The advent of SUNCORP on the first of this month, the amalgamation of the former State Government Insurance Office (Qld.), the SGIO Building Society, and the Permanent Finance Corporation Ltd., into one huge insurance and finance organisation, is a far cry from those war-worried days of 1916 when a small staff under the leadership of Queensland’s first Insurance Commissioner, John Goodwyn, opened its doors to the public at Parbury House, 127 Eagle Street, Brisbane on 2 May, in the face of a hostile reception by all other insurance companies throughout the Commonwealth of Australia.

Goodwyn, the prime architect of the new State Office, was an Englishman, born at Halesworth in the County of Suffolk on 19 April 1873. He was the son of Edmund John Goodwyn, described as a “Corn Merchant” but most likely a clerk, and his wife the former Fanny Elizabeth Aylmer, a daughter of Norfolk farmer, Hugh Aylmer, of West Dereham. Two of Goodwyn’s brothers also married Aylmer girls.

The Goodwyn Family of Framlingham, as they are best known, were of yeoman Suffolk stock, and during ten generations covering 300 years from the mid-sixteenth century, they were mainly farmers. One exception was Dr Edmund Goodwyn (1756-1829) who, according to one issue of the Gentleman’s Magazine of that time, “may almost be said to have been the father of the English School of Experimental Philosophy”.

Some time between 1880 and 1882, for reasons not known, the family of Edmund John Goodwyn moved from Halesworth, a town of two and a half thousand inhabitants, to the City of Norwich, Norfolk —
some 24 km to the north-west. Here the nine year old John first attended Miss Lucy Brewer's "boarding school for young gentlemen", later transferring to the King Edward VI Grammar School in January 1885, where, as the school records reveal, he remained until July of the same year. In the Summer examinations of 1885 indications of his scholastic ability became evident when he was classed fifth in merit in the class of twenty which constituted the Second Form. He obtained seventh place in classics, fourth in divinity, second in history, fifth in English, sixth in French, and ninth in geography, with, surprisingly, no mention of mathematics, an absolute necessity for the future actuary.

Although he was selected to enter the Third Form, school records do not mention his name in the results of the Christmas examinations. It is possible he might have interrupted his education for a period. The trends of the time indicate that it was not uncommon for boys to terminate their education at the age of twelve years. On the other hand, as his family was then living in Queen's Road, Norwich, he may have transferred to the closer Bracondale School, but no records are available for this period.

Goodwyn entered the insurance world in 1890 as a clerk with the Norwich and London Accident Insurance Association (later taken over
by the Norwich Union Insurance Group in 1908). He remained with this company until 1902, living in Norwich, and commencing his actuarial studies in 1892, obtaining his Associateship some five years later.

In 1902 the young actuary arrived in Sydney, NSW, as Manager of his company’s Australian and New Zealand branch, which then formed part of the insurance empire of the Attorneys, Royle and Co. of 5 Bond Street in that city. Three years later he became Manager of the Australian Ocean, Accident, and Guarantee Corporation, while in 1907 he married the Devon-born Miss Vera Royle, a daughter of Charles John Royle of Wahroonga, a senior partner of Royle and Co. From this marriage came two children, Hugh Royle (1908) and Joan Aylmer (1912).

In 1910 Goodwyn parted company with the Ocean, Accident, and Guarantee after a dispute between him and the London Board. Goodwyn, showing a degree of independence not altogether to the liking of his superiors in London, had taken on business outside the normal policy lines of the Corporation. Board members felt that he had consulted insufficiently and been unduly assertive, displaying characteristics that would reappear towards the close of his career with the Queensland Insurance Office.

By 1915 Goodwyn was practising as a Consulting Actuary with offices at 63 Pitt Street, Sydney, and it was at this time that he was approached by the Queensland Government to advise on workers’ compensation insurance in that state.

A NEW ERA FOR WORKERS’ COMPENSATION

Employers’ liability insurance, to implement existing Acts, was undertaken by a host of competing insurance companies with results that were satisfactory to neither the government nor the claimants, however lucrative the business for the companies and their shareholders. The litigation that frequently preceded the settlement of claims engendered great bitterness, particularly when employers and companies pleaded “contributory negligence” to escape or minimise the responsibility that they would have to provide for an injured workman or a bereft widow. The courts dealt with hundreds of cases, lawyers expended their ingenuity in discovering technicalities that exonerated their clients, and much hardship resulted for those to whom the law was supposedly giving protection.

As early as 1907 a young Labor candidate for Rockhampton, Thomas Joseph Ryan, was calling for a fair and comprehensive Workers’ Compensation Act to be administered by a State Office. In his election speech at Barcaldine in 1915 he gave a prominent place among Labor’s projected amendments to a Workers’ Compensation Act that would guarantee just and fixed compensation for specific injuries and include the establishment of a State Insurance Department.
With the advent to power of Labor's first majority government in Queensland under Ryan on the demise of the Denham Administration in May 1915, the establishment of a State Insurance Office primarily to administer the Workers' Compensation Act became a priority. As the new Treasurer, Theodore, appeared reluctant to handle the task, the job became the responsibility of John Arthur Fihelly, a former public servant and journalist, then Assistant Minister for Justice.

Fihelly, later to be regarded as "The Father of State Insurance", undertook the responsibility for preparing new legislation on workers' compensation, seeing it through Parliament, and overseeing its implementation. He sought independent reports from consulting actuaries in Melbourne and Sydney and was advised that if the government were willing to establish a monopoly over workers' compensation it could expect to double benefits as well as reduce premiums for employers. According to Fihelly, he was advised that if state fire insurance were given legislative approval it would be possible to make a twenty per cent reduction in premiums and compel other companies to do the same to remain competitive.

It is clear that the Sydney adviser was John Goodwyn, soon to be appointed the first Insurance Commissioner for Queensland and in that role to emerge as a stout champion of the state's right to conduct all kinds of insurance business.

The Workers' Compensation Bill was introduced into the Legislative Assembly by Fihelly on 24 August 1915. He promised an increase in the scale of benefits, an end to right of employers to contract out of their obligations, and an end too to the litigation that had locked employer and employee into unpleasant and frustrating conflict. A State Accident Insurance Office would be established under a commissioner and it would receive an appropriation of £20,000 for establishment costs. This was subsequently returned to the Treasury when the Office proved able to stand on its own feet, thereby justifying the claim that the SGIO was established at no cost to the people of Queensland. Insurance of all workers would become compulsory and it would be mandatory for every employer to take out policies with the Insurance Commissioner. He, not the employer as before, would handle all claims. Weekly compensation payable would be raised to £2, the maximum payable raised to £400, and the amount payable for death raised from £400 to £750. In addition compensation would be available for injury sustained on the way to and from work and during absence on the employer's business as well as for household workers.

The story of the passage of the bill through its various stages is a saga in itself, but it is sufficient to report here that the opposition which it encountered in Parliament was indicative of the reception that the Act itself would meet in some quarters.
John Goodwyn (1873-1925), first Insurance Commissioner in Queensland, 1916-20
Suncorp
GOODWYN APPOINTED

The first task for the Government was to establish its Insurance Office and to appoint the first Insurance Commissioner as quickly as possible. Not surprisingly, the man selected for the position was John Goodwyn, the Sydney consulting actuary who had earlier advised the Government and who had taken some pains to keep in touch with developments in Queensland through 1915. Goodwyn was appointed Insurance Commissioner on 11 February 1916. His close contact with Fihelly and the Department of Justice allowed him to be well prepared for an immediate move, and he was at work in a room at the Treasury Building in Brisbane within three days of receiving notification of his appointment. He was given a salary of £1000 per annum, which was below what he had previously recommended the Government to offer, and the formidable task of forming a State Insurance Department. Goodwyn was forty-two at the time of his appointment, an energetic and determined man already vastly experienced in the insurance world. His translation from Consulting Actuary to Queensland Insurance Commissioner marked another step forward for a man who was described as one of the ablest insurance men in the country. It was, however, more than that, for, in accepting the challenge of implementing state insurance in Queensland against the opposition of the private companies, Goodwyn revealed a philosophical disposition as well as the requisite technical abilities that ideally suited the role that Fihelly and Ryan had envisaged for insurance within their programme of social reform.

His charge was to provide for all workers in the state with an annual income of not more than £520, including casual workers and domestic servants who had previously been excluded. Almost instantly he encountered a refusal from the private insurance companies to provide short-term cover under previous legislation for the transitional period until the new scheme could be implemented. This he interpreted as deliberate obstruction, and he resolved to retaliate by opening a temporary office immediately and offering to cover all existing liabilities until 30 June 1916 at 20 per cent below existing rates. This, he argued, would bring in an immediate income or at least force the private companies to accept risks on the terms that he was dictating; in either case the Government would receive credit for having reduced the rates to employers and the private companies would think twice before undertaking any further unco-operative action. He believed, mistakenly, that the companies would yield as soon as he displayed a willingness to fight them, and he went into action with the help of the non-tariff Brisbane Fire Office, which put its office and staff at Goodwyn's temporary disposal in return for a 10 per cent commission on premiums handled.

On 26 February the Under Secretary informed Goodwyn of the other initial senior appointments, including that of John Andrew Watson.
as Deputy Commissioner. Born in Brisbane in 1880, Watson had entered the insurance world in 1897. After fifteen years' experience with two companies, he became the first Brisbane manager of the Australian Mutual Insurance Society Ltd, where he remained three and a half years, dealing in fire, workers' compensation, accident, and general classes of insurance. In 1916 he was also President of the Insurance Institute of Queensland, which was no mean achievement for a man of thirty-six years of age. Watson had been a candidate for the commissionership, but had to be content with being Godwyn's deputy for the next four years. By mid-March Goodwyn was making his own recommendations for the remaining positions, and these were accepted and gazetted.¹⁰

The Queensland Government Gazette of 31 March announced that by 15 May 1916 every employer was required to deliver to the Commissioner a return of all work he expected to undertake during the next year, the workers in his employment, and the wages he expected to pay. The intentions of the new legislation were now quite explicit. Goodwyn, as the Insurance Record commented, was making it quite clear that the state monopoly was to be rigidly enforced and that private companies were to be prohibited from operating workers' accident insurance. In so doing he was promising almost 75 per cent more than was previously paid in compensation, though he resolved to start at the same rates as before and make reductions as circumstances permitted.¹¹
The private insurance companies now took their next step to frustrate the Government’s intent. They were resolved not to allow the Government to establish its monopoly over workers’ compensation insurance, and on 14 April, almost three weeks before the public opening of the new office, the Australian Alliance Assurance Company secured from the Chief Justice, Sir Alexander Pope Cooper, an interim injunction restraining John Goodwyn. He was forbidden to enforce the published regulations of 25 February and 30 March and prevented from continuing to publish allegedly defamatory matter which suggested that the state had the sole right to carry on the business of accident insurance under the Workers’ Compensation Act of 1916.12

THE DOORS OPEN WIDE

Goodwyn’s reaction to this setback was cool and calculated. He believed that the interim injunction, the action that would follow, and the Privy Council appeal that would result if they lost their case, were being undertaken as mere delaying tactics and that the companies had no serious expectation of success. With litigation pending, he could not implement the Workers’ Compensation Act, but he had an appointed staff ready to start work and an office ready to open. Whether it was a case of necessity being the mother of invention or the devil finding mischief for idle hands, as the insurance companies would doubtless have believed, Goodwyn now published an announcement that, until the litigation had been disposed of, the Insurance Commissioner was authorised to undertake fire and accident insurance business on a competitive basis and would do so at rates substantially below existing tariffs. In a sense this was an expedient solution to the problem of employing an unemployed staff; it would also, he gleefully reported, give the companies plenty to think about and deal a severe blow to their own business; at the same time the decision marked a substantial step beyond the limited role of administering the Workers’ Compensation Act, made the Government Office a bigger potential threat to the private companies, and carried the office some distance towards being the comprehensive institution that would shortly emerge. It is pointless, but interesting nonetheless, to speculate on the course of events had the private insurance companies not chosen to contest the state’s right to a monopoly under the Act. They did so choose and had to take the consequences of their action.13

In the short-term they had another tactical success, for no sooner had the State Office opened and fire applications begun to pour in than business was again stopped by a second injunction. The Australian Alliance Company maintained that Goodwyn’s claims that he was entitled to conduct fire insurance were “false and without warrant of law”.

A Governor’s proclamation authorising the Commissioner to conduct fire insurance helped to attract 300 clients to whom policies were issued, but when the Government issued further Orders in Council, providing for an additional appropriation of £100,000, to supply the financial backing previously lacking, and making 22 new staff appointments, the auditor-general refused his approval for the money’s intended purpose. The State Office now found the validity and legality of its operations queried in every vital area.  

Until 29 June, when the Full Court delivered its judgment, the Office was, in one sense, in a state of suspended animation. At the same time its senior staff remained physically active. Goodwyn and Watson were much occupied in attending court, but other staff prospected the distant townships, going as far afield as Townsville, to make plans for creating a statewide organisation. An interesting observation made by these travellers was that the degree of hostility and bitterness prevailing in Brisbane did not extend throughout the state, and that local insurance managers were receiving them with some cordiality.

The judgment of the Full Court on 29 June was another setback for the Government, for there was general agreement that the Government, and Goodwyn, its employee, had indeed acted illegally. Goodwyn, surprisingly, appeared little perturbed by these rulings. He conceded that there had been ‘a bit of a hitch’ in that fire insurance had been declared illegal because it had not been authorised by Parliament or given an appropriation by Parliament, but he believed this to be no serious drawback. It could be easily remedied by more legislation and there would, in the meantime, be plenty of work for his staff to do on workers’ compensation business. Here too the Full Court had censured the Government by ruling that the Governor-in-Council was using his discretionary power in an extraordinary way in refusing all applications for permissive certificates, but this is what was happening, thereby giving the State Insurance Department in practice a monopoly to which the Full Court believed it was not entitled. As the Chief Justice himself commented, inter alia:— “It seems to me to be an extraordinary discretion to exercise — to refuse to give permission. It seems to me to be altogether as astonishing as this piece of legislation.”

THE MONOPOLY UPHELD

Although the incursion into fire insurance had proved abortive, and arrangements had to be made with the non-tariff Brisbane Fire Office to assume liability under policies issued, for which the Government supplied a guarantee of £100,000, the business of accident insurance was about to begin in earnest under a monopoly unacceptable to the Full Court but apparently unstoppable without further appeals.  

On Saturday 1 July, the day on which the Workers’ Compensation Act came into force, business was brisk as the Office began to exercise
its monopoly, rightful or imagined. All available hands were put on the counter and there was no respite until closing time at 5 p.m.18

The Full Court’s ruling on other aspects of insurance clearly called for new legislation, and a new bill was brought before the Legislative Assembly on 12 October to authorise the state to conduct in Queensland all classes of insurance not already carried on under the Workers’ Compensation Act of 1916. The bill was also to regulate the carrying on of insurance business by the state and other insurers. The private companies were to have a competitor in all fields and he was to be their master too, a conflict of interests about which they were not surprisingly apprehensive. Part II of the bill provided for the establishment of a State Government Insurance Office, managed by the Insurance Commissioner, who was empowered to conduct the business permitted by the bill. Goodwyn attempted to placate them with an assurance that the bill had been conceived in a spirit of co-operation, that the wishes of the companies would be consulted, and that there was no reason why they should be handicapped by the new arrangements.19

But even by this early stage the State Office was already achieving surprising success, despite the injunctions and other constraints. After only three months of trading, Treasurer Theodore was confidently talking of a clear profit of £50,000 for the year. While the Justice Department through its London solicitors, Freshfields, prepared to contest the Privy Council appeal, Goodwyn pressed on with building up his organisation. Goodwyn was well aware of the size of the labour force that would have to be involved and as early as April 1916 hit upon the expedient solution of having Clerks of Petty Sessions throughout Queensland act in this capacity. With the help of the Office’s Accountant, Peter McCaffrey, he devised this system for the payment of weekly claims outside Brisbane, and in return for the services of the Clerks of Petty Sessions a yearly sum was paid by the Office to the Justice Department. There would, he believed, be no better means devised, no more expedient solution to his problem, of handling the general work of the Office in country districts than to rely entirely on these officers, who combined a legal training with a capacity to understand and apply regulations. Every Clerk of Petty Sessions became an agent of the Insurance Commissioner and they soon became expert in their new role. In the year ending 30 June 1917 approximately 3,000 workers’ compensation claims had been settled through this medium, which established a high level of efficiency that was undermined more by the misunderstandings or delays of employers than by any bureaucratic defect in the system.20

The decentralisation inherent in this means of proceeding became the keynote of the whole organisation. Ryan, Fihelly, and Goodwyn had never intended that operations should be centralised within the state capital, and a network of branch offices throughout the state was soon
being planned and instituted. The first country branch, which was more in the nature of an agency, began to operate on 23 June 1916, in a room at the Court House at Townsville. Rockhampton, Toowoomba, Mount Morgan, and Maryborough were quickly added to the list.\textsuperscript{21}

The large state of Queensland required attention to the issue of mobility and the most efficacious means of transport. At least one inspector received a horse allowance in these early days, but the Office was prepared to be innovative in its use of motor vehicles. These, Goodwyn told Parliament in his first annual report, greatly facilitated the work of inspection, and he announced his intention to purchase at least one additional car besides those already in use in Brisbane and Toowoomba and three or four motor cycles in the very near future.\textsuperscript{22}

When Goodwyn compiled his annual report for 1916-17 he reported the existence of a staff of 105 permanent and 33 temporary officers of all grades and declared an intention to open further branches at Ipswich, Roma, and Cairns, which would require further staff increases. So too would the great expansion of business beyond workers’ compensation. So far agents had been appointed in 169 country centres and other applications were being considered almost daily. The work of local agents during the previous six months had convinced him that there was a vast potential to be exploited in both fire and general business, by the sort of men who were coming into the service. The private companies were trying their hardest, but the lion’s share of the business would, he believed, fall to the State Office within a few years if sufficient aggression were shown.\textsuperscript{23}

The need for more inspectors was always a feature of this period, and Goodwyn’s announced policy was that “every outdoor man should be trained as quickly as possible to attend to all the requirements of the office in his district, whether Life, Fire, or Workers’ Compensation, Policy or Claim”. His staff were to be all-rounders and could hardly have been otherwise in an organisation that had to cover so enormous an area.\textsuperscript{24}

Eventually the Privy Council hearing took place on 7 May 1917 before five law lords, including Haldane, a future Lord Chancellor. In discussing the appeal they ruled that the Governor in Council acted constitutionally on the advice of his ministers but that discretionary power to grant or withhold approval to conduct the business of accident insurance was a matter for his choice. If he declined to grant approval, there was an end to the matter for he had no statutory duty to uphold the wishes of the appellants as they were claiming. It was possible, they conceded, that there were contradictions within the Act and that one clause removed what another one conceded, but if this legislative accident had occurred the error could be corrected only by the legislature that made it. The appeal was consequently dismissed with costs.\textsuperscript{25}
The political and legal victory had been won, but it remained for the Queensland Government to withstand much hostility and public criticism from sections of the press and those interests that were in conflict with what they were attempting to do. Goodwyn fiercely denied accusations of costliness and inefficiency and exposed the flaws in his opponents' arguments, returning to his earlier very basic assertions that workers' compensation risks were now being covered for rather less than under the private companies and that benefits were three quarters as much again. Furthermore, all profits being made by the Office were being returned to the policy holders in the form of cash bonuses. His arguments were invariably a mixture of figures and social philosophy, but his zeal was tempered with caution.  

In May 1919 a concerted newspaper attack on underwriting practices focussed on what became known as "The Mundubbera Incident". The provincial press took great delight in exposing the alleged inconsistencies of the Government Office in granting and withholding cover to two houses, and the supposed bureaucratic bunglings of the State enterprise were roundly ridiculed. Eventually it was shown that one of the houses was in fact a wooden hotel in a country area, a class of risk which the SGIO, like many other companies, had always tended to decline, especially when the property lay outside areas served by fire brigades. There had been no inconsistency and bungling, only misrepresentation on the part of one of the insureds. 

A LIFE OFFICE TOO

With its extended and exclusive role in the administration of workers' compensation and a successful entry into the business of fire insurance, the Office was now ready for its next phase of expansion, into life assurance. From June 1917 Fiheley had been urging that this step be taken as soon as possible, but Goodwyn had sought to delay matters, stressing the initial cost and the dangers for the Office's image in entering into this class of business on competitive lines. Fiheley remained insistent, Goodwyn became more compliant, and it was agreed that they should be ready to begin on 1 January, 1918. The new department started only slowly, but with district agents, or inspectors, adding the new responsibility to those that they already held within their particular block, well over three thousand life policies were in force by the middle of 1918.  

The growing funds of the Government Insurance Office inevitably focussed increased attention upon the matter of investments. Even within the first year of its operations £50,000 had been invested in Queensland 4½ per cent debentures, thereby becoming available for reinvestment by the Agricultural Bank, the Workers' Dwellings Board, and other Government agencies. In the second year a further £50,000 was placed in Government debentures, but, following the introduction of life business in 1918, diversification took place through the purchase
of Commonwealth War Loan bonds, Queensland Savings Bank stock, and a massive purchase of Australian War Savings Certificates. In the latter part of 1918 Goodwyn was anxious to subscribe to the Seventh Commonwealth War Loan then being floated, having noted the very successful public relations exercise of the AMP Society which had taken up War Loan bonds for its policy-holders, with a view to handing them over when their policies matured. Goodwyn was anxious to apply this scheme in a big way, even if it meant borrowing money from the Commonwealth or Queensland National Bank, but he had no power to borrow and the Cabinet sanctioned his participation only to the extent of £10,000, which, though modest, constituted a good advertisement for State Insurance, helping to promote business through the popularity of its investment and the establishment of a bond between income and investment which would work to their mutual advantage in the future.

A less happy outcome of the closing stages of the war was the deadly “Spanish” flu, a world-wide epidemic which probably entered Australia through a virus carried by returning soldiers, overseas travellers, and merchant seamen. Temporarily trapped in Victoria in January 1919 by quarantine regulations, Goodwyn became aware that the *Brisbane Courier* was leading an agitation to have the influenza included as a disease under the Queensland Workers’ Compensation Act. On 21 February, by Order in Council, Section 14A of the Act was extended to include pneumonic influenza affecting workers employed in or about any hospital, ambulance brigade, quarantine station, and in connection with any unloading, loading, or coaling of any vessel arriving at any Queensland port from any infected port beyond the state. Previously cover had been offered to any private person for a period of twelve months at 20/- per £100. Other Australian states and overseas countries had comparable schemes sometimes run at considerable loss. Queensland was less badly hit than the southern states. The first cases of Spanish Influenza were notified in Queensland on 3 May 1919, when several laundresses employed and resident at the Kangaroo Point Hospital were diagnosed as having the disease and removed the following day to the Brisbane General Hospital. An isolation hospital, staffed by paid workers and one voluntary worker, was established at the Brisbane Exhibition Grounds between 5 May and 25 September, during which time 1,050 patients were admitted. A loss of a little over £1000 was incurred under Section 14A, which Goodwyn recommended should be written off.

A major issue requiring further attention was the treatment of miners’ diseases. There had been problems during the early stages of operating the 1916 Act in determining exactly who was entitled to relief, and large sums were expended on compassionate grants to relieve people who were no longer employed in mining in Queensland after 1 July 1917 and who had moral but no legal rights under the Act. Revisions to
the Act were being contemplated in 1919, and in March 1920 Goodwyn was sent on a fact-finding tour of Western Australia to discover how that state handled problems which it shared with Queensland.\(^\text{31}\)

The main difference that he encountered was in the treatment of workers suffering from pulmonary tuberculosis or allied diseases not properly described as silicosis or miners' phthisis. When such sufferers had a history of mining work and were prepared to undergo treatment, it was assumed that the disease had been caused or aggravated by the nature of the occupation and compensation was paid. On his return to Queensland he was delighted to receive authority to treat miners' phthisis applications on the comprehensive lines practised in Western Australia and recommended by a Dr Humphrey of Townsville, and these were intended to be incorporated in the forthcoming amendment of the Workers' Compensation Act.\(^\text{32}\)

Another major aspect of insurance business, which Goodwyn was never to resolve, was that of cyclone risk and his search for an underwriting solution to produce a scheme to alleviate the periodic miseries particularly of those living in the northern coastal areas. Above all, Goodwyn insisted that any scheme must be compulsory and universal; otherwise it should be left alone.\(^\text{33}\)

And so it was. The year 1917-18 ended with a surplus of assets over liabilities of almost £75,000 compared with almost £28,000 previously. This period was rightly seen as one of rapid and uninterrupted progress, after the traumas of earlier, and, with a salaried staff of 274 supplemented by 514 local agents throughout the state, business was coming in almost too fast to be handled. Goodwyn was supremely confident of the capacity of the State Office, operating on co-operative lines and with the security of the state behind it, to compete successfully with the 14 Australian, 4 New Zealand, and 51 British and foreign companies now licensed to trade in Queensland.\(^\text{34}\)

Perhaps the most welcome verdict came in 1919 from the Australian Insurance and Banking Record, not previously well disposed to the idea of state insurance, which spoke magnanimously of the Office's achievement in building up assets of £300,000 over three years, without destroying the private companies as those institutions had feared. It paid particular tribute to Goodwyn's achievement in keeping administrative costs down to the same level of the companies and avoiding what had appeared to be the inevitable bureaucratic costs of a state enterprise.\(^\text{35}\)

**VALE GOODWYN**

Shortly after this report was published John Goodwyn resigned as Commissioner on 31 October to become Manager of the Fire, Accident, and Marine Departments of the Australian Provincial Assurance Ltd. in Sydney. In view of his clearly and frequently expressed commitment to state insurance, his return to private enterprise may seem
a little surprising, but it was not entirely unexpected. His outstanding success at the Queensland SGIO made him a great attraction to others, and his future employers were delighted to secure his services on terms very attractive to Goodwyn. The resigning Commissioner offered the state of his wife's health as the principal reason for returning to Sydney and was anxious that his departure should not suggest that he was any less a believer in state insurance. Nevertheless he appeared, according to some who served under him at the time, to be somewhat distressed by political interference, particularly in policy and staff matters.\(^{36}\)

Whatever the extent of his convictions, he had certainly been dissatisfied with the material rewards of his endeavours. He had been paid £1,000 per annum initially and only after protests did he secure an increase to £1,250 in 1918. This was modest enough for someone who had been required to exercise enormous responsibility and who had been the focal point of constant attack from representatives of private enterprise. In March 1920 he was provoked by the Chairman of the Australian Alliance Assurance Company, an old adversary, into an unusually vitriolic and polemical reply, in which he boasted that many American states were adopting the principle of government monopoly of workers' compensation business; he also predicted that in a short time private enterprise the world over would be "finally booted out of a field which it had callously exploited for its own benefit". Yet he was to rejoin private enterprise seven months later.\(^{37}\)

There is no doubt that the pressures of office had been great, and on one occasion at least, in 1919, he was guilty of a severe error of judgment and breach of etiquette in the handling of a workers' compensation claim concerning a railway employee at Burpengary station. An improper approach to the magistrate in charge of the case caused Goodwyn to be severely censured by the Crown Solicitor, who demanded and received an apology on behalf of the Attorney General.\(^{38}\)

His departure was nevertheless a severe blow. Apart from what he actually achieved, he was already envisaging in 1917 a National Health Insurance Scheme for all workers between 14 and 65, and his fertile mind would doubtless have worked to the greater good of Queenslanders had he remained longer as Commissioner.\(^{39}\)

In his new position Goodwyn did not entirely sever his connections with his old Office when he went back to his Wahroonga home in Sydney. Correspondence still exists relating to his entering into Reinsurance contracts with the SGIO and it is known that he had at least one current Life policy.

He remained with the APA for only three years, and when that Company's Fire, Marine, and Accident Departments were taken over by the Union Assurance Co. Ltd., Goodwyn left the Insurance world forever. Speaking of the incident, the Bulletin remarked: "That service failing him, he tired of insurance, and went into the motor sales
business". On 17 December 1923, the same paper mentioned that he had joined the Sydney Guarantee and Trust Co. Ltd. to finance people to buy motor cars on time payment. At the time, however, despite his enthusiasm and his fertile mind, his health was failing, mainly because of the effects of renal disease.40

John Goodwyn died at 6 am on Saturday, 10 January 1925 at his home. Albert Barber, his former Chief Policy Clerk at Parbury House, but then an insurance executive in Sydney, heard of it later in the morning and wired Watson of the event. Goodwyn was buried the following day (Sunday) in the churchyard of St John's Episcopalian Church at Gordon. Praising his business acumen, the Bulletin reported: "John Goodwyn, who died in Sydney a few days ago, was just the most brilliant man any English Insurance Office ever sent to Australia. . . practically nothing had been done here up to that time in Accident Assurance and many of the agreements etc. now in use were drafted by Goodwyn".41

His greatest surviving memorial remains, of course, the State Government Insurance Office (Queensland) (now part of SUNCORP, and in its seventieth year) still resting on the solid foundations he gave to it in those uncertain years so long ago, identified well in 1966 when a former Treasurer, Sir Thomas Hiley, spoke of this insurance pioneer at the Office's fiftieth anniversary: "In the formative years, the influence of John Goodwyn was not only wise for its day, but proved to be enduring. Many of his policies and practices continued almost unaltered until the present day."42

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15. *Insurance Lines* (hereinafter *IL*) 58, No. 4 (December 1976); Stuart Cramond (Acting Superintendent, Townsville) to Goodwyn, 25 June 1916, John Goodwyn (private) file, SHS.


18. *IL* 58, No. 4 (December 1976); *BC* 1 July 1916.


21. SHS; *IL* XLIX No. 4 (July-September 1966) pp. 45-47 & 64-65; JUS/E81, QSA; SGIO Executive Minutes, SHS; Mount Morgan File, SHS. The first superintendents were Percy N. Moyle, Townsville; Paul Tardent, Toowoomba; Stewart McKinlay, Mount Morgan; and W.J. Jones, Maryborough.
22. Goodwyn to Justice Department, 31 July 1916, Letter No. 14015, JUS/A452, QSA; BC 13 January 1917; Insurance Act folder 1, SHS; IL 58 No. 4 (December 1976); AR 1916-17 p. 13; SGIO Executive Meeting minutes of 30 May 1918, SHS.

23. AR 1916-17, Appendix 1, p. 10.

24. Internal memo, Goodwyn to Senior Staff, re Organisation of Life Department, 10 November 1917, SHS.

25. AR 1916-17, Appendix 5 — Judgment of the Lords of the Judicial Committee of the Privy Council, delivered 18 June 1917; see also CRS/283, QSA.


27. Watson to Justice Department, 12 June 1919, in file State Insurance — Half the Truth, A/7131, QSA.


29. AR 1916-17 p. 6, 1917-18 p. 9; Goodwyn to Minister for Justice, 17 August & 23 September 1918, Letter Nos. 1918/15320, 16566 A/7128, QSA; discussions with former staff members, C.G. Lotinga.


31. AR 1919-20 p. 5; Goodwyn to Justice Department, 4 May 1920, Letter No. 20/5325, A/7136, QSA.

32. Goodwyn to Justice Department, 4 May & 16 August 1920, Letter No. 20/5325, A/7136, QSA.

33. Storm & Tempest Historical File, SHS.

34. ibid.

35. AIBR October 1919 p. 833.

36. Order-in-Council, 15 October 1920; SGIO Executive Minutes 14 October 1920, SHS; AIBR 21 January 1925 p. 62; John Goodwyn (Private) file, SHS; discussions with staff who were present during the Goodwyn era.


38. Goodwyn to Crown Solicitor 30 August 1919; Goodwyn to Justice Department 24 & 30 September 1919; Crown Solicitor to Justice Department, 1 October 1919, Letter Nos. 19/8544, 9506 & 9703, A/7133, QSA.


40. John Goodwyn file, SHS.


42. IL XLIX No. 4 (July-September 1966).