State of Maryland

SEVENTEENTH ANNUAL REPORT

OF THE

State Industrial Accident Commission

OF MARYLAND

FOR THE YEAR

November 1, 1930, to October 31, 1931

INCLUSIVE

Commissioners

ROBERT H. CARR, Chairman

OMAR D. CROTHERS DANIEL R. RANDALL

ALBERT E. BROWN, Secretary

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LETTER OF TRANSMITTAL

To His Excellency,

ALBERT C. RITCHIE, *Governor of Maryland,*

Annapolis, Maryland.

SIR:

We have the honor to submit herewith, pursuant to the provisions of Section 13, Chapter 800, Acts of the General Assembly of Maryland, 1914, the seventeenth annual report of the State Industrial Accident Commission for the fiscal year ending October 31, 1931.

Respectfully submitted,

ROBERT H. CARR, *Chairman,*
OMAR D. CROTHERS,
DANIEL R. RANDALL,
Commissioners.

ALBERT E. BROWN, *Secretary.*

Baltimore, Md., December 31, 1931.

SEVENTEENTH ANNUAL REPORT

OF THE

STATE INDUSTRIAL ACCIDENT COMMISSION OF MARYLAND

From November 1, 1930, to October 31, 1931

Appointment of Mr. Daniel R. Randall

Mr. Daniel R. Randall, of Baltimore, was appointed May 11, 1931, by Governor Ritchie, following the death on January 5, 1931, of Mr. George Louis Eppler who had been a member of the Commission since June 4, 1920.

Summary of General Administrative Work

During the year there were 14,858 employers insured under the terms of the Compensation Law, and there was reported a total of 31,474 industrial accidents. This was a decrease of 10,287 as compared with the number of accidents reported in the preceding year.

We disposed of 11,341 claims during the year, 180 of which were claims in fatal cases.

We held 1,840 formal hearings on claims during the year. From our decisions in these cases there were 244 appeals—54 by the employer and insurer and 190 by the claimant.

In 12 months of this report there was paid on awards made during that time the sum of	$927,195.63
There was paid for medical expenses in cases where there was no claim for compensation the sum of	379,883.31
And there was outstanding for future payment on specific awards made during the year	382,769.73
Making a grand total of benefits to beneficiaries under the Act actually paid and outstanding for future payment as a result of our year's work	$1,689,848.67

And this grand total does not include the amount of awards in temporary total disability cases in which the disability continued beyond the year of this report. Such cases are by far the greatest in number, as will be seen by reference to the statistical data given in detail in this report.

ADMINISTRATIVE EXPENSES

(Our fiscal year covered by this report began October 1, 1930, and ended September 30, 1931.)

Appropriation by Act of 1929	$139,860.00

EXPENDITURES

Salaries	$88,057.53	
Special services	5,292.68	
General repairs	396.49	
Traveling expenses	9,472.33	
Communication	3,946.43	
Supplies and stationery	3,036.85	
Printing	2,599.30	
Office equipment	5,962.75	
Rent	11,673.00	
Insurance	229.08	
Total		130,666.44
Balance		$9,193.56

Included in the above expenditures are the following items, showing the expenses of administering the State Accident Fund for the same period, to wit:

Salaries	$22,828.13	
Special services	2,182.55	
General repairs	191.37	
Traveling expenses	5,594.33	
Communication	1,030.64	
Supplies and stationery	753.67	
Printing	578.30	
Office equipment	3,399.99	
Rent	1,929.84	
Insurance	67.20	
Total		$38,556.02

State Treasurer To Be Reimbursed

Under the provisions of Section 27, Article 101, Code of Public General Laws of Maryland, as same was amended by Chapter 213 of the Acts of the General Assembly of Maryland, passed at the January session, 1931, the State Industrial Accident Commission is required to assess a special tax for the maintenance of said Commission, other than for conducting

the State Accident Fund, against all employers carrying their own insurance in proportion to their several payrolls, and all insurance carriers, including the State Accident Fund, in proportion to the aggregate payroll of employers insured therewith, and to collect the same for the use of the State.

The total expenses of the Commission for 12 calendar months of 1930 were $127,546.97. The total expense of conducting the State Accident Fund for the same period was $42,659.20, leaving a balance of $84,887.77 to be collected proportionately according to the amount of payroll carried by the State Accident Fund, the insurance companies, and the self-insurers.

The reports submitted by those subject to the provisions of the Workmen's Compensation Act indicated that the total payroll for the calendar year 1930 was $294,713,517.92, which required an assessment of $0.00028804 per dollar of payroll to yield $84,887.77, the amount to be collected. Assessments were made in accordance with the payroll submitted and bills for the same forwarded to those liable under this provision of the Act.

As a result of the aforementioned provision of the Workmen's Compensation Act, the net expenses of the State Industrial Accident Commission, including the expenses of the State Accident Fund, are paid by those coming under the provisions of the Act, and consequently there is absolutely no cost whatsoever to the State of Maryland for the support of the State Industrial Accident Commission. In the administration of the Workmen's Compensation Act by the State Industrial Accident Commission, material benefits are obtained, not only by those employed in extrahazardous employment receiving compensation and medical attention in case of injury, but also by the State, because the State Accident Fund is an asset.

Under the provisions of Section 27, of Article 101, above referred to, assessments have been collected for the years 1918 to 1930, inclusive. By the provisions of Chapter 213 of the Acts of the General Assembly of Maryland, passed at its January session, 1931, effective June 1, 1931, the maximum amount that may be assessed against and paid by insurance carriers, including the State Accident Fund, and self-insurers, shall not exceed $110,000.00 for any one year.

NUMBER OF EMPLOYERS INSURED

November 1, 1930, to October 31, 1931

CLASSIFIED BY INDUSTRIES

MINING AND QUARRYING		118
MANUFACTURING:		
Stone products	160	
Clay products	31	
Glass products	44	
Ore reduction and smelting	26	
Steel and structural iron	32	
Metal products	434	
Machinery and instruments	196	
Vehicles	179	
Lumber and wood	435	
Leather	90	
Rubber and composition	40	
Chemicals and allied products	190	
Paper and pulp products	60	
Printing and publishing	318	
Textiles	43	
Clothing and furnishing	732	
Food, beverages, and tobacco	986	
Miscellaneous	37	
		4,033
CONSTRUCTION:		
Wrecking and moving	44	
Grading, excavating, etc.	708	
Erection	712	
Finishing, equipping, and installing	2,374	
		3,838
TRANSPORTATION AND PUBLIC UTILITIES		1,316
TRADE		5,278
MISCELLANEOUS		275
TOTAL		14,858

ACCIDENT REPORTS AND CLAIMS

During the year ending October 31, 1931, there were filed with the Commission 31,474 reports of industrial accidents, 11,137 non-fatal claims, and 138 fatal claims, or a total of 11,275 claims.

The number filed during each month follows:

	Employer's Reports	Claims Non-Fatal	Claims Fatal	Claims Total
1930				
November	2,595	903	22	925
December	2,679	975	10	985
1931				
January	2,464	930	11	941
February	2,206	835	13	848
March	2,440	922	8	930
April	2,354	866	9	875
May	2,442	822	7	829
June	2,721	885	12	897
July	2,907	1,017	11	1,028
August	2,748	955	9	964
September	2,895	991	11	1,002
October	3,023	1,036	15	1,051
Totals	31,474	11,137	138	11,275

SPECIFIC AWARDS

	Awarded	Accrued, or Paid	Lump-Sum	Outstanding
Fatal	$332,112.00	$39,141.53	$11,693.19	$281,277.28
Permanent total	15,000.00	1,719.66	.....	13,280.34
Permanent partial	273,805.37	159,002.90	26,590.36	88,212.11
Totals	$620,917.37	$199,864.09	$38,283.55	$382,769.73

DURING DISABILITY AWARDS

Temporary totals reported paid	$438,647.16
Temporary partial reported paid	2,631.69
	$441,278.85

AMOUNTS ACCRUED OR REPORTED PAID

Fatal	$50,834.72
Permanent total	1,719.66
Permanent partial	185,593.26
Temporary total	438,647.16
Temporary partial	2,631.69
Funeral expenses	9,500.00
Medical expenses	238,269.14
Total	$927,195.63
Outstanding on specific awards	382,769.73
Reported medical expenses on accidents not resulting in claim	379,883.31
Total	$1,689,848.67

CLAIMS DISALLOWED AND REASONS FOR DISALLOWING

Disability did not extend beyond the waiting period	124
Injury did not arise out of and in the course of employment	250
Duplicate claims	14
Claimant failed to establish right to compensation	58
Lack of jurisdiction	13
Coverage	53
No physician's report	1
Not dependent	4
Disability not due to an accident	7
Death not due to an accident	12
Third party	4
Not employee	10
Interstate	5
Intoxication	1
Failure to notify employer within time required by law	38
Failure to file claim within time required by law	32
Wilful misconduct	2
Independent contractor	1
Farm laborer	5
Injury did not result in death within three years	1
Claimant paid full wages during disability	1
Miscellaneous	1
Total	637
Claims withdrawn	7
Claims dismissed	8
Grand total	652

HEARINGS

In claims where there are disputed issues of law and fact, a hearing is conducted upon request of any party in interest or upon the Commission's own motion.

Number of Cases Contested

Hearings requested by employer	289
Hearings requested by insurer	983
Hearings requested by claimant	589
Hearings on motion of Commission	18
Total	1,879
Hearing requests withdrawn prior to hearing	100
Total	1,779
Claims withdrawn prior to hearing	6
Total	1,773
Additional hearings on cases included above	67
Total sittings of Commission	1,840
Number of hearings held away from Baltimore office	360

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Totals	$620,917.37	$198,764.43	$38,283.55	$383,689.19

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Temporary total	438,647.16
Temporary partial	2,631.69
Funeral expenses	9,500.00
Medical expenses	238,269.14
Total	$1,014,308.08
Outstanding on specific awards	383,689.19
Reported medical expenses on accidents not resulting in claim	379,883.31
Total	$1,777,880.58

CLAIMS DISALLOWED AND REASONS FOR DISALLOWING

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Additional hearings on cases included above	67
Total sittings of Commission	1,840
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Character of Issues

	Number of Times Raised
Duration of disability	96
Arising out of and in course of employment	734
Jurisdiction and coverage	15
Average weekly wage	229
Employment not extrahazardous	22
Dependency	76
Notice	282
Whether or not accidental injury	401
Nature and extent of disability	913
Wilful misconduct	13
Disfigurement	14
Liability for medical bill	60
Amount of medical bill	6
Intoxication	7
Failure to file claim within time required by law	222
Lump sum	65
Interstate commerce	13
Prejudice	233
Disability not due to accident	440
Occupational disease	4
Date of injury	23
Liability for compensation	11
Casual employment	16
Petition to reopen	347
Death not due to accident	74
Whether accident occurred within meaning of Act	60
Sickness or accident	11
Injured not an employee	34
Malingering	3
Additional evidence	45
Further disability	16
Argument	4
Miscellaneous	168
Total	4,657

Disposition

Decisions directly for claimant	745
Decisions directly against claimant	734
Decisions, miscellaneous	4
Cases under consideration	78
Cases continued	212
Total	1,773

Appeals

Appeals by employer and insurer	54
Appeals by claimant	190
Total	244

CASES DISPOSED OF AND PENDING

	Non-Fatal	Fatal	Total
Claims, Nov. 1, 1930, to Oct. 31, 1931	11,137	138	11,275
Pending, Nov. 1, 1930	584	108	692
Total	11,721	246	11,967
Disposed of, Nov. 1, 1930, to Oct. 31, 1931	11,161	180	11,341
Pending, November 1, 1931	560	66	626

Recapitulation of Claims

Temporary totals	9,817	
Permanent partials	504	
Permanent totals	3	
Fatals	77	
Total claims allowed		10,401
Claims disallowed		637
Claims withdrawn and dismissed		15
Claims pending		222
Total claims filed		11,275

STATISTICAL REPORT

TABLE No. 1

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Agriculture:				
Commercial fruit orchards or mushroom raising	9	1	..	..
General farming	16	1	..	..
Dairy farm	3	..	..	..
Nurseries—flowers	41	..	..	..
Racing stables—farms or breeding farms	8	3	..	..
Tree surgery	7	..	..	..
Landscape gardening	2	..	..	..
Mining:				
Coal mining	379	14	1	3
Metallurgy:				
Smelting and refining	3	1	..	..
Quarries and Stone Crushing:				
Quarrying and crushing	99	6	..	2
Clay and sand digging (mining)	44	1	..	..
Slate quarryiug	1	..	..	1
Other Extractive Industries:				
Logging and lumbering	59	4	..	1
Shell fisheries	25	1	..	..
Other fisheries	3	..	..	..
Manufacturing--Food:				
Baking	153	6	..	2
Flour and grist-mill products	18	3	..	..
Starch, glucose, and sugar	14	1	..	..
Confectionery	28	1	..	..
Coffee, spices, and nuts	15	..	..	1
Dairy products	222	1	..	..
Slaughtering and meat packing	202	13	..	..
Packing-houses (not slaughtering)	12	..	..	..
Food preserving and canning	173	7	..	1
Beverages	57	..	..	..
Condensed milk and milk products	2	..	..	..
Poultry food	2	..	..	..
Tobacco	6	..	..	..
Ice	44	5	..	..
Poultry and fish	29	..	..	..
Pickles, kraut, etc.	9	1	..	..
Oleomargarine, butterine, etc., mayonnaise	6	..	..	..
Ice-cream	33	3	..	..
All other food preparations	15	1	..	..

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Textile Industries:				
Batting, wadding, and shoddy	10	..	..	..
Cotton and linen goods	46	4	..	..
Woolen goods	12	2	..	..
Silk goods (inc. artif.cial silk)	59	4	..	1
Umbrellas	5	..	..	..
Rag dealers	34	..	..	..
Burlap bags, etc.	5	..	..	..
Cotton beltings	1	..	..	..
Awnings, tents, and window shades	2	2	..	..
Thread, yarn, twine, and rope manufacture	3	..	..	..
Novelties, n. o. c.	4	..	..	..
Clothing:				
Clothing (general)	292	7	..	1
Headwear	13	..	..	..
Furnishing goods	6	..	..	..
Bedding	18	2	..	..
Underwear	12	..	..	..
Overalls	2	1	..	..
Stockings	2	..	..	..
Cleaning and Dyeing:				
Cleaning and dyeing	30	..	..	..
Laundries	55	3	..	..
Leather:				
Tanning and dressing	23	1	..	..
Boots and shoes	48	4	..	..
Leather goods, miscellaneous	10	1	..	..
Rubber and Composition Goods:				
Rubber goods	7	1	..	..
Bone, horn, shell, and ivory goods	7	..	..	..
Oilcloth and linoleum	5	..	..	..
Rubber tires	44	3	..	1
Roofing	1	..	..	..
Insulation	..	1	..	..
Paper and Pulp:				
Paper and pulp	46	3	..	1
Paper	1	..	..	..
Paper Goods:				
Paper boxes	32	3	..	1
Paper goods, n. o. c.	24	2	..	..
Toys and sport-goods manufacture	1	1	..	..
Printing and engraving:				
Printing	16	2	..	..
Engraving	3	..	..	..
Publishers	51	4	..	1
Bookbinding	7	1	..	..
Electroplaters	3	..	..	..
Photo-engraving	1	..	..	..
Printing and lithographing	28	3	..	..

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Wood products:				
Sawmills	44	3	..	..
Planing-mills	51	4	..	..
Cooperage	9	1	..	..
Boxes (wooden)	24	7	..	1
Wood turning and pattern making	5	1	..	..
Brooms and brushes	33	3	..	..
Furniture, showcases, and store fixtures	81	8	..	..
Sash, door, and blind manufacture	26	4	..	..
Veneer goods	16	1	..	..
Musical instruments	5	..	..	..
Miscellaneous wood products	8	3	..	..
Lumber yards	55	8	..	..
Coffins and caskets	2	..	..	..
Asbestos and magnesia	1	1	..	..
Blast furnaces, steel works, rolling mills:				
Steel works	244	42	..	3
Rolling and tube mills	84	3	..	..
Iron and steel fabricating	45	..	..	..
Boilers and tanks	18	2	..	..
Millwright work	40	2	..	..
Metal goods:				
Foundries	57	2	..	..
Cutlery, hand and pneumatic tools	5	2	..	..
Tin-can manufacture and decoration (inc. tin boxes)	89	24	..	..
Gas, electrical, and other fixtures	33	12	..	..
Sheet-metal products	12	..	..	..
Wire and wire products	20	6	..	..
Jewelry, silverware, and novelties, n. o. c.	5	2	..	..
Enamel ware	20	3	..	..
Stoves, ranges, etc.	26	1	..	..
Bottle caps, bottle-capping machinery, etc.	28	4	..	1
Metal platers	2	..	..	..
Safes and vaults	3	..	..	..
Refrigerators, butchers' supplies, and soda fountains	13	..	..	..
Copper and copper products	12	6	..	..
Scales	1	..	..	..
Batteries	1	..	..	..
Aluminum or brass	4	..	..	..
Radiators and furnaces (plumbing supplies)	68	2	..	2
Bolts, nuts, and nail manufacture	3	..	..	..
Food-products machines, n. o c.	4	..	..	..
Mufflers and safety valves (inc. piston rings)	13	3	..	..
All other metal products	14	5	..	..
Machinery:				
Machine shops	64	5	..	1
Fine specialty machines and instruments	7	1	..	..
Machinery, n. o. c.	5	1	..	..
Vehicles:				
Automobiles, auto dealers, garages	339	10	..	4
Aeroplanes and parts	49	1	..	..
Carriages, wagons, and parts (auto bodies)	10	..	..	..
Railroad cars and parts	12	3	..	..
Baby carriages, toy wagons etc.	4	..	..	..

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Stone products:				
Cement and other building materials	9	..	..	3
Stone grinding or cutting	5	..	..	..
Stone and marble	7	1	..	..
Marble and stone yards	4	..	..	..
Asphalt	3	..	..	..
Lime	21	..	..	..
Concrete blocks, etc	9	..	..	..
Clay products:				
Brick	36	..	..	..
Pottery	28	1	1	..
Tile and terra cotta	1	..	..	..
Glass (plate or sheet)	11	1	..	..
Glassware	58	1	..	..
Optical lenses	1	..	..	1
Glaziers	12	..	..	..
Chemicals:				
Acids	26	1	..	..
Oil and tar by-products	56	8	..	1
Fertilizers	111	2	..	1
Glue, paste, soap, and candles	22	5	..	4
Paints and colors	24	2	..	..
Drugs (inc. chewing gum)	15	2	..	..
Extracts (inc. baking powder and soda)	19	..	..	..
Yeast	1	..	..	..
Medicine and surgical supplies	3	1	..	..
Air products (oxygen, etc.)	3	..	..	..
Distillers (alcohol, etc.)	21	4	..	..
Dental laboratory	4	..	..	..
Chemicals, n. o. c.	22	2	..	1
Construction:				
General contracting	398	18	..	3
Pile driving	6	..	..	..
Clearing and grading	41	1	..	1
Street and highway construction and repair	164	4	..	..
Railroad construction	12	1	..	..
Drilling	2	..	..	..
Excavating and dredging	20	1	..	..
Ditching and pipe laying	146	5	..	1
Electric line construction	2	..	..	..
Railroad repair	69	3	..	..
Paving	106	5	..	..
Well digging	2	..	..	..
Bridge construction	8	..	..	..
Billboard preparation and erection	5	..	..	..

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Building erection:				
Building	12	..	..	..
Masonry (inc. tile setting)	118	3	..	2
Structural iron and steel erection	60	5	..	1
Concrete construction	154	5	..	1
Sheet-metal construction	14	1	..	..
Carpentry	243	9	..	3
Roofing, n. o.c.	62	..	..	..
Plumbing, gas and steam fitting	172	2	..	2
Electrical contractors	20	5	..	..
Painting and decorating	39	..	..	1
Plastering and paper-hanging	20	..	..	..
Machinery installation	3	..	..	..
Wrecking and moving buildings	36	1	..	..
Installing and adjusting metal windows	16	..	..	..
Installing metal weather-strips	1	..	..	..
Installing furnaces and incinerators	1	1	..	..
Fence construction	7	1	..	..
Insulating boilers and machinery (inc. gasoline and gas equipment)	1	..	..	..
Ship-building:				
Ship-building, steel	64	1	..	..
Boat-building	19	2	..	..
Ship repair in drydock	15	..	..	..
Marine wrecking	3	..	..	1
Ship rigging	1	..	..	..
Marine construction and repair	6	..	..	..
Transportation:				
Water transportation	8	..	..	..
Stevedoring	190	4	..	3
Steam railroads	253	5	..	1
Aviation (commercial and otherwise)	3	..	..	..
Street railways	171	1	..	1
Cartage and trucking:				
Taxi operators	61	1	..	..
Truckers and hucksters	221	7	..	3
Fuel, lumber, and ice dealers	155	5	..	..
Livery stables and parking spaces (inc. auto rental)	8	..	..	..
Storage, incidental to trucking	51	..	..	..
Express and transfer, freight handlers	42	..	..	..
Railway express delivery	19	..	..	..
Coal docks	1	..	..	..
Public service (coat, apron, or towel)	5	1	..	..
Utilities:—Public				
Gas, water, and steam	16	2	..	..
Gas, electric light, and power	57	8	1	3
Telegraph and telephone	20	2	..	..
Refrigerating and heating	15	..	..	..
Light, heat, and transportation	1	1	..	..
Oil burners	2	..	..	..
All other public utilities	1	..	..	..

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Trade:				
Stores (general)	250	5	..	..
Warehouses (storage)	8	..	..	..
Junk	55	1	..	..
Wholesale stores, dealers	39	..	..	..
Wholesale and retail stores, market, etc	49	2	..	..
Commission merchants	6	..	..	..
Produce dealers and meats	118	8	..	2
Hay, grain, and feed merchants	34	1	..	..
Mail-order houses	9	..	..	..
Confectionery	1	..	..	..
News-stands, etc	3	..	..	..
Public weighers	1	..	..	..
Bank	3	..	..	..
Office machinery	1	..	..	..
Auctioneers	3	..	..	..
Clerical and Professional Service and Employment:				
Agents, salesmen, and inspectors	12	..	..	..
Advertising service	8	..	..	..
Care and custody of buildings and grounds:				
Hotels, clubs, and restaurants	162	6	..	1
Buildings, n. o. c.	47	..	..	..
Amusement parks and cemeteries	25	..	..	1
Miscellaneous Industries:				
Barber shops and turkish baths	6	1	..	..
Bowling alleys and pool-rooms	19	..	..	..
Blacksmithing	5	..	..	..
Bottling and serving spring water	5	..	..	..
Caterer	2	..	..	..
Elevator erection and repair	12	2	..	1
Fireworks	11	..	..	..
Garbage reduction	38	..	..	..
Hospitals and sanitariums	21	3	..	..
Installing and maintaining automatic fire-alarms	3	..	..	..
Moving pictures and theatres	13	1	..	..
Painting and decorating autos	1	..	..	..
Piano and victrola repair	1	..	..	..
Real estate (developers)	15	1	..	..
Shoe repairing	6	..	..	..
Sand blasting and building renovating	2	..	..	..
Service stations	109	1	..	..
Summer camps and resorts	2	..	..	..
Schools and colleges	26	1	..	1
Undertakers, funeral directors' supplies	..	1	..	..
Upholstering, lamp shades, decorating china	20	..	..	..
Window cleaning	9	..	..	..
Department of State, Cities and Counties of Maryland:				
Anne Arundel County	16	..	..	..
Aberdeen	1	..	..	..
Allegany County	3	..	..	..
Baltimore City	131	5	..	1

TABLE No. 1—Continued

Classification of Claims According to Industry

	Temp. Total	Perm. Partal	Perm. Total	Fatal
Department of State, Cities and Counties of Maryland (Continued):				
Baltimore County	32	..	..	1
Brunswick	2	..	..	..
Cecil County	2	..	..	..
Centreville	1	..	..	..
City of Manchester	1	..	..	..
Cumberland	11	1	..	..
Dorchester County	2	..	..	..
Easton	1	..	..	..
Frederick or Frederick County	6	..	..	..
Frostburg	1	..	..	..
Garrett County	2	1	..	..
Hagerstown	2	..	..	1
Hancock	1	..	..	..
Harford County	6	1	..	..
Howard County	2	..	..	..
Laurel	1	..	..	..
Montgomery County	2	..	..	..
Riverdale	1	..	..	..
Salisbury	6	..	..	..
State of Maryland	88	3	..	1
Talbot County	..	1	..	..
Worcester County	1	..	..	..
Westminster	1	..	..	..
Washington County	5	1	..	..
Wicomico County	2	..	..	..
Private Employment:				
Chauffeurs	2	..	..	..
Servants	2	..	..	..
Industries, n. s.	1	..	..	..
Totals	9,817	504	3	77

TABLE No. 2

Classification of Claims Paid by Insurance Companies

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Aetna Life Insurance Company	227	11	..	1
Alliance Casualty Co.	5	1	..	..
Allied Mutual Liability Insurance Company	3	..	..	..
American Casualty Company	104	2	..	..
American Employers' Insurance Company	19	..	..	..
American Mutual Liability Insurance Company	595	36	..	5
American Surety Company	4	..	..	..
Associated Indemnity Corporation Insurance	5	..	..	..
Bankers' Indemnity Insurance Company	5	1	..	..
Car and General Insurance Company	18	1	..	..
Casualty Reciprocal Exchange	53	..	..	..
Central West Casualty Company	99	3	..	1
Central Surety Insurance Corp.	6	..	..	..
Century Indemnity Company	111	7	..	1
Citizens Casualty Company	13	..	..	..
Columbia Casualty Company	26	1	..	..
Commerce Casualty	29	..	..	1
Commercial Casualty Insurance Company	33	1	..	..
Concord Casualty and Surety Co.	16	..	..	..
Consolidated Indemnity	8	..	..	..
Constitution Indemnity Company	15	2	..	..
Continental Casualty Company	75	4	..	..
Detroit Fidelity Surety Company	1	..	..	..
Eagle Indemnity Company	59	..	..	..
Employers' Liability Assurance Corp., Ltd.	230	11	..	2
Employers' Mutual Insurance Company of New York	21	..	..	..
Federal Surety Insurance Company	24	1	..	1
Federal Mutual Liability Insurance Company	50	4	..	..
Fidelity and Casualty Company	93	1	..	2
Firemans Fund Indemnity Company	5	..	..	..
General Accident Fire and Life Assurance Corp.	96	3	..	..
General Casualty and Surety Company	1	..	..	..
Georgia Casualty Company	10	..	..	..
Glens Falls Indemnity Company	44	1	..	..
Globe Indemnity Company	263	8	..	..
Great American Indemnity Company	12	..	..	..
Guardian Casualty Insurance Company	35	..	..	1
Hartford Accident and Indemnity Company	150	7	..	1
Home Indemnity	38	3	..	..
Indemnity Insurance Company of North America	64	2	..	..
Independence Indemnity Company	43	1	..	..
Liberty Mutual Insurance Company	596	32	..	6
London Guarantee and Accident Co., Ltd.	103	8	..	1
London and Lancashire Indemnity Company	1	..	..	..
Lloyds Casualty Company	13	..	..	1
Lumbermen's Mutual Casualty Company	118	6	..	..
Manufacturers' Casualty Insurance Company	140	5	..	..
Maryland Casualty Company	799	36	..	6
Massachusetts Bonding and Insurance Company	4	..	..	..
Merchants Mutual Casualty Co.	94	5	..	1
Metropolitan Casualty Insurance Company	19	1	..	1
National Casualty Company	16	..	..	..
National Union Indemnity Company	5	1	..	..
New Amsterdam Casualty Company	339	13	..	..
New York Casualty Company	69	3	..	2

TABLE No. 2—Continued

Classification of Claims Paid by Insurance Companies

	Temp. Total	Perm. Partial	Perm. Total	Fatal
New York Indemnity Company	9	1	..	..
No Insurance	221	17	..	1
Norwich Union Indemnity Company	4	..	..	..
Ocean Accident and Guarantee Corp., Ltd.	55	1	..	..
Pennsylvania Surety Company	2	..	..	..
Phoenix Indemnity Company	64	1	..	..
Public Indemnity Co.	15	..	..	..
Royal Indemnity Company	102	2	..	1
Self	1,720	131	1	19
Security Mutual Casualty Company	69	1	..	..
Southern Surety Company of N. Y.	68	2	..	1
State Accident Fund	1,039	46	2	8
Standard Accident Insurance Company	41	4	..	..
St. Paul Mercury Indemnity Co.	121	5	..	..
Sun Indemnity Company	14	..	..	..
Transportation Indemnity	5	1	..	..
Travelers' Insurance Company	280	12	..	4
Union Indemnity Company	34	1	..	1
U. S. Casualty Company	328	18	..	2
U. S. Fidelity and Guaranty Company	503	31	..	4
Utica Mutual Insurance Company	1	..	..	1
Zurich General Accident and Liability Insurance Co.	19	4	..	..
Not Determined	79	4	..	1
Totals	9,817	504	3	77

TABLE No. 3

Classification of Claims According to Average Weekly Wage

Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal	Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal
1	3	..	..	.	45	60	2	..	..
2	5	3	..	..	46	14	..	..	..
3	4	2	..	1	47	11	2	..	..
4	7	1	..	..	48	24	1	..	..
5	24	1	..	1	49	7	2	..	..
6	47	3	..	1	50	69	3	..	..
7	55	5	..	..	51	3	1	..	..
8	102	7	..	1	52	3	..	..	..
9	139	5	..	..	53	7	1	..	..
10	213	11	..	..	54	14	..	..	1
11	119	7	..	..	55	28	2	..	..
12	368	20	..	2	56	2	..	..	..
13	134	13	..	..	57	1	..	..	..
14	261	6	1	..	58	4	..	..	..
15	533	23	..	2	59	4	..	..	..
16	206	12	..	2	60	28	..	..	..
17	269	6	..	5	61	4	..	..	1
18	1,018	43	..	5	63	3	..	..	..
19	275	11	..	2	65	5	..	..	..
20	613	24	..	6	66	30	5	..	..
21	458	20	1	..	67	..	1	..	..
22	459	23	..	7	68	1	..	..	..
23	304	11	..	2	69	1	..	..	..
24	518	20	..	7	70	21	..	..	1
25	547	23	..	3	72	1	1	..	..
26	196	13	..	1	73	2	1	..	..
27	356	24	..	3	75	12	1	..	1
28	249	16	..	3	76	1	..	..	..
29	111	7	..	1	77	1	..	..	..
30	484	30	..	6	78	1	..	..	..
31	88	6	..	2	81	..	..	..	1
32	163	9	..	1	83	1	..	..	..
33	180	7	..	..	84	1	..	..	..
34	80	5	..	..	89	1	..	..	..
35	248	21	..	3	90	2	..	..	..
36	134	4	..	2	100	5	..	..	..
37	38	1	..	..	103	1	..	..	..
38	68	7	1	1	125	1	..	..	..
39	36	3	..	1	150	1	..	..	..
40	171	14	..	..					
41	27	3	..	..	Totals	9,817	504	3	77
42	40	6	..	1					
43	23	3	..	..					
44	69	2	..	..					

TABLE No. 4

Classification of Claims According to Age and Sex

Age	Temp. Total Male	Temp. Total Female	Perm. Partial Male	Perm. Partial Female	Perm. Total Male	Perm. Total Female	Fatal Male	Fatal Female
10	1	..	1	..	..	..	..	..
13	1	1	..	..	..	..	..	..
14	7	3	1	1	..	..	..	..
15	17	5	1	2	..	..	..	..
16	59	23	4	..	..	..	1	..
17	131	39	12	1	..	..	1	..
18	222	51	16	2	..	..	..	..
19	221	36	10	3	..	..	..	..
20	250	30	13	1	..	..	..	..
21	311	26	18	2	..	..	2	..
22	300	21	15	..	..	..	1	..
23	321	27	11	2	..	..	2	..
24	302	28	14	2	..	..	1	..
25	323	15	16	1	..	..	3	..
26	276	24	14	..	..	..	2	..
27	259	16	11	..	..	..	2	..
28	276	17	15	1	..	..	4	..
29	293	7	14	..	1	..	1	..
30	313	12	15	3	1	..	1	..
31	269	15	12	1	..	..	1	..
32	258	11	11	..	..	..	3	..
33	244	7	7	..	..	..	3	..
34	195	17	14	1	..	..	4	..
35	270	11	21	1	..	..	1	..
36	216	9	6	2	..	..	1	..
37	190	12	12	..	..	..	3	..
38	234	16	8	2	..	..	1	..
39	238	6	13	3	..	..	2	..
40	251	22	13	..	..	..	3	..
41	131	8	9	1	..	..	1	..
42	234	9	12	..	..	..	3	..
43	141	4	8	..	..	..	..	..
44	149	9	9	..	..	..	..	..
45	181	13	6	..	..	..	6	..
46	119	8	3	..	..	..	..	..
47	115	4	6	..	..	..	..	..
48	163	8	7	..	..	..	..	..
49	138	9	9	..	..	..	2	..
50	154	7	7	..	..	..	1	..
51	78	8	2	..	..	..	1	..
52	117	7	9	1	..	..	1	..
53	77	5	11	..	..	..	2	..
54	92	..	2	..	..	..	..	..
55	115	7	3	1	..	..	1	..
56	66	..	4	..	..	..	1	..
57	70	1	3	..	..	..	..	..
58	83	2	3	..	..	..	1	..
59	44	1	1	..	..	..	1	..
60	70	7	7	..	1	..	..	..
61	40	1	1	..	..	..	1	..
62	36	1	5	..	..	..	1	..
63	32	2	2	..	..	..	..	..
64	35	1	6	..	..	..	..	..
65	48	3	2	..	..	..	..	..
66	26	1	..	..	..	..	1	..

TABLE No. 4—Continued

Classification of Claims According to Age and Sex

Age	Temp. Total Male	Temp. Total Female	Perm. Partial Male	Perm. Partial Female	Perm. Total Male	Perm. Total Female	Fatal Male	Fatal Female
67	22	..	1	..	..	..	2	..
68	23	3	..	..	..	..	2	..
69	15	1	..	..	..	..	..	..
70	24	..	2	..	..	..	..	..
71	9	..	2	..	..	..	..	..
72	12	..	..	..	..	..	..	..
73	5	..	..	..	..	..	..	..
74	4	..	..	..	..	..	..	..
75	4	..	..	..	..	..	..	..
76	3	..	..	..	..	..	..	..
77	4	..	..	..	..	..	..	..
78	1	..	..	..	..	..	..	..
81	3	..	..	..	..	..	..	..
82	1	..	..	..	..	..	..	..
Not stated	224	24	9	..	..	..	6	..
Totals	9,156	661	469	35	3	..	77	..

PROPERTY OF MARYLAND STATE LIBRARY

TABLE No. 5

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Prime Movers:				
Steam engines	1	..	..	..
Compressed-air motors	2	..	..	..
Power-Transmission Apparatus:				
Shafts and attachments	8	1	..	1
Belts and pulleys	32	4	..	1
Chains and sprockets	15	8	..	..
Ropes, cables, sheaves, or drums	12	8	..	..
Gears, cams, friction wheels, cogs	18	14	1	..
Power-Working Machinery:				
Glass-making machines	6	..	..	..
Pottery-making machines	1	1	..	..
Stone and ore crushers	2	..	..	..
Stone, and marble-working machines	2	..	..	..
Metal-Working Machinery:				
Abrasive wheels	3	2	..	..
Bending and straightening machines	5	1	..	..
Bolt and nut, pipe-cutting, threading, and tapping machines	..	2	..	..
Drills or drill presses	7	2	..	..
Milling, gear-cutting, and grinding machines	..	2	..	..
Hammers and forging machines	3	..	..	..
Lathes and automatic screw machines	3	..	..	..
Punch, stamping, and trimming presses	13	4	..	..
Rolling mills (including blooming mills)	4	2	..	..
Saws	2	1	..	..
Shears	4	4	..	..
Welding and heat-cutting machines	1	..	..	..
Wire and tube-working machines	1	2	..	..
Automatic can-making machines	11	14	..	..
Topping machines	1	1	..	..
Metal-working machines, n. o. c.	7	5	..	..
Wood-Working Machinery:				
Bending machines	..	1	..	..
Lathes	..	1	..	..
Tenoning, planing, and molding machines	8	6	..	..
Saws—band, scroll, or jig	3	3	..	..
Saws—circular and all others	50	18	..	..
Shapers (including special head cutters)	7	4	..	..
Veneering machines (all kinds)	2	1	..	..
Cooperage machines	1	..	..	..
Brush- and broom-making machines	7	4	..	..
Presses	..	1	..	..
Sanding machines	4	..	..	..
Jointers	20	11	..	..
Wood-working machines, n. o. c.	5	1	..	..
Leather-Products Machinery:				
Shoemaking and repairing machinery	13	3	..	..
Leather-products machines, n. o. c.	2	..	..	..
Paper-Making Machinery:				
Calenders	4	1	..	..
Paper-making machines, n. o. c.	3	4	..	..

TABLE No. 5—Continued

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Paper-Products Machinery:				
Automatic box-making machines	3	1	..	..
Stamping, stencil, and cutting machines	1	1	..	..
Presses (printing)	9	1	..	..
Bookbinding machines	3	3	..	..
Paper-products machines, n. o. c.	5	2	..	..
Textile Machinery:				
Sewing-machines	11	2	..	..
Cloth and goods cutting and stamping machines	12	2	..	..
Pressing machines	40	2	..	..
Carding and combing machines	2	2	..	..
Spinning machines	1	..	..	..
Weaving machines	4	..	..	..
Dyeing, finishing, and printing machines	2	2	..	..
Hat-making machines	1	..	..	..
Braiding and knitting machines	1	..	..	..
Garnett machines	1	1	..	..
Textile machines, n. o. c.	8	1	..	..
Laundry Machines:				
Ironing machines	8	1	..	..
Washing machines	2	..	..	..
Food-Products Machinery:				
Cleaning, preparing, and sorting machines	9	2	..	..
Milling and grinding machines	8	6	..	..
Mixing machines	3	1	..	..
Cookers and ovens (not mixers)	..	1	..	..
Shaping and forming machines	5	..	..	..
Cutting machines	19	4	..	..
Colanders (candy rolls, etc.)	3	1	..	..
Crushers (ice crushers, etc.)	1	..	..	..
Barrelling, bagging, and canning machines	5	4	..	..
Bottling machines	2	..	..	..
Stamping presses and labeling machines	2	..	..	..
Food-products machines, n. o. c.	3	1	..	..
Tobacco-working machines	1	..	..	..
Chemical-Products Machinery:				
Soaps, greases, oils, and fertilizers	4	2	..	..
Paints, varnishes, dry colors, inks and dyes	1	..	..	..
Rubber, celluloid composition, pearl, tortoise shell and bone	2	1	..	..
Rubber-tire manufacturing machines	3	..	..	..
Mining and Ore-Refining Machinery:				
Mining and ore-refining machines, n.o.c.	1	1	..	..
Hoisting Apparatus:				
Elevators	12	2	..	..
Cranes	10	4	..	..
Derricks	1	..	..	..
Blocks, falls, tackles, windlasses, etc.	1	1	..	..
Conveyors	8	6	..	..
Buckets, mine cages, etc.	2	2	..	..
Hoisting apparatus, n. o. c.	2	..	..	..

TABLE No. 5—Continued

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Construction Machinery:	8	..	..	..
Concrete mixers	1	..	..	..
Rock drills	2	1	..	..
Pile drvers	2	..	..	..
Road rollers	1	..	..	..
Well drills	3	1	..	..
All other				
Excavating Machinery:	2	1	..	..
Steam shovels	2	..	..	..
Electric shovels				
Special Machinery:	2	1	..	..
Pumps	2	..	..	..
Special machinery, n.o.c.	4	..	..	..
Ice-manufacturing machines				
Totals	544	201	1	2

TABLE No. 6

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Vehicles (Not Including Construction of):				
Cars and engines, including street-cars and locomotives —collision or derailments	6	..	1	..
Breaking or spragging	1	2	..	..
Coupling or uncoupling	5	..	..	..
Crossing or standing on track	4	1	..	2
Getting on or off at rest	12	..	..	..
Getting on or off in motion	1	..	..	..
Repairing track	1	..	..	..
Repairing cars or engines	1	1	..	..
Riding on	11	2	..	2
Switching	1	..	..	..
Locomotive accidents, n. o. c.	50	..	..	..
Mining cars	46	2	..	..
Industrial cars	9	1	..	..
Automobile and other power vehicles	665	17	..	18
Motor-cycles	12	..	..	..
Animal-drawn vehicles	65	2	..	..
Water-craft	7	..	..	5
Pressure Equipment:				
Steam and hot water escaping	2	..	..	..
Boilers and engines	3	..	..	..
Pipes, gauges, and valves	5	..	..	..
Explosive Substances:				
Premature shot	4	..	..	..
Tamping, etc.	2	..	..	..
Gas	7	..	..	..
Beverages	6	..	..	..
Gasoline and other petroleum products	15	..	..	..
Ammonia apparatus	1	..	..	..
Acetylene	5	..	..	..
Fireworks	4	2	..	..
Automobile tire	4	1	..	..
All other accidents due to explosion	10	1	..	1
Electricity:				
Transmission wire	7	..	..	..
Transformers	7	1	..	..
Switchboards and apparatus	7	1	..	1
Live wires	1	..	..	..
Short circuits	9	..	..	1
Trolley wire	2	..	..	..
Electricity, n. o. c.	2	..	..	..
Conflagrations and Flames:				
Flames (clothing)	6	..	..	..
Burning building	5	..	..	1
Spontaneous combustion	1	..	..	..
Alcoholic solutions	1	..	..	..
Gasoline	28	1	..	1
Acetylene welding and cutting	7	..	..	..
Acetylene gas and electric flash	13	1	..	..
Mixture of acids or compounds	2	..	..	..
Conflagration and flames, n. o. c.	7	..	..	..

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Hot Substances:				
Hot water	63	2	..	1
Asphalt, pitch, and tar	39	1	..	..
Other hot liquids	11	..	..	..
Metal, molten	34	..	..	..
Metal, not molten	39	..	..	..
Radiant heat	4	..	..	..
Grease, oil, wax, etc.	12	..	..	..
Syrup, candy	4	..	..	..
All other hot objects	20	..	..	..
Falls of Persons:				
Benches, boxes, chairs, and tables	39	1	..	1
Boilers, tanks	21	2	..	3
Bridges	9	..	..	3
Cranes, derricks	13	1	..	1
Piles of materials	21	..	..	..
Poles, trees, and piling	16	2	..	..
Runways, balconies, etc.	46	1	..	1
Tramways and trestles	9	2	..	..
Buildings	22	2	..	..
Loading platforms and gangplanks	13	..	..	..
Floors	8	..	..	1
Openings	18	2	..	..
Roofs	17	..	..	..
Stairs and steps	167	2	..	..
Ladders	139	4	..	2
Scaffolds and staging	135	3	..	2
Into excavations	77	1	..	..
Bins and vats containing hot or corrosive substances	22	..	..	..
Bins and vats (all others)	5	..	..	..
Pits and shafts	28	1	..	4
Stumbling over objects	230	8	..	..
Slipping on level	452	9	..	..
Slipping of object or tool handled	51	1	..	1
Falls from elevations, n. o. c.	48	..	..	4
All other falls including strains from near falls due to slipping or stumbling	155	2	..	..
Falling Objects:				
Collapse of:				
Buildings and walls	5	..	..	1
Piles, stacked or stored	11	..	..	..
Scaffold and staging	6	..	..	..
Chutes, conveyors, and slides	32	3	..	..
Derricks	5	..	..	..
All others (including cave-ins)	1	..	..	..
From Elevations:				
Buildings or walls not in course of construction	2	..	..	..
Buildings and walls in course of construction or demolition	57	2	..	2
Tramways and trestles, including bridges	4	1	..	..
Runways, balconies, and platforms	8	..	..	..
Racks and shelves	21	..	..	..
Chutes, conveyors, slides, and screens	19	2	..	..
Hoisting apparatus	7	..	..	..
Machines and work benches	46	2	..	..

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

From Elevations:—(Continued)	Temp. Total	Perm. Partial	Perm. Total	Fatal
Furnace or cupola	8	..	..	..
Piles (stacked, stored, or piled-up material)	6	..	..	..
Ladders	3	..	..	..
Scaffolds and staging	5	..	..	..
Bins and pockets	2	..	..	..
Other elevations	240	1	1	1
Trees:				
Trees, in felling	8	..	..	..
Trees lodged in felling, or kick-backs	3	..	..	..
Limbs or trees, not in felling	7	..	..	..
Objects:				
Tipping over of objects (not handled)	127	3	..	..
Into Excavations:				
Ditches and trenches	27	1	..	..
Pits or excavations	15	1	..	2
All others	2	..	..	..
In Tunnels—Objects Falling into Mines and Quarries:				
Coal, rock, and ore at working place (not roof)	6	..	..	..
Coal, rock, and ore from pillars or ribs (not roof), including rolls of coal or rock	44	1	..	1
Roof, in working places	58	1	..	2
Timbers, not in handling	5	..	..	..
From surface into shaft or pit	2	..	..	1
Cave-in of mine	2	..	..	..
All Other Falling or Shifting Objects:				
Poles	2	..	..	1
Miscellaneous shifting objects due to wind	1	..	..	..
Rolling objects	82	4	..	..
All others	1	..	..	..
Handling of Objects:				
Continual aggravation from handling	7	..	..	..
Heavy objects (strain in handling)	733	2	..	2
Objects dropped or tipping over	470	13	..	..
Objects thrown	19	1	..	..
Objects falling from load	272	5	..	..
Objects falling from pile (while piling or unpiling)	63	2	..	..
Caught between object handled and other object	384	38	..	1
Sharp or rough objects	636	25	..	..
Trucks, carts, and wheelbarrows	259	6	..	1
Handling, n. o. c.	52	..	..	..
Caught by dolly	1	..	..	..
Hand Tools:				
Glancing and slipping	580	22	..	2
Breaking or coming apart	43	2	..	..
Objects set in motion by	128	22	..	..
Bruise or aggravation from use of	49	3	..	..
All others	19	..	..	..
Stepping on Objects:				
Nails	245	..	..	..
All other sharp objects	12	..	..	..

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

Striking Against Objects:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Striking against objects (including kneeling on)	2	..	..	1
Nails, screws, etc.	50	1	..	..
Sharp projections or splinters	218	9	..	1
Wires or metal splinters	15	..	..	..
Fellow employee	4	..	..	..
Other fixed objects	299	9	..	..
Struck by Objects:				
Swinging objects	32	..	..	..
Flying objects	96	4	..	..
Kick-backs from saw or other machinery	33	6	..	..
All other sharp objects	31	..	..	..
All other objects	2	..	..	..
Poisonous and Corrosive Substances:				
Poisonous substances:				
From handling or contact with	1	..	..	..
From inhaling fumes	7	..	..	..
Corrosive substances:				
From handling or contact with	1	..	..	..
From inhaling fumes	1	..	..	..
List of Poisonous or Corrosive Substances:				
Alkali	2	..	..	..
Alcohol, wood	1	..	..	..
Ammonia	4	..	..	..
Arsenic	1	..	..	..
Benzine or benzol solution	1	..	..	..
Dye	1	..	..	..
Zinc	1	..	..	..
Caustic soda	2	..	..	..
Turpentine	7	..	..	..
Carbon monoxide (including gas)	15	..	..	..
Lime	4	..	..	..
Gasoline or kerosene	9	..	..	..
Lye (potash and soda)	13	..	..	..
Cement (Portland type)	4	2	..	..
Chemicals, n. o. c.	5	..	..	..
Creosote	1	..	..	..
Mix	2	..	..	..
Chlorine gas	22	..	..	..
Ivy, oak, etc.	1	..	..	..
Necrotic acid	12	..	..	..
Lead or paint	23	..	..	..
Acids, n. o. c.	9	..	..	..
Sulphuric acid	1	..	..	..
Hydrochloric acid	1	..	..	..
Acid phosphate	12	..	..	..
Poisonous substances, n. o. c.	1	..	..	..
Iodine	3	..	..	..
Hydrofluoric acid				
Occupational Diseases				
Poisonous rash	1	..	..	..
All other non-infectious diseases	2	..	..	..

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Miscellaneous:				
Elements:				
Heat prostration and sunstroke	7	..	..	..
Cold, including frost bites and exposures	5	..	..	..
Animals:				
Draft animals	60	1	..	..
Dogs	2	..	..	..
Insects	6	..	..	..
Snakes	1	1	..	..
Fish, crabs, etc.	1	..	..	..
All other animals	4	..	..	..
Violence:				
Violence, co-employee	1	..	..	..
In protecting property	1	..	..	..
Maintaining order	4	..	..	..
Doors, windows, covers	99	13	..	..
Compressed air (not explosions)	1	..	..	..
Discharge of weapons	1	..	..	..
Strains due to position assumed	107	2	..	..
All other:				
Fainting	1	..	..	..
Friction caused by contact	7	..	..	..
Flying particles, n. o. c.	97	8	..	..
All other violence	5	1	..	..
Totals of non-mechanical sources of injury	9,273	303	2	75
Totals of mechanical sources of injury	544	201	1	2
Grand totals	9,817	504	3	77

TABLE No. 7

Classification of Claims According to Nature of Injury

	Temp. Total	Resulting in Infection	Perm. Partial	Resulting in Infection
Bruises, contusions, and abrasions	3,565	156	66	1
Burns and scalds	450	10	12	1
Concussions	9	..	..	..
Cuts and lacerations	1,914	115	69	6
Punctures	732	102	35	7
Amputations	..	..	233	1
Dislocations	52	..	3	..
Fractures	814	..	51	..
Sprains and strains	1,650	2	12	..
All others (including not stated)	221	25	7	..
Totals	9 407	410	488	16

TABLE No. 8

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Head:	9	..	..
Brain	196	38	1
Eye	14	2	..
Eyes	7	2	..
Internal ear	1	1	..
External ear	15	..	..
Jaw, lower	1	1	..
Teeth	2	..	..
Tongue	17	2	..
Skull (temporal bone)	146	2	..
Scalp	36	..	..
Head, general	93	4	..
Eye (foreign bodies)	1	..	..
Mastoid			
Face and Neck:	28	..	..
Forehead	3	..	..
Eyelids	20	2	..
Nose	4	..	..
Cheek or molar	21	..	..
Lips, chin, and mouth	66	..	..
Face, n. o. c.	21	..	..
Neck	19	1	..
Head, neck, and face, n. o. c.	10	..	..
Neck and face, n. o. c.	7	..	..
Eyebrows	1	..	..
Throat			
Trunk:	56	..	..
Lumbar vertebrae	5	..	..
Vertebrae	3	..	..
Cervical vertebrae	3	..	..
Dorsal vertebrae	7	..	..
Spinal process	20	..	..
Sternum	10	1	..
Ribs	200	..	..
Thorax, external (back or sides)	116	..	..
Thorax, front	497	1	..
Thorax, posterior lumbar (back strain)	162	..	..
Thorax, side	80	1	..
Abdomen, external	40	..	..
Groin	9	1	..
Sacrum or coccyx	7	..	..
Pelvic region	15	..	..
Pelvis (ilium)	2	..	..
Anus, rectum, or perineum	3	..	..
Penis (inc. spermatic cord)	57	..	..
Testicles	4	..	..
Scrotum	1	..	..
Vulva or vagina	194	..	..
Hernia	9	..	..
Buttocks	4	..	..
Sacro-iliac joint	2	..	..
Urethra	3	..	..
Breasts	1	..	..
Heart			

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Trunk:—(Continued)			
Appendix	1	..	..
Kidneys	1	..	..
Liver	1	..	..
Stomach (internal)	4	..	..
Hemorrhoids	1	..	..
Lungs	3	..	..
Upper Extremities:			
Scapula	6	1	..
Clavicle	10	..	..
Shoulder dislocation	20	1	..
Shoulder (excluding dislocation)	175	3	..
Both arms and hands	7	..	..
Humerus	13	1	..
Elbow or condyle	94	5	..
Forearm	75	1	..
Radius	29	3	..
Ulna	10	1	..
Radius and ulna	8	2	..
Wrist	271	1	..
Arm, general	304	13	..
Arms	7	..	..
Arm and leg	11	1	1
One arm and one hand	20	1	..
Scaphoid carpus	1	1	..
Hand:			
Hand, n. o. c.	599	20	..
Hands	44	1	1
Hand and foot	6	1	..
Palm	160	3	..
Hand, dorsum	99	1	..
Carpal, one	5	..	..
Metacarpal, one	8	2	..
Metacarpal, more than one	7	..	..
Thumb	445	42	..
Index finger	387	90	..
Middle finger	371	56	..
Ring finger	192	31	..
Little finger	173	35	..
Thumb and one finger	22	4	..
Thumb and two or more fingers	8	5	..
Two fingers	110	34	..
Three fingers	44	22	..
Four fingers	2	6	..
Fingers, n. s.	85	1	..
Two thumbs	2	1	..
Lower Extremities:			
Hip	68	..	..
Hip joint	4	1	..
Thigh or thighs	24	..	..
Femur	17	..	..
Patella	21	1	..
Knee or knees	356	3	..
Leg	518	6	..
Tibia	17	1	..
Fibula	16	..	..

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Lower Extremities:—(Continued)			
Tibia and fibula	20	..	..
One leg and one foot	10	..	..
Ankle	484	6	..
Foot	696	11	..
Tarsals	6	..	..
Calf of leg	5	..	..
Metatarsals	37	..	..
Sole of foot	260	..	..
Top of foot	71	..	..
Feet	8	..	..
Heel	48	..	..
Toe, n. s.	4	..	..
Great toe or toes	293	4	..
Lesser toe	67	2	..
Great toe and lesser toe or toes	21	3	..
Two or more lesser toes	20	4	..
Malleolus	8	..	..
Foot and ankle	4	..	..
Scaphoid—tarsus	4	..	..
Both legs	42	1	..
Both ankles	8	..	..
Both hips	1	..	..
Tendon Achilles	3	..	..
Oscalcis	11	4	..
Astragalus	2	..	..
Cuneiform	2	..	..
Miscellaneous:			
Acid poisoning	3	..	..
Asphyxiation	2	..	..
Cement poisoning	2	..	..
Chemical poisoning, n. o. c.	5	..	..
Electric shock	6	..	..
Enamel poisoning	2	..	..
Gassed	3	..	..
Gas poisoning	4	..	..
Heat prostration	7	..	..
Inhaling dust	2	..	..
Insect sting	4	..	..
Internal injuries	1	..	..
Lead poisoning	6	..	..
Location of injuries, n. s.	2	..	..
Multiple	461	8	..
Nosebleed or other hemorrhage	1	..	..
Overcome by fumes	11	..	..
Paint poisoning	2	..	..
Poisoned by ivy, oak, etc.	18	..	..
Poisoning, n. s.	1	..	..
Rash or eczema	6	..	..
Shocks, n. s.	3	..	..
Total	9,817	504	3

TABLE No. 9

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Acetylene welders	14	..	..	..
Actors	1	..	..	..
Acetylene workers	18	..	..	..
Acid and dye workers	19	..	..	..
Aeroplane pilots	1	..	..	..
Agents or solicitors	3	..	..	..
Apprentices	25	2	..	..
Armature winders	..	1	..	..
Artists (inc. sign painters)	2	..	..	..
Assemblers	18	..	..	..
Awning erectors	..	1	..	..
Automobile and aeroplane mechanics, etc.	279	12	..	2
Bakers	58	4	..	..
Basket makers	1	..	..	..
Battery attendants	5	..	..	..
Beatermen	4	1	..	..
Blacksmiths	45	3	..	..
Boilermakers or repairmen	81	5	..	1
Bottlers	16	..	..	..
Bookbinders	3	..	..	..
Bookkeeper (clerical workers)	13	..	..	..
Box makers	15	2	..	1
Boys (office, floor, etc.)	1	..	..	..
Brakemen	33	..	..	..
Bricklayers	28	1	..	..
Bridge carpenters, etc.	11	1	..	1
Broom makers (inc. brush makers)	25	3	..	..
Burners	6	..	..	..
Butchers	119	8	..	..
Cabinet makers (inc. bench hand)	42	2	..	..
Candy makers	7	..	..	..
Canners	64	3	..	..
Carders	5	3	..	..
Carmen (including repairmen)	26	1	..	..
Carpenters	410	23	..	1
Catchers	13	..	..	..
Caulkers and chippers	11	1	..	..
Cement workers	30	..	..	..
Charwomen	24	..	..	..
Chauffeurs	643	11	..	11
Chemists (inc. drug handlers and laboratory workers)	27	3	..	..
Clay workers (inc. clay miners)	30	..	..	..
Cleaners (general)	20	1	..	..
Clerks	238	7	..	1
Coal handlers (including coal passers)	1	1	..	..
Collectors	5	..	..	..
Concrete workers	13	..	..	..
Conductors or ship pilots	37	..	..	1
Cooks	35	3	..	..
Coopers	4	..	..	..
Coppersmiths (including tinsmiths)	7	1	..	..
Crab pickers (including oyster shuckers or fishermen)	23	1	..	..
Crane men	34	5	..	1
Cupola tenders	3	..	..	..
Cutters (clothing)	28	1	..	..

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
	28	..	..	..
Dairymen	3	..	..	1
Deck hands	15	1	..	..
Delivery boy	1	..	..	..
Dental mechanics	5	1	..	..
Die sinkers (including die setters)	7	..	..	1
Dockmen	1	..	..	..
Dock builders	4	..	..	..
Doormen (hotel, etc.)	12	..	..	..
Doublers and winders	53	2	..	..
Drillers	35	2	..	..
Drivers	58	8	..	2
Electricians	7	2	..	1
Elevator (constructors)	8	..	..	1
Elevator operators	3	..	..	..
Enamelers	24	1	..	1
Engineers	9	1	..	..
Engineers (mechanical)	9	..	..	..
Examiners	13	1	..	..
Farmers	8	..	..	..
Finishers (all others)	..	1	..	..
Firemen (Fire Department)	44	1	..	1
Firemen	3	..	..	..
Fireworks makers	1	..	..	..
Flagmen	136	16	..	2
Foremen	21	..	..	..
Forest rangers (including timber cutters, etc.)	1	..	..	..
Forewomen	2	..	..	..
Forgers	12	..	..	..
Foundrymen	10	1	..	..
Furnacemen	9	..	..	1
Furniture finishers	2	..	..	..
Furriers	3	..	..	..
Galvanizers	7	..	..	..
Gardeners	2	..	..	..
Girls (floor, etc.)	2	..	..	..
Glass blowers	18	1	..	..
Glass-workers	12	1	..	..
Glaziers	1	..	..	1
Ground men	1	..	..	1
Guards	25	1	..	..
Handymen	7	..	..	..
Hat blockers, etc.	20	..	..	2
Heaters	499	15	..	..
Helpers, general	11	..	..	..
Hod carriers	2	..	..	..
Holders-on	9	..	..	..
Hostlers	28	1	..	..
Ice handlers	19	2	..	..
Inspectors	3	..	..	..
Insulators	22	2	..	..
Iron-workers	60	4	..	..
Iron-workers (structural)	33	..	..	..
Janitors, janitresses	2	1	..	..
Jewelers, silversmiths	7	1	..	..
Jockeys	3	3	..	..
Jointers				

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Kitchen helpers	34	1	..	..
Labelers	3	..	..	..
Laborers (common, n. o. c.)	2,142	71	1	12
Laborers (skilled)	18	1	..	..
Ladlemen	1	..	..	..
Laundrymen, laundrywomen	34	2	..	..
Leather workers	20	..	..	..
Linemen	29	6	1	..
Lithographers or linotypers	4	..	..	1
Loggers (including lumbermen)	50	4	..	..
Maids	14	1	..	..
Managers or superintendents	50	..	..	..
Matrons (inc. stewardess)	1	..	..	..
Machinists, all around	170	10	..	1
Machine operators	251	61	..	..
Machine operators (office or accounting)	2	..	..	..
Masseurs (inc. barbers, manicurists and hairdressers)	3	..	..	..
Mechanics, general	34	5	..	..
Messengers	5	..	..	..
Metal-workers	26	2	..	2
Millmen (gristmill)	6	2	..	..
Millwrights	14	3	..	..
Miners	327	12	1	3
Molders	45	3	..	..
Motormen	44	1	..	..
Mucker	9	1	..	..
Nurses, attendants	6	..	..	..
Oilers or machine cleaners	18	3	..	1
Operators (telephone and telegraph)	1	1	..	..
Operators (oil and gas station)	27	1	..	..
Optician	1	..	..	..
Openers	7	2	..	..
Packers	113	8	..	..
Painters	84	2	..	2
Paint mixers	3	1	..	..
Paper-hangers	6	..	..	..
Pattern-makers, core-makers	5	1	..	..
Pavers	2	..	..	..
Photographers	1	..	..	..
Piano tuner	1	..	..	..
Pile drivers	10	2	..	..
Pin setters	13	..	..	..
Pipe fitters	20	1	..	..
Planers	1	..	..	..
Plasterers	11	..	..	..
Plumbers	89	4	..	1
Policemen, patrolmen, detectives	24	1	..	1
Polishers, buffers, and platers	5	..	..	..
Porters	53	..	..	..
Pressers, clothing (including dry cleaners)	88	2	..	..
Press operators	40	14	..	1
Printers, etc., engravers, (press operators)	42	5	..	..
Pumpmen	6	2	..	1
Punchers	2	..	..	..
Quarrymen	48	4	..	3
Radio men	4	..	..	..
Riggers	23	..	..	..

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Total Temp.	Partial Perm.	Total Perm.	Fatal
Riveters	9	..	..	..
Rodmen	2	..	..	..
Rollers	10	..	..	1
Roofmen	40	..	..	..
Roughers	10	..	..	..
Rubber workers	3	1	..	..
Salesmen (outside)	215	4	..	2
Salesmen, saleswomen (inside)	54	..	..	..
Sand blasters	1	..	..	..
Sausage linkers, stuffers	6	1	..	..
Saw operators, mill hands	26	9	..	..
Sawyers	15	5	..	..
Servicemen (excluding radio)	9	..	..	..
Sewers (hand)	61	2	..	..
Sewing-machine operators	74	3	..	..
Shearmen	24	5	..	..
Sheet-metal workers	43	3	..	..
Ship carpenters	12	1	..	..
Shipwrights	3	..	..	..
Shoemakers	33	3	..	..
Sign erectors or posters	4	..	..	..
Soda dispensers	10	..	..	..
Sorters (rag, etc.)	7	..	..	..
Spinners	11	1	..	..
Stable keepers	19	..	..	..
Steamfitters	91	2	..	1
Stereotyper	1	..	..	..
Steel workers	91	13	..	1
Stevedores, longshoremen	173	4	..	2
Stone cutters, masons	29	1	..	1
Street cleaners	3	..	..	..
Tailors	5	..	..	1
Tankmen	1	..	..	..
Teacher or counselor	6	..	..	..
Teamsters	14	1	..	..
Textile workers, n. o. c.	25	..	..	..
Tire builders	26	3	..	1
Tile setters	8	..	..	..
Tobacco workers	2	..	..	..
Tool makers	1	..	..	..
Trackmen	49	2	..	..
Tractor operators (including graders, steam shovels, etc.)	32	1	..	1
Tree surgeons (including florists)	20	..	..	..
Truckmen (helpers on trucks)	120	7	..	1
Truckers (auto)	40	1	..	..
Truckers (hand)	81	..	..	..
Umbrella tippers	4	..	..	..
Upholsterers	26	..	..	..
Ushers	2	..	..	..
Vulcanizers (including tire repair)	2	..	..	..
Waiters and waitresses	37	..	..	..
Warehousemen	25	..	..	..
Watchmen or timekeepers	55	4	..	..
Weavers	9	..	..	..
Welders	29	1	..	1
Window cleaners	8	..	..	..
Wire workers	12	..	..	..

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Wood workers	15	5	..	..
Wrappers	9	..	..	..
Yardmen	10	..	..	..
Total	9,817	504	3	77

TABLE No. 10

Dependents of Fatal Cases

	Number of Cases
Widow	29
Widow with one child	14
Widow with two children	11
Widow with three children	5
Widow with four children	4
Widow with five children	2
Widow with seven children	1
Widow with eight children	1
Mother (partially dependent)	7
Mother and (father partially dependent)	3
Total	77
Claims withdrawn	1
Disallowed	27
Pending	33
Grand Total	138

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Total Temp.	Partial Perm.	Total Perm.	Fatal
	9	..	..	..
Riveters	2	..	..	..
Rodmen	10	..	..	1
Rollers	40	..	..	..
Roofmen	10	..	..	..
Roughers	3	1	..	..
Rubber workers	215	4	..	2
Salesmen (outside)	54	..	..	..
Salesmen, saleswomen (inside)	1	..	..	..
Sand blasters	6	1	..	..
Sausage linkers, stuffers	26	9	..	..
Saw operators, mill hands	15	5	..	..
Sawyers	9	..	..	..
Servicemen (excluding radio)	61	2	..	..
Sewers (hand)	74	3	..	..
Sewing-machine operators	24	5	..	..
Shearmen	43	3	..	..
Sheet-metal workers	12	1	..	..
Ship carpenters	3	..	..	..
Shipwrights	33	3	..	..
Shoemakers	4	..	..	..
Sign erectors or posters	10	..	..	..
Soda dispensers	7	..	..	..
Sorters (rag, etc.)	11	1	..	..
Spinners	19	..	..	..
Stable keepers	91	2	..	1
Steamfitters	1	..	..	..
Stereotyper	91	13	..	1
Steel workers	173	4	..	2
Stevedores, longshoremen	29	1	..	1
Stone cutters, masons	3	..	..	..
Street cleaners	5	..	..	1
Tailors	1	..	..	..
Tankmen	6	..	..	..
Teacher or counselor	14	1	..	..
Teamsters	25	..	..	..
Textile workers, n. o. c.	26	3	..	1
Tire builders	8	..	..	..
Tile setters	2	..	..	..
Tobacco workers	1	..	..	..
Tool makers	49	2	..	..
Trackmen	32	1	..	1
Tractor operators (including graders, steam shovels, etc.)	20	..	..	..
Tree surgeons (including florists)	120	7	..	1
Truckmen (helpers on trucks)	40	1	..	..
Truckers (auto)	81	..	..	..
Truckers (hand)	4	..	..	..
Umbrella tippers	26	..	..	..
Upholsterers	2	..	..	..
Ushers	2	..	..	..
Vulcanizers (including tire repair)	37	..	..	..
Waiters and waitresses	25	..	..	..
Warehousemen	55	4	..	..
Watchmen or timekeepers	9	..	..	..
Weavers	29	1	..	1
Welders	8	..	..	..
Window cleaners	12	..	..	..
Wire workers				

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Wood workers	15	5	..	..
Wrappers	9	..	..	..
Yardmen	10	..	..	..
Total	9,817	504	3	77

TABLE No. 10

Dependents of Fatal Cases

	Number of Cases
Widow	29
Widow with one child	14
Widow with two children	11
Widow with three children	5
Widow with four children	4
Widow with five children	2
Widow with seven children	1
Widow with eight children	1
Mother (partially dependent)	7
Mother and (father partially dependent)	3
Total	77
Claims withdrawn	1
Disallowed	27
Pending	33
Grand Total	138

REPORT OF THE

DEPARTMENT OF SAFETY

State Industrial Accident Commission

Baltimore, Md., Nov. 1, 1931.

STATE INDUSTRIAL ACCIDENT COMMISSION
741 Equitable Building
Baltimore, Maryland

GENTLEMEN:

This being the first report of the Department of Safety of the State Industrial Accident Commission, I submit a brief history of what preceded the passage of the amendment to the Workmen's Compensation Law creating this department.

The State Industrial Accident Commission, in hearing the testimony in claims brought before them during a period of several years, felt the importance of taking on, to a certain extent, the work of attempting to reduce to a minimum accidents occurring in the State of Maryland. At that time the Workmen's Compensation Law, under which the Commission was appointed, had no definite power to enforce safety regulations and practices. After giving the matter careful thought and finding that a number of safety codes had been compiled covering safe practices and regulations, the State Industrial Accident Commission secured the safety codes that had been approved by the American Standards Association, which were 18 in number, and issued these as a guide to the industries of Maryland. This approval by the Commission took place on January 1, 1927. Later on, three additional safety codes were added to this list, making 21 in all. These codes had been carefully prepared by committees including safety engineers, employers and representatives of labor, all selected for their qualifications in connection with the industry to which each code applied. In many instances codes were supplied to the industries of Maryland by the Commission.

The Commission, after careful consideration, came to the

conclusion that it should have power to enforce these regulations where necessary, to inspect the properties of industries with a view to safety, and that reasonable penalties might be imposed upon industries that refused to employ safe practices and provide safe working places for employees. An amendment was prepared and submitted to the General Assembly of Maryland at the session of 1929. This amendment met with the approval of the Governor and the General Assembly, and was enacted into law at that session. This law gave the Commission full power to enforce its provisions.

The codes, with the addition of one other, making 22 in all, were adopted and issued by the Commission as the legal safety codes to be followed in the State of Maryland. These codes are as follows:

1. Abrasive Wheels, Safety Code for Use, Care and Protection of.
2. Building Exits Code.
3. Dust Explosions, Safety Code for Prevention of.
4. Electrical Safety Code.
5. Elevators and Escalators.
6. Forging and Hot-Metal Stamping.
7. Foundries, Safety Code for the Protection of Industrial Workers in.
8. Gas Mask Canisters, Code for Identification of.
9. Gas Safety Code.
10. Heads and Eyes of Industrial Workers, Safety Code for the Protection of.
11. Ladders, Safety Code for the Construction, Care and Use of.
12. Laundry Machinery and Operations, Safety Code of.
13. Lighting Factories, Mills and other Work Places, Code of.
14. Logging and Sawmill Machinery, Safety Code for.
15. Paper and Pulp Mills, Safety Code for.
16. Power Presses and Foot and Hand Presses, Safety Code for.
17. Power Transmission Apparatus, Mechanical, Safety Code for.
18. Refrigeration, Mechanical, Safety Code.
19. Rock Dusting Coal Mines, Recommended Practice for.
20. Rubber Mills and Calenders, Safety Code for.
21. Textile Safety Code.
22. Woodworking Plants Safety Code.

When additional codes are compiled, they will be added to this list, if applicable to industrial conditions in Maryland.

During the year 99 plants were inspected. These plants were well distributed over the entire State, and included 68 different kinds of industry, employing approximately 45,000 employees. In most instances, these inspections were well

received by the employer, and full cooperation in carrying out the recommendations was promised. This department is continuing to further investigate plants and establishments where unsafe working conditions and unsafe practices were found, to ascertain whether all recommendations have been adopted. During the ensuing year, it is believed our inspection work will be extended.

A mailing list of approximately 6,000 names of employers was compiled and to these employers safety news, bulletins, posters, and suggestions for accident prevention were mailed. This will be continued at regular intervals.

The Director was frequently called on during the year to address associations, groups of employers, employees, and safety committees on the subject of accident prevention.

It is generally recognized that intelligent safety organization and inspection for the correction of unsafe practices and conditions return large dividends to those who bear the expense, in lower cost of insurance, greater production, increased loyalty between employee and employer, and the reduction of distress and suffering of employed citizens of our State.

The cost of safety work carried on by this Department is not a levy against the taxpayer, but is borne by those who derive benefit therefrom; and the proper development of this work should make it one of the most beneficial departments of the State.

Respectfully submitted,

JOSEPH A. HALLER,
Director of Safety.

ANNUAL REPORT
of the
STATE ACCIDENT FUND
of Maryland

Baltimore, Md., November 1, 1931.

STATE INDUSTRIAL ACCIDENT COMMISSION,
741 Equitable Building,
Baltimore, Maryland.

Gentlemen:

Attached to and submitted herewith, is a report of the assets and liabilities of the State Accident Fund of Maryland as shown by the books and records of the Fund at the close of business, October 31, 1931; also a report of the income and disbursements for the year ending on that date.

This report will show an increase of $16,255.27 to the catastrophe surplus, this increase being five per cent of the premiums written during the year. There is also a slight increase in the additional surplus.

Due to the serious business conditions and unemployment that have prevailed during the past year, the income from premiums shows a reduction. However, this reduction in the State Accident Fund's premium income is not as great as that of the other large carriers of compensation insurance, for during the year the State Fund lost practically no business of any importance, but added many new policies to its books, which addition would, in normal times, have added materially to its premium income.

Under the Experience Rating Plan, which was adopted and put into effect on March 1, 1926, the limits of credits and debits have been further extended. During the year, the maximum credit was 18% and the maximum debit was 48%. These limits have been further increased to take effect March 1, 1932, to 21% maximum credit and 60% maximum debit. This plan is engaging the attention of our policyholders and it is believed is having its effect in a general way in the reduction of accidents. It is clearly seen that this is true in many individual cases.

The Fund was able, during the year, to reduce its annual expenses by $3,025.94.

Respectfully submitted,

STATE ACCIDENT FUND,
JAMES E. GREEN, JR.,
Superintendent.

ASSETS

Cash deposited with State Treasurer		$68,267.90	
Cash deposited with Union Trust Company		10,000.00	
Cash on hand in office		150.00	
			$78,417.90
First Liberty Loan Con. 4¼% Bonds	$20,000.00		
Fourth Liberty Loan 4¼% Bonds	253,900.00		
		$273,900.00	
Federal Land Bank 4½% Bonds		100,000.00	
Lateral and Post Roads Loan, 4½%, 1932	$2,000.00		
Construc. Loan of 1920-4½%, 1936	49,000.00		
Construc. Loan of 1920-4½%, 1935	47,000.00		
Construc. Loan of 1920-4½%, 1934	45,000.00		
Construc. Loan of 1920-4½%, 1933	5,000.00		
Construc. Loan of 1920-4½%, 1932	42,000.00		
		190,000.00	
Baltimore City Stock, Annex Loan	$14,000.00		
Baltimore City Stock, Water Loan	16,000.00		
		30,000.00	
Frederick County 3½% Bonds	$50,000.00		
Dorchester County Court House and School Loan	100,000.00		
		150,000.00	
City of Easton, Sewerage System 4% Bonds	$8,000.00		
City of Havre de Grace 5% Bonds	4,000.00		
Salisbury Water and Extension Bonds	25,000.00		
Washington Suburban Sanitary District 4½% Bonds	50,000.00		
		87,000.00	
			830,900.00
Interest accrued on investments	$8,105.88		
Interest accrued on deposits	59.49		
Interest accrued on notes receivable	5,446.91		
			13,612.28
Policyholders' accounts	$100,778.99		
Notes receivable	21,827.99		
			122,606.98
Total assets			$1,045,537.16

LIABILITIES

Reserve for unpaid claims		$418,000.00	
Reserve for unearned premiums		2,007.69	
Reserve for State Fund expenses		37,427.11	
Reserve for proportion of State Industrial Acci-			
Reserve for proportion of expenses of State Industrial Accident Commission (Sec. 27, Chapter 800, Acts of 1914)		5,500.00	
Reserve for any other contingencies		40,000.00	
Catastrophe surplus (Sec. 23, Chapter 800, Acts of 1914)	$245,778.02		
Additional surplus for protection of policyholders and claimants	296,824.34		
Total surplus		542,602.36*	
Total liabilities			$1,045,537.16

INCOME

Premiums written (net)	$325,105.36	
Interest received on investments	31,445.75	
Interest received on deposits	2,109.42	
Interest received on bills receivable	368.60	
Interest accrued on investments	8,105.88	
Interest accrued on deposits	59.49	
Interest accrued on bills receivable	1,129.40	
Reimbursement of compensation	4,044.68	
Total income		$372,368.58

DISBURSEMENTS

Losses paid:			
Medical	$86,948.00		
Permanent partial	75,164.72		
Permanent total	3,851.90		
Temporary total	94,693.62		
Fatal	56,303.46		
Total paid for losses on all claims	$316,961.70		
Total paid during current year for losses on injuries occurring prior to Nov. 1, 1930	202,010.52		
Total paid during current year for losses occurring Nov. 1, 1930, to Nov. 1, 1931		$114,951.18	
Return premiums		978.52	
State Accident Fund expenses		37,427.11	
Proportion of expenses of State Industrial Accident Commission (estimated)		5,500.00	
Reinsurance premium		2,404.45	
Attorneys' and other fees and miscellaneous expenses		590.20	
Total disbursements incurred in 1931		$161,851.46	
Paid on claims occurring prior to Nov. 1, 1931		202,010.52	
Balance		8,506.60	
Total disbursements			$372,368.58

* This total surplus is protected by a Reinsurance Treaty whereby, in event of any catastrophe loss, the excess over $25,000.00 would be paid by the reinsurance company to the limit of $500,000.00.