State of Maryland

NINTH ANNUAL REPORT

OF THE

State Industrial Accident Commission

OF MARYLAND

FOR THE YEAR
November 1, 1922 to October 31, 1923
INCLUSIVE

COMMISSIONERS
ROBERT H. CARR, Chairman.
JOSEPH B. HARRINGTON GEORGE LOUIS EPPLER

A. E. BROWN, Secretary.

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DEPARTMENT OF INSURANCE,
ALABAMA.

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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 Ninth Annual Report of the State Industrial Accident Commission for the fiscal year ending October 31, 1923.

It is with deep sorrow that we have to record the loss to the Commission of its Chairman, the late Hon. Robert E. Lee, who died suddenly on June 9, 1923.

Mr. Lee was appointed a member of the Commission on August 1, 1917, and was later designated as chairman of the Commission upon the resignation of Charles D. Wagaman on November 22, 1919. Mr. Lee's knowledge and ability and his untiring efforts contributed largely to the working out of problems arising in the administration of the Workmen's Compensation Laws of the State, for which he was well qualified. His death is an irreparable and severe loss to the State Industrial Accident Commission and to the State of Maryland, in the service of which he was always a loyal, willing and efficient worker.

The vacancy caused by the death of Mr. Lee was filled on June 15, 1923, by the appointment of Robert H. Carr as chairman to fill out the unexpired term. The new chairman immediately qualified and entered upon the duties of the office, and in cooperation with his colleagues on the Commission is devoting himself to the work of the office.

Respectfully submitted,

ROBERT H. CARR, *Chairman,*
JOSEPH B. HARRINGTON,
GEO. LOUIS EPPLER,
Commissioners.

A. E. BROWN, Secretary,
Baltimore Md., December 31, 1923.

NINTH ANNUAL REPORT

OF THE

STATE INDUSTRIAL ACCIDENT COMMISSION OF MARYLAND

From November 1, 1922 to October 31, 1923

Summary of General Administrative Work

During the year there were 12,361 employers insured under the terms of the Compensation Law, and there was reported a total of 41,039 industrial accidents. This was an increase of 7,546 over the number of accidents reported in the preceding year.

We disposed of 14,643 claims during the year, 115 of which were claims in fatal cases.

We held 708 formal hearings on claims and disposed of all during the year. From our decisions in these cases there were 75 appeals—41 by the employer and insurer and 34 by the claimant.

In the twelve months of this report there was paid on awards made during that time the sum of	$1,102,168.95
There was paid for medical expenses in cases where there was no claim for compensation the sum of	345,794.52
And there was outstanding for future payment on specific awards made during the year	369,907.24
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	$1,817,870.71

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, 1922, and ended September 30, 1923.)

Appropriation by Act 1922 (salaries and wages)	$70,500.00	
Appropriation by Act 1922 (expenses)	26,503.00	
Total		$97,003.00

EXPENDITURES

Salaries	$72,436.55	
Rent	9,694.83	
Postage	2,050.00	
Stationery and supplies	1,409.97	
Printing	1,429.21	
Office expense	641.79	
Telegraph and telephone	1,113.95	
Miscellaneous	499.90	
Office equipment	2,620.27	
Record books	51.81	
Traveling expenses	2,848.98	
Total		$94,797.26
Balance		$2,205.74

Included in the above expenditures are the following items, showing the expense of administering the State Accident Fund, to wit:

Salaries	$18,956.77	
Rent	1,797.98	
Postage	547.04	
Stationery and supplies	217.97	
Printing	471.90	
Office expense	111.78	
Telegraph and telephone	12.48	
Miscellaneous	210.42	
Office equipment	1,411.91	
Record books	6.70	
Traveling expenses	1,752.46	
Total		$25,497.41

State Treasury to be Reimbursed

Under the provisions of section 27, chapter 597, of the Acts of the General Assembly of Maryland passed at the January session, 1916, as amended by chapter 456 of the Acts of the General Assembly passed at the January session, 1920, 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 twelve calendar months of 1922 were $91,284.62. The total expense of conducting the State Accident Fund for the same period was $21,922.30, leaving a balance of $69,362.32 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 1922 was $200,915,686.38, which required an assessment of .000345231 per dollar of payroll to yield $69,362.32, the amount to be collected. Accordingly 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 provisions of the Workmen's Compensation Act the net expense 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 fact, 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 extra hazardous 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, chapter 597, above referred to, assessments have been collected for the years 1918, 1919, 1920, 1921, 1922. By the provisions of chapter 456 of the Acts of the General Assembly, passed at its January session, 1920, the maximum amount that may be assessed against and paid by insurance carriers and self-insurers shall not exceed $80,000 for any one year.

STATISTICAL REPORT

The Statistical Department has prepared the following tables, numbers 1 to 6 inclusive, containing statistical data for the year covered by this report. The remaining tables, due to a complete revision of our system for compiling this information, cover the period from January 1, 1923, to June 30, 1923, inclusive. These particular tables in future reports will be compiled from the experience of one year.

TABLE No. 1

NUMBER OF EMPLOYERS INSURED NOV. 1922 TO NOV. 1923 CLASSIFIED BY INDUSTRIES

MINING AND QUARRYING		217
MANUFACTURING		4,735
Stone products	119	
Clay products	39	
Glass products	42	
Ore reduction and smelting	8	
Steel and structural iron	62	
Metal products	332	
Machinery and instruments	~~321~~	
Vehicles	74	
Lumber and wood	656	
Leather	80	
Rubber and composition	38	
Chemicals and allied products	324	
Paper and pulp products	86	
Printing and publishing	276	
Textiles	47	
Clothing and furnishings	792	
Food, beverages and tobacco	1,408	
Miscellaneous	31	
CONSTRUCTION:		3,317
Wrecking and moving	29	
Grading, excavating, etc.	373	
Erection	1,200	
Finishing, equipping and installing	1,715	
TRANSPORTATION AND PUBLIC UTILITIES		1,498
TRADE		2,492
MISCELLANEOUS		102
TOTAL		12,361

TABLE No. 2

CLAIMS DISALLOWED AND REASONS FOR DISALLOWING

Three hundred and ninety-two claims, or about two and three-fifths per cent of the total number filed, were disallowed by the Commission for the following reasons:

Disability did not extend beyond waiting period	75
Injury did not arise out of and in the course of employment	72
Duplicate claims	17
Claimant failed to establish right to compensation	31
Lack of jurisdiction	5
Coverage	46
Placement training	3
No physician's report	2
Not dependent	2
Disability not due to an accident	14
Wilful misconduct	1
Occupational disease	19
Casual employee	2
Admiralty	18
Interstate Commerce	32
Third party	6
Not employee	11
Salary in excess of $2,000	1
Miscellaneous	23
Horseplay	1
Claim disallowed to one and allowed to another	1
Total	382
Claims withdrawn	10
Total	392

TABLE No. 3

PERMANENT PARTIAL DISABILITY

For the loss or loss of use of one or more of the members, the law makes special provision by allowing 66⅔ per cent of the average weekly wage, not to exceed $18.00 per week, for a specific number of weeks in each case as follows:

Thumb	50 weeks
First finger	30 weeks
Second finger	25 weeks
Third finger	20 weeks
Fourth finger	15 weeks
Great toe	25 weeks
Other toe	10 weeks
Hand	150 weeks
Arm	200 weeks
Foot	150 weeks
Leg	175 weeks
Eye	100 weeks
Hearing of each ear	50 weeks
Disfigurements	10 to 100 weeks

For the loss or the loss of use of any part of a member, compensation is allowed in such proportion as the part bears to the whole.

In cases of permanent disability not specifically provided for by the Act, the compensation allowed is left to the judgment of the Commission.

During the year covered by this report compensation has been allowed in 550 cases of disfigurement, dismemberment, or permanent loss of use of members or parts of members. Of these 550 cases there were 700 members involved as follows:

	Loss or loss of use of member	Loss or loss of use of part of member	Total
Eye	36	21	57
Arm	2	7	9
Hand	9	11	20
Leg	5	3	8
Foot	4	8	12
Thumb	20	31	51
First finger	25	164	189
Second finger	16	126	142
Third finger	13	82	95
Fourth finger	18	50	68
First toe	8	4	12
Second toe	1	5	6
Third toe	3	4	7
Fourth toe	1	2	3
Fifth toe	1	1	2
Total loss of hearing in one ear	2	---	2
Partial loss of hearing in one ear	1	---	1
Disfigurements	1	3	4
Other cases	3	---	3
Metacarpal bone	--	6	6
Metatarsal bone	--	1	1
	168	530	698
Permanent Total			2
Total			700

TABLE No. 4

HEARINGS

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

NUMBER OF CONTESTED CASES

Hearings requested by employer	149
Hearings requested by insurer	334
Hearings requested by claimants	162
Hearings on motion of Commission	74
Total	719
Hearing requests withdrawn prior to hearing	42
Total	677
Claims withdrawn prior to hearing	7
Total	670
Additional hearings on cases included above	38
Total sittings of Commission	708
Number of hearings held away from the Baltimore Office	90

Character of Issues

	Number of Times Raised
Duration of disability	37
Arising out of and in course of employment	131
Jurisdiction and coverage	15
Average wage	19
Employment not extra hazardous	6
Dependency	47
Notice	53
Whether accidental injury	80
Nature and extent of disability	257
Wilful misconduct	10
Disfigurement	1
Liability for medical bill	24
Amount of medical bill	3
Intoxication	4
Failure to file claim within time required by law	47
Lump sum	42
Interstate Commerce	15
Prejudice	13
Disability not due to accident	34
Occupational disease	3
Casual employment	8
Petition to reopen	69
Death not due to accident	15
Whether accident occurred within meaning of Act	5
Sickness or accident	2
Miscellaneous	160
Total	1,100

DISPOSITION

Decisions directly for claimant	337
Decisions directly against claimant	208
Decisions miscellaneous	90
Under consideration	11
Continued	24
Total	670

APPEALS

By employer and insurer	41
By claimant	34
Total	75

TABLE No. 5

ACCIDENT REPORTS AND CLAIMS

During the year ending October 31, 1923, there were filed with the Commission 41,039 reports of industrial accidents, 14,683 non-fatal claims, and 126 fatal claims or a total of 14,809 claims.

The number filed during each month follows:

Month	Reports	Non-Fatal	Fatal	Total Claims
1922				
November	2,998	1,091	12	1,103
December	2,890	1,103	4	1,107
1923				
January	2,971	1,101	14	1,115
February	2,784	1,041	12	1,053
March	3,398	1,213	9	1,222
April	3,345	1,172	9	1,181
May	3,682	1,186	10	1,196
June	3,728	1,267	6	1,273
July	3,888	1,380	13	1,393
August	3,941	1,387	13	1,400
September	3,557	1,271	9	1,280
October	3,857	1,471	15	1,486
	41,039	14,683	126	14,809

The accident reports, together with physicians' certificates and such other papers as are filed in connection with them, have been numbered, indexed and filed. Upon receipt of a claim for compensation, all papers on record referring to the accidental injury for which compensation is claimed are assembled with the claim.

Of the above 14,809 claims, 17 were duplicates, leaving a net number for the year of 14,792, of which 126 were claims arising from the death of the employee.

TABLE No. 6

	Non-Fatal	Fatal	Total
Claims, Nov. 1, 1922 to Oct. 31, 1923	14,683	126	14,809
Pending Nov. 1, 1922	161	2	163
Total	14,844	128	14,972
Disposed Nov. 1, 1922 to Oct. 31, 1923.	14,528	115	14,643
Pending Nov. 1, 1923	316	13	329

DISPOSITION OF CLAIMS

	Non-Fatal	Fatal	Total
Awarded	14,159	92	14,251
Disallowed	369	23	392
Pending	316	13	329
Total	14,844	128	14,972

TABLE No. 7

RECAPITULATION OF CLAIMS

Temporary total	6,477	
Temporary partial	8	
Permanent partials	264	
Fatals	33	
Total claims allowed		6,782
Claims disallowed		209
Claims pending and withdrawn		49
Total claims filed		7,040

NOTE: The above table covers period from Jan. 1, 1923 to June 30, 1923, inclusive.

TABLE No. 8

CLASSIFICATION OF CLAIMS ACCORDING TO INDUSTRY

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
AGRICULTURE:				
Dairy farms	4	----	----	----
Nurseries—flowers	1	----	1	----
MINING, METALLURGY AND QUARRYING:				
Mining:				
Coal mining	172	9	----	1
Metallurgy:				
Smelting	22	1	----	----
Refining	1	----	----	----
Quarrying and stone crushing	48	----	----	----
Clay and sand digging	15	----	----	----
Slate quarries	1	1	----	----
OTHER EXTRACTIVE INDUSTRIES:				
Forestry	1	2	----	----
Logging	12	----	----	----
Fisheries	1	----	----	----
MANUFACTURING:				
Food, n. o. c.	2	----	----	----
Baking	62	1	----	1
Flour and grist-mill products	9	----	----	----
Starch, glucose, and sugar	68	2	----	1
Confectionery	48	2	----	2
Coffee, spices and nuts	5	2	----	----
Dairy products	69	1	----	----
Slaughtering and meat packing	145	3	----	----
Packing houses (not slaughtering)	30	2	----	----
Food preserving and canning	30	2	----	----
Beverages	22	1	----	----
Tobacco	23	1	1	----
Ice manufacturing	15	1	1	----
Poultry, fish, food, etc.	6	----	----	----
Poultry dealers, etc.	3	----	----	----
Stock yard	2	----	----	----
Olive oil	4	----	----	----
Pickles, kraut, etc.	1	----	----	----
Textiles:				
Batting, wadding and shoddy	1	----	----	----
Cotton and linen goods	35	3	----	----
Woolen goods	4	----	----	----
Jute and hemp	1	----	----	----
Finishing textiles	1	----	----	----
Cordage manufacture	1	----	----	----
Umbrella manufacture	7	----	----	----
Rag dealers	6	----	----	----
Bedding (mattresses)	4	----	----	----
Canvas belting	1	----	----	----
Awnings and tents	1	----	----	----
Clothing:				
Clothing	68	1	----	----
Head wear	25	----	----	----
Furnishing goods	25	----	----	----
Underwear mfgs.	10	----	----	----
Overalls mfgs.	9	----	----	----
Stockings	1	----	----	----

TABLE 8—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Cleaning and dyeing	2			
Laundries	17	----	----	----
Cleaning	1	1	----	----
Leather:				
Tanning and dressing	35	3	----	----
Boots and shoes	27	3	----	----
Gloves	1	----	----	----
Rubber and composition goods:				
Rubber	1	----	----	----
Rubber goods	8	----	----	----
Bone, horn, shell and ivory goods	1	1	----	----
Oilcloth and linoleum	17	1	----	----
Miscellaneous composition goods	74	3	----	1
Paper and Pulp Mfg.	38	----	----	----
Paper	15	1	----	----
Paper boxes	15	1	----	----
Paper goods	16	1	----	----
Printing and Engraving	1	----	----	----
Printing	23	2	----	----
Engraving	1	----	----	----
Lithographing	4	----	----	----
Publishers	23	1	----	----
Sign and billboard printing	1	----	----	----
Book binding	1	----	----	----
Wood Products:				
Saw mills	41	3	----	----
Planing mills	13	3	----	----
Cooperage	16	----	----	----
Boxes (wooden)	38	1	----	----
Brooms and brushes	17	3	----	----
Furniture	40	4	1	1
Rattan and willow ware	12		----	----
Veneer goods	18	1	----	----
Musical instruments	13	2	----	----
Lumber yards	49	3	----	----
Cork mfg.	7	1	----	----
Asbestos and magnesia	1	1	----	----
Fireproofing materials	2	1	----	----
Miscellaneous wood products	47	3	----	----
Blast Furnaces, Steel Works and Rolling Mills:				
Blast furnaces	1	1	----	----
Steel works	200	7	----	3
Rolling and tube mills	168	2	----	----
Iron and steel fabricating	7	----	----	----
Boilers and tanks	34	----	----	----
Metal Goods, n. o. c.	1	----	----	----
Foundries	160	3	----	----
Forging n. o. c.	2	----	----	----
Cutlery and hand tools	1	1	----	----
Hardware	3	----	----	----
Gas, electrical and other fixtures, etc.	152	9	----	----
Sheet-metal products	193	52	1	----

TABLE NO. 8—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Wire products	3	1	----	----
Lead and lead alloys	4	----	----	----
Jewelry and silverware	3	----	----	----
Enamel ware	27	1	----	----
Stoves, ranges, etc.	33	2	----	1
Bottle caps	31	2	1	----
Gold and silver plating	1	----	----	----
Safes and vaults	5	----	----	----
Refrigerators and butchers' supplies	5	----	----	----
Copper products	2	----	----	----
Machinery, n. o. c.	16	1	----	----
Machine shops	69	5	----	----
Vehicles:				
Automobile mfg., auto. dealers, garages and auto. parts	111	3	----	----
Carriage and wagon parts	2	----	----	----
Railroad cars and parts	95	6	----	----
Stone Products:				
Cement	23	2	----	----
Stone-grinding	3	----	----	----
Stone and marble cutting	16	1	----	----
Marble and stone yards	5	1	----	----
Asphalt	10	2	----	----
Lime	2	2	----	----
Miscellaneous stone products	1	----	----	1
Clay Products:				
Brick	37	----	----	----
Pottery	2	----	----	----
Tile and terra cotta	7	----	----	----
Glass Products:				
Glass (plate or sheet)	2	----	----	----
Glass ware	68	3	----	----
Chemicals, n. o. c.	15	----	----	----
Acids	20	----	----	----
Oil and tar by-products	58	2	----	1
Fertilizers	148	1	----	1
Glue, paste and soap	2	----	----	----
Paint and colors	9	----	----	----
Drugs	32	----	----	1
Extracts	3	1	----	----
Yeast mfg.	5	1	----	----
Pharmaceutists	1	----	----	----
Gypsum	1	----	----	----
Shoe polish	1	----	----	----
CONSTRUCTION:				
General Contracting	177	8	----	2
Pile driving	3	----	----	----
Clearing and grading	14	----	----	----
Street and highway construction	32	1	----	1
Railroad construction	65	7	----	----
Excavating and dredging	37	----	----	----
Ditching and pipe laying	25	1	----	1
Electric line construction	3	----	----	----
Civil and mechanical engineering	3	----	----	----
Railroad repair	34	1	----	----
Paving	6	----	----	----
Well digging	6	----	----	----

TABLE 8—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Building Erection, n. o. c.	108	1	1	1
Masonry	35	1	----	----
Structural iron and steel erection	62	6	----	----
Concrete construction	26	----	----	----
Sheet metal construction	18	----	----	----
Carpentry	46	2	----	----
Roofing	35	3	----	1
Plumbing and gas fitting	48	1	----	----
Electrical fixtures	26	2	----	----
Painting and decorating	24	----	----	----
Plastering	6	----	----	----
Machinery installation	9	----	----	----
Wrecking and moving bldg., (demolition)	14	----	----	----
Shipbuilding, n. o. c.	6	4	----	1
Shipbuilding, steel	81	----	----	----
Shipbuilding, wood	3	----	----	----
Boat bldg.	4	----	----	----
Ship repairing in dry dock	60	3	----	----
TRANSPORTATION AND PUBLIC UTILITIES:				
Water transportation	27	1	----	----
Stevedoring	430	6	----	----
Steam and Electric Railroads:				
Steam railroads	741	6	----	4
Street railroads	184	----	----	----
Railways	5	----	----	----
Cartage and Trucking, n. o. c.	2	----	----	----
Private operators	1	----	----	----
Taxi operators	14	----	----	----
Trucking	69	1	----	1
Fuel, lumber and ice dealers	83	3	1	1
Livery stables	7	----	----	----
Storage incidental to trucking	14	----	----	----
Express and transfer	40	----	----	1
Express and forwarding	2	----	----	----
Utilities:				
Gas, electric light and power	18	3	----	----
Telegraph and telephone	8	1	----	----
Refrigerating and heating	4	----	----	----
Light, heat and transportation	11	----	----	----
TRADE:				
Commerical	1	----	----	----
Stores	85	3	----	----
Warehouses	17	----	----	----
Junk	23	----	----	----
Jobbers	12	----	----	----
Wholesale stores	29	2	----	----
Wholesale and retail stores	12	1	----	----
Commission merchants	1	----	----	1

TABLE NO. 8—(Concluded)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
CLERICAL AND PROFESSIONAL SERVICE:				
Care and Custody of Buildings and Ground:				
Hotels, clubs and restaurants	48	----	----	----
Buildings (office, bank, etc.)	13	----	----	----
Amusement parks and buildings	4	----	----	1
MISCELLANEOUS:				
Domestic and personal service	2	----	----	----
Cemeteries	9	1	----	----
City of Baltimore	15	----	----	1
State of Maryland	5	----	----	1
Hospitals	5	----	----	----
Schools	2	1	----	----
Real estate	18	1	----	----
Window cleaning companies	3	----	----	----
Undertakers	2	1	----	----
Asylums	1	----	----	----
Churches	2	----	----	----
Welfare workers	1	----	----	----
Motion picture parlors and theatres	3	----	----	----
Garbage reduction	3	----	----	----
Shoe repairing	2	----	----	----
Salvage merchants	4	----	----	----
Caterer	1	----	----	----
Mfg. of artificial limbs	1	----	----	----
Mfg. of curled hair and bristles	1	----	----	----
Labor agencies	2	----	----	----
City of Hagerstown	9	----	----	----
Commissioners of Kent County	1	----	----	----
Talbot Couuty	1	----	----	----
Mayor and City Council of Crisfield	2	----	----	----
City of Cambridge	1	----	----	----
Mayor and City Council of Cumberland	1	----	----	----
Mfg. of fireworks	----	1	----	----
Industries not stated	1	----	----	----
	6477	264	8	33

TABLE No. 9

CLASSIFICATION OF CLAIMS PAID BY INSURANCE COMPANIES

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Self	1760	59	1	9
No insurance	23	5	----	----
State Accident Fund	446	26	2	4
Aetna Life Insurance Compqny	208	14	----	1
American Mutual Liability Insurance	476	16	----	1
Continental Casualty Company	33	----	----	----
Casualty Reciprocal Exchange	49	----	----	----
Federal Mutual Liability Insurance	48	3	----	2
Employers' Indemnity Company	4	1	----	----
Employers' Liability Assurance Corp.	361	10	1	2
Fidelity and Casualty Company	116	7	----	----
Indemnity Insurance Company	39	3	----	1
Manufacturers' Casualty Company	7	----	----	----
Georgia Casualty Company	5	----	----	----
Globe Indemnity Company	61	2	----	1
Hartford Accident and Indemnity Co.	81	2	----	----
Liberty Mutual Insurance Company	181	15	----	1
London Guarantee and Accident Co.	93	13	----	2
Manufacturers' Liability Insurance Co.	128	4	----	----
Lumbermen's Mutual Company	15	2	----	----
Maryland Casualty Company	638	28	1	2
New Amsterdam Casualty Company	196	10	----	3
Ocean Accident and Guarantee Corp.	37	----	----	----
Royal Indemnity Company	112	1	1	----
Southern Surety Company	39	1	----	----
Standard Accident Insurance Company	115	4	1	----
Travelers' Insurance Company	534	19	1	2
U. S. Casualty Company	31	----	----	1
U. S. Fidelity and Guarantee Company	381	15	----	1
Zurich General Accident Lia. Ins. Co.	28	1	----	----
Associated Employers' Reciprocal	39	----	----	----
General Accident	15	----	----	----
Norwich Union Indemnity	69	1	----	----
American Mine Owners'	8	----	----	----
Columbia Casualty Company	46	1	----	----
General Casualty and Surety	15	----	----	----
Republic Casualty	5	----	----	----
Security Mutual Casualty	22	----	----	----
New York Indemnity Company	2	----	----	----
Eagle Indemnity Company	3	----	----	----
Commercial Casualty Company	2	1	----	----
Independent Indemnity Company	2	----	----	----
Mass. Bonding and Insurance	1	----	----	----
Allied Mutual Liability Insurance Co.	3	----	----	----
	6477	264	8	33

TABLE No. 10

CLASSIFICATION OF CLAIMS ACCORDING TO AVERAGE WEEKLY WAGE

Dollars	Tem. Total	Perm. Partial	Tem. Partial	Fatal
3	1	1	---	---
4	3	---	---	---
5	6	2	---	---
6	12	---	---	---
7	23	5	---	---
8	44	6	---	---
9	65	4	---	---
10	85	10	---	---
11	71	1	---	---
12	144	11	---	---
13	88	6	---	---
14	122	6	1	---
15	242	10	---	1
16	137	7	---	---
17	245	12	1	2
18	499	28	---	2
19	228	6	---	1
20	365	16	1	1
21	284	6	---	1
22	720	16	---	2
23	304	6	---	1
24	283	12	---	1
25	240	11	2	4
26	140	4	---	---
27	170	6	---	2
28	110	3	1	1
29	92	4	---	1
30	347	9	---	2
31	75	2	---	1
32	77	2	---	---
33	88	3	---	---
34	283	5	---	1
35	177	2	1	2
36	114	7	1	1
37	18	---	---	---
38	41	1	---	1
39	46	1	---	---
40	122	9	---	1
41	23	2	---	---
42	42	2	---	---
43	18	1	---	---
44	57	4	---	1
45	35	3	---	1
46	9	1	---	---
47	5	1	---	---
48	42	1	---	---
49	22	--	---	---
50	33	3	---	---
51	6	1	---	---
52	2	---	---	---
53	3	---	---	1
54	10	---	---	---
55	8	---	---	---
56	6	2	---	---
57	3	---	---	---
58	2	---	---	---
60	19	3	---	---
61	2	---	---	---
65	1	---	---	---
66	2	---	---	---
67	4	---	---	---
68	1	---	---	---
70	3	---	---	---
71	1	---	---	---
72	1	---	---	---
75	4	---	---	---
80	1	---	---	---
100	1	---	---	---
Not stated	---	---	---	1
	6477	264	8	33

TABLE No. 11

CLASSIFICATION OF CLAIMS ACCORDING TO AGE AND SEX

14	15	4	1	---	---	---	---	---
15	12	3	2	---	---	---	---	---
16	88	19	10	3	---	---	---	---
17	120	30	8	1	---	---	---	---
18	182	22	8	3	---	---	1	---
19	173	18	9	2	1	---	---	---
20	186	22	8	1	---	---	---	---
21	233	16	5	4	---	---	---	---
22	228	11	11	1	---	---	---	---
23	227	8	4	---	---	---	---	---
24	215	7	14	1	---	---	---	---
25	208	7	1	---	---	1	1	---
26	192	7	7	---	---	---	1	---
27	180	5	4	---	---	---	---	---
28	197	6	7	1.	---	---	1	---
29	197	3	10	---	---	---	1	---
30	180	8	1	---	---	---	---	---
31	124	9	6	---	1	---	2	---
32	159	8	4	---	---	---	---	---
33	155	3	3	---	---	---	---	---
34	166	2	8	---	1	---	1	---
35	162	11	6	---	---	---	---	---
36	152	2	7	2	---	---	---	---
37	147	3	6	---	---	---	1	---
38	173	1	5	---	---	---	---	---
39	147	2	5	2	1	---	---	---
40	161	6	7	---	---	---	2	---
41	101	1	2	---	---	---	---	---
42	143	3	7	1	---	---	---	---
43	107	4	3	---	1	---	---	---
44	91	2	3	---	---	---	1	---
45	114	6	5	---	1	---	---	---
46	98	4	---	---	---	---	1	---
47	81	1	7	---	---	---	1	---
48	108	2	4	---	---	---	---	---
49	84	3	3	---	---	---	1	---
50	110	5	9	---	---	---	---	---
51	47	3	5	---	---	---	---	---
52	73	2	5	---	---	---	---	---
53	55	1	2	---	---	---	---	---
54	54	1	---	5	---	---	---	---
55	54	1	1	---	---	---	---	---
56	51	---	1	---	---	---	1	---
57	27	---	1	---	---	---	1	---
58	51	3	---	---	---	---	---	---
59	29	1	1	---	---	---	---	---
60	50	1	2	---	---	---	2	---
61	24	---	2	---	---	---	---	---
62	38	2	1	---	---	---	1	---
63	32	---	---	---	---	---	---	---
64	21	---	2	---	---	---	---	---
65	24	---	---	---	---	---	1	---
66	11	---	2	---	---	---	---	---
67	9	---	---	---	---	---	---	---

TABLE NO. 11—(Concluded)

	Temp. Total Male	Female	Perm. Partial Male	Female	Temp. Partial Male	Female	Fatals Male	Female
68	12	---	1	---	---	---	---	---
69	11	---	---	---	---	---	---	---
70	8	---	---	---	---	---	---	---
71	5	---	---	---	---	---	---	---
72	9	---	---	---	---	---	---	---
73	4	---	---	---	---	---	---	---
74	2	---	1	---	---	---	---	---
75	4	---	---	---	---	---	---	---
76	3	---	---	---	---	---	---	---
80	1	---	---	---	---	---	---	---
Not stated in claims	59	4	---	---	---	1	12	---
	6184	293	237	27	6	2	33	

TABLE No. 12

CLASSIFICATION OF CLAIMS ACCORDING TO MECHANICAL SOURCES OF INJURY

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
PRIME MOVERS:				
Steam engines	8	3	----	1
Internal combustion engines (gas, oil or gasoline)	92	1	----	----
Electric motor and dynamos	2	----	----	----
POWER TRANSMISSION APPARATUS:				
Shafts or attachments	4	1	----	----
Belts and pulleys	8	1	----	----
Chains and sprockets	4	----	----	----
Ropes, cables, sheaves or drums	3	1	----	----
Gears, cams, friction wheels	4	----	----	----
POWER WORKING MACHINERY:	5	1	----	----
METAL WORKING MACHINES, N. O. C.	28	3	1	----
Abrasive wheels	22	1	----	----
Bolt and nut, pipe-cutting, threading and tapping machines	7	1	----	----
Boring machines or mills	5	----	----	----
Drills (drill presses)	26	----	----	----
Milling and gear cutting machines	11	----	----	----
Hammers and forging machines	6	1	----	----
Lathes and automatic screw machines	29	1	----	----
Molding machines	7	----	----	----
Planers and shapers	8	1	----	----
Polishers and buffers	7	----	----	----
Portable power tools	22	2	----	1
Presses (power)	8	3	----	----
Punch, stamping and trimming presses	73	49	1	----
Rolling mills	5	----	----	----
Saws	5	2	----	----
Shears	10	4	----	----
Welding and heat cutting machines	16	----	----	----
Wire and tube working machines	13	----	----	----
Winding machines, including cable making	1	----	----	----
WOODWORKING MACHINES, N. O. C:	17	1	----	----
Lathes	4	----	----	----
Boring machines and drills	----	1	----	----
Mortising machines	1	----	----	----
Tenoning, planing and molding machines	9	4	----	----
Saws-band, scroll or jig	2	----	----	----
Saws, circular and all others	66	17	----	----
Shapers	5	6	----	----
Veneering machines	4	----	----	----
Cooperage machines	3	----	----	----
Brush and broom making machines	10	3	----	----
Sanding machines	2	----	----	----
Cork working machines	2	----	----	----

TABLE NO. 12—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
LEATHER WORKING MACHINES:				
Tanneries	5	1	----	----
LEATHER PRODUCTS:	11	3	----	----
PAPER MAKING MACHINES:	12	3	----	----
PAPER PRODUCTS MACHINES, N. O. C.	8	----	----	----
Stamping and stencil cutting machines	----	2	----	----
Presses (printing)	13	2	----	----
Bookbinding machines	1	----	----	----
Lithographing machines	1	----	----	----
TEXTILE MACHINES, N. O. C.	13	1	----	----
Sewing machines	39	----	----	----
Cloth, cutting and stamping machines.	5	----	----	----
Pressing machines	13	----	----	----
LAUNDRY MACHINES, N. O. C.	1	----	----	----
Ironing machines	3	----	----	----
Washing machines	1	----	----	----
FOOD PRODUCTS MACHINES, N. O. C.	27	6	----	----
CHEMICAL PRODUCTS, N. O. C:	7	1	----	1
Rubber, celluloid, composition, pearl, bone and tortoise shell, etc.	11	3	----	1
MINING MACHINES, N. O. C:	1	2	----	----
HOISTING APPARATUS:				
Elevators	38	1	1	----
Cranes	12	1	----	----
Cranes, travelling	----	1	----	----
Derricks, jib cranes and hoists	15	2	----	----
Conveyors	5	----	----	1
Blocks and tackle	1	----	----	----
CONSTRUCTION MACHINERY:				
Concrete mixers	8	----	1	----
Well drills	2	----	----	----
Brick making machinery	5	----	----	----
Steam shovels	1	----	----	----
SPECIAL MACHINERY:				
Pumps	1	2	----	----
Ice manufacturing machinery	1	----	----	----
Dishwashing machinery	1	----	----	----
FARMING MACHINERY, N. O. C:	3	----	----	----
Shelling machines	1	----	----	----
OFFICE MACHINERY:				
Electric and ventilating fans	----	2	----	----
TOBACCO MACHINES	10	1	----	----
GLASS MAKING MACHINERY	7	1	----	----
MOVING PICTURE MACHINES	1	----	----	----
	848	143	4	5

TABLE No. 13

CLASSIFICATION OF CLAIMS ACCORDING TO NON-MECHANICAL SOURCES OF INJURY

	Tem. Total	Perm. Partial	Tem. Partial	Fatal
VEHICLES (NOT INCLUDING CONSTRUCTION OF):				
Train wrecks	1	----	----	----
Cars, including street-cars, engines and locomotive	142	3	1	1
Breaking or spragging	13	----	----	----
Coupling	17	2	----	----
Crossing or standing on track	2	----	----	1
Getting on or off at rest	22	1	----	----
Getting on or off in motion	3	----	----	----
Repairing track	1	----	----	----
Repairing cars or engines	25	1	----	----
Riding on	1	----	----	----
Sudden starting or stopping	2	----	----	----
Switching	2	----	----	----
Mining cars	55	3	----	----
Automobiles and other power vehicles	208	8	----	3
Motorcycles	2	----	----	----
Bicycles	1	----	----	----
Animal-drawn vehicles	92	1	----	----
Coal wagons and trucks	10	----	----	----
Wagons and buggies, not animal drawn	16	----	----	----
Water-craft, n. o. c.	28	1	----	1
Vessels	1	----	----	----
Capsizing	----	1	----	----
Hatchway, hold	21	----	----	----
Rigging	1	----	----	----
Deck	1	----	----	----
Other vehicles	1	----	----	----
PRESSURE EQUIPMENT:				
Steam and hot water escaping	17	----	----	----
Superheaters and tanks	2	----	----	----
Boilers	2	----	----	----
Pipes, gauges and valves	12	----	----	----
Other steam apparatus	1	----	----	----
Air pressure apparatus	3	----	----	----
Gas pressure equipment	1	1	----	----
Escaping gas	3	----	----	----
EXPLOSIVE SUBSTANCES:				
Premature shot	3	----	----	----
Misfires and delayed shot	1	----	----	----
Gas	4	1	----	----
From open lights and fires	1	----	----	----
Gasoline and other petroleum products	5	1	----	----
Acetylene apparatus	2	----	----	----
Photographic materials	3	----	----	----
Cartridges	2	----	----	----
Dynamite	6	1	----	----
Other explosive substances	2	----	----	----
Smoke	2	----	----	----
Fumes	3	----	----	----
Tires	2	----	----	----

TABLE No. 13—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
ELECTRICITY, N. O. C.:	8	----	----	1
Trolley wire	3	----	----	----
Switchboard and apparatus	4	----	----	----
Plugs and sockets	2	----	----	----
Live wires	3	----	----	----
CONFLAGRATION AND FLAMES, N. O. C:	12			
Fires	1	----	----	1
Gasoline	4	----	----	----
Oxyacetylene welding and cutting	8	----	----	----
Oxyacetylene gas and electric flame	2	----	----	----
Clothing	3	----	----	----
HOT SUBSTANCES, N. O. C:	7	----	----	----
Water and other liquids	24	----	----	----
Steam	1	----	----	1
Metal, molten	67	1	----	----
Metal, not molten	81	3	----	----
Glass, sand, tar, pitch, charcoal, coke and dye	26	----	----	----
Syrup, candies	3	----	----	----
Glue	2	----	----	----
Cinders, grease, coal	7	----	----	----
OTHER SUBSTANCES:				
Ammonia	1	----	----	----
Calcium, lime and plaster	3	----	----	----
Carbon and monoxide	5	----	----	----
Cement	2	----	----	----
Concrete	1	----	----	----
Kerosene	1	----	----	----
Coal tar products, n. o. c	1	----	----	----
Cyanides H. C. N.	1	----	----	----
Gasoline	6	----	----	----
Lye	4	----	----	----
Metal	1	----	----	----
Oil	1	----	----	----
Sodium chloride	1	----	----	----
Sulphur	1	----	----	----
Sulphuric acid	2	----	----	----
Turpentine	3	----	----	----
Zinc	4	----	----	----
Tin	59	----	1	----
Chrome	8	----	----	----
Crystal	7	----	----	----
All other acids and substances	33	----	----	----
FALLS OF PERSONS:				
Benches, boxes, tables, machines, etc.	18	----	----	----
Boilers, tanks	14	----	----	----
Bridges	3	----	----	----
Cranes, derricks	14	----	----	----
Piles of materials	22	----	----	----
Poles, trees and piling	3	----	----	----
Runways, balconies, porches, inclines, gang-planks, etc.	16	----	----	----
Tramways and trestles	17	----	----	----

TABLE NO. 13—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Construction and demolition of buildings	18	----	----	1
Floors	14	----	----	----
Openings	25	----	----	----
Roofs	12	2	----	1
Stairs and steps	67	----	----	----
Ladders	114	2	----	1
Scaffolds and staging	109	2	----	----
Bins and vats, etc., containing hot or corrosive substances	3	----	----	----
Bins and vats, other	5	----	----	----
Floor openings	5	----	----	----
Manholes	2	----	----	----
Pits and shafts	36	----	----	----
On level	62	----	----	----
Slippery substances	50	----	----	----
Into chutes	4	----	----	----
From other elevations	25	----	----	----
FALLING OBJECTS:				
Buildings and walls, in the course of construction or demolition	12	----	----	2
Buildings and walls not in the course of construction or demolition	7	----	----	----
Chutes, conveyors and slides	4	----	----	----
Derricks, slings, cranes	31	1	----	----
Machines, benches, boilers, tanks	26	3	----	----
Piles, stacks, stored	42	1	----	----
Platforms	6	----	----	----
Scaffolds and staging	13	----	----	----
Shelves and racks	6	----	----	----
Tramways and trestles	9	----	----	----
Trees and poles	5	----	----	1
In felling	6	----	----	----
Ditches, trenches or tunnels (including mines and quarries)	85	3	----	----
From chimneys	2	----	----	----
From other elevations, dropped by self and others while loading and unloading and handling objects	1408	14	1	2
HANDLING OBJECTS, N. O. C:	14	1	----	----
Trucks, carts and wheelbarrows	202	3	----	1
By object handled and other object	212	13	----	----
By wheels and tires, etc.	24	----	----	----
HAND TOOLS, N. O. C:	64	----	----	----
Glancing and slipping	322	5	----	----
Breaking	21	----	----	----
Objects set in motion by	54	14	----	----
By nails, screws	1	----	----	----
Splinter and sharp projections	13	----	----	----
MISCELLANEOUS:				
Fellow employee	91	6	----	----
Fixed objects	164	3	----	----
Flying objects	80	6	----	1
Other objects	100	1	----	----
Glass	59	1	----	----
Nails, spikes, screws, etc.	233	3	----	1

TABLE NO. 13—(Concluded)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Splinter, sharp projections and sharp materials	287	5	1	1
Swinging objects	63	3	----	----
Doors, windows, gates	89	----	------	1
Ropes, twine, etc	5	----	----	----
Weapons	2	----	----	----
Horseplay	1	----	----	----
Animals				
Draft animals	42	----	----	1
Elements	5	----	----	----
Violence				
Fellow employee	2	----	----	----
Weapons	1	----	----	----
Causes of injury not stated	----	----	----	5
	----	----	----	----
Total of Non-Mech. source of injuries	5629	121	4	28
Total of Mech. source of injuries	848	143	4	5
Total injuries	6477	264	8	33

TABLE No. 14

CLASSIFICATION OF CLAIMS ACCORDING TO NATURE OF INJURY

	Tem. Total	Perm. Partial	Tem. Partial	Fatal
Bruises, contusions and abrasions	1792	8	3	6
Burns and scalds	333	5	----	2
Concussions	24	----	----	3
Cuts and lacerations	1266	16	1	2
Punctures	254	1	----	----
Amputations	19	172	1	1
Dislocations	51	2	----	----
Fractures	597	18	1	8
Sprains and strains	960	----	----	1
Asphyxiation	7	----	----	----
Infection	582	4	1	2
All others (including "not stated")	592	38	1	8
Total	6477	264	8	33

TABLE No. 15

CLASSIFICATION OF CLAIMS ACCORDING TO LOCATION OF INJURY

	Temp. Total	Perm. Partial	Temp. Partial	Fatal
HEAD:				
Brain	25	----	----	----
Eye	84	15	----	----
Eyes	12	----	----	----
Internal ear	2	2	----	----
External ear	8	----	----	----
Jaw, upper	3	----	----	----
Jaw, lower	4	----	----	----
Teeth	1	----	----	----
Tongue	3	----	----	----
Skull	8	----	----	----
Scalp	67	----	----	----
Head, general	68	----	----	----
Eye, (foreign bodies)	115	15	----	----
FACE AND NECK:				
Forehead	32	----	----	----
Eyelids	4	----	----	----
Nose	19	----	----	----
Cheek	6	----	----	----
Neck	11	----	----	----
Lips, chin, mouth	25	----	----	----
Face, n. o. c.	45	3	1	----
Two or more parts of face and neck, one not clearly major injury	5	----	----	----
Head, neck and face, n. o. c.	5	----	----	----
Neck and face, n. s.	5	----	----	----
Bronchial tubes	1	----	----	----
Eyebrows	5	----	----	----
Thyroid glands	1	----	----	----
TRUNK:				
Spinal cord	2	----	----	----
Vertebrae	3	----	----	----
Cervical vertebrae	1	----	----	----
Lumbar vertebrae	2	----	----	----
Spinal process	7	----	----	----
Sternum	1	----	----	----
Ribs	86	----	----	----
Thorax (back or sides)	132	----	----	----
Thorax, front	61	----	----	----
Thorax, posterior-upper	3	----	----	----
Thorax, posterior-lumbar (back strain)	323	----	----	----
Thorax, side	49	----	----	----
Abdomen, external	44	----	----	----
Adbominal viscera	1	----	----	----
Groin	33	----	----	----
Sacrum or coccyx	9	----	----	----
Pelvic region	1	----	----	----
Pelvis, (ilium)	2	----	----	----
Anus, rectum or perineum	2	----	----	----
Penis	4	----	----	----
Testicles	21	1	----	----
Scrotum	3	----	----	----

TABLE No. 15—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
Hernia, inguinal	53	----	----	----
Hernia	45	----	----	----
Buttocks	7	----	----	----
Sacro iliac joint	20	----	----	----
Urethra	2	----	----	----
Breasts	4	----	----	----
UPPER EXTREMITIES:				
Scapula	7	----	----	----
Clavicle	17	----	----	----
Shoulder dislocations	13	2	----	----
Shoulder (excluding dislocations)	136	----	----	----
Upper arm (axilla)	5	----	----	----
Humerus	3	1	----	----
Elbow	68	----	----	----
Forearm	82	----	1	----
Upper end of radius	1	----	----	----
Upper end of ulna	1	----	----	----
Radius	25	----	----	----
Ulna	9	----	----	----
Radius and ulna	10	----	----	----
Lower end of radius	7	----	----	----
Lower end of ulna and radius	6	----	----	----
Wrist	201	----	----	----
Arm, general	124	4	----	----
Arm, n. s.	1	----	----	----
Arms	4	----	----	----
Arm and leg	16	----	----	----
Styloid process	3	----	----	----
One arm and one hand	8	----	----	----
HAND:				
Hand, n. o. c.	418	8	----	----
Hands	22	2	----	----
Palm	91	----	----	----
Hand, back of	83	1	----	----
Metacarpal, one	18	----	----	----
Metacarpal, more than one	4	----	----	----
Thumb, n. s.	304	15	1	----
Thumb, distal	9	2	----	----
Thumb, proximal	3	----	----	----
Index finger	336	57	1	----
Middle finger	271	36	----	----
Ring finger	183	14	1	----
Little finger	112	15	1	----
Thumb and one finger	12	2	----	----
Thumb and two or more fingers	10	1	----	----
Two fingers	120	33	----	----
Three fingers	43	10	----	----
Four fingers	13	4	----	----
Fingers, n. s.	44	----	----	----
Two or more parts of hand, one not not clearly major injury	2	----	----	----

TABLE No. 15—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatals
LOWER EXTREMITIES:				
Hip	52	----	----	----
Thigh	86	----	----	----
Femur	5	----	----	----
Patella	17	----	----	----
Knee	223	1	----	----
Leg	280	5	----	----
Legs	17	----	----	----
Tibia	14	----	----	----
Lower end of tibia	2	----	----	----
Fibula	8	----	----	----
Lower end of fibula	3	----	----	----
Tibia and fibula	6	----	----	----
Lower end of tibia and fibula	4	----	----	----
One leg and one foot	4	----	----	----
Ankle	256	----	1	----
Ankles	5	----	----	----
Foot	479	4	----	----
Oscalcis	4	----	----	----
Metatarsals	65	----	----	----
Sole of foot	98	----	----	----
Top of foot	32	----	----	----
Feet	12	----	----	----
Heel	33	----	----	----
Toe, n. s.	12	----	----	----
Great toe	225	5	1	----
Lesser toe	50	2	----	----
Great toe and lesser toes or toe	40	2	----	----
Two or more lesser toes	31	1	----	----
Two or more parts, one not clearly major injury to leg	3	----	----	----
Malleolus	17	----	----	----
Injuries all over	42	1	----	----
Hemorrhage	1	----	----	----
Overcome (gas, heat, etc.)	12	----	----	----
Unconscious	1	----	----	----
Shock	1	----	----	----
Locations of injuries not stated on claims	7	----	----	----
Totals	6477	264	8	----

TABLE No. 16

CLASSIFICATION OF CLAIMS ACCORDING TO OCCUPATION OF INJURED

	Tem. Total	Perm. Partial	Tem. Partial	Fatal
Acetylene welder	3	----	----	----
Acetylene burners	19	----	----	----
Acid and dye workers	2	----	----	----
Auto mechanics	44	1	----	----
Assemblers	10	----	----	----
Blacksmiths	69	1	----	----
Boilermakers	204	3	----	1
Bolters	2	----	----	----
Bottlers	16	1	----	----
Boxmakers	11	1	----	----
Boys (office, etc.)	43	2	----	----
Brakemen	29	3	----	1
Bricklayers	21	----	----	----
Bridge carpenters	5	1	----	----
Buckers	1	----	----	----
Butchers	52	1	----	----
Bakers	24	----	----	----
Belt men	3	----	----	----
Bookbinders	2	----	----	----
Burners	7	----	----	----
Ball players	2	----	----	----
Buffers	4	----	----	----
Blockmaker	----	1	----	----
Basket makers	1	----	----	----
Cable men	1	----	----	----
Calkers and chippers	2	----	----	----
Carpenters	244	11	----	1
Casting cleaners	4	----	----	----
Cement workers	2	----	----	----
Charwomen	4	----	----	----
Chauffeurs	196	5	----	----
Coal handlers	13	----	----	----
Concrete workers	4	----	1	----
Coopers	8	----	----	----
Coppersmiths	3	----	----	----
Crane men	26	----	----	----
Cupola tenders	1	----	----	----
Clerks	70	3	----	----
Cooks	10	----	----	----
Conductors	30	1	----	----
Cutters (clothing)	4	----	----	----
Collectors	1	----	----	----
Crusher feeder	----	----	----	1
Candy makers	7	----	----	----
Carman (repairman, etc.)	188	2	----	----
Cabinet makers	12	3	----	----
Deck hands	5	----	----	----
Die sinkers	3	1	----	----
Drillers	21	----	----	----
Drivers	114	----	----	----
Dispatchers	3	----	----	1
Electricians	45	1	----	1
Engineers	26	4	1	----
Elevator operators	6	----	----	----

TABLE No. 16—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatal
Electrotypers	1	----	----	----
Enamelers	2	----	----	----
Firemen	38	5	----	1
Forgers	1	----	----	----
Foundrymen	1	----	----	----
Furnacemen	1	----	----	----
Furnacemen (heaters, etc.)	24	----	----	1
Foremen	94	7	2	2
Fish culturists	1	----	----	----
Timber cutters	9	----	----	----
Farmers	1	----	----	----
Foreladies	2	----	----	----
Gardeners	1	----	----	----
Glass blowers	6	----	----	----
Glass workers	19	2	----	----
Glass washers, etc.	3	----	----	----
Hammersmiths	2	----	----	----
Handymen	8	1	----	----
Helpers, general	262	8	----	3
Hod carriers	8	----	----	----
Holders on	4	1	----	----
Horseshoers	1	----	----	----
Hostlers	5	----	----	----
Hair comber	1	----	----	----
Inspector	11	----	----	----
Ironworkers	25	----	----	----
Ironworkers (structural)	14	3	----	----
Icemen	7	----	----	----
Janitors	10	1	----	----
Joiners	2	----	----	----
Jewelers	2	----	----	----
Kitchen help	3	1	----	----
Laborers (common and any laborer not otherwise classified)	1463	35	1	11
Ladlemen	1	----	----	----
Laundrymen	3	----	----	----
Lead burners	1	----	----	----
Leather workers	6	1	----	----
Linemen	26	----	----	1
Loggers	2	----	----	----
Laborers, skilled	431	19	1	----
Lithographers	5	----	----	----
Loaders	10	----	----	----
Lecturer	1	----	----	----
Machine operators	153	8	1	----
Machinists	28	----	----	2
Machinists, all around	321	19	----	----
Mechanics	48	2	----	----
Melters	1	----	----	----
Millmen, mill-hands	21	1	----	----
Millwrights	12	----	----	----
Miners	114	8	----	----
Molders	84	1	----	----
Molders (woodwork)	1	----	----	----
Molders (steel)	8	----	----	----
Motormen	39	----	----	----
Messengers	1	----	----	----

TABLE No. 16—(Continued)

	Temp. Total	Perm. Partial	Temp. Partial	Fatal
Motorcycle policemen	2	----	----	1
Moving picture operators	1	----	----	----
Oilers	9	----	----	----
Operators, drag-line, etc.	8	----	----	----
Openers	11	----	----	----
Packers	45	2	----	----
Painters	50	----	----	----
Patternmakers	1	1	----	----
Pavers	3	----	----	----
Pile drivers	3	----	----	----
Pipe coverers	1	1	----	----
Pipe fitters	39	3	----	----
Plasterers	9	----	----	----
Plumbers	31	1	----	----
Pumpmen	1	1	----	----
Polishers	6	1	----	----
Powder men	1	----	----	----
Printers	20	2	----	----
Punchers and shearers	23	1	----	----
Porters	25	----	----	----
Photographers	2	----	----	----
Pin setters	2	----	----	----
Policemen	1	----	----	----
Pressers (clothing)	23	----	----	----
Press operators	91	45	1	----
Quarrymen	8	----	----	----
Riggers	35	1	----	----
Riveters	20	----	----	----
Rivet heaters	30	2	----	----
Rollers	15	----	----	----
Roofmen	12	1	----	----
Restorer	2	----	----	----
Rubber workers	2	1	----	----
Sand blasters	1	----	----	----
Saw operators, filers	21	7	----	----
Sawyers	26	1	----	----
Seamstresses	2	----	----	----
Sewing machine operators	46	1	----	----
Sheet metal workers	43	----	----	----
Shipfitters	1	----	----	----
Scraper loader	----	----	----	1
Stove tender	----	----	----	1
Shipwrights	6	----	----	----
Stablekeepers	11	----	----	----
Steamfitters	4	1	----	----
Steel workers	18	----	----	----
Stevedores	446	6	----	1
Stone cutters, masons	17	2	----	----
Storekeepers	3	----	----	----
Shoemakers	19	4	----	----

TABLE No. 16—(Concluded)

	Temp. Total	Perm. Partial	Temp. Partial	Fatal
Salesmen and salesladies	55	1	----	----
Shuckers	4	2	----	----
Selectors	1	----	----	----
Spinners	14	----	----	----
Sewing (hand)	22	----	----	----
Shipping clerks	9	----	----	----
Scrub women	1	----	----	----
Ship carpenters	----	1	----	----
Teamsters	11	----	----	----
Toolmakers	2	----	----	----
Tool sharpeners	1	----	----	----
Trackmen	24	1	----	----
Tractor operators	2	----	----	----
Telephone operators	2	----	----	----
Truckmen	39	1	----	----
Trucker	22	----	----	----
Tailors	5	----	----	----
Upholsterers	8	----	----	----
Watchmen	23	1	----	1
Weighing barrels	----	----	----	1
Water tenders	1	----	----	----
Welders	21	----	----	----
Wireworkers	1	----	----	----
Wiremen	5	----	----	----
Woodworkers	11	3	----	----
Waiters and waitresses	14	----	----	----
Wheelwrights	1	----	----	----
Window decorator	1	----	----	----
Window cleaner	5	----	----	----
	6477	264	8	33

Claim Procedure

The following four systems of claim procedure are in use in the various compensation States: claim system, voluntary agreement system, adjudication of cases on basis of employers' and doctors' reports only, and the hearing system. Of these, Maryland has the claim system which gives to all parties in interest, particularly the injured workmen, an opportunity to represent their side of the case.

Under the Compensation Law of Maryland, the injured party, or in case of death, his dependents, must file claim for compensation with the Commission. The employer must report the accident and the injury resulting therefrom to the Commission and unless the attending physician is of the claimant's own selection, the obligation of furnishing a physician's report rests upon the employer and insurer. By the filing of a claim, the claimant is enabled to state his case in his own way—he is given an opportunity to present his case to the Commission in his own words. His claim must, however, be sworn to for the reason that the Commission may issue an award based upon the claim alone. As soon as a claim is received in the office of the Commission, it is given a number and all the papers, bearing on the same, filed prior thereto with the Commission, are attached to the claim. The insurance records are searched and the proper insurer made a party to the case. NOTICES of claim are sent to the employer and insurer on the day following receipt of the claim in the office of the Commission unless notice is waived by the employer or insurer. The notice of claim sets forth the essential facts as given by the claimant and further states "You are advised that if no request for a hearing has been received or adjournment granted by the Commission, award will be made on the ____day of______192__ upon the evidence then in the hands of the Commission. Each request for hearing shall state with particularity the issues of fact and law proposed to be raised at the hearing." Reference is made to the reports in file or missing on each particular case. Those cases on which notice of claim is waived are disposed of, i. e. an order is passed, on the third day following their receipt in the Commission. The cases on which notice of claim is given are filed in the Claim Department, pending the consideration day (usually five or six days is allowed between the sending of the notice and the day set for the consideration.) In the interim, letters are received and answered on the cases pending disposition, investigations are made and in many instances it is necessary to have the claimant call for an interview before disposing of the case. Upon request, the Commission will extend the consideration date of the case to give more time for investigation, not in any case, however, to exceed ten days, but this is not often necessary unless the injured party or dependent, as the case may be, resides out of the city or for some sufficient reason, in the judgment of the Commission, further information must be obtained to properly dispose of the case. On each working day of the Commission, cases are coming up for disposition. Before an order is passed, each paper in the case is carefully studied, the letters and additional information to that given by the claimant and which have been received since the filing of the claim, are taken into consideration and the case disposed of on the evidence then in the hands of the Commission. An order is mailed to each party in interest, which order sets forth the findings of the Commission and the amount of compensation to be paid and further directs that "final settlement receipt be filed with the Commission in due time."

In the case of PERMANENT DISABILITY, revealed by the papers, the case is passed to the Medical Examiner of the Commission for a report before the award is made. In many of these cases, i. e. where the disability is partial in character, but permanent in quality, an examination is necessary before the Medical Examiner can make a report. Many times when the cases come up for consideration, it is too early to ascertain the extent of permanent disability and in these cases the Commission passes an order directing compensation to be paid during the continuance of the claimant's disability, subject to modification when extent of permanent disability can be ascertained. This procedure enables the injured party to receive his compensation during the period of doubt as to the nature and extent of his disability. In the case where the nature of the injury changes after the award is made, it is only necessary to receive information to this effect or a later physician's report as to the existing disability of the injured party to bring about a change in the award.

In case of HEARING—the party desiring the hearing must file with the Commission a request in writing containing the issues of law and fact desired to be raised. At the hearing, all parties are given an opportunity to be present and heard on the issues raised. The Commission decides the case on the testimony and the facts and circumstances surrounding the case and the order of the Commission sets forth its findings and the decision. The Commission, can upon its own motion, set a case for a hearing.

There is a special form provided for presentation of MEDICAL CLAIMS. The Commission does not handle medical claims until and unless payment of the bill is refused by the employer or insurer. If payment is refused, the bill may be presented to the Commission on the form provided. A medical claim is handled similarly to disability claims—it is first passed on by the Medical Examiner of the Commission, approved nisi by the Commission and, if no hearing is requested, an order is passed as it is approved. No further mention is made of medical claims in this report (Ninth Annual Report) for the reason that if there is a disability claim in the Commission for the same injury for which medical services are claimed, the claim for medical services becomes a part of the disability case. If there has been no disability claim for the same injury for which medical services are claimed, a number is given applicable to the claim, for medical services only—like M-1, etc. There are few of the latter. From November 1, 1914 to the issuance of this report, there have been three hundred and forty-two claims for medical services for which no claim for disability for the same injury has been received.

APPEAL—Immediately upon receipt of notice of APPEAL to the Commission, all parties are notified concerning same and a transcript of record is prepared and forwarded by the Commission to the Court to which appeal has been taken. After the case shall have been heard and determined on appeal, the law makes it the duty of the Clerk of the Court to which the case is sent, to send to the Commission a duly certified copy of the docket entries and the decision of the Court or Jury. If the decision of the Commission is reversed, an order is passed to conform to the order of the Court.

LUMP SUM—The Commission may if, in its opinion, the facts and circumstances of case warrant it convert unpaid compensation under its orders (excepting temporary disability orders) in a partial or total lump sum. All applications for lump sums, filed on the form provided, are thoroughly gone into before the lump sum is granted or denied. Each application must contain the names of three reputable business men who know the claimant, and believe, in their opinions, it will be advisable for the Commission to so grant the outstanding compensation in that case. In many cases, testimony is necessary before it can be determined whether or not the granting of a lump sum will inure to the best interests of the claimant.

Statistics compiled since the amendments to the Compensation Law of Maryland of 1920 show that with the reduction of the waiting period, there has been a corresponding reduction of time required in accident reporting and the disposition of claims, thus putting Maryland in the front place in this branch of procedure.

Benefits

Awards made by the Commission are of two kinds, namely: Specific, that is an award for a definite number of weeks; and, during disability, that is during the continuance of the disability. The total benefits under the first class of awards may be definitely ascertained at the time the award is made, but under the second class the total benefits cannot be ascertained until the termination of the disability and the receipt by the Commission of the actual amount paid. Consequently it is impossible to embody in this report the actual benefits awarded during the year.

SPECIFIC AWARDS

	Awarded	Accrued or Paid	Discount on Lump Sums	Outstanding
Fatal	$321,644.85	$48,012.69	$808.79	$272,823.37
Permanent total	10,000.00	555.77	--------	9,444.23
Permanent partial	247,275.16	158,636.15	999.37	87,639.64
Total	$578,920.01	$207,204.61	$1,808.16	$369,907.24

DURING DISABILITY AWARDS

Temporary total reported paid	$598,214.99
Temporary partial reported paid	824.34
Total	$599,039.33

AMOUNTS ACCRUED OR REPORTED PAID

Fatal	$48,012.69
Permanent total	555.77
Permanent partial	158,636.15
Temporary total	629,949.45
Temporary partial	824.34
Medical expenses	246,690.55
Funeral expenses	17,500.00
Total	$1,102,168.95
Outstanding on specific awards	369,907.24
Reported medical expenses on accidents not resulting in claims	345,794.52
Total	$1,817,870.71

ANNUAL REPORT

OF THE

STATE ACCIDENT FUND

OF MARYLAND

Baltimore, Md., November 1, 1923.

The State Industrial Accident Commission,
741 Equitable Bldg., Baltimore, Md.

Gentlemen:

I submit herewith a report of the State Accident Fund of Maryland showing the financial condition of the Fund as of the close of business October 31, 1923, which is the end of the fiscal year of the Fund. This report shows in detail the assets and liabilities as they appeared at that time. I also submit a statement of the income and disbursements of the Fund for the year ending on the same date.

It is very gratifying to note the growth of the Fund in business during the past year. The increase in premiums written during that period is 87 per cent of the premiums of the previous year.

While the business of the Fund has shown a splendid increase, the loss for the year in claims and medical services has been unusually large, but from information which I have gathered the loss ratio of the State Accident Fund is about the average loss of that of the other insurance carriers of the State. Owing to the exceptional loss ratio of this year, I have set up as a reserve for losses a very liberal amount and on a more liberal basis than has ever been set up in the past, but even after doing this a slight increase is shown in the total surplus of the Fund.

While the business of the Fund during the past year has increased very materially, the increase in expenses has been comparatively little, with the result that the expense ratio of the Fund is only 12 per cent, which, if I am correctly informed, is about one-fourth of the expenses of the average of the other carriers of Compensation Insurance. In this connection, it should be stated that this low expense ratio is to a considerable extent due to the employes of the Fund co-operating with each other in their different lines of work, thereby the business is maintained with a minimum number of employes.

The Fund now is in splendid financial condition, gives the policyholders absolute protection, and is strong enough to meet any losses that may occur, including serious catastrophes causing the death of a considerable number of emloyes. The surplus of the Fund was on the above date $439,209.43, which is 166 per cent of the net amount of premiums written during the year. This percentage of surplus to business written is far in excess of that carried by the other insurance carriers of the State and it may therefore be said that the State Fund is stronger financially than any other company writing Compensation Insurance in Maryland. The assets of the Fund are invested in the highest grade securities that can be obtained, namely, Baltimore City, State of Maryland and Liberty Bonds, together with cash in bank. The surplus of the Fund is secured by a Re-insurance Treaty whereby any catastrophe loss would be paid by the Re-insuring Company for the excess over $25,000.00, to the limit of $500,000.00, therefore a catastrophe would have to produce a loss of more than $525,000.00 before the Fund would lose more than $25,000.00.

In view of the fact that during the past year there has been such an enormous increase in the number of claims filed with your Commission and the unusually large amount of compensation paid for these claims, I feel that it is proper to call your attention to the urgent necessity for some action on the part of the Legislature toward accident prevention. This is a matter that I feel should not be delayed. Money spent for accident prevention, if spent judiciously, will bring a large return to industrial workers, their employers and to the carriers of Compensation Insurance. This work should be in the hands of highly trained safety engineers and if such work were properly carried on in the State of Maryland, it would mean a great saving of suffering and distress to employes and their families, lower rates to employers, and the carriers of Compensation Insurance would be enabled to at least write the business at cost instead of at a considerable loss, which has been done during the past year. In connection with accident prevention, your Commission has installed a Statistical Department which has compiled splendid information showing the cause of accidents in Maryland together with other information that should be of great value in the matter of prevention.

In conclusion, I wish to thank the Commission for its co-operation in carrying on the work and policy of the State Accident Fund.

Respectfully,

JAMES E. GREEN, Jr.,

Superintendent.

ANNUAL REPORT OF THE STATE ACCIDENT FUND

ASSETS

Cash deposited with State Treasurer		$104,443.25	
Cash deposited in Union Trust Company		6,107.02	
			$110,550.27
Baltimore City Stock - Annex loan	$13,790.00		
Baltimore City Stock - Water loan	15,780.00		
		$29,570.00	
State Roads Loan - series "C"	$62,685.00		
State Roads Loan - series "E"	32,752.50		
		95,437.50	
First Liberty Loan	$19,644.00		
Second Liberty Loan	100,474.74		
Third Liberty Loan	74,100.00		
Fourth Liberty Loan	200,935.06		
		395,153.80	
			520,161.30
Accrued interest on investments	$4,314.72		
Accrued interest on deposits	305.90		
			4,620.62
Policy holders' accounts	$40,835.48		
Notes receivable (secured)	8,500.00		
			49,335.48
Total assets			$684,667.67

LIABILITIES

Reserve for losses		$203,250.00	
Reserve for unearned premiums		8,571.02	
Reserve for re-insurance		4,500.00	
Reserve for State Fund expenses		25,637.22	
Reserve for Commission's expenses (Sec. 27, Chapter 800, Acts of 1914)		3,500.00	
Special surplus (Sec. 23, Chapter 800, Acts of 1914)	100,251.64		
General surplus	338,957.79		
Total surplus		439,209.43*	
Total liabilities			$684,667.67

*This surplus is protected by a re-insurance treaty whereby any catastrophe loss would be paid by the re-insuring company for the excess over $25,000.00 to the limit of $500,000.00.

INCOME

Premiums written	$272,930.65	
Interest earned and received on investments	18,460.44	
Interest earned and received on deposits	2,699.58	
Interest earned and received on bills receivable	326.25	
Interest accrued on investments	4,314.72	
Interest accrued on deposits	305.90	
Reimbursed for compensation	1,358.01	
Total income		$300,395.55

DISBURSEMENTS

LOSSES PAID:			
Medical	$41,821.35		
Temporary total	82,494.45		
Permanent total	3,449.48		
Permanent partial	20,523.09		
Temporary partial	--------		
Death dependency	37,804.31		
Total paid for losses on all claims	$186,092.68		
Total paid for losses on all injuries occurring Nov. 1, 1914, to Nov. 1, 1922	78,368.43		
Total paid on all losses for injuries occurring Nov. 1, 1922 to Nov. 1, 1923		$107,724.25	
Return premiums		5,821.13	
State Fund expenses		25,637.22	
State Fund proportion of Commission's expenses		3,393.54	
Re-insurance		4,234.12	
Balance to surplus and reserves		153,585.29	
Total disbursements			$300,395.55

ROSTER

ROBERT H. CARR, *Chairman*
JOSEPH B. HARRINGTON, *Commissioner*
GEO. LOUIS EPPLER, *Commissioner*
A. E. BROWN, *Secretary*
J. N. ANDERSON, *Asst. Secy.*
Sen. Stenog. Reporter—W. NELLIE WILLIAMS
Stenog. Secy.—LEAH A. CLOMAN
Sr. Stenog.—M. HELEN BANZ *Jr. Stenog.*—DOROTHY M. BARAKAT

AUDITING DEPARTMENT

Principal Clerk—WILLIAM R. SMILEY
Sr. Clerk—NELLIE M. CONWAY

STATISTICAL DEPARTMENT

Sr. Statistical Clerk—BERTHA C. JOSEPH
Junior Clerk—MYRTLE E. LAMB

CLAIM DEPARTMENT

Chief Claim Examiner—ROWENA O. HARRISON
Senior Clerk—JEROME P. THUMAN
Sr. Stenog.—KATHLEEN E. KEENE
Sr. Stenog.—A. MAMIE VOGT *Jr. Stenog.*—MARGARET GRIEBEL
Sr. Stenog.—IDA C. LUTZKY *Sr. Clerk*—MARY C. DUFFY

FILING DEPARTMENT

Principal Clerk—J. PAUL HUBER
Sr. Typist—ANN C. GRIFFIN *Junior Stenog.*—CARRIE COOPER
Sr. Stenog.—ELIZABETH M. MCELROY

INSURANCE DEPARTMENT

Sr. Clerk—SUSIE B. FLACK *Jr. Stenog.*—HELEN P. WHITE
Chief Medical Examiner—ROBERT P. BAY
Senior Clerk—WILLIAM J. GARLAND

GENERAL

Industrial Accident Investigator—THOMAS G. DILLON
Sr. Clerk—J. EDWARD MORTIMER *Tel. Operator*—ELEANORA BUSCHMAN

STATE ACCIDENT FUND

Superintendent—JAMES E. GREEN, JR.
Industrial Accident Investigator—PHILIP F. MCGREEVY
Special Representative—JOHN F. PHILLIPS
Sr. Clerk—M. KATHERINE SAHM
Ind. Acc. Inves.—CHAS. G. GRIEBEL *Jr. Stenog.*—ELIZABETH MCELROY
Sr. Clerk—GLADYS M. LEE *Sr. Stenog.*—A. AURELIA GOETZINGER
Sr. Stenog.—RUTH A. BERTRAM *Jr. Stenog.*—GLADYS B. MORTIMER
Junior Stenog.—MARGARET KLEIN
Actuary—EMILE E. WATSON