

STATE OF NEVADA

BIENNIAL REPORT

OF THE

Nevada Industrial Commission

Reviewing the Administration of the Nevada Industrial Insurance Act  
for Period—July 1, 1916, to June 30, 1918



CARSON CITY, NEVADA

STATE PRINTING OFFICE : : : JOE FARNSWORTH, SUPERINTENDENT

1919

STATE OF NEVADA

BIENNIAL REPORT

OF THE

Nevada Industrial Commission

Reviewing the Administration of the Industrial Insurance Act  
for Period—July 1, 1917 to June 30, 1918



STATE PRINTING OFFICE  
CARSON CITY, NEVADA  
1919

## LETTER OF TRANSMITTAL

CARSON CITY, NEVADA, January, 1919.

HON. EMMET D. BOYLE, *Governor of Nevada and Chairman of the Nevada Industrial Commission Board, Carson City, Nevada.*

DEAR SIR: We have the honor to submit herewith for your consideration and for the information of the Nevada Industrial Commission Board, a review of the administration of the Nevada Industrial Insurance Act for the period of the fourth and fifth fiscal years, July 1, 1916, to June 30, 1918, inclusive.

Respectfully,

GEO. D. SMITH, *Chairman,*  
H. A. LEMMON, *Commissioner,*  
ROBT. F. COLE, *Commissioner,*  
*Nevada Industrial Commission.*

## REPORT OF NEVADA INDUSTRIAL COMMISSION

### INTRODUCTORY

The period including the fourth and fifth fiscal years of the State Insurance Fund has been marked by a greatly increased volume of business, exceeding in amount that of the first three years' operations under the Nevada Industrial Insurance Act, and reflecting in a large measure, the stimulation of the metal-mining industry in Nevada occasioned by the abnormal prices offered for minerals during the war. The developments of these two years may be briefly indicated by comparison of a few figures from the detailed exhibits of the condition of the fund which appear elsewhere in this report with corresponding facts of prior experience.

Premiums earned from July 1, 1916, to June 30, 1918, amounted to \$864,289.48, a gain of 16 per cent over the premium income of the first three years; audited pay-rolls for the respective periods were \$37,749,246.24 and \$38,567,664.98; 2,592 claims for compensation developed, an increase of 18.5 per cent, involving compensation in the sum of \$629,280.02, as compared with 2,187 compensation claims totaling \$651,150.38 incurred to June 30, 1916; the amount of investments increased from \$109,445 as of June 30, 1916, to \$629,750.12 two years later, yielding in interest \$18,682.84 for the fifth fiscal year, \$7,085.19 during the fourth fiscal year, and \$1,745.42 prior thereto.

The increase in premium income, unaccompanied by a corresponding increase in pay-roll exposure and compensation benefits, resulted from three factors: First, the application of premium rates to the entire pay-roll, effective January 1, 1917, instead of pay-rolls from which wages in excess of \$120 per month had been first deducted, as was permitted at the inception of the fund; second, increased premium rates, effective January 1, 1917, for mining operations of Class 1, and milling operations of Class 2; and, finally, higher wages and the addition of many new contributors, due to the impetus given the metal-mining industry during the war. The significance of any material change in mining and milling rates is immediately apparent when it is noted that Classes 1 and 2 alone contribute two-thirds of the entire income of the fund. The surplus of assets over liabilities has been needlessly strengthened by the increase in contributions. The growth of gross excess of assets over known, developed liabilities, from \$11,398.08 on June 30, 1916, to \$246,613.67, on June 30, 1918, represents the amount collected from contributors in the course of five years business in excess of the cost of furnishing the benefits of the Nevada Industrial Insurance Act—an average excess of 15.37 cents on each dollar collected. Upon referring to the audited statements of the experience of the fund by classes at the close of business June 30, 1916 and 1918, it will be observed that credit for the creation of this increase in surplus within the two-year period is due to Classes 1 and 5, which are shown to have surpluses of \$76,343.86 and \$17,094.09, respectively, in 1918,

as compared with deficits in 1916 of \$41,677.67 and \$527.81, respectively. The condition of the other classes remains practically unchanged in the two statements with the exception of Class 6, in which the earlier surplus of \$15,943.33 decreased to \$6,944.35 as of June 30, 1918.

#### REVISION OF RATES

When it became apparent in 1917, after an actuarial analysis of the benefits of the amended Nevada Industrial Insurance Act, effective July 1, 1917, and of the four years' experience of the several classifications of the contributors to the fund, that the prevailing rates would continue to provide more income than required even with the increased benefits, the first general revision of the initial rates of the fund was undertaken. To obtain the relative degree of hazard of the occupations grouped in Classes 4, 5, 6, and 7, which could not be accurately determined, from the limited experience in Nevada, reliance was placed in the basic manual of the National Workmen's Compensation Service Bureau, the basic rates of which are computed from extensive national compensation experience. By the application of a multiplier, derived from actuarial consideration of the benefits of the amended Nevada statute, and the compensation experience of the several classes of the fund, to the basic rates, equality and adequacy of rates to meet current compensation cost of Classes 4, 5, 6, and 7 were secured. The new schedule became effective January 1, 1918, and with few exceptions, resulted in a considerable reduction in rates. Effective the same date, an arbitrary reduction in the premium rate for mining operations of Classes 1 and 3, from  $3\frac{1}{2}$  to  $3\frac{1}{4}$  per cent was announced, followed by further reductions of one-quarter of one per cent on March 1, July 1, and October 1, when the initial mining rate of  $2\frac{1}{2}$  per cent, which prevailed during 1913, 1914, and 1915, was reached. The rate of  $2\frac{1}{2}$  per cent is believed to represent the actual cost of furnishing the compensation provided in the Act, for mining operations under the present scale of benefits and wage conditions.

#### CATASTROPHE RESERVE

Credits to the "catastrophe reserve fund" were discontinued on premium collections subsequent to July 1, 1917, at which time the reserve of \$86,512.95, and earned interest of \$8,816.63, constituted a surplus sufficiently large, in the opinion of the Commission, to guarantee a satisfactory insurance fund from year to year. The cost to the contributor of compensation insurance was thereby reduced, and by the further fact of a reduction in the ratio of administrative expense to premiums earned to 7.83 per cent in the fifth fiscal year, as compared with 9.06 per cent for the fourth, and 12.04 per cent for the first three years' operations.

#### REFUND OF EXCESS PREMIUMS

The principal consideration in the revision of rates was to equitably distribute current losses among current contributors without reference to the surplus which had developed from prior operations. The suggestion that rates be reduced below current needs until the surplus, over and above a catastrophe reserve of \$100,000, should be used up was considered inequitable and undesirable since it gives later contributors the benefit of a surplus taken from industries of an earlier period in the

form of excessive rates before data for the close calculation of rates was available. The proper and just way to take care of this surplus, and whatever surplus accumulates from time to time, is to refund it, in the opinion of the Commission, pro rata by classes to those who contribute it. It is respectfully recommended that legislation be enacted definitely authorizing the disbursement in this manner of whatever excess above a sufficient sum for a catastrophe reserve exists at the close of each year's business. The Commission is moved to offer this suggestion in the belief that the object of the Legislature in creating a state fund, among other considerations, was to permit employers to obtain insurance at no more nor less than cost. In the statute of every State, with the exception of Nevada, in which a state fund has been created to insure liability for workmen's compensation, provision is made for the return to the contributor in the form either of a credit or cash dividend of whatever surplus results from the insurance feature of the Act. Premium rates must necessarily be announced in advance of operations. It is impossible to foretell with absolute accuracy the exact losses which will be experienced, for compensation losses are subject to considerable variation. Where authority exists for the refund of excess premium collections, rates may be made somewhat above the exact indicated cost, thereby providing a margin of safety against unforeseen and unfavorable experience. Favorable consideration of this recommendation will remove an administrative problem of considerable concern.

#### COMPENSATION

A marked increase in the frequency of accidents characterized the increased industrial activity of the period covered by this report. The average accident rate per 1,000 full-time workers (360-day basis of 8 hours each) for all industries was 148 and 152 for the fourth and fifth fiscal years, respectively, as compared with 122 for the first three years. Much of this increase is more apparent than real, resulting from the recent requirement that all accidents be reported to the Commission, whether followed by time loss or not. Although only those meeting the definition of a "tabulatable accident"—one causing a loss of time other than the remainder of the day on which the accident occurred—are tabulated in this report, the present practice gives the Commission knowledge of a great number of minor injuries which were formerly not reported. The fatality rate showed an unusual increase in 1917, 52 deaths being reported for the fourth fiscal year, greatly exceeding the previous three-year average of 36, and a total of 39 in the fifth fiscal year.

Increased familiarity with benefits of the Act, and a close follow-up of reports of injuries by the Claim Department are responsible for a greater number of claims being filed for minor injuries, with a consequent decrease in the average compensation incurred per case, from \$297.74 prior to June 30, 1916, to \$279.40 and \$252.41, respectively, for the fourth and fifth fiscal years. A considerable reduction in the average number of days lost per accident shown in the table of severity of accidents in the fifth fiscal year, as compared with the year prior, suggests another factor having a bearing on the decrease in average compensation costs, namely the desire of the men to return to work as soon as possible because of the prevailing high wages at this time.

The compensatory injuries sustained during the period covered by this report were divided as follows:

Nature of injury	Fourth fiscal year July 1, 1916-June 30, 1917		Fifth fiscal year July 1, 1917-June 30, 1918	
	No cases	Compensation	No cases	Compensation
Temporary injuries .....	1,041	\$66,827.16	940	\$54,075.94
Permanent injuries .....	159	155,892.31	157	135,223.67
Fatalities .....	43	85,098.99	38	122,026.28
Funeral benefits .....		5,184.07		4,951.60
<b>Total</b> .....	<b>1,243</b>	<b>\$313,002.53</b>	<b>1,135</b>	<b>\$316,277.49</b>

The effect of the increased benefits for temporary total disability and fatal cases contained in the amendments to the Act which became effective July 1, 1917, is shown in the increase in the average compensation paid per day for temporary total disability from \$1.71 in the fourth to \$1.90 in the fifth fiscal year, an increase of 11.1 per cent; and the increase from \$2,026.17 to \$3,211.23—a 58 per cent gain—in the average benefit incurred in fatal cases in these respective years. The percentage increase actually experienced compares very closely with the respective calculated values of 11.6 per cent and 52.0 per cent worked out prior to the operation of these amendments on the basis of the first three years experience.

#### MERIT RATING

Consideration of the compensation of injuries is not complete without reference to the vastly more important matter of accident prevention. Students of the subject say that one-half of all industrial accidents can be avoided; that accident prevention is partly mechanical—in the way of proper safeguards, and, of equal importance, morale, the development of a spirit of "safety first" in the minds of the workers. Employers generally are more apt to be influenced to use every effort for the elimination of accidents by monetary considerations than by an appeal to a sense of duty to humanity. For this reason, systems of merit rating have been adopted in several of the States, so that the careful employer may be rewarded, and encouraged to continue his efforts.

From the standpoint of equitable distribution of loss, it is necessary to go further than the division of contributors into classifications by industry for the purpose of assessing each member thereof with the average compensation cost of the group, for all risks within a given industry are not of the same degree of hazard, and therefore should not share the average rate of the classification. However, the relative responsibility of each contributor cannot be determined exactly, especially in Nevada where mining predominates, but an approximation can be arrived at from the past experience of each contributor in relation to the average experience of the class, to serve as the basis for a modification of the average rate, thus serving the double purpose of equitable distribution of loss and merit rating for the encouragement of accident prevention.

After considerable study of the question with relation to the industries of this State, where a compromise is often necessary between proper equipment and ideal working conditions, and what can be secured with available resources, the Commission is of the opinion that a great improvement in accident frequency would result from a moder-

ate measure for the merit rating of contributors by experience. Believing that the majority of employers and interested employees would endorse such a plan if submitted to them for ratification, it is respectfully recommended that the Act be amended to authorize the Commission in its discretion to adopt rules and regulations providing for the merit rating of all contributors to the State Insurance Fund, and the reduction of the premium rate of employers whose accident experience is decidedly more favorable than the average of their classification.

#### "ACCIDENT BENEFITS"

It became the duty of the Commission on July 1, 1917, to collect "Accident Benefit" premiums from, and to furnish medical and hospital treatment to the injured employees of, every contributor who did not file written notice of the consummation of other arrangements for furnishing the medical benefits conferred in section 23 of the Act. Two problems confronted the Commission upon the passage of this amendment in 1917—first, the determination of premium rates for this service, and, second, the designation of physicians for the care of accident benefit fund cases.

In the solution of the first problem questionnaires were sent to every contributor to the State Insurance Fund, asking confidential information relative to the cost of medical and hospital treatment. It was believed that a definite ratio existed between the cost of compensation and medical benefits, which could be determined from the experience of employers generally throughout the State. Based upon the information obtained from the questionnaires returned, and a study of available data on the subject, with reference to local conditions of somewhat higher medical fees and the great distances which physicians are obliged to cover in many cases to reach injured men, particularly with the smaller mines, initial premium rates for "Accident Benefits" were set at seventy-five per cent of the compensation rate for each class, with the exception of Class 6. "Accident Benefits" were extended to the employees of Class 6, Municipal, without additional premium for this service, and a certain percentage of the premiums computed at the existing rates for compensation was credited to the Accident Benefit Fund in lieu of a reduction in the compensation rate. The injured employees of municipalities were thus assured of proper treatment without cost to themselves, in accordance with the spirit and letter of the law. Prior to July 1, 1917, these claimants were frequently obliged to furnish their own treatment.

It was also decided to leave the selection of physicians to the injured men, the Commission reserving the right to order a change in treatment whenever it should be deemed necessary to promote and insure recovery. A schedule of fees for medical service, drawn up with the approval of the State Medical Society, seems to have met with the approval of physicians generally. Not only in this particular, but in all matters pertaining to the act, the Commission has enjoyed the fullest cooperation and most cordial relations with the medical profession in Nevada without exception. This report would be incomplete without due recognition of this invaluable aid in accomplishing the purposes of the statute, and of the commendable spirit shown by the doctors of some of the larger companies in voluntarily sending out the more serious cases and those requiring a specialist's attention.

A total of 325 contributors, employing 2,560 full-time workers, with an annual pay-roll of \$3,298,232.57 contributed earned premiums of \$29,095.01 to the Accident Benefit Fund for the period July 1, 1917, to June 30, 1918. All other contributors filed notice that other arrangements for caring for their injured employees had been made. The Commission has no jurisdiction over these arrangements and is not empowered to inquire into them unless it is shown in any case that the medical and hospital treatment furnished is endangering the health, life, or recovery of an injured employee, when a change of physicians or treatment may be ordered. In the few cases of this character, which came to the attention of the Commission, employers promptly changed physicians without the necessity of a formal order when the suggestion was made. The cost of medical treatment incurred in the 200 Accident Benefit cases of the year ending June 30, 1918, amounted to \$9,778.56, leaving a surplus of \$16,245.52, which will be returned pro rata to the contributors to the Accident Benefit Fund, in the event of favorable consideration by the Legislature of the recommendation for the return of excess premium collections. With the developed experience of the year as a basis, the following revision of accident benefit rates was adopted to take effect January 1, 1919:

For mining and packing houses .....	75% of the compensation premium rate
For all other hazardous occupations.....	50% of the compensation premium rate
For the less hazardous so-called preferred risks.....	25% of the compensation premium rate

Two very serious accidents, both involving the spine, are included in the experience of the Accident Benefit Fund to the date of this report. Notice of the first case, where a miner fell 70 feet down a shaft, fracturing the lumbar vertebrae was not received until three days had elapsed after the accident, when his condition was too serious to permit removal to an orthopedic specialist. The patient was given every attention by a local physician, and at the end of one year was discharged from treatment with a 55 per cent permanent partial disability. On this case \$1,734.60 was expended for accident benefits. In the second case, the injured man was buried in a run of rock resulting in complete paralysis below the waist, which is slowly clearing up. The patient was removed to San Francisco immediately, and after a complete examination by specialists an operation was performed on fractured vertebrae of the dorsal region, which disclosed a laceration of the spinal cord. Two weeks later the patient was returned to Reno, where he is now being cared for. Treatment in this case cost the Accident Benefit Fund \$2,057.29 to January 1, 1919.

#### INVESTMENTS

Approved securities have been secured from time to time, as moneys were available in the State Insurance Fund for investment. The character of bonds held by the State Treasurer for the State Insurance Fund on June 30, 1918, were as follows:

	<i>Book value</i>	<i>Par value</i>
Liberty Bonds .....	\$103,250.00	\$103,250.00
Treasury certificates of indebtedness .....	125,000.00	125,000.00
Bonds of other States .....	149,119.80	150,000.00
County bonds of Nevada .....	119,100.00	119,100.00
County bonds of other States .....	25,810.32	25,000.00
Total .....	\$522,280.12	\$522,350.00

In addition, the sum of \$107,500 was on deposit June 30, 1918, in

banks within the State of Nevada as interest-bearing deposits, secured by municipal bonds of equal value.

The investments of the fund are largely in liquid securities, a considerable sacrifice of interest rate being accepted to secure a high degree of marketability. With the present preponderance of highly liquid securities, it is now desirable to turn to some of the more attractive bonds offered by the political subdivisions of the State. The continuance of the fund seems now assured, and as its safety would in no wise be imperiled by investment in bonds of incorporated cities and school districts in Nevada, it is respectfully suggested that the provisions of section 40 of the Act be amended to permit investment in this class of securities, and also in the bonds of Federal Farm Loan Banks, as recommended by Hon. Wm. G. McAdoo, former United States Treasurer, to the State Board of Investment.

It is worthy of note that interest income promises to soon surpass in amount the administrative expense of the Commission. Interest earnings during the month of December, 1918, amounted to \$2,400, as compared with estimated monthly expenses of \$2,750 for the year 1919.

#### LITIGATION

But two appeals from the findings of the Commission in the settlement of over 4,700 cases involving approximately \$1,280,000 in compensation have been prosecuted in the courts, in the course of five years operations.

##### **Brown v. Nevada Industrial Commission**

E. E. Brown filed a claim for compensation for the loss of the first, second, and third fingers of his right hand, as the result of injuries sustained on September 24, 1915, while in the course of employment by M. E. McGhan, his father-in-law, who had neither rejected the provisions of the Nevada Industrial Insurance Act, nor offered to pay premiums to the State Insurance Fund, until after the happening of the accident. The provisions of the 1913-1915 statute relative to the status of an employee injured under this state of facts are indefinite, and to obtain a judicial interpretation of the issue, which involved twelve other cases, the claim was rejected and every aid extended to claimant in having the case passed upon by the Court. The original action, an application for a writ of *certiorari*, was dismissed by the Supreme Court of Nevada, December 15, 1916, in an opinion stating that *certiorari* was not the proper remedy for claimant, whereupon Brown brought suit against the Nevada Industrial Commission for the amount of compensation claimed, in the District Court of Nye County, and was awarded a judgment on November 21, 1917, the District Judge holding that, where there was a conclusive presumption of the acceptance of the provisions of the Act by an employer who had not filed a written rejection of the terms thereof, his employees were entitled to compensation. The July 1, 1917, amendments to the Act, which had meanwhile become effective, removed the possibility of a recurrence of the issue. Accordingly, the Brown Case and the other cases involving the same issue were settled without appeal to the Supreme Court for a review of the decision.

##### **Eckley v. Nevada Industrial Commission**

The issue in this case was whether a widow was entitled to compensa-

tion for the death of her husband, when the injuries which caused his death were sustained on a public highway while on his way from work.

J. W. Eckley, aged 74, employed as watchman on the 3-o'clock shift by the Union Shaft Companies, was found unconscious about 11 p. m., with severe lacerations of the head and face, by the departing shift, on a public highway within the town limits of Virginia City, and within the side-lines of the company's mining claims, at a point 2,500 feet from the mine buildings, on ground to which the companies claimed mineral rights, but not the surface rights. The mineral rights underlying the entire town are claimed by one or another of the Comstock mining companies. It was not shown whether the injuries to the head, which resulted fatally, were caused by falling on the ice or by being run down by one of the oncoming shift. The widow's claim for compensation was rejected by the Commission on the ground that the injury was not sustained in the course of employment. The case was tried before a jury in Virginia City, resulting in a decision for the Commission.

Actions against the Commission were filed in two other cases; one involving the rights of an alleged common-law wife to compensation, and the other, where a workman lost the function of his arm by the spread of ankylosis, following his refusal to have two ankylosed fingers of his right hand amputated, although the probable consequences of his obstinancy were fully explained when final settlement was made and a release taken. Neither case has been prosecuted.

A decision was rendered by the Supreme Court of Nevada on March 15, 1918, in the case of

#### **Washoe County v. Nevada Industrial Commission**

Three counties in Nevada, including Washoe, declined in 1913 to pay premiums to the Nevada Industrial Commission, alleging that the compulsory application of the provisions of the Act to municipalities was unconstitutional. Suit brought in the Second Judicial District against Washoe County as a test case was decided in favor of the Commission and on appeal the decision of the lower court was affirmed by the Supreme Court, March 15, 1918. Every county now contributes to the State Insurance Fund.

#### **EXCLUSION OF FARM LABOR AND DOMESTICS**

That farmers are not unanimous in desiring exclusion from the benefits of the Nevada Industrial Insurance Act, as provided in section 43, is shown by the number of requests received from progressive, substantial farmers, asking how they might secure workmen's compensation insurance for their employees. They are not only absolutely excluded from the benefits of the Act, but are unable to secure insurance from the employers' liability insurance companies who do not care to accept only this business in Nevada.

The extent of the desire on the part of the farmers for this coverage was indicated by the fact that 55 per cent of the farmers, who answered questions sent out by the Labor Commissioner on the subject, were in favor of being permitted to insure, and 42 per cent in favor of a compulsory Act.

The Commission therefore respectfully urges legislation which will at least permit farmers at their option to avail themselves of the

benefits of the Act, and to leave their status unchanged if they do not so elect. It is reported that a provision of this character in the California Workmen's Compensation Act has met with considerable favor among the farmers of that State and their employees.

### TABLES

The subjoined tables present a comparative statement of facts relative to the State Insurance Fund at the close of business, June 30, 1916, 1917, 1918, and a separate résumé for the fourth and fifth fiscal years of the disposition of claims, the compensation cost of accidents by industries, the compensation cost of accidents by nature and location of injury, the frequency of accidents, and the severity of accidents by days lost, in important classifications, the medical cost by classifications of Accident Benefit Fund cases, and a statement showing the cumulative experience of the State Insurance Fund by classes at the close of business December 31, 1918, to supplement a similar statement in the audit of Mr. George K. Edler, C.P.A., whose report to the Nevada Industrial Commission Board on the condition of the State Insurance Fund and Accident Benefit Fund, as of June 30, 1918, appears in its entirety.

#### COMPARATIVE STATEMENT OF CONDITION OF STATE INSURANCE FUND

	<i>36 months ending 1916</i>	<i>12 months ending 1917</i>	<i>12 months ending 1918</i>
Total number of contributors for period.....	1,565	1,037	867
Average number of employees.....	11,306	13,410	12,981
Pay-roll exposure.....	\$38,567,664.98*	\$17,704,724.99*	\$20,044,521.25
Earned premiums.....	\$743,230.17	\$408,856.15	\$455,433.33
Compensation paid, award, or estimated due for accidents of period.....	\$651,150.38	\$313,002.53	\$316,277.49
Number claims filed during period.....	2,069	1,333	1,300
Administrative expense.....	\$89,474.45	\$37,049.84	\$35,424.17
Ratio administrative expense to premium income.....	12.04%	9.06%	7.83%
Total surplus, including catastrophe reserve, end of period.....	\$11,398.08	\$138,662.67	\$246,613.77
Amount of investments at end of period.....	\$109,445.00	\$273,433.23	\$629,750.12
Interest.....	\$1,745.42	\$7,085.19	\$18,682.84
Average rate of interest earned.....	3.645%	3.705%	3.955%

\*Pay-roll in excess of \$120 per month not included prior to January 1, 1917.

**STATEMENT OF ACCIDENTS REPORTED AND CLAIMS FILED DURING  
FOURTH AND FIFTH FISCAL YEARS, JULY 1, 1916 TO JUNE 30,  
1918.**

	Year ending June 30, 1917	Year ending June 30, 1918
Accidents reported during period.....	2,010	1,969
Duration disability less than one week.....	606	761
Duration disability over one week.....	1,406	1,238
	2,010	1,199
Number fatalities reported for period.....	52	39
Number of claims filed during period.....	1,333	1,800
Claims pending at end of previous period.....	169	187
	1,502	1,487
Disposition of claims:		
Awarded final settlement: Disabilities.....	1,163	1,190
Fatal cases.....	29	19
Claims suspended and rejected: Disabilities.....	83	117
Fatal cases.....	40	16
Claims in process of adjustment:		
Monthly payments during disability.....	55	39
Proof incomplete, nonfatal cases.....	95	79
Proof incomplete, fatal cases.....	37	27
Cases pending at end of period.....	187	145

**CAUSES OF SUSPENSION AND REJECTION OF CLAIMS**

Cause	Number cases fourth fiscal year			Number cases fifth fiscal year				
	Total No.	Extent of disability			Total No.	Extent of disability		
		Tempo- rary total	Perma- nent partial	Death		Tempo- rary total	Perma- nent total	Death
Disability less than seven days.....	24	24			75	75		
Employer not a contributor, or in default.....	8	6	2		18	17	1	
Injured not in employ of a contributor, as alleged.....	1	1			1	1		
Proof of injury incomplete.....	29	28	1		16	14	2	
Disease, not injury.....	10	7		3	5	5		
Claim not filed within one year.....	2	1	1					
Not by accident in course of employment.....	8	4	1	3	5	5		
Going to or from work.....	6	4		2	3	1	1	1
Intoxication.....				1	1	1		
No known dependents.....	1			1				
Duplicate claim under assumed name; partner; not injured in Nevada; per- sonal quarrel.....	2	2			1	1		
Total cases suspended or rejected.....	91	77	5	9	125	120	4	1

TABLE  
 Compensation Cost of Accidents of Fourth Fiscal Year

Industry	Number of accidents	Percentage of total	Compensation cost
General and Gov. Employees	14	84	\$20,772.96
Construction	1	6	1,245.00
Manufacturing	1	6	1,245.00
Transportation	1	6	1,245.00
Other	1	6	1,245.00
<b>Total</b>	<b>17</b>	<b>100</b>	<b>\$22,012.96</b>

**TABULAR STATEMENTS**

**FOR FOURTH AND FIFTH FISCAL YEARS**

Industry	Fourth Fiscal Year	Fifth Fiscal Year
General and Gov. Employees	14	15
Construction	1	1
Manufacturing	1	1
Transportation	1	1
Other	1	1
<b>Total</b>	<b>17</b>	<b>19</b>

THESE STATEMENTS ARE PREPARED FROM THE RECORDS OF THE INDUSTRIAL COMMISSION.

**TABLE**  
**Compensation Cost of Accidents of Fourth Fiscal Year**

Industry	Number of contributors	No. full time workers	Pay-roll exposure †
<i>Classes 1 and 2—Mining and Ore Reduction—</i>			
Copper mining	84	629	\$966,775.90
Gold and silver mining	841	3,404	5,245,261.16
Miscellaneous metal mining	83	577	824,538.51
Mining, nonmetals	13	72	87,042.18
<b>Total mining</b>	<b>521</b>	<b>4,682</b>	<b>\$7,123,617.75</b>
Ore milling, moist way	85	836	\$1,266,900.57
Plaster mills	3	45	57,396.00
Smelting	7	103	153,414.83
<b>Total ore reduction</b>	<b>95</b>	<b>984</b>	<b>\$1,477,711.40</b>
Construction, mine and mill buildings		152	\$242,979.30
Clerical, office employees		171	246,330.00
Commissary employees		80	79,237.68
<b>Total Classes 1 and 2</b>	<b>616</b>	<b>6,069</b>	<b>\$9,169,876.13</b>
<i>Class 3—Nevada Consolidated Copper Company—</i>			
Underground (Cav. Sys. Cop.)	1	382	\$605,982.26
Open pit, steam shovel		214	324,633.14
Smelting	1	912	1,265,069.27
Crushing and concentration		878	1,176,207.80
Mine-surface employees		593	768,895.79
Clerical		87	124,377.27
<b>Total Class 3</b>	<b>2</b>	<b>3,066</b>	<b>\$4,265,165.53</b>
<i>Class 4—Railroads—Total Class 4</i>			
	11	418	\$431,054.51
<i>Class 5—Public Utilities—</i>			
Electric light and power	15	203	\$220,598.29
Telephone and telegraph	6	162	111,059.53
Water-works	7	90	95,625.85
Gas-works	3	23	20,082.42
<b>Total Class 5</b>	<b>31</b>	<b>478</b>	<b>\$447,366.09</b>
<i>Class 6—Municipal—</i>			
Clerical, including schools and University	52	960	\$935,613.42
Prison, Asylum, School of Industry	3	59	76,121.56
Peace officers and paid firemen		141	169,599.00
Road construction		217	193,133.80
All other	1	163	110,226.40
<b>Total Class 6</b>	<b>56</b>	<b>1,540</b>	<b>\$1,484,694.18</b>
<i>Class 7—Miscellaneous—</i>			
Auto dealers, garages, stages	24	72	\$91,096.74
Brewing, bottling, ice manufacturing	8	42	54,404.00
Coal, wood, fuel dealers	9	35	40,615.64
Construction, building	25	55	73,818.06
Creameries and dairies	6	21	24,784.25
Flour milling	2	31	31,457.72
Foundries, machine shops	10	35	51,410.52
Hotels, saloons, restaurants	44	294	254,649.39
Laundries	7	106	80,549.23
Logging and lumbering	6	297	250,511.33
Logging railroad	1	16	12,562.05
Lumber-yard employees, no machinery	7	24	26,943.45
Packing-houses	2	137	137,397.70
Printing	10	67	82,989.75
Stores, mercantile	87	394	447,228.15
Sugar refining	1	4	5,068.57
Teaming and transfer	37	73	87,785.42
Warehouse employees	6	55	70,984.83
All other	29	71	82,321.75
<b>Total Class 7</b>	<b>321</b>	<b>1,829</b>	<b>\$1,996,568.55</b>
<b>Total all classes</b>	<b>1,037</b>	<b>13,400</b>	<b>\$17,704,724.99</b>

\*360 days of eight hours each.

†Pay-roll in excess of \$120 per month not included prior to January 1, 1917.

REPORT OF NEVADA INDUSTRIAL COMMISSION

No. 1 A

July 1, 1916, to June 30, 1917, by Industries

Premium	Compensation					Total number compensatory accidents	Rates compensation cost	
	All cases	Deaths	Permanent Partial		Temporary disability only		Average per case	Av. per \$100 payroll
			Temporary total with	Permanent Partial				
\$32,380.26	\$28,600.18	\$18,963.81	\$2,198.27	\$4,776.69	\$2,731.41	63	\$454.92	\$2,965
171,320.95	119,879.27	27,813.72	16,359.26	44,698.37	31,107.92	572	209.57	2,285
26,617.70	21,695.17	10,904.60	963.93	4,601.78	5,334.86	52	417.21	2,631
2,876.31	527.59	-----	58.50	51.19	417.90	8	58.62	.544
\$233,195.22	\$170,762.21	\$57,682.13	\$19,559.96	\$53,928.03	\$39,592.09	696	\$255.34	\$2,397
\$22,229.13	\$9,503.81	-----	\$2,444.97	\$3,736.82	\$3,322.02	69	\$137.72	\$0,750
860.94	-----	-----	-----	-----	-----	-----	-----	-----
2,301.22	4,741.37	625.00	642.50	3,142.99	330.88	10	474.14	3.091
\$25,391.29	\$14,245.18	\$625.00	\$3,087.47	\$6,879.81	\$3,652.90	79	\$180.32	\$0,964
88,504.27	\$483.50	-----	-----	-----	\$483.50	7	\$69.07	\$0,199
1,231.65	-----	-----	-----	-----	-----	-----	-----	-----
594.28	-----	-----	-----	-----	-----	-----	-----	-----
\$268,916.71	\$185,490.89	\$58,307.13	\$22,647.43	\$60,807.84	\$43,728.49	782	\$237.20	\$2,023
\$15,149.58	\$53,260.86	\$15,957.91	\$6,647.23	\$21,519.60	\$9,136.12	193	\$275.96	\$8,789
19,222.41	13,394.72	2,820.22	1,018.96	6,144.65	3,410.89	43	311.43	4,125
25,303.37	6,824.41	3,593.53	421.90	1,211.73	1,597.25	39	174.86	5,539
14,702.61	8,933.25	5,452.80	459.81	2,285.00	735.64	20	446.66	7,760
6,492.60	10,237.06	3,748.16	1,524.96	3,199.32	1,764.62	42	243.73	1,331
626.37	-----	-----	-----	-----	-----	-----	-----	-----
\$81,496.94	\$92,650.30	\$31,572.62	\$10,072.86	\$34,360.30	\$16,644.52	337	\$274.91	\$2,172
\$8,237.68	\$10,288.62	\$5,068.16	\$1,227.00	\$3,055.32	\$938.14	19	\$541.50	\$2,389
\$4,663.64	\$150.80	-----	-----	-----	\$150.80	3	\$50.26	\$0,068
1,249.76	109.00	-----	-----	-----	109.00	2	54.50	.098
1,735.67	764.99	-----	\$87.50	\$458.48	219.01	5	153.00	.800
614.65	-----	-----	-----	-----	-----	-----	-----	-----
\$8,263.72	\$1,024.79	-----	\$87.50	\$458.48	\$478.81	10	\$102.48	\$0,229
\$4,965.19	-----	-----	-----	-----	-----	-----	-----	-----
1,131.81	-----	-----	-----	-----	-----	-----	-----	-----
2,543.99	-----	-----	-----	-----	-----	-----	-----	-----
3,948.61	\$63.89	-----	-----	-----	\$63.89	1	\$63.89	\$0,033
1,752.07	465.74	-----	\$68.75	\$32.50	344.49	7	66.55	.423
\$14,341.67	\$529.63	-----	\$68.75	\$52.50	\$408.38	8	\$68.20	\$0,036
\$1,478.59	\$525.33	-----	-----	-----	\$525.33	5	\$105.06	\$0,577
835.54	104.09	-----	-----	-----	104.09	4	26.02	.191
571.33	278.83	-----	\$77.28	\$175.00	26.55	3	92.94	.687
1,839.36	2,177.72	-----	385.85	1,414.87	377.00	4	544.43	2,950
319.20	6,104.36	\$4,748.60	180.00	1,150.76	25.00	3	2,034.79	24,630
383.44	188.14	-----	-----	-----	188.14	2	94.07	.598
948.53	67.65	-----	-----	-----	67.65	2	33.82	.192
2,118.23	-----	-----	-----	-----	-----	-----	-----	-----
1,438.72	-----	-----	-----	-----	-----	-----	-----	-----
7,341.20	3,993.27	-----	548.75	2,652.06	792.46	16	248.52	1,594
941.40	-----	-----	-----	-----	-----	-----	-----	-----
385.20	1,008.09	-----	125.00	125.00	758.09	11	91.65	3,741
1,731.11	2,530.98	-----	406.73	1,976.93	147.32	7	361.71	1,842
423.78	-----	-----	-----	-----	-----	-----	-----	-----
3,314.92	825.07	-----	112.67	182.00	530.40	7	103.58	.184
68.42	-----	-----	-----	-----	-----	-----	-----	-----
1,242.77	804.52	-----	40.61	140.62	623.29	9	89.39	.916
887.26	57.50	-----	-----	-----	57.50	3	19.17	.081
1,330.43	4,352.75	-----	2,063.87	1,882.88	406.00	9	483.95	5,300
\$27,599.43	\$23,018.30	\$4,748.60	\$3,940.76	\$9,700.12	\$4,628.82	65	\$270.92	\$1,208
\$408,856.15	\$313,002.53	\$99,696.51	\$38,044.30	\$108,434.56	\$66,827.16	1,241	\$252.21	\$1,768

†One case permanent total disability included.

## Compensation Cost of Accidents of Fifth Fiscal Year

Industry	Number of contributors	No. full-time workers	Pay-roll exposure
<b>Classes 1 and 2—Mining and Ore Reduction—</b>			
Copper mining .....	62	1,161	\$1,954,413.14
Gold and silver mining .....	290	2,806	4,990,368.44
Miscellaneous metal mining .....	62	426	700,907.63
Mining, nonmetals .....	10	88	122,147.14
<b>Total mining .....</b>	<b>414</b>	<b>4,481</b>	<b>\$7,767,836.35</b>
Ore milling, moist way .....	91	782	\$1,293,873.16
Plaster mills .....	3	49	70,841.34
Smelting .....	8	137	312,341.83
<b>Total ore reduction .....</b>	<b>102</b>	<b>968</b>	<b>\$1,677,056.33</b>
Construction, mine and mill buildings .....		201	\$363,849.07
Clerical, office employees .....		167	270,268.00
Commissary employees .....		105	107,991.97
Assaying .....		21	34,844.34
<b>Total Classes 1 and 2 .....</b>	<b>516</b>	<b>5,943</b>	<b>\$10,221,946.06</b>
<b>Class 3—Nevada Consolidated Copper Company—</b>			
Underground mining operations .....	1	394	\$741,210.31
Open pit, steam shovel .....		638	971,143.79
Smelting .....	1	1,024	1,682,799.48
Crushing and concentration .....		783	1,255,555.38
Mine-surface employees .....		48	93,662.40
Clerical .....		114	202,855.66
<b>Total Class 3 .....</b>	<b>2</b>	<b>3,001</b>	<b>\$4,947,227.02</b>
<b>Class 4—Railroads—Total .....</b>			
	11	364	\$484,976.64
<b>Class 5 Public Utilities—</b>			
Electric light and power .....	15	227	\$235,319.13
Telephone and telegraph .....	6	167	136,069.16
Water-works .....	7	71	79,366.37
Gas-works .....	3	19	22,364.66
<b>Total Class 5 .....</b>	<b>31</b>	<b>484</b>	<b>\$473,119.32</b>
<b>Class 6—Municipal—</b>			
Clerical, including schools and University .....	52	818	\$991,550.87
Prison, Asylum, School of Industry .....	3	46	68,197.50
Peace officers and paid firemen .....		137	188,391.00
Road construction .....		210	230,770.06
All other .....	1	253	295,895.49
<b>Total Class 6 .....</b>	<b>56</b>	<b>1,464</b>	<b>\$1,774,804.92</b>
<b>Class 7—Miscellaneous—</b>			
Auto dealers, garages, stages .....	22	67	\$100,866.65
Brewing, bottling, ice manufacturing .....	6	29	40,407.15
Butcher shops .....	2	17	25,702.95
Coal, wood, fuel dealers .....	6	17	17,858.10
Construction, building .....	33	82	119,619.61
Construction, steam railroad .....	4	139	176,801.66
Creameries and dairies .....	5	18	23,387.55
Flour-milling .....	3	24	32,550.26
Foundries, machine shops .....	7	25	47,780.02
Hotels, saloons, restaurants .....	22	169	158,067.52
Laundries .....	5	94	83,872.48
Logging, lumbering, planing mills .....	6	207	272,673.08
Logging, railroad .....	1	19	25,837.50
Lumber-yard employees, no machinery .....	6	28	38,416.37
Packing-houses .....	2	172	200,636.08
Printing .....	7	60	83,521.10
Stores .....	78	321	406,584.68
Sugar refining .....	1	35	41,502.30
Teaming and transfer .....	15	34	53,537.18
Warehouse employees .....	6	70	97,015.48
All other .....	14	87	95,809.57
<b>Total Class 7 .....</b>	<b>251</b>	<b>1,714</b>	<b>\$2,142,447.26</b>
<b>Total all classes .....</b>	<b>867</b>	<b>12,970</b>	<b>\$20,044,521.25</b>

\* Per 360 days of eight hours each.

REPORT OF NEVADA INDUSTRIAL COMMISSION

No. 2

July 1, 1917, to June 30, 1918, by Industries

Premium	Compensation					Total number compensatory accidents.....	Rates compensation cost	
	All cases	Deaths	Permanent Partial		Temporary disability only		Average per case	Av. per \$100 payroll
			Temporary total with	Permanent Partial				
\$64,647.11	\$31,176.99	\$1,250.00	\$5,294.44	\$16,851.54	\$7,781.01	147	\$212.08	\$1.595
165,663.24	115,160.84	49,787.03	10,597.90	33,585.34	21,190.57	448	257.05	2.308
23,047.36	9,013.01	1,207.60	1,722.00	3,789.00	2,294.41	43	209.60	1.286
4,027.32	2,630.99	-----	654.97	1,596.72	579.30	14	202.21	2.318
\$257,385.03	\$158,181.83	\$52,244.63	\$18,269.31	\$55,822.60	\$31,845.29	652	\$242.60	\$2.036
\$25,877.46	\$39,810.23	\$15,831.97	\$5,251.09	\$14,753.03	\$3,974.14	73	\$545.34	\$3.077
1,082.62	25.05	-----	-----	-----	25.05	2	12.02	.035
5,602.41	2,428.91	-----	388.44	920.00	1,120.47	22	110.31	.777
\$32,542.49	\$42,264.19	\$15,831.97	\$5,639.53	\$15,673.03	\$5,119.66	97	\$435.71	\$2.520
\$12,443.91	\$1,334.44	-----	\$110.12	\$357.00	\$367.32	15	\$88.96	\$0.367
1,028.75	-----	-----	-----	-----	-----	-----	-----	-----
630.56	2,275.59	-----	461.50	1,701.59	112.50	2	1,137.79	2.107
522.67	-----	-----	-----	-----	-----	-----	-----	-----
\$304,553.41	\$204,056.05	\$68,076.60	\$24,480.46	\$73,554.22	\$7,944.77	766	\$266.59	\$1.996
\$24,325.46	\$17,986.43	\$5,250.00	\$2,485.59	\$5,371.81	\$4,879.03	97	\$185.43	\$2.427
24,278.58	2,827.38	-----	465.60	1,708.03	553.75	22	128.52	.291
25,231.99	14,249.73	3,125.00	1,624.88	6,969.29	2,530.56	53	268.85	.966
9,416.65	16,799.14	9,246.10	1,084.29	5,524.27	1,084.48	29	579.28	1.338
2,341.56	3,178.97	-----	181.30	2,242.47	755.20	27	117.74	8.395
725.43	-----	-----	-----	-----	-----	-----	-----	-----
\$86,319.67	\$55,041.65	\$17,621.10	\$5,701.66	\$21,815.87	\$9,903.02	228	\$241.42	\$1.113
\$8,771.64	\$1,253.23	-----	-----	-----	\$1,253.23	16	\$78.33	\$0.258
\$5,013.93	\$210.83	-----	\$7.33	\$137.50	\$68.00	4	\$52.71	\$0.090
1,609.59	9.48	-----	-----	-----	9.48	1	9.48	.001
1,425.46	120.29	-----	-----	-----	120.29	3	40.08	.152
331.41	56.15	-----	-----	-----	56.15	2	28.07	.251
\$8,380.39	\$396.75	-----	\$7.33	\$137.50	\$251.92	10	\$39.68	\$0.084
\$2,486.52	\$5,211.44	\$5,104.43	-----	-----	\$107.01	3	\$1,737.15	\$0.526
594.56	-----	-----	-----	-----	-----	-----	-----	-----
1,614.78	9,226.00	9,000.00	-----	-----	226.00	3	3,075.33	4.897
3,219.69	12,263.80	11,228.60	\$159.33	\$598.12	277.75	6	2,043.97	5.314
1,905.04	383.28	-----	-----	-----	383.28	6	63.68	.130
\$9,810.59	\$27,084.52	\$25,333.03	\$159.33	\$598.12	\$994.04	18	\$1,504.69	\$1.526
\$1,728.31	\$565.76	-----	-----	-----	\$565.76	7	\$80.82	\$0.560
598.06	90.83	-----	-----	-----	90.83	2	45.42	.224
227.18	121.15	-----	-----	-----	121.15	2	60.57	.471
243.33	-----	-----	-----	-----	-----	-----	-----	-----
3,166.14	1,553.58	-----	\$216.98	\$873.78	462.82	11	141.23	1.298
6,077.40	803.90	-----	175.56	441.00	187.34	6	193.98	.455
327.43	-----	-----	-----	-----	-----	-----	-----	-----
341.45	78.10	-----	-----	-----	78.10	2	39.05	.240
818.81	105.00	-----	-----	-----	105.00	1	105.00	.220
1,082.10	-----	-----	-----	-----	-----	-----	-----	-----
1,095.84	-----	-----	-----	-----	-----	-----	-----	-----
8,251.59	2,118.95	-----	310.61	1,151.77	656.57	13	163.00	.777
2,254.86	2,407.64	-----	702.72	1,617.84	87.08	6	401.27	9.318
796.12	219.52	-----	-----	-----	219.52	8	27.44	.571
2,952.67	10,338.57	\$7,980.49	308.96	1,562.36	486.76	20	516.93	5.153
403.94	-----	-----	-----	-----	-----	-----	-----	-----
2,685.62	90.67	-----	-----	90.00	.67	2	45.33	.022
616.17	8,361.46	7,966.66	84.00	210.00	100.80	4	2,180.73	20.147
748.20	385.66	-----	-----	-----	385.66	6	64.28	.720
1,245.49	-----	-----	-----	-----	-----	-----	-----	-----
1,960.88	1,204.50	-----	361.66	661.94	180.90	7	172.07	1.257
\$37,597.63	\$28,445.29	\$15,947.15	\$2,160.49	\$6,608.69	\$3,728.96	97	\$293.26	\$1.328
\$455,433.33	\$316,277.49	\$126,977.88	\$32,509.27	\$102,714.40	\$54,075.94	1,135	\$278.65	\$1.578

**TABLE No. 3**  
**Severity of Accidents by Location of Injury, Duration and Extent of Disability and Compensation Cost**  
**Temporary Total Disability Only**

Location of injury	Year ending June 30, 1917					Year ending June 30, 1918				
	No. cases	Days lost	Av. days per case	Total comp. temp. total disability	Av. comp. per case	No. cases	Days lost	Av. days per case	Total comp. temp. total disability	Av. comp. per case
<b>Head—</b>										
Eye.....	30	772	26	\$1,260.70	\$42.02	29	687	23	\$995.22	\$34.32
Internal ear.....	2	34	77	40.00	20.00	2	40	20	58.12	29.06
Skull.....	6	1,246	208	1,597.63	266.27	1	19	19	26.83	26.83
Scalp.....	13	244	19	349.75	26.90	10	126	13	139.29	13.93
Head (n.o.c.).....	6	102	17	144.20	24.03	6	141	23	231.19	38.53
<b>Face and Neck—</b>										
Forehead.....	4	78	19	109.82	27.45	5	65	13	53.09	10.62
Nose.....	7	878	125	1,601.57	228.80	1	16	16	14.15	14.15
Cheek.....	4	104	26	136.90	34.22	3	59	30	96.13	32.71
Jaw.....	2	156	78	286.30	143.15	1	9	9	2.50	2.50
Teeth.....										
Face (n.o.c.).....	6	79	13	72.52	12.09	14	337	25	594.85	42.49
Neck.....	4	152	38	266.75	66.69	3	69	23	115.92	38.64
<b>Trunk—</b>										
Vertebra.....	1	13	13	11.25	11.25	1	256	256	1,304.63	1,304.63
Back (external).....	72	2,077	29	3,636.34	50.48	66	2,359	35	4,558.31	69.07
Ribs.....	45	1,973	40	2,759.61	65.70	47	1,637	35	3,236.64	68.86
Thorax.....	15	440	29	690.84	46.06	14	393	24	665.58	47.54
Abdomen.....	4	64	16	116.12	29.03	5	158	32	187.92	37.58
Groin.....	7	174	25	285.00	40.71	5	88	17	175.35	35.07
Pelvic girdle.....	8	1,212	151	1,471.14	183.89	5	366	73	741.28	148.26
Genital organs.....	10	517	52	995.00	99.50	8	362	45	555.51	69.31
Hernia.....	11	767	70	1,199.87	109.08	8	460	58	834.65	104.33
<b>Upper Extremities—</b>										
Scapula.....	2	96	48	185.50	92.75	2	131	65	300.08	150.04
Clavicle.....	6	295	49	581.75	96.96	6	387	64	855.75	142.62
Shoulder girdle, general.....	23	834	36	1,477.24	64.23	23	547	24	961.93	41.82
Humerus.....	2	153	76	213.12	106.56	1	60	60	140.00	140.00
Upper arm.....	5	68	14	60.54	12.11	5	143	28	285.78	57.15
Elbow.....	15	754	50	1,429.09	95.27	12	402	33	766.06	63.84
Radius.....	11	533	48	999.49	90.86	7	484	69	1,112.46	158.92
Ulna.....	3	85	28	123.17	41.05	1	52	52	117.00	117.00
Radius and ulna.....	2	243	121	290.28	145.14	4	259	65	433.77	108.44
Forearm.....	23	263	11	1,211.23	52.66	14	302	22	529.50	39.82
Wrist.....	36	1,386	37	2,345.50	65.15	26	1,116	43	2,317.78	89.14
Arm, general.....	4	399	67	783.00	130.50	4	59	15	81.07	20.27

Hand, general.....	139	3,579	25	5,979.53	43.02	127	2,546	20	4,188.41	32.90
Thumb.....	41	961	23	1,544.22	37.42	26	642	23	1,263.80	45.13
Index finger.....	34	813	24	1,301.77	35.29	39	872	22	1,623.65	41.63
Middle finger.....	42	888	21	1,376.00	32.76	27	688	26	1,311.45	48.37
Ring finger.....	38	887	23	1,453.60	38.25	27	583	21	981.33	36.34
Little finger.....	28	658	23	1,058.81	37.81	32	1,040	33	2,356.33	73.63
<b>Lower Extremities-</b>										
Femur.....	3	500	167	916.50	305.50	3	237	79	358.62	119.54
Upper leg.....	20	1,621	81	3,194.97	159.75	25	600	24	1,136.47	45.46
Patella.....	2	77	38	139.00	69.50	1	13	13	11.25	11.25
Knee.....	32	1,582	49	2,857.04	89.28	32	1,139	36	2,064.71	64.52
Tibia.....	7	1,147	167	2,005.44	286.49	4	359	90	696.94	174.24
Fibula.....	7	712	102	1,224.26	174.90	7	307	44	630.98	90.14
Tibia and fibula.....	7	1,099	157	1,897.50	291.07	4	707	177	1,260.43	315.11
Lower leg.....	40	1,547	38	2,784.47	69.61	45	1,504	33	2,999.43	66.65
Leg, general.....	7	514	73	917.00	231.00	11	442	40	752.42	68.40
Ankle.....	51	2,084	41	3,640.85	71.39	49	1,739	35	3,499.57	71.42
Metatarsus.....	20	937	47	1,833.50	91.67	12	458	38	904.29	75.36
Instep.....	31	815	26	1,356.33	48.75	30	603	20	1,038.54	34.62
Foot.....	49	1,449	29	2,485.39	50.72	43	1,310	30	2,435.43	56.64
Both feet.....						3	80	27	170.33	56.78
Great toe.....	34	928	27	1,458.33	42.89	36	730	20	1,175.20	32.64
Lesser toe.....	19	377	198	570.43	30.02	11	263	24	511.16	46.47
All toes.....	2	51	26	102.00	51.00	5	150	30	214.86	42.97
<b>Total temporary disabilities.....</b>	<b>1,041</b>	<b>39,067</b>	<b>38</b>	<b>\$66,827.16</b>	<b>\$65.26</b>	<b>940</b>	<b>28,499</b>	<b>30</b>	<b>\$54,075.94</b>	<b>\$57.62</b>

TABLE No. 3—Continued

## Permanent Partial Disability—Amount of Compensation Specified—Dismemberment or complete loss of use

Location of injury	Year ending June 30, 1917						Year ending June 30, 1918					
	No. cases	Days lost	Average days per case	Compensation		Average compensation per case	No. cases	Days lost	Average days per case	Compensation		Average compensation per case
				Temporary total	Permanent partial					Temporary total	Permanent partial	
Eye .....	10	1,165	116	\$1,721.66	\$14,281.32	\$1,600.30	6	552	92	\$1,226.87	\$8,576.71	\$1,633.93
Ear .....							2	119	59	264.00	1,155.05	709.52
Arm .....												
Hand .....	2	360	180	493.50	2,767.27	1,630.38	2	370	135	747.83	4,783.60	2,765.71
Thumb .....	2	81	40	141.40	1,567.07	853.23						
First finger .....	6	561	73	1,011.25	2,938.02	658.21	6	481	80	984.31	3,107.81	682.02
Second finger .....	1	115	115	214.65	392.00	606.65	2	72	36	225.63	827.98	596.78
Third finger .....	3	196	65	382.53	880.00	420.84	2	150	75	310.00	699.05	504.52
Fourth finger .....	3	383	128	594.28	524.00	372.76	6	260	43	668.47	1,440.00	351.41
Leg .....	1	240	240	480.00	2,493.32	2,973.32	1	360	360	420.00	2,775.00	3,195.00
Foot .....	2	576	288	1,064.23	4,297.20	2,680.71	3	617	172	1,310.05	6,606.52	2,639.52
Great toe .....	1	168	168	226.28	280.47	506.75	2	192	96	386.60	736.71	561.65
Lesser toe .....	1	63	63	117.60	140.00	257.60	1	11	11	7.33	137.50	144.83
Total scheduled permanent partial disabilities .....	32	3,908	122	\$6,447.38	\$30,558.67	\$1,156.44	33	3,074	93	\$6,551.88	\$30,847.88	\$1,133.80

TABLE No. 3—Continued

Permanent partial disability—Compensation not specified—Partial loss of use, dismemberment of part of extremity or multiple injuries

Location of injury	Year ending June 30, 1917						Year ending June 30, 1918					
	No. cases	Days lost	Average days per case	Compensation		Average compensation per case	No. cases	Days lost	Average days per case	Compensation		Average compensation per case
				Temporary total	Permanent partial					Temporary total	Permanent partial	
Eye .....	12	1,415	118	\$2,658.02	\$7,495.29	\$846.11	14	1,104	79	\$2,356.25	\$12,092.73	\$1,032.10
Ear .....	3	94	31	177.40	4,031.80	1,403.06	5	343	69	762.90	5,677.89	1,288.16
Scalp .....	1	120	120	240.00	530.90	770.90						
Teeth .....	6	70	12	75.87	330.00	67.64	8	417	52	390.01	1,887.65	284.71
Vertebra .....	5	1,626	325	3,066.00	9,561.77	2,525.55	7	1,869	267	3,724.22	11,685.66	2,201.41
Back (external) .....							5	1,047	209	1,899.18	2,471.36	874.11
Ribs .....	1	118	118	211.72	1,051.97	1,263.69	2	390	195	861.00	1,344.82	1,102.91
Pelvic girdle .....	4	3,702	925	2,928.75	4,756.71	1,921.36	3	143	48	319.00	1,070.00	465.00
Arm .....	9	1,289	143	2,358.96	9,386.91	1,305.09	8	1,809	226	3,412.07	6,231.06	1,211.64
Hand .....	12	1,690	141	3,150.68	9,949.27	1,091.66	6	437	73	991.12	5,269.59	1,049.45
Thumb .....	3	163	54	309.92	828.75	379.54	8	488	61	1,105.11	2,996.47	612.69
First finger .....	13	602	46	1,050.89	3,098.93	319.22	8	347	39	709.83	2,144.10	317.10
Second finger .....	7	442	63	851.32	1,092.44	277.68	8	292	36	602.99	1,245.31	231.04
Third finger .....	7	34	34	58.62	131.25	189.87	8	129	32	272.40	540.62	203.25
Fourth finger .....	3	87	29	155.50	315.00	156.83	6	275	46	587.71	654.00	206.95
Two or more fingers .....	16	1,350	84	2,809.77	11,065.95	867.24	12	860	72	1,520.58	6,235.81	646.37
Leg .....	16	3,700	231	7,028.73	8,449.80	967.40	10	1,771	177	3,626.06	5,661.05	928.74
Foot .....	10	2,116	212	3,913.32	4,928.52	884.18	7	1,141	163	2,443.66	4,258.40	957.44
Great toe .....	1	84	84	137.19	171.50	308.69	2	171	85	373.30	350.00	361.65
Lesser toe .....												
Two or more toes .....	2	287	144	414.27	699.13	556.70						
Total nonscheduled permanent partial disabilities .....	125	18,989	152	\$31,596.92	\$77,875.89	\$875.78	124	13,033	105	\$25,957.39	\$71,866.52	\$788.90

TABLE No. 3—Continued

## Fatalities

	Year ending June 30, 1917					Year ending June 30, 1918				
	No. cases	Number known dependents	Funeral benefits	Compensation awarded dependents		No. cases	Number known dependents	Funeral benefits	Compensation awarded dependents	
				Total (P.W.)	Average per case				Total (P.W.)	Average per case
No dependents.....	12	None	\$1,444.32			7	None	\$1,119.00*		
Liability estimated, open cases.....	6	9	739.75	\$13,500.00†	\$2,250.00	11	9	1,332.60	\$16,875.00	\$1,584.10
Widow only.....	4	4	500.00	13,574.15	3,468.53	4	4	500.00	22,282.59	5,570.65
Widow and one child.....	2	4	250.00	8,575.34	4,337.67	3	6	375.00	18,584.94	6,294.98
Widow and two children.....	2	6	250.00	7,395.96	3,697.98	4	12	500.00	26,193.82	6,548.40
Widow and three children.....	4	16	500.00	20,811.20	5,202.80	1	4	125.00	10,240.85	10,240.85
Widow and four children.....	2	10	250.00	10,405.60	5,202.80	2	10	250.00	17,908.83	8,954.42
Children only.....						2	4	250.00	2,013.33	1,006.66
Parents.....	10	13	1,250.00	10,436.74	1,043.67	4	8	500.00	6,933.53	1,733.38
Sister.....						(†)	1	(†)	693.60	693.60
<b>Total fatal cases.....</b>	<b>43</b>	<b>62</b>	<b>\$5,184.07</b>	<b>\$85,098.99</b>	<b>\$1,979.04</b>	<b>38</b>	<b>58</b>	<b>\$4,951.60</b>	<b>\$122,026.28</b>	<b>\$3,211.22</b>

\*Includes \$242 paid for special operation on James Tunney in endeavor to save his life.

†Included above with case of dependent parents.

‡Includes two open cases, valued at \$5,000 each, of widow and children in Austria.

TABLE No. 4

Frequency of Accidents by Industries and Extent of Disability  
Fourth Fiscal Year, July 1, 1916—June 30, 1917

Industry	Number full-time workers*	Pay-roll exposure	Number of tabulatable accidents						Rates	
			Total	Death and permanent total disability	Permanent partial disability	Temporary disability			Per 1,000 full-time workers	Per \$100.00 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Classes 1 and 2—Mining and Ore Reduction—</i>										
Copper mining.....	629	\$966,775.90	92	7	12	40	13	20	146	9.52
Gold and silver mining.....	3,404	5,245,261.16	727	15	68	412	119	113	213	13.86
Miscellaneous metal mining.....	577	824,538.51	79	13	5	53	11	7	137	9.58

Mining, nonmetals.....	72	\$7,042.18	12	1	6	2	3	166	13.79	
<b>Total mining.....</b>	<b>4,682</b>	<b>\$7,123,617.75</b>	<b>910</b>	<b>25</b>	<b>86</b>	<b>145</b>	<b>143</b>	<b>194</b>	<b>12.77</b>	
Ore milling, moist way.....	836	\$1,266,900.57	103	7	48	17	31	123	8.13	
Plaster milling.....	45	87,396.00	1	1	1	1	1	25	1.74	
Smelting.....	103	153,414.83	25	1	3	6	3	12	16.29	
<b>Total ore reduction.....</b>	<b>984</b>	<b>\$1,477,711.40</b>	<b>129</b>	<b>1</b>	<b>10</b>	<b>54</b>	<b>20</b>	<b>44</b>	<b>8.73</b>	
All other, Classes 1 and 2.....	403	\$568,546.98	20	1	1	11	1	6	3.518	
<b>Total Classes 1 and 2.....</b>	<b>6,069</b>	<b>\$9,169,876.13</b>	<b>1,059</b>	<b>27</b>	<b>97</b>	<b>576</b>	<b>166</b>	<b>193</b>	<b>11.52</b>	
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground mining (Cav. system).....	382	\$605,982.26	433	7	20	131	63	212	1,133	71.45
Open pit, steam shovel.....	214	324,633.14	102	4	7	17	14	60	477	31.42
Smelting.....	912	1,265,069.27	81	2	3	26	14	36	89	6.40
Crushing and concentration.....	878	1,176,207.80	42	2	3	12	7	18	48	3.57
Surface, general and clerical.....	680	893,273.06	71	4	5	30	6	26	104	7.95
<b>Total Class 3.....</b>	<b>3,066</b>	<b>\$4,265,165.53</b>	<b>729</b>	<b>19</b>	<b>38</b>	<b>216</b>	<b>104</b>	<b>352</b>	<b>238</b>	<b>17.09</b>
<i>Class 4—Railroads—Total Class 4.....</i>	<i>418</i>	<i>\$431,054.51</i>	<i>46</i>	<i>5</i>	<i>4</i>	<i>12</i>	<i>5</i>	<i>20</i>	<i>110</i>	<i>10.67</i>
<i>Class 5—Public Utilities—Total Class 5.....</i>	<i>488</i>	<i>\$447,366.09</i>	<i>16</i>	<i>1</i>	<i>1</i>	<i>8</i>	<i>1</i>	<i>5</i>	<i>33</i>	<i>3.58</i>
<i>Class 6—Municipal—Total Class 6.....</i>	<i>1,540</i>	<i>\$1,484,694.18</i>	<i>8</i>	<i>1</i>	<i>7</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>5</i>	<i>0.54</i>
<i>Class 7—Miscellaneous—</i>										
Construction, building.....	55	\$73,818.06	7	3	2	2	2	2	127	9.48
Logging and lumbering.....	297	250,511.33	36	6	12	6	12	12	121	14.37
Packing-houses.....	137	137,397.70	11	3	4	1	3	3	80	7.98
All others.....	1,350	1,444,841.46	73	12	8	47	7	9	54	5.05
<b>Total Class 7.....</b>	<b>1,839</b>	<b>\$1,906,568.55</b>	<b>127</b>	<b>2</b>	<b>20</b>	<b>65</b>	<b>14</b>	<b>26</b>	<b>69</b>	<b>6.66</b>
<b>Total all classes.....</b>	<b>13,420</b>	<b>\$17,704,724.99</b>	<b>1,985</b>	<b>54</b>	<b>161</b>	<b>884</b>	<b>290</b>	<b>596</b>	<b>148</b>	<b>11.19</b>

\*360 days of eight hours each.

†One case permanent total disability included.

**TABLE No. 5**  
**Frequency of Accidents by Industries and Extent of Disability**  
**Fifth Fiscal Year, July 1, 1917-June 30, 1918**

Industry	Number full-time workers*	Pay-roll exposure	Number of tabulatable accidents						Rates	
			Total	Death	Permanent partial disability	Temporary disability			Per 1,000 full-time workers	Per \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Classes 1 and 2—Mining and Ore Reduction—</i>										
Copper mining.....	1,161	\$1,954,413.14	233	3	29	97	30	74	200	11.98
Gold and silver mining.....	2,806	4,990,368.44	679	17	42	303	118	199	242	13.60
Miscellaneous metal mining.....	426	700,907.63	78	2	3	31	13	29	183	11.13
Mining, nonmetals.....	88	122,147.14	21	-----	4	12	1	4	239	17.19
<b>Total mining.....</b>	<b>4,481</b>	<b>\$7,767,836.35</b>	<b>1,011</b>	<b>22</b>	<b>78</b>	<b>443</b>	<b>162</b>	<b>306</b>	<b>246</b>	<b>13.00</b>
Ore milling, moist way.....	782	\$1,293,873.16	110	4	21	38	14	33	141	8.50
Plaster milling.....	49	70,841.34	4	-----	-----	1	2	1	82	5.70
Smelting.....	137	312,341.83	72	-----	4	14	10	44	526	23.05
<b>Total ore reduction.....</b>	<b>968</b>	<b>\$1,677,056.33</b>	<b>186</b>	<b>4</b>	<b>25</b>	<b>53</b>	<b>26</b>	<b>78</b>	<b>192</b>	<b>11.09</b>
All other, Classes 1 and 2.....	494	\$777,053.38	27	-----	2	13	4	8	54	3.47
<b>Total Classes 1 and 2.....</b>	<b>5,943</b>	<b>\$10,221,946.06</b>	<b>1,224</b>	<b>26</b>	<b>105</b>	<b>509</b>	<b>192</b>	<b>392</b>	<b>206</b>	<b>11.96</b>
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground mining (Cav. system)....	394	\$741,210.31	219	3	10	43	27	136	556	29.54
Open pit, steam shovel.....	638	971,143.79	52	-----	2	11	10	29	82	5.35
Smelting.....	1,024	1,682,799.48	56	-----	13	12	13	18	55	3.33
Crushing and concentration.....	783	1,255,655.38	49	3	6	17	8	15	62	3.90
Surface, general and clerical.....	162	295,518.06	65	1	3	27	15	19	378	22.00
<b>Total Class 3.....</b>	<b>3,001</b>	<b>\$4,947,227.02</b>	<b>441</b>	<b>7</b>	<b>34</b>	<b>110</b>	<b>73</b>	<b>217</b>	<b>146</b>	<b>8.91</b>
<i>Class 4—Railroads—Total Class 4.....</i>	<i>364</i>	<i>\$484,976.64</i>	<i>42</i>	<i>-----</i>	<i>-----</i>	<i>15</i>	<i>3</i>	<i>24</i>	<i>115</i>	<i>8.65</i>
<i>Class 5—Public Utilities—Total Class 5.....</i>	<i>484</i>	<i>\$473,119.32</i>	<i>18</i>	<i>-----</i>	<i>1</i>	<i>7</i>	<i>3</i>	<i>7</i>	<i>37</i>	<i>3.81</i>
<i>Class 6—Municipal—Total Class 6.....</i>	<i>1,464</i>	<i>\$1,774,804.92</i>	<i>34</i>	<i>3</i>	<i>2</i>	<i>13</i>	<i>1</i>	<i>15</i>	<i>23</i>	<i>1.92</i>
<i>Class 7—Miscellaneous—</i>										
Construction, building.....	82	\$119,619.61	24	-----	3	7	2	12	293	20.07

Logging and lumbering .....	207	272,678.08	37	5	12	5	16	179	13.56
Packing-houses .....	172	200,686.08	71	4	10	5	50	412	35.50
All others .....	1,253	1,549,518.52	92	1	6	13	37	73	5.94
<b>Total Class 7 .....</b>	<b>1,714</b>	<b>\$2,142,447.28</b>	<b>224</b>	<b>3</b>	<b>18</b>	<b>25</b>	<b>114</b>	<b>130</b>	<b>10.45</b>
<b>Total all classes .....</b>	<b>12,970</b>	<b>\$20,044,521.25</b>	<b>1,971</b>	<b>39</b>	<b>160</b>	<b>718</b>	<b>297</b>	<b>152</b>	<b>9.89</b>

CLASS 7	207	272,678.08	37	5	12	5	16	179	13.56
Logging and lumbering	207	272,678.08	37	5	12	5	16	179	13.56
Packing-houses	172	200,686.08	71	4	10	5	50	412	35.50
All others	1,253	1,549,518.52	92	1	6	13	37	73	5.94
<b>Total Class 7</b>	<b>1,714</b>	<b>\$2,142,447.28</b>	<b>224</b>	<b>3</b>	<b>18</b>	<b>25</b>	<b>114</b>	<b>130</b>	<b>10.45</b>
<b>Total all classes</b>	<b>12,970</b>	<b>\$20,044,521.25</b>	<b>1,971</b>	<b>39</b>	<b>160</b>	<b>718</b>	<b>297</b>	<b>152</b>	<b>9.89</b>

BOARD OF INDUSTRIAL COMMISSIONERS  
 REPORT OF THE BOARD OF INDUSTRIAL COMMISSIONERS  
 FOR THE YEAR 1914

**TABLE No. 6**  
**Severity of Injuries by Industries and Extent of Disability**  
**Fourth Fiscal Year, July 1, 1916-June 30, 1917**

Industry	*Number full-time workers	Pay-roll exposure	Days lost due to—						Rates	
			Total	Death	Permanent partial disability	Temporary disability			Days lost per 1,000 full-time workers	Days lost per \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Classes 1 and 2—Mining and Ore Reduction—</i>										
Copper mining.....	629	\$966,775.90	49,175	42,000	5,576	1,379	137	89	78,179	5,086
Gold and silver mining.....	3,404	5,245,261.16	162,728	90,000	55,646	16,320	1,306	456	47,804	3,104
Miscellaneous metal mining.....	577	824,538.51	29,090	18,000	7,103	3,832	124	31	50,415	3,528
Mining, nonmetals.....	72	87,042.18	404	-----	99	275	25	5	5,611	0,464
<b>Total mining.....</b>	<b>4,682</b>	<b>\$7,123,617.75</b>	<b>241,397</b>	<b>150,000</b>	<b>68,424</b>	<b>21,806</b>	<b>1,592</b>	<b>575</b>	<b>51,559</b>	<b>3,389</b>
<i>Ore milling, moist way.....</i>										
Plaster milling.....	836	\$1,266,900.57	10,533	-----	8,429	1,836	180	88	12,599	0,831
Smelting.....	45	57,396.00	3	-----	-----	-----	-----	3	-----	-----
Smelting.....	103	153,414.83	11,164	6,000	3,866	224	31	43	108,389	7,277
<b>Total ore reduction.....</b>	<b>984</b>	<b>\$1,477,711.40</b>	<b>21,700</b>	<b>6,000</b>	<b>12,295</b>	<b>2,060</b>	<b>211</b>	<b>134</b>	<b>22,056</b>	<b>1,468</b>
All other, Classes 1 and 2.....	403	\$568,546.98	6,602	6,000	120	456	8	18	16,382	1,161
<b>Total Classes 1 and 2.....</b>	<b>6,069</b>	<b>\$9,169,876.13</b>	<b>275,699</b>	<b>162,000</b>	<b>80,839</b>	<b>24,322</b>	<b>1,811</b>	<b>727</b>	<b>45,428</b>	<b>3,006</b>
<i>Class 3—Nevada Consolidated Copper Co.</i>										
Underground mining (Cav. system)	382	\$605,982.26	73,560	42,000	25,461	4,617	656	826	192,565	12,138
Open pit, steam shovel.....	214	324,633.14	33,421	24,000	7,406	1,647	162	206	156,172	10,295
Smelting.....	912	1,265,069.27	14,952	12,000	1,584	1,087	158	123	16,395	1,182
Crushing and concentration.....	878	1,176,207.80	15,943	12,000	3,273	523	70	77	18,158	1,355
Surface, general and clerical.....	680	893,273.06	30,067	24,000	4,782	1,099	62	124	44,216	3,366
<b>Total Class 3.....</b>	<b>3,066</b>	<b>\$4,265,165.53</b>	<b>167,943</b>	<b>114,000</b>	<b>42,506</b>	<b>8,973</b>	<b>1,108</b>	<b>1,356</b>	<b>54,775</b>	<b>3,937</b>
<i>Class 4—Railroads—Total Class 4.....</i>	<i>418</i>	<i>\$431,054.51</i>	<i>29,332</i>	<i>24,000</i>	<i>4,706</i>	<i>548</i>	<i>51</i>	<i>27</i>	<i>70,172</i>	<i>6,796</i>
<i>Class 5—Public Utilities—Total Class 5.....</i>	<i>488</i>	<i>\$447,366.09</i>	<i>7,170</i>	<i>6,000</i>	<i>820</i>	<i>323</i>	<i>7</i>	<i>20</i>	<i>14,693</i>	<i>1,603</i>
<i>Class 6—Municipal—Total Class 6.....</i>	<i>1,540</i>	<i>\$1,484,694.18</i>	<i>415</i>	<i>-----</i>	<i>139</i>	<i>276</i>	<i>-----</i>	<i>-----</i>	<i>269</i>	<i>0,280</i>
<i>Class 7—Miscellaneous—</i>										
Construction, building.....	55	\$73,818.06	2,649	-----	2,453	189	-----	7	48,163	3,588

Logging and lumbering.....	297	250,511.83	5,851	4,975	760	77	39	19,700	2,336	
Packing-houses.....	137	137,397.70	3,680	3,451	150	13	16	26,496	2,642	
All others.....	1,350	1,444,841.46	18,968	12,000	4,726	2,146	76	14,065	1,314	
<b>Total Class 7.....</b>	<b>1,839</b>	<b>\$1,906,568.55</b>	<b>31,118</b>	<b>12,000</b>	<b>15,605</b>	<b>3,245</b>	<b>166</b>	<b>102</b>	<b>17,013</b>	<b>1,632</b>
<b>Totals all classes.....</b>	<b>13,420</b>	<b>\$17,704,724.99</b>	<b>505,677</b>	<b>318,000</b>	<b>144,615</b>	<b>37,687</b>	<b>3,143</b>	<b>2,232</b>	<b>37,680</b>	<b>2,860</b>

\*360 days of eight hours each. †One case permanent disability included.

NOTE—In accordance with recommendations of Committee on Statistics and Compensation Cost of the International Association of Industrial Accident Boards and Commissions, each death and permanent total disability case is considered equivalent to loss of 6,000 working days, and each per cent permanent partial disability the loss of 60 days. The actual time lost is shown for temporary disabilities.

Class 1 - Agriculture, Forestry, Fishing and Hunting	329	\$1,143,113.18	17,381	12,000	2,000	172	84	3,001	3,001	
Class 2 - Manufacturing, Mining and Quarrying	391	\$1,411,510.31	52,046	12,000	2,000	1,122	279	58,014	7,919	
Class 3 - Transportation and Communications	9,375	\$10,321,610.60	321,085	120,000	80,314	13,300	3,131	1,102	44,431	5,784
Class 4 - Wholesale and Retail Trade	401	\$1,111,932.32	2,080	1,000	210	25	14	6,052	591	
Class 5 - Services	609	\$1,811,000.92	43,304	24,000	19,000	3,170	325	193	70,028	5,092
Class 6 - Government	121	\$10,041.93	1,200	1,000	511	117	39	12,001	286	
Class 7 - All other classes	70	\$0,841.04	33	1,000	54	30	10	1,001	23	
<b>Total</b>	<b>13,420</b>	<b>\$17,704,724.99</b>	<b>505,677</b>	<b>318,000</b>	<b>144,615</b>	<b>37,687</b>	<b>3,143</b>	<b>2,232</b>	<b>37,680</b>	<b>2,860</b>

LARGE NO 3  
 REPRODUCED BY THE BUREAU OF STATISTICS  
 U.S. GOVERNMENT PRINTING OFFICE: 1917

TABLE No. 7  
Severity of Injuries by Industries and Extent of Disability  
Fifth Fiscal Year, July 1, 1917-June 30, 1918

Industry	*Number full-time workers	Pay-roll exposure	Days lost due to—						Rates	
			Total	Death	Permanent partial disability	Temporary disability			Days lost per 1,000 full-time workers	Days lost per \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Classes 1 and 2—Mining and Ore Reduction—</i>										
Copper mining.....	1,161	\$1,954,413.14	42,863	18,000	20,312	4,025	331	195	36,916	2,193
Gold and silver mining.....	2,806	4,990,368.44	149,611	102,000	35,049	10,600	1,356	606	53,318	2,998
Miscellaneous metal mining.....	426	700,907.63	17,985	12,000	4,620	1,156	128	81	42,218	2,566
Mining, nonmetals.....	88	122,147.14	5,449		5,023	403		12	61,920	4,463
Total mining.....	4,481	\$7,767,836.35	215,908	132,000	65,004	16,184	1,827	893	48,183	2,780
Ore milling, moist way.....	782	\$1,293,873.16	43,316	24,000	17,514	1,563	152	87	55,391	3,347
Plaster milling.....	49	70,841.34	52			26	26		1,061	73
Smelting.....	137	312,341.83	1,836		1,095	551	114	76	13,401	688
Total ore reduction.....	968	\$1,677,056.33	45,204	24,000	18,609	2,140	292	163	46,698	2,695
All other, Classes 1 and 2.....	494	\$777,053.38	2,980		2,301	576	52	51	6,032	384
Total Classes 1 and 2.....	5,943	\$10,221,946.06	264,092	156,000	85,914	18,900	2,171	1,107	44,437	2,684
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground mining (Cav. system).....	394	\$741,210.31	27,046	18,000	7,079	1,155	299	513	68,644	3,649
Open pit, steam shovel.....	638	971,143.79	1,334		644	476	105	105	2,091	137
Smelting.....	1,024	1,682,799.48	3,003		2,398	406	135	64	2,933	178
Crushing and concentration.....	783	1,255,555.38	25,128	18,000	6,254	729	83	62	32,091	2,001
Surface, general and clerical.....	162	296,518.06	16,007	6,000	8,332	1,458	152	65	93,064	5,398
Total Class 3.....	3,001	\$4,947,227.02	72,518	42,000	24,707	4,224	778	909	24,084	1,466
<i>Class 4—Railroads—Total Class 4.....</i>	364	\$484,976.64	809			733	34	42	2,223	167
<i>Class 5—Public Utilities—Total Class 5.....</i>	484	\$473,119.32	388		161	175	40	12	802	82
<i>Class 6—Municipal—Total Class 6.....</i>	1,464	\$1,774,804.32	19,621	18,000	926	663	12	20	13,393	1,105
<i>Class 7—Miscellaneous—</i>										
Construction, building.....	82	\$119,619.61	1,329		999	289	26	15	16,207	1,071

Logging and lumbering.....	207	272,673.06	2,721	12,000	1,853	7,941	53	41	13,145	996
Packing-houses.....	172	200,636.06	14,882	6,000	2,380	409	51	42	86,523	7,418
All others.....	1,263	1,549,518.52	11,211	6,000	3,482	1,394	149	92	8,947	723
<b>Total Class 7.....</b>	<b>1,714</b>	<b>\$2,142,447.29</b>	<b>30,143</b>	<b>18,000</b>	<b>8,714</b>	<b>10,033</b>	<b>279</b>	<b>190</b>	<b>17,586</b>	<b>1,407</b>
<b>Totals all classes.....</b>	<b>12,970</b>	<b>\$20,044,521.25</b>	<b>387,571</b>	<b>234,000</b>	<b>120,422</b>	<b>34,728</b>	<b>3,314</b>	<b>2,180</b>	<b>29,857</b>	<b>1,934</b>

\* 360 days of eight hours each.

NOTE—In accordance with recommendations of Committee on Statistics and Compensation Cost of the International Association of Industrial Accident Boards and Commissions, each death and permanent total disability case is considered equivalent to the loss of 6,000 working days, and each per cent permanent partial disability the loss of 60 days. The actual time lost is shown for temporary disabilities.

CLASS	NO. OF CASES	AMOUNT PAID	NO. OF DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS	NO. OF WORKING DAYS
Logging and lumbering.....	207	272,673.06	2,721	12,000	1,853	7,941	53	41	13,145	996
Packing-houses.....	172	200,636.06	14,882	6,000	2,380	409	51	42	86,523	7,418
All others.....	1,263	1,549,518.52	11,211	6,000	3,482	1,394	149	92	8,947	723
<b>Total Class 7.....</b>	<b>1,714</b>	<b>\$2,142,447.29</b>	<b>30,143</b>	<b>18,000</b>	<b>8,714</b>	<b>10,033</b>	<b>279</b>	<b>190</b>	<b>17,586</b>	<b>1,407</b>
<b>Totals all classes.....</b>	<b>12,970</b>	<b>\$20,044,521.25</b>	<b>387,571</b>	<b>234,000</b>	<b>120,422</b>	<b>34,728</b>	<b>3,314</b>	<b>2,180</b>	<b>29,857</b>	<b>1,934</b>

**EXPERIENCE OF ACCIDENT BENEFIT FUND**  
**Twelve Months from July 1, 1917, to June 30, 1918**

Classes	No. contributors	No. full-time workers	Pay-roll exposed	Earned premium	Total benefits	No. cases	Rate of accident benefit cost		
							Per case	Per \$100 pay-roll	Per full-time worker per year
<i>Classes 1 and 2—Mining and ore reduction</i> .....	109	376	\$611,511.49	\$13,553.90	\$4,630.65	68	\$68.10	\$0.757	\$12.31
<i>Class 5—Public utilities</i> .....	12	57	\$72,107.01	\$661.01	\$90.50	2	\$45.25	\$0.130	\$1.59
<i>Class 6—Municipal</i> .....	56	1,464	\$1,774,804.92	\$6,345.12	\$1,800.36	30	\$60.01	\$0.100	\$1.23
<i>Class 7—Miscellaneous—</i>									
Auto dealers, auto stages .....	15	23	\$34,845.26	\$308.53	\$51.50	4	\$12.88	\$0.148	\$2.24
Contractors .....	32	61	90,092.78	1,798.39	345.00	6	57.50	.380	5.66
Hotels, saloons, restaurants .....	11	68	64,975.26	293.66	64.50	3	21.50	.100	.95
Laundries .....	1	6	5,029.33	22.64	-----	0	-----	-----	-----
Miscellaneous manufacturing .....	12	69	104,109.53	1,001.45	294.60	7	42.08	.283	4.27
Packing-houses .....	1	138	157,929.98	1,976.28	1,795.95	60	29.93	1.137	13.01
Planing-mills .....	2	24	32,242.20	875.69	101.00	4	25.25	.313	4.21
Printing .....	5	20	30,436.50	97.58	-----	0	-----	-----	-----
Stores, mercantile .....	63	230	279,404.43	1,837.06	365.25	12	30.44	.131	1.59
Teaming .....	6	24	40,743.88	323.70	239.25	4	59.81	.587	9.96
Total Class 7 .....	148	663	\$839,809.15	*\$8,534.98	\$3,257.05	100	\$32.57	\$0.388	\$4.91
Totals all classes .....	325	2,560	\$3,298,232.57	\$29,095.01	\$9,778.56	200	\$48.89	\$0.272	\$3.51

\*Differs from Auditor's report by amount of earned premiums taken between date of Auditor's report and January 1, 1919.

**CONDENSED CUMULATIVE STATEMENT STATE INSURANCE FUND**  
**Experience by Classes**  
**For sixty-six months, July 1, 1913-December 31, 1918**

Class	Premium income total	Total compensation	Reserve and administra- tion expense	Balances
1. Mining.....	\$1,019,164.86	\$809,908.64	\$151,196.03	\$58,060.19 Surplus.
2. Ore reduction.....	139,471.52	143,891.29	19,828.79	24,248.56 Deficit.
3. Nevada Consolidated Copper Company.....	355,194.81	271,048.47	51,942.42	32,203.92 Surplus.
4. Railroads.....	42,988.85	29,611.62	6,616.24	6,760.99 Surplus.
5. Public utilities.....	41,857.17	15,517.26	6,448.59	19,891.32 Surplus.
6. State, counties, schools, etc.....	60,216.65	41,439.27	9,507.66	9,269.72 Surplus.
7. Miscellaneous.....	135,643.94	124,359.81	20,083.82	8,799.69 Deficit.
	<b>\$1,794,537.80</b>	<b>\$1,435,776.36</b>	<b>\$265,623.55</b>	<b>\$93,137.89 Surplus.</b>
				<b>54,552.09 Interest and discount.</b>
				<b>\$147,689.98 Net surplus.</b>

**GEO. K. EDLER**

**CERTIFIED PUBLIC ACCOUNTANT**

**RENO, NEVADA**

**December 1, 1918.**

**HON. EMMET D. BOYLE,**  
**HON. GEO. B. THATCHER,**  
**HON. A. J. STINSON,**

*Industrial Commission Board, State of Nevada, Carson City.*

GENTLEMEN: In accordance with my appointment by your board, I have audited the accounts of the Nevada Industrial Commission for the year ending June 30, 1918. This audit, in connection with those previously made by me, makes a complete audit of the accounts from July 1, 1913, the date of the organization of the Commission, to June 30, 1918.

I submit herewith, as a part of this report, statements designated as Exhibits Nos. 1 to 6, and Schedules 1 and 2, which follow. I certify that they are correct and in accordance with the accounts of the Commission. All receipts are accounted for and disbursements are evidenced by proper vouchers and correct accounting has been made.

Cash balances have been verified and securities owned by the State Insurance Fund are found to be in the hands of the State Treasurer.

Respectfully submitted,

**GEO. K. EDLER,**

*Certified Public Accountant.*

## Exhibit No. 1

## NEVADA INDUSTRIAL COMMISSION

## STATE INSURANCE FUND

## Receipts and Disbursements—July 1, 1913 to June 30, 1918

RECEIPTS	To June 30, 1917	Year ending June 30, 1918	Totals	Total
Premiums collected .....	\$1,104,910.59	\$518,217.44	\$1,623,128.03	
Interest .....	4,323.05	14,750.57	19,073.62	
	<u>\$1,109,233.64</u>	<u>\$532,968.01</u>		\$1,642,201.65
<b>DISBURSEMENTS</b>				
Compensation paid .....	\$551,607.33	\$274,273.13	\$825,880.46	
Administration expenses .....	124,975.52	31,278.23	159,253.75	
Furniture and fixtures .....	5,162.57	4,025.78	9,188.35	
	<u>\$681,745.42</u>	<u>\$312,577.14</u>		994,322.56
Balance in fund, June 30, 1918 .....				\$647,879.09
DISTRIBUTED AS BELOW				
Cash (see Schedule No. 1) .....			\$125,598.97	
Investments (see Schedule No. 2) .....			522,280.12	
				\$647,879.09

## Exhibit No. 2

## NEVADA INDUSTRIAL COMMISSION

## STATE INSURANCE FUND

## Assets and Liabilities—June 30, 1918

ASSETS	
Cash (see Schedule No. 1) .....	\$125,598.97
Investments (see Schedule No. 2) .....	522,280.12
Accrued interest .....	8,439.83
Furniture and fixtures .....	\$9,188.35
Less depreciation .....	<u>2,694.71</u>
	6,493.64
Total assets .....	\$662,812.56
LIABILITIES	
Reserve for pensions allowed .....	\$243,976.02
Reserve for liability account of pending claims, estimated .....	151,622.69
Reserve fund .....	86,691.57
Premiums paid in advance .....	18,933.50
Unclaimed vouchers .....	<u>1,666.58</u>
Total liabilities .....	502,890.36
Assets in excess of liabilities .....	\$159,922.20

## Exhibit No. 3

## NEVADA INDUSTRIAL COMMISSION

## STATE ACCIDENT BENEFIT FUND

## Receipts and Disbursements to June 30, 1918

RECEIPTS		
Premium collections.....		\$29,654.13
DISBURSEMENTS		
Benefits paid.....	\$8,492.96	
Administration expenses.....	2,611.12	
Total disbursements.....		11,103.98
Cash balance, June 30, 1918.....		\$18,550.15

## Exhibit No. 4

## NEVADA INDUSTRIAL COMMISSION

## STATE ACCIDENT BENEFIT FUND

## Assets and Liabilities—June 30, 1918

ASSETS		
Cash (see Schedule No. 1).....		\$18,550.15
LIABILITIES		
Reserve for liability account of pending claims, estimated.....	\$1,285.70	
Premiums paid in advance.....	1,018.93	
Total liabilities.....		2,304.63
Assets in excess of liabilities.....		\$16,245.52

## Exhibit No. 5

**NEVADA INDUSTRIAL COMMISSION**  
**RESULT OF OPERATIONS—STATE INSURANCE FUND**  
**Sixty Months—July 1, 1913, to June 30, 1918**

Class	Premiums earned	Reserve fund	Net premiums	Compensation paid	Unpaid pension awards	Liability account pending claims	Total compensation	Administration	Total compensation and administration	Deficit	Surplus	
1. Mining .....	\$922,721.00	\$49,431.15	\$873,289.85	\$490,521.58	\$130,033.84	\$83,238.89	\$703,794.31	\$93,151.68	\$796,945.99		\$76,343.86	
2. Ore reduction .....	119,918.18	5,843.82	114,074.36	82,910.00	18,988.10	15,377.29	117,215.39	12,106.09	129,321.48	\$15,247.12		
3. Nevada Con. Copper Co. ....	307,292.96	16,298.32	290,994.64	149,106.66	45,758.05	32,503.26	227,187.97	31,022.22	258,190.19		32,804.45	
4. Railroads .....	38,562.90	2,418.43	36,144.47	16,657.64	6,078.48	320.33	23,056.45	3,893.04	26,949.49		9,194.98	
5. Public utilities .....	37,967.77	2,387.22	35,580.55	9,849.88	4,803.62		14,653.50	3,832.96	18,486.46		17,094.09	
6. State, counties, cities, schools .....	55,663.06	3,487.50	52,175.56	12,370.11	15,553.79	11,687.97	39,611.87	5,619.34	45,231.21		6,944.35	
7. Miscellaneous .....	122,068.66	6,825.13	115,243.53	66,131.17	22,760.14	8,754.95	97,646.26	12,323.13	109,969.39		5,274.14	
Totals .....	\$1,604,194.53	\$86,691.57	\$1,517,502.96	\$827,547.04	\$243,976.02	\$151,622.69	\$1,223,145.75	\$161,948.46	\$1,385,094.21	\$15,247.12	\$147,655.87	
											15,247.12	
											Surplus .....	\$132,408.75
											Interest earned .....	27,513.45
											Total surplus .....	\$159,922.20

Administration is 10.095% of premiums earned.

**Exhibit No. 6**  
**NEVADA INDUSTRIAL COMMISSION**  
**STATE ACCIDENT BENEFIT FUND—RESULT OF OPERATIONS**  
**Twelve Months—July 1, 1917, to June 30, 1918**

Class	Premiums earned	Benefits paid	Liability account pending claims	Total benefits	Administration	Total benefits and administration	Surplus
1. Mining	\$12,077.71	\$3,107.70	\$1,006.45	\$4,113.15	\$1,101.29	\$5,214.44	\$6,863.27
2. Ore reduction	1,476.19	420.50	97.00	517.50	134.59	652.09	824.10
3. Nevada Consolidated Copper Company							
4. Railroads							
5. Public utilities	661.01	90.50		90.50	60.26	150.76	510.25
6. State, counties, cities and schools	6,345.12	1,714.61	85.75	1,800.36	578.62	2,378.98	3,966.14
7. Miscellaneous	8,075.17	3,159.55	97.50	3,257.05	736.36	3,993.41	4,081.76
Totals	\$28,635.20	\$8,492.86	\$1,285.70	\$9,778.56	\$2,611.12	\$12,389.68	\$16,245.52
Total surplus							\$16,245.52

Administration is 9.12% of premiums earned.

## Schedule No. 1

## NEVADA INDUSTRIAL COMMISSION

## CASH

June 30, 1918

State Treasurer .....	\$9,069.51	
Carson Valley Bank.....	26,579.61	
Auditor's petty cash.....	1,000.00	
Special Deposits:		
Farmers' Bank of Carson Valley, Minden.....	\$32,500.00	
Carson Valley Bank, Carson City .....	55,000.00	
Copper National Bank, Ely.....	10,000.00	
Scheeline Banking and Trust Company, Reno.....	10,000.00	
	107,500.00	
		\$144,149.12
CASH RECONCILEMENT		
State Insurance Fund.....	\$125,598.97	
State Accident Benefit Fund.....	18,550.15	
		\$144,149.12

## Schedule No. 2

## NEVADA INDUSTRIAL COMMISSION

## STATE INSURANCE FUND

Investments—June 30, 1918

White Pine County 6% Lund School District bonds (par value \$6,600) .....	\$6,600.00
Massachusetts State 3½% bonds (par value, \$50,000) .....	47,515.94
Humboldt County 5½% bonds (par value, \$110,000) .....	110,000.00
California State 4% bonds (par value, \$25,000) .....	25,137.97
California State Highway 4% bonds (par value, \$25,000) .....	25,435.87
Mississippi State 4¼% bonds (par value, \$25,000) .....	25,616.70
Maryland State 4% bonds (par value, \$25,000) .....	25,413.32
Douglas County 5% bonds (par value, \$1,500) .....	1,500.00
Cuyahoga County, Ohio, 4½% bonds (par value, \$25,000) .....	25,810.32
Washoe County 5% bonds (par value, \$1,000) .....	1,000.00
U. S. Liberty Loan 4% bonds (par value, \$103,250)* .....	103,250.00
U. S. Treasury certificates of indebtedness (\$125,000) .....	125,000.00
Total .....	\$522,280.12

\*Later converted into 4½% bonds.