXANDER GRAY, WILLIAM JONES, FLORENCE NIGHTINGALE HARRISON BELL, and GERTRUDE MARY TUCKWELL to be Our Commissioners for the purposes of the said inquiry :

And for the better effecting the purposes of this Our Commission We do by these Presents give and grant unto you, or any three or more of you, full power to call before you such persons as you shall judge likely to afford you any information upon the subject of this Our Commission ; to call for information in writing and also to call for, have access to and examine all such books, documents, registers and records as may afford you the fullest information on the subject, and to inquire of and concerning the premises by all other lawful ways and means whatsoever :

And We do by these Presents authorise and empower you, or any of you, to visit such places as you may deem expedient for the more effectual carrying out of the purposes aforesaid :

And We do by these Presents will and ordain that this Our Commission shall continue in full force and virtue, and that you, Our said Commissioners, or any three or more of you, may from time to time proceed in the execution thereof, and of every matter and thing therein contained, although the same be not continued from time to time by adjournment :

And we do further ordain that you, or any three or more of you, have liberty to report your proceedings under this Our Commission from time to time if you shall judge it expedient so to do :

And Our further will and pleasure is that you do, with as little delay as possible, report to Us, under your hands and seals, or under the hands and seals of any three or more of you, your opinion upon the matter herein submitted for your consideration :

Given at Our Court at *St. James's* the *eleventh* day of *July*, one thousand nine hundred and twenty-four, in the fifteenth year of Our Reign.

By His Majesty's Command,

Arthur Henderson.

ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

LIST OF WITNESSES.

(The Statements of Evidence on which the oral examination of the Witnesses was based will be found in the separately printed volumes of Appendices.)

Day.	Date on which Evidence was taken, and number of relative Appendix.	Name.	Designation.	Questions.	Page.
First Day ...	16th October, 1924.	Sir WALTER KINNEAR, K.B.E. ...	Controller, Insurance Department, Ministry of Health.	1-370	1
Second Day...	I, Section A. 23rd October, 1924.	Sir WALTER KINNEAR, K.B.E. ...	Controller, Insurance Department, Ministry of Health.	371-892	18
Third Day ...	I, Sections A & B. 30th October, 1924.	Mr. L. G. BROCK, C.B. ...	Assistant Secretary, Ministry of Health.	893-1160	44
	I, Section C.	Dr. J. SMITH WHITAKER, M.R.C.S., L.R.C.P.	Senior Medical Officer, Ministry of Health.	and 1170-1206	62
		Mr. E. J. MAUDE ...	Assistant Solicitor, Ministry of Health.	1161-1169	61
Fourth Day	6th November, 1924.	Mr. L. G. BROCK, C.B. ...	Assistant Secretary, Ministry of Health.	1207-1538	65
	I, Section C.	Dr. J. SMITH WHITAKER, M.R.C.S., L.R.C.P.	Senior Medical Officer, Ministry of Health.		
Fifth Day ...	13th November, 1924.	Sir JAMES LEISHMAN ...	Member of Scottish Board of Health.	1539-2126	87
	II.	Mr. JOHN JEFFREY ...	Secretary, Scottish Board of Health.		
		Mr. G. W. WIGHT ...	Assistant Secretary, Scottish Board of Health.		
Sixth Day ...	20th November, 1924,	Mr. E. J. STROHMENGER, C.B. ...	Accountant General, Ministry of Health.	2127-2543	121
	I, Section D.	Mr. HEZEKIAH DUDLEY ...	Chairman of Executive Council of Hearts of Oak Benefit Society.	2544-2746	140
	IV.	Mr. J. P. LEWIS, C.A. ...	Secretary of Hearts of Oak Benefit Society.		
Seventh Day	27th November, 1924.	Mr. HEZEKIAH DUDLEY ...	Chairman of Executive Council of Hearts of Oak Benefit Society.	2747-3451	148
	IV.	Mr. J. P. LEWIS, C.A. ...	Secretary of Hearts of Oak Benefit Society.		
Eighth Day...	4th December, 1924.	Mr. HEZEKIAH DUDLEY ...	Chairman of Executive Council of Hearts of Oak Benefit Society.	3452-3787	175
	IV.	Mr. J. P. LEWIS, C.A. ...	Secretary of Hearts of Oak Benefit Society.		
	V.	Mr. W. J. TORRANCE ...	High Chief Ranger, Ancient Order of Foresters.	3788-4026	189
		Mr. STANLEY DUFF ...	Secretary, Ancient Order of Foresters.		
Ninth Day ...	11th December, 1924.	Mr. W. J. TORRANCE ...	High Chief Ranger, Ancient Order of Foresters.	4027-4424	199
	V.	Mr. STANLEY DUFF ...	Secretary, Ancient Order of Foresters.		
	VI.	Sir THOMAS NEILL ...	Chairman of Executive Committee of National Conference of Industrial Assurance Approved Societies.	4425-4553	218
		and			
		Mr. E. F. SPURGEON ...	Member of above Executive Committee.		
		Mr. E. T. PALMER ...	Member of above Executive Committee.		
Tenth Day ...	18th December, 1924.	Sir THOMAS NEILL ...	Chairman of Executive Committee of National Conference of Industrial Assurance Approved Societies.	4554-5204	224
	VI.	Mr. E. F. SPURGEON ...	Member of above Executive Committee.		
		Mr. E. T. PALMER ...	Member of above Executive Committee.		
Eleventh Day	19th December, 1924.	Sir THOMAS NEILL ...	Chairman of Executive Committee of National Conference of Industrial Assurance Approved Societies.	5205-5460	253
	VI.	Mr. E. F. SPURGEON ...	Member of above Executive Committee.		
		Mr. E. T. PALMER ...	Member of above Executive Committee.		
	VII.	Mr. EDWIN HEATHER ...	Director, Manchester Unity of Oddfellows.	5461-5783	267
Twelfth Day	8th January, 1925.	Mr. EDWIN HEATHER ...	Director, Manchester Unity of Oddfellows.	5784-6098	280
	VII.				