

STATE OF NEVADA

BIENNIAL REPORT

OF THE

Nevada Industrial Commission

Reviewing the Administration of the Nevada Industrial Insurance Act
for Period—July 1, 1920, to June 30, 1922



CARSON CITY, NEVADA

STATE PRINTING OFFICE : : JOE FARNSWORTH, SUPERINTENDENT

1923

LETTER OF TRANSMITTAL

CARSON CITY, NEVADA, January, 1923.

HON. JAMES G. SCRUGHAM, *Governor of Nevada and Chairman of the Nevada Industrial Commission Board, Carson City, Nevada.*

DEAR SIR: We have the honor to report herewith upon the administration of the Nevada Industrial Insurance Act for the period of the eighth and ninth fiscal years, July 1, 1920, to June 30, 1922, inclusive.

Respectfully,

GEO. D. SMITH, *Chairman,*
JOHN M. GRAY, *Commissioner,*
FRANK W. INGRAM, *Commissioner,*
Nevada Industrial Commission.

REPORT OF NEVADA INDUSTRIAL COMMISSION

The experience of the Nevada Industrial Commission in the administration of the workmen's compensation act of Nevada for the biennium ended June 30, 1922, is summarized in the subjoined tables following the form used in previous reports, while the fiscal condition of the State Insurance and Accident Benefit Funds is shown in the appended report of the recent audit of these funds made at the direction of the Industrial Commission Board.

In the nine years which have lapsed since its creation, the Nevada Industrial Commission has collected over \$3,000,000 in premiums and \$155,065 as interest on investments, of which \$2,355,431.59 has been paid or awarded as compensation and in medical treatment of injured employees and their dependents; \$294,117.62 has been expended for administration; \$224,698.60 has been returned to contributors, leaving in addition to a \$100,000 reserve fund for catastrophe, a surplus of \$184,594.18. The operations of the department are conducted with practically no expense to the State, and with the minimum expenditure upon administration consistent with expeditious handling of claims and premium collections.

The data pertaining to compensation cost of accidents for each fiscal year comprising tables 1 and 2 furnish an interesting record of industrial conditions in the State. The effects of the recent depression are observed in the reduction in total numbers of contributors from 948 in 1920, to 800 in 1922; in the decrease in total annual pay-roll reported to the Commission from \$18,837,809 to \$13,504,231 and in the number of employees covered from 10,610 to 8,899 for the same period. Practically all of the decrease was experienced in the mining industry—not only in mines producing copper and miscellaneous metals, operations of which were being curtailed at the close of the last biennium, but also in gold and silver mining. The only division of the mining industry to show an increase was in the nonmetals, principally gypsum, due to increased building operations on the coast consuming an unusual amount of their product.

A noteworthy increase in the number of ranchers contributing to the fund is also shown. The number of contributors, amount of pay-roll and number of employees covered has doubled each year, and it is believed that the time will not be far distant when the benefits of the act will be compulsory upon the farming industry. The comparative hazardous nature of this employment is not generally known or it would not have been excepted from the provisions of the statute at this time.

COMPENSATION

The procedure followed by the Commission for the determination of respective rights to compensation is entirely informal, and calculated to quickly furnish injured workmen with the compensation due them. The majority of claim records consist of a brief correspondence—employer's report of the accident, injured workman's claim for compensation and attending physician's initial and subsequent medical reports. It is only in cases of permanent partial disability requiring

rating, or cases of a doubtful nature, that personal appearance before the Commission or its representative is necessary.

Each year has shown a reduction in the number of fatal cases occurring in the industries of the State within the purview of the statute. In the year ended June 30, 1922, however, three cases of permanent total disability due to explosives were experienced. The allowance of \$30 per month awarded in such cases for an attendant in addition to the monthly pension of \$60 for life is believed to be sufficient to meet the needs of these unfortunates, and remove the necessity of their becoming public charges.

Three of the pensions granted widows for a limited period under the provisions of the original act have now elapsed. It is believed that the beneficiaries were able to accommodate themselves to their changed status with the aid of the monthly payment awarded them. The monthly payments for life now awarded widows give assurance of a moderate comfort for the future, though if present economic conditions continue the amount of these monthly payments should be increased.

In the settlement of permanent partial disability cases, lump-sum awards are usually expected and freely granted where good reason therefor is shown, especially where the nature of the injury does not prevent the injured person from returning to former employment. In the more severe injuries, lump-sum settlements probably fail to accomplish the purpose of tiding the beneficiary over the period of readjustment. Every effort is made to interest such cases in the opportunities offered by the rehabilitation department, frequently with good result.

The nature of the injuries and the amount of compensation incurred therefor for each of the years reviewed herein was:

Nature of injuries	Eighth fiscal year July 1, 1920-June 30, 1921		Ninth fiscal year July 1, 1921-June 30, 1922	
	No. cases	Compensation	No. cases	Compensation
Temporary injuries	1,137	\$44,662.32	1,261	\$51,429.84
Permanent injuries	30	91,169.64	116	94,946.69
Fatal injuries, including permanent total	20	48,760.16	*24	105,204.34
Funeral benefits		2,157.95		2,447.81
Totals	1,247	\$186,750.07	1,401	\$254,028.68

*3 Permanent total.

CAUSES OF SUSPENSION AND REJECTION

Cause	No. cases eighth fiscal year				No. cases ninth fiscal year			
	Total No.	Extent of disability			Total No.	Extent of disability		
		Temporary total	Permanent partial	Fatal		Temporary total	Permanent partial	Fatal
Disability under 8 days	52	52			51	51		
Employer not a contributor	8	7	1		8	8		
Proof injury incomplete	6	6			4	4		
Disease, not injury	1	1			1			1
Claim not filed within statutory time	1		1		1		1	
Not by accident in course of employment	10	9		1	5	5		
No known dependents	7			7	2			2
Insufficient proof of dependency	1			1				
Other causes	4	4			1	1		
Total cases suspended or rejected	90	79	2	9	73	69	1	3

COMPARATIVE STATE OF CONDITION OF STATE INSURANCE FUND

	48 months to June 30, 1917	12 months to June 30, 1918	12 months to June 30, 1919	12 months to June 30, 1920	12 months to June 30, 1921	12 months to June 30, 1922
Total number of contributors for period	1,301	887	798	904	944	800
Average number of employees	12,358	12,981	10,495	10,610	9,353	8,899
Payroll exposure	\$46,272,389.97	\$20,044,521.25	\$17,572,017.46	\$18,837,809.61	\$17,332,601.98	\$13,504,231.22
Earned premiums	\$1,152,086.32	\$455,438.33	\$330,191.58	\$338,183.50	\$293,305.26	\$256,739.15
Compensation paid, awarded or estimated due for period	\$364,152.91	\$316,277.49	\$266,152.94	\$272,337.29	\$186,750.07	\$254,028.68
Number of claims filed for period	3,202	1,300	846	784	767	894
Administrative expense	\$126,524.29	\$35,424.17	\$31,935.30	\$34,060.86	\$33,044.12	\$30,485.26
Ratio administrative expense to premium income	10.55%	7.83%	9.67%	10.01%	10.22%	10.37%
Total surplus, including catastrophe reserve	\$138,662.67	\$246,613.77	\$248,937.67	\$198,686.39	\$128,081.70	\$130,704.17
Amount of investment at end of period	\$273,483.23	\$629,750.12	\$729,744.71	\$701,061.24	\$777,719.30	\$789,326.50
Interest	\$7,085.19	\$18,682.84	\$29,691.46	\$30,167.19	\$36,904.68	\$38,731.89
Average rate of interest earned	3.675%	3.955%	4.243%	4.552%	4.745%	4.906%

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

ACCIDENT BENEFITS

The experience of the Accident Benefit Fund has continued favorable during the past two years, particularly in Class 1, Mining, the operations of which are responsible for the greater part of the surplus of \$53,890.01 now accumulated. Effective July 1, 1922, the Accident Benefit premium rate for mining was reduced to one per cent of the total pay-roll, and applying to all contributors irrespective of the distance from the nearest point where medical treatment is available. This fund is charged with the cost of transportation of injured workmen to the nearest place of proper treatment which has absorbed all of the contributions of some of these operators. It may, therefore, be necessary to establish a base rate for accident benefits applicable to contributors located within one mile of medical treatment, with a graduated additional charge for each additional mile.

ADMINISTRATIVE EXPENSE

A detailed statement of the expenses of the Commission for each year of the biennium is shown in Exhibit 2 of the auditor's report appended hereto. These expenditures are made from premiums received from contributors to the State Insurance and Accident Benefit Funds. Except for office space furnished at the Capitol, and the privilege of having printing done at the State Printing Office upon stationery furnished by the Commission, the State has nothing to provide in the way of funds for the support of the department. It is frequently argued that since this function of the government of the State relieves the courts of harassing personal injury cases and mitigates the demands upon charitable institutions for the support of indigents resulting from personal injuries, it would be entirely proper to pay the entire cost of administration from the State Treasury.

There have been no changes in personnel in the department in the past two years, and few changes in the clerical forces since the creation of the Commission. The office is regarded as strictly nonpartisan and has been so conducted in the belief that the effectiveness of the work can only be maintained by adherence to an unbiased attitude, uninfluenced by political considerations.

INVESTMENTS

Additional investments in bonds to the amount of \$71,272.12 have been made with the funds held by the Commission to secure the payment of compensation awarded and to provide a reserve fund for any future catastrophe. The total value of loans and investments is now \$772,353.36, interest income from which more than equals in amount the total expenses of the Commission. The new securities comprise additional bonds of the city of Reno, Mineral County power, and Lincoln County school bonds.

There has been no change in the amount or location of the secured time deposits kept with the banks of the State.

Detail of loans and investments is shown in Exhibit 5 of the auditor's report of this pamphlet.

LITIGATION

Alfred Dahlquist Case—On appeal involving the question of common-law marriage, and the right to present a different state of facts in the District Court to that submitted for consideration by the Commission, the decision of the Fifth Judicial District Court was sustained by the Supreme Court on May 4, 1922, 46 Nevada ..., 206 Pac. 197. The Supreme Court in affirming the decision of the District Court declared that the action in the lower court was an original proceeding and not by way of appeal from the decision of the Commission, and that the claimant was entitled to set up a new and different theory of recovery than that upon which the Commission based its opinion; confirming, however, the findings of the Commission that marriage subsequent to injury does not entitle a widow to compensation.

H. D. Virden Case—The findings of the Commission that the provisions of Chapter 161, Statutes of Nevada, 1921, granting an additional allowance for an attendant in cases of permanent total disability was not retroactive but prospective in its effect was upheld by the Supreme Court in reversing the decision of the Second Judicial District Court in this case, decided November 6, 1922, 47 Nevada ..., 209 Pac. p. 129.

George R. Miller—Now pending in the District Court, involves a question of fact whether death occurring in 1919 from influenza-pneumonia according to the attending physician's report resulted from a serious injury involving tuberculosis of an organ immediately following an accident in the course of employment in 1915, or from natural causes.

John Poznanovich—Pending in the Fifth Judicial District Court, likewise involves a question of fact whether death resulting from tuberculosis eighteen months after an injury to the chest was due to injury or to natural causes, and also whether compensation can pass to creditors and a personal representative, none of whom were dependent upon decedent in his lifetime.

CONCLUSION

We believe after years of experience with the statute that the present administration is ideally suited to Nevada conditions, and that the scale of benefits actually paid injured workmen—practically all cases receive the maximum rate set forth in the Act—compares favorably with that of any State in the Union. Should amendments be proposed in the next legislative session, we respectfully suggest the inclusion of the recommendation for amendments contained in our previous report, together with amendment of section 27 to provide compensation from the date of injury where a disability extends seven days or longer.

TABLE
Compensation Cost of Accidents of Eighth

Industry	No. contributors	No. full-time workers	Pay-roll exposure	Premiums
Class 1 and 2—Mining and Ore Reduction—				
Copper.....	15	83	\$183,786.20	\$4,594.55
Gold and silver.....	345	2,089	4,706,452.40	117,661.31
Miscellaneous.....	16	98	207,677.50	5,189.44
Nonmetal.....	16	231	436,327.22	10,908.18
Total mining.....	392	2,481	\$5,534,143.32	\$138,353.48
Ore milling, moist way.....	65	313	\$688,956.92	\$15,501.53
Plaster mills.....	5	102	196,542.43	2,798.14
Smelting.....	2	9	18,835.25	376.71
Total ore reduction.....	72	424	\$894,334.60	\$18,676.38
Construction, mine and mill.....	117	117	\$266,064.20	\$8,647.09
Clerical, office.....	109	109	239,847.91	595.87
Commissary.....	84	84	124,000.25	496.00
Assaying.....	36	36	73,553.79	1,103.81
Total, Classes 1 and 2.....	464	3,351	\$7,130,444.07	\$167,872.13
Class 3—Nevada Consolidated Copper Co.—				
Underground.....	1	139	\$272,384.88	\$6,809.62
Open pit, steam shovel.....	1	320	665,229.47	14,130.72
Smelting.....	466	466	876,337.35	13,145.06
Crushing and concentrating.....	300	300	606,768.93	4,560.77
Clerical.....	115	115	208,388.15	521.00
Total, Class 3.....	2	1,340	\$2,529,118.78	\$39,157.17
Class 4—Railroads—Total.....				
	7	296	\$508,017.04	\$8,359.49
Class 5—Utilities—				
Electric light and power.....	13	171	\$252,012.94	\$4,312.26
Telephone and telegraph.....	9	186	186,425.09	1,592.92
Water-works.....	6	69	107,645.48	803.30
Gas-works.....	2	19	30,088.37	300.88
Total, Class 5.....	30	445	\$576,171.88	\$7,009.36
Class 6—State and Municipal—				
Clerical, including schools and University.....	37	1,345	\$2,043,330.04	\$3,987.54
Peace officers, paid firemen, Asylum, etc.....	6	225	698,903.13	5,450.01
Road construction.....	49	391	700,011.48	15,166.42
All other.....	7	223	292,757.42	1,903.29
Total, Class 6.....	99	2,184	\$3,635,002.07	\$26,497.26
Class 7—Miscellaneous—				
Auto, garage, stage lines.....	29	119	\$253,618.38	\$2,594.91
Brewing, bottling, ice manufacturing.....	2	15	21,160.55	151.81
Coal, wood, fuel.....	5	48	107,273.10	2,542.52
Construction, building.....	30	72	169,063.96	4,090.38
Steam railroad.....	4	34	65,482.71	2,348.87
Creameries and dairies.....	8	50	75,854.62	647.25
Flour milling.....	6	26	45,577.28	514.19
Foundries, machine shops.....	5	52	95,914.28	1,010.25
Hotels, saloons, restaurants.....	15	162	205,405.66	1,147.16
Laundries.....	30	126	148,189.54	1,312.48
Logging, lumbering, planing mills.....	4	196	333,036.36	10,978.87
Lumber yard, no machinery.....	2	4	6,401.27	127.26
Oil-well drilling.....	16	12	41,018.43	953.90
Packing-houses.....	3	166	227,688.48	3,421.24
Printing.....	6	56	102,461.63	471.31
Stores, mercantile, meat market, bakery.....	49	205	357,570.35	1,978.63
Teaming and transfer.....	11	35	68,353.79	989.51
Ranching.....	20	86	119,696.45	1,202.42
All other.....	57	273	515,081.30	7,926.89
Total, Class 7.....	302	1,737	\$2,958,848.14	\$44,409.85
Total, all classes.....	904	9,353	\$17,332,601.98	\$293,305.26

No. 1

Fiscal Year July 1, 1920, to June 30, 1921

All cases	Compensation				Rates compensation cost		
	Deaths	Permanent partial		Temporary disability only	Total No. compensatory cases	Average per case	Average per \$100 pay-roll
		Temporary total with	Permanent partial				
\$523.50				\$523.50	8	\$65.44	\$0.285
\$3,294.12	\$16,993.93	\$13,309.05	\$32,170.79	\$21,820.35	318	261.93	1.800
7,825.72	122.45	1,558.50	3,379.67	2,285.10	29	273.34	3.329
7,510.65		2,347.96	3,733.65	1,429.05	29	258.98	1.721
\$98,663.99	\$16,116.38	\$17,215.50	\$39,284.11	\$26,038.00	384	\$256.91	\$1.782
\$10,881.03	\$9,257.73		\$70.00	\$1,553.30	22	\$494.54	\$1.579
58.80				58.80	1	58.80	.031
292.80				292.80	1	292.80	1.554
\$11,232.63	\$9,257.73		\$70.00	\$1,904.90	24	\$468.02	\$1.256
\$1,277.95		\$423.60	\$685.15	\$169.20	4	\$319.49	\$0.481
\$111,164.57	\$25,374.11	\$17,639.10	\$40,039.26	\$28,112.10	412	\$269.81	\$1.559
\$10,291.65		\$2,797.40	\$5,368.30	\$2,125.95	51	\$201.79	\$3.778
2,698.00	\$125.00	776.55	1,174.20	622.25	19	142.00	.477
3,183.20		712.45	1,441.25	1,029.50	17	187.25	.363
6,368.70		1,418.95	4,350.35	599.40	13	489.90	1.050
\$22,541.55	\$125.00	\$5,705.35	\$12,334.10	\$4,377.10	100	\$225.41	\$0.891
\$3,019.02		\$522.15	\$1,950.55	\$546.32	13	\$232.43	\$0.600
\$5,584.35	\$4,146.75	\$216.00	\$630.55	\$591.05	10	\$584.43	\$2.216
177.65				177.65	1	177.65	.165
270.40				270.40	3	90.13	.899
\$6,082.40	\$4,146.75	\$216.00	\$630.55	\$1,039.10	14	\$430.88	\$1.047
\$372.00		\$30.00	\$270.00	\$72.00	2	\$186.00	\$0.113
9,422.60	\$8,709.70	275.25	268.50	169.15	6	1,570.43	1.573
11,598.93	5,757.20	371.95	1,315.03	4,154.75	39	297.41	1.657
228.90				228.90	4	57.22	.078
\$21,622.43	\$14,466.90	\$677.20	\$1,853.53	\$4,624.80	51	\$423.97	\$0.595
\$789.15			\$475.00	\$264.15	3	\$246.38	\$0.291
538.60				538.60	3	179.53	2.545
184.65				184.65	2	92.33	.171
2,441.55		\$589.25	815.55	1,036.75	13	187.81	1.445
47.85				47.85	1	47.85	.073
123.65				123.65	3	41.22	.163
138.60				138.60	3	46.20	.144
447.35				447.35	4	111.84	.218
74.40				74.40	1	74.40	.050
6,791.65	\$6,180.35			611.30	9	743.52	2.039
255.85				255.85	3	85.28	3.992
12.00				12.00	1	12.00	.029
169.75				169.75	5	33.95	.075
674.85		85.00	588.85	674.85	1	674.85	.658
2,133.20		820.00	900.00	413.20	7	304.74	.591
2,089.80		1,210.00	690.00	189.80	4	522.45	3.057
1,212.35	625.00			587.35	6	202.06	1.013
4,294.85		1,002.20	2,425.00	867.65	19	226.05	.833
\$22,370.10	\$6,805.35	\$3,707.45	\$5,894.40	\$5,962.90	88	\$254.20	\$0.756
\$186,750.07	\$50,918.11	\$28,467.25	\$62,702.39	\$44,662.32	678	\$275.29	\$1.077

TABLE
Compensation Cost of Accidents of Ninth

Industry	No. con- tractors	No. full-time workers	Pay-roll exposure	Premiums
Classes 1 and 2—Mining and Ore Reduction—				
Copper.....	13	552	\$93,789.30	\$23,447.32
Gold and silver.....	206	968	2,537,403.20	63,435.08
Miscellaneous.....	10	639	98,221.54	23,305.33
Nonmetal.....	14	326	515,044.53	12,876.11
Total mining.....	243	2,476	\$3,239,468.57	\$123,063.94
Ore milling, moist way.....	70	318	\$645,174.66	\$14,516.43
Plaster mills.....	5	142	241,917.30	3,628.76
Smelting.....	5	6	5,464.67	109.30
Total ore reduction.....	80	465	\$892,556.63	\$18,254.49
Construction, mine and mill.....		297	\$564,680.14	\$18,342.10
Clerical, office.....		122	256,671.92	641.68
Commissary.....		113	149,367.78	597.47
Assaying.....		156	30,169.53	4,525.43
Total Classes 1 and 2.....	323	3,628	\$5,132,904.57	\$165,425.01
Class 3—Nevada Consolidated Copper Co.—				
Underground.....		112	\$178,145.60	\$4,453.64
Open pit, steam shovel.....	1	80	121,904.43	3,047.61
Smelting.....	1	189	303,420.47	4,551.31
Crushing and concentrating.....		79	150,340.09	1,123.78
Clerical.....		65	105,967.89	264.92
Total Class 3.....	2	525	\$859,778.48	\$13,446.26
Class 4—Railroads—Total.....				
	7	292	\$473,685.04	\$7,972.43
Class 5—Public Utilities—				
Electric light and power.....	13	179	\$260,902.06	\$4,842.31
Telephone and telegraph.....	6	181	178,323.17	824.32
Water-works.....	9	66	110,297.73	1,142.00
Gas-works.....	2	19	34,288.83	266.75
Total Class 5.....	30	445	\$583,811.79	\$7,075.38
Class 6—State and Municipal—				
Clerical, including schools and university.....	31	1,297	\$1,890,420.04	\$3,725.20
Peace officers, paid firemen, asylum, etc.....	4	209	445,915.21	5,460.15
Road construction.....	40	325	550,212.29	9,188.08
All other.....	8	271	427,279.44	904.00
Total Class 6.....	830	2,102	\$3,313,826.98	\$20,077.43
Class 7—Miscellaneous—				
Auto, garage, stage lines.....	34	109	\$229,572.75	\$2,301.45
Brewing, bottling, ice manufacturing.....	7	24	39,285.89	584.71
Coal, wood, fuel dealers.....	7	15	26,374.88	337.22
Construction, building.....	49	62	142,057.62	3,760.56
Construction, steam railroad.....	4	49	72,978.79	2,631.14
Creameries and dairies.....	9	88	119,198.97	1,101.86
Flour milling.....	4	19	34,941.56	373.63
Foundries, machine shops.....	4	38	88,324.01	907.18
Hotels, saloons, restaurants.....	21	159	181,283.01	706.02
Laundries.....	9	135	132,069.00	875.35
Logging, lumbering, planing mills.....	1	124	212,178.12	5,235.86
Lumber yard, no machinery.....	7	32	97,465.45	3,051.00
Oil-well drilling.....	9	17	45,707.82	1,367.33
Packing houses.....	4	121	179,738.74	2,566.91
Printing.....	7	66	128,219.44	435.28
Stores, mercantile, meat market, bakery.....	57	236	410,425.43	2,257.83
Teaming and transfer.....	11	33	71,214.29	1,058.60
Ranching.....	41	231	291,129.12	3,822.35
All other.....	70	349	648,059.47	9,668.36
Total Class 7.....	355	1,907	\$3,140,224.36	\$42,742.64
Total all classes.....	800	8,899	\$13,504,231.22	\$256,739.15

*Includes 3 permanent total.

TABLE No. 3
Fatalities

	Year ending June 30, 1921					Year ending June 30, 1922				
	No. cases	No. known dependents	Funeral expenses	Compensation to dependents		No. cases	No. known dependents	Funeral expenses	Compensation to dependents	
				Total (P.V.)	Average per case				Total (P.V.)	Average per case
No dependents.....	7		\$750.00			2		\$250.00		
Liability estimated, open cases.....						8		947.81	\$8,000.00	\$1,000.00
Widow only.....	6	5	622.45	\$21,543.20	\$3,590.53	1	1	125.00	2,696.48	2,696.48
Widow and one child.....	2	4	250.00	15,651.22	7,825.61					
Widow and two children.....	1	3	125.00	8,584.70	8,584.70	†4	12	375.00	28,347.41	9,449.14
Widow and three children.....						1	4	125.00	7,847.00	7,847.00
Widow and five or more children.....						1	9	125.00	13,182.19	13,182.19
Children only.....						2	4	250.00	4,789.60	2,394.80
Parents.....	2	2	189.31	875.00	437.50	2	3	250.00	3,232.20	1,616.10
Sister.....	1	1	96.19	1,149.59	1,149.59					
Brother.....	1	1	125.00	500.00	500.00					
Total fatal cases.....	20	16	\$2,157.95	\$48,303.71	\$2,415.18	21	33	\$2,447.81	\$68,094.88	\$3,242.61

*Two rejected, thus lowering average cost per case. †One rejected.

No. 2

Fiscal Year July 1, 1921, to June 30, 1922

All cases	Compensation				Rates compensation cost		
	Deaths	Permanent partial		Temporary disability only	Total No. compensatory cases	Average per case	Average per \$100 pay-roll
		Temporary total with	Permanent partial				
\$162,098.85	*\$83,208.88	\$16,909.45	\$36,228.93	\$25,761.59	431	\$376.10	\$6.396
4,544.60		600.00	1,663.20	2,281.40	29	566.71	4.965
8,208.25	4,314.60	739.80	1,173.00	1,980.85	34	241.42	1.593
\$174,851.70	\$87,523.48	\$18,249.25	\$39,065.13	\$30,013.84	494	\$353.95	\$5.394
\$6,324.95		\$1,366.40	\$2,509.50	\$2,449.05	22	\$287.50	\$0.980
104.40				104.40	4	26.10	.043
\$6,429.35		\$1,366.40	\$2,509.50	\$2,583.45	26	\$247.28	\$0.720
\$7,333.25	\$625.00	\$1,777.15	\$1,614.20	\$3,316.90	44	\$166.66	\$1.298
574.00				574.00	1	574.00	.391
1,125.00	1,125.00			1,125.00	1	1,125.00	3.730
\$190,313.30	\$89,273.48	\$21,392.80	\$43,188.83	\$36,468.19	566	\$336.24	\$3.707
\$5,659.65	\$625.00	\$871.75	\$1,993.45	\$2,169.45	48	\$117.91	\$3.178
181.05				181.05	2	90.52	.149
7,792.83	3,696.48	922.00	2,390.15	784.20	20	389.64	2.568
37.30				37.30	1	37.30	.025
\$13,670.83	\$4,321.48	\$1,793.75	\$4,383.60	\$3,172.00	71	\$192.55	\$1.590
\$1,341.00		\$64.25	\$663.65	\$613.10	7	\$191.57	\$0.283
\$1,160.75	\$125.00	\$170.25	\$655.05	\$210.45	4	\$290.19	\$0.445
16.40				16.40	1	16.40	.015
362.65				362.65	4	90.66	1.058
\$1,539.80	\$125.00	\$170.25	\$655.05	\$589.50	9	\$171.09	\$0.263
\$362.00			\$250.00	\$112.00	4	\$90.50	\$0.019
439.80		\$41.00	270.00	128.80	3	146.60	.099
5,350.45		925.60	2,066.45	2,358.40	30	178.35	.972
16,762.19	13,307.19	772.10	1,000.80	1,682.10	18	931.23	3.923
\$22,914.44	\$13,307.19	\$1,738.70	\$3,587.25	\$4,281.30	55	\$416.63	\$0.691
\$1,966.00		\$211.20	\$1,467.30	\$287.50	6	\$327.66	\$0.852
217.60				217.60	3	72.53	.554
33.60				33.60	1	33.60	.122
1,433.10		230.40	790.00	412.70	12	119.42	1.088
3,722.41		524.25	2,990.31	207.85	4	930.60	5.107
775.15		184.60	455.00	115.55	5	151.03	.633
42.35				42.35	1	42.35	.121
223.25				223.25	5	44.65	.253
37.80				37.80	1	37.80	.020
128.45				128.45	1	128.45	.097
4,749.10		1,336.80	2,094.85	1,317.45	20	237.45	2.238
166.55				166.55	2	83.27	.178
1,779.55		246.00	1,431.00	102.55	4	444.89	3.805
940.20			600.00	340.20	4	235.05	.523
1,095.10		431.05	590.55	73.50	3	355.03	.854
645.35				645.35	9	71.70	.157
56.40				56.40	2	28.20	.079
1,562.95	\$625.00	62.40	320.00	555.55	13	120.23	.556
4,692.40		409.95	2,932.90	1,351.55	18	260.80	.724
\$24,249.31	\$625.00	\$3,636.65	\$13,671.91	\$6,315.75	114	\$212.71	\$0.772
\$254,028.68	\$107,652.15	\$28,796.40	\$66,150.29	\$51,429.84	822	\$309.04	\$1.880

TABLE No. 4
Frequency of Accidents by Industries and Extent of Disability
Eighth Fiscal Year, July 1, 1920, June 30, 1921

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 \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Classes 1 and 2—Mining and Ore Reduction—</i>										
Copper.....	83	\$183,786.20	14			10		4	168	\$7.61
Gold and silver.....	2,069	4,706,462.40	535	10	36	230	73	198	259	11.37
Miscellaneous metal mining.....	98	207,577.50	39	1	3	19	7	9	897	18.79
Nonmetal mining.....	231	436,327.22	91		5	20	10	58	394	20.85
Total mining.....	2,481	\$5,534,143.32	679	11	44	279	90	255	274	\$12.25
Milling, moist way.....	313	\$688,956.92	36	2	1	18	5	10	115	\$5.23
Plaster mills.....	102	186,542.43	3			2	1		29	1.61
Smelting.....	9	18,835.25	1			1			111	
Total ore reduction.....	424	\$894,334.60	40	2	1	21	6	10	194	
Construction, mine and mill.....	117	\$286,064.20	6		2	1	2	1	51	\$2.26
Clerical, office.....	109	239,347.91								
Commissary.....	84	124,000.25								
Assaying.....	36	73,563.79								
Total, Classes 1 and 2.....	446	\$7,130,444.07	725	13	47	301	98	266	162	\$1.03
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground.....	139	\$272,384.88	119		10	31	13	65	861	\$43.68
Open pit, steam shovel.....	320	565,229.47	27	1	3	9	7	7	84	4.78
Smelting.....	468	876,337.35	24		2	10	5	7	52	2.74
Crushing and concentrating.....	300	606,768.93	30		3	8	1	9	70	3.47
Clerical.....	115	208,398.15			1	2	1	5		
Total, Class 3.....	1,340	\$2,529,118.78	200	1	19	60	27	93	150	\$7.91
Class 4—Railroads—Total.....	296	\$503,017.04	24		4	8	3	9	81	\$4.77
<i>Class 5—Public Utilities—</i>										
Electric light and power.....	171	\$252,012.94	13	1	2	5	2	3	76	\$5.16
Telephone and telegraph.....	186	186,425.09	2				1	1	107	1.07
Water-works.....	69	607,645.48	1			1			145	.93
Gas-works.....	19	30,088.37	4			4			210	13.20
Total, Class 5.....	445	\$576,171.88	20	1	2	10	3	4	45	\$3.64

TABLE No. 4—Continued

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 \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
<i>Class 6—State and Municipal—</i>										
Clerical, inc. schools and University.....	1,345	\$2,043,330.04	3	1	1	1	1	2	\$1.47	
Peace officers, paid firemen, Asylum, etc.....	225	598,908.13	7	1	2	4	1	31	1.17	
Road construction.....	391	700,011.48	78	2	3	22	15	200	11.14	
All other.....	223	292,767.42	7	1	3	2	2	31	2.40	
Total, Class 6.....	2,184	\$3,635,002.07	95	3	6	29	18	39	\$2.62	
<i>Class 7—Miscellaneous—</i>										
Auto, garage, stage lines.....	119	\$253,618.38	9	1	1	2	1	75	\$3.55	
Brewing, bottling, ice manufacturing.....	15	21,160.55	7	1	2	2	1	4	33.08	
Coal, wood, fuel dealers.....	48	107,273.10	2	1	2	2	1	41	1.86	
Construction, building.....	72	169,083.96	20	2	2	10	2	277	11.83	
Construction, steam railroad.....	34	65,432.71	4	1	1	1	1	117	6.10	
Creameries and dairies.....	50	75,354.62	3	1	1	1	2	60	3.95	
Flour mills.....	26	45,577.28	1	1	1	1	1	38	2.17	
Foundries, machine shops.....	52	95,914.28	8	1	1	3	2	163	8.34	
Hotels, saloons, restaurants.....	162	205,405.66	7	1	2	2	2	43	3.41	
Laundries.....	126	148,189.54	2	1	1	1	1	16	1.35	
Logging, lumbering, planing mills.....	196	333,036.36	18	1	1	3	2	92	5.40	
Lumber yard, no machinery.....	14	6,401.27	14	1	1	5	4	5	21.87	
Oil-well drilling.....	12	41,018.43	4	1	1	1	1	100	9.75	
Packing-houses.....	166	227,688.48	24	1	1	5	3	333	10.54	
Printing.....	56	102,461.63	1	1	1	1	1	18	.97	
Stores, merchandise, meat market, bakery.....	205	357,570.35	10	1	1	6	1	49	.98	
Teaming and transfer.....	35	68,363.79	10	1	1	3	2	39	14.64	
Ranching.....	86	119,696.45	9	1	1	5	2	105	7.52	
All other.....	273	515,081.30	30	1	6	12	1	110	5.82	
Total, Class 7.....	1,737	\$2,958,848.14	183	2	12	66	27	76	\$6.18	
Totals all classes.....	9,353	\$17,332,601.98	1,247	20	90	474	176	133	\$7.19	

TABLE No. 5
Frequency of Accidents by Industries and Extent of Disability
Ninth Fiscal Year, July 1, 1921, June 30, 1922

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 \$100,000 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.....	552	\$93,789.30	4					4	7	\$4.26
Gold and silver.....	956	2,537,403.20	664	15	64	296	86	203	693	26.17
Miscellaneous metals.....	639	93,221.54	46		3	22	8	13	72	4.93
Nonmetal mining.....	326	515,044.53	108	1	3	26	17	61	331	20.97
Total mining.....	2,475	\$3,239,458.57	822	16	70	344	111	281	332	\$25.37
Milling, moist way.....	318	\$645,174.66	30		8	13	5	4	94	\$4.65
Plaster mills.....	142	241,917.30	13			5	3	5	92	5.37
Smelting.....	5	5,464.67	1					1	200	18.30
Total ore reduction.....	465	\$892,556.63	44		8	18	8	10	95	\$4.93
Construction, mine and mill.....	297	\$564,680.14	61	1	2	38	5	15	205	\$10.78
Clerical, office.....	122	256,671.32							9	.67
Commissary.....	113	149,967.78	1			1			6	3.31
Assaying.....	156	30,169.53	1	1						
Total Classes 1 and 2.....	3,628	\$5,132,904.57	929	18	80	401	124	306	256	\$18.10
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground.....	112	\$178,145.60	30	1	3	36	11	29	71	\$4.49
Open pit, steam shovel.....	80	121,904.43	4			2		2	50	3.28
Smelting.....	189	303,420.47	41	2	2	10	7	20	143	13.51
Crushing and concentrating.....	79	150,340.09	3			1		2	38	2.00
Clerical.....	65	105,967.89								
Total Class 3.....	525	\$859,778.48	128	3	5	49	18	53	244	\$14.89
<i>Class 4—Railroads—Total Class 4.....</i>	<i>292</i>	<i>\$473,685.04</i>	<i>21</i>		<i>1</i>	<i>6</i>		<i>14</i>	<i>72</i>	<i>\$4.43</i>
<i>Class 5—Public Utilities—</i>										
Electric light and power.....	179	\$260,902.06	8	1	1	2		4	45	\$3.06
Telephone and telegraph.....	181	178,323.17	2					2	11	1.12
Water-works.....	66	110,297.73	2				1	1	30	1.81
Gas-works.....	19	34,288.83	4			4			211	11.67
Total, Class 5.....	445	\$583,811.79	16	1	1	6	1	7	36	\$2.74

TABLE No. 5—Continued

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 \$100,000 pay-roll
						Over 2 weeks	1 to 2 weeks	1 week and under		
Class 6—State and Municipal—										
Clerical, inc. schools, University	1,297	\$1,890,420.04	10	-----	1	2	1	6	8	\$0.53
Peace officers, paid firemen, Asylum, etc.	209	445,915.21	5	-----	1	1	1	2	24	1.12
Road construction	325	550,212.29	53	-----	3	20	9	21	163	9.63
All other	271	427,279.44	21	1	3	13	1	3	77	4.91
Total, Class 6	2,102	\$3,313,826.98	89	1	8	36	12	32	42	\$2.99
Class 7—Miscellaneous—										
Auto, garage, stage lines	109	\$229,572.75	8	-----	1	3	1	3	73	\$3.48
Brewing, bottling, ice manufacturing	24	39,285.89	4	-----	3	-----	-----	1	17	10.18
Coal, wood, fuel dealers	15	26,374.88	1	-----	-----	-----	1	-----	67	3.79
Construction, building	62	142,057.62	18	-----	2	7	4	5	290	12.68
Construction, steam railroad	49	72,978.79	7	-----	2	2	-----	3	143	9.59
Creameries and dairies	88	119,198.97	12	-----	2	2	2	6	136	10.07
Flour milling	19	34,941.56	1	-----	-----	1	-----	-----	53	2.86
Foundries, machine shops	38	88,324.01	11	-----	-----	3	2	6	289	12.45
Hotels, saloons, restaurants	159	181,283.01	2	-----	-----	1	-----	1	13	1.10
Laundries	135	132,069.00	2	-----	-----	1	-----	1	14	1.51
Logging, lumbering, planing mills	124	212,178.12	38	-----	4	11	5	18	306	17.91
Lumber yard, no machinery	17	45,707.82	7	-----	2	2	1	3	411	15.31
Oil-well drilling	32	97,465.45	11	-----	-----	1	2	8	344	11.29
Packing-houses	121	179,738.74	10	-----	1	1	2	8	82	5.56
Printing	66	128,219.44	8	-----	1	2	4	1	121	6.24
Stores, merc., meat market, bakery	236	410,425.47	15	-----	-----	6	5	4	64	3.65
Teaming and transfer	33	71,214.29	6	-----	-----	1	1	4	182	8.43
Ranching, stock-raising	231	281,129.12	22	1	1	11	1	8	95	7.83
All other	349	648,059.47	35	-----	3	15	3	14	100	5.40
Total, Class 7	1,907	\$3,140,224.36	218	1	21	70	34	92	114	\$6.90
Total, all classes	8,879	\$13,504,231.22	1,401	24	116	568	189	504	158	\$10.37

TABLE No. 6
Severity of Injuries by Industries and Extent of Disability
Eighth Fiscal Year, July 1, 1920, June 30, 1921

Industry	Number full-time workers	Pay-roll exposure	Days lost due to—						Rates	
			Total	Death and permanent total disability	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		
Classes 1 and 2—Mining and Ore Reduction—										
Copper.....	88	\$183,786.20	238	.....	.....	208	20	15	28,674	130
Gold and silver.....	2,069	4,706,452.40	108,210	60,000	37,964	8,706	771	777	52,300	2,800
Miscellaneous metal mining.....	98	207,577.50	11,179	6,000	4,187	883	73	36	11,407	5,385
Nonmetal mining.....	231	436,327.22	5,520	.....	4,604	592	107	217	23,896	1,265
Total mining.....	2,481	\$5,534,143.32	125,147	66,000	46,745	10,386	971	1,045	50,442	2,261
Milling, moist way.....	313	\$689,956.92	12,796	12,000	70	651	48	27	40,882	1,857
Plaster mills.....	102	186,542.43	64	.....	.....	55	9	.....	627	34
Smelting.....	9	18,835.25	122	.....	.....	122	.....	.....	13,550	648
Total ore reduction.....	424	\$894,334.60	12,982	12,000	70	828	57	27	30,618	1,452
Construction, mine and mill.....	117	\$266,064.20	942	.....	867	64	11	.....	8,051	3,540
Clerical, office.....	109	238,347.91	.....	.....	.....	.....	.....	.....	.....	.....
Commissary.....	84	124,000.25	.....	.....	.....	.....	.....	.....	.....	.....
Assaying.....	36	73,553.79	.....	.....	.....	.....	.....	.....	.....	.....
Total, Classes 1 and 2.....	3,351	\$7,130,444.07	139,071	78,000	47,682	11,278	1,039	1,072	4,150	1,950
Class 3—Nevada Consolidated Copper Co.—										
Underground.....	139	\$272,384.88	7,653	.....	6,426	862	143	222	55,060	2,896
Open pit, steam shovel.....	320	565,229.47	7,462	6,000	1,115	251	79	17	23,319	1,320
Smelting.....	466	876,337.35	3,361	.....	2,802	464	51	44	72,124	384
Crushing and concentrating.....	300	606,768.93	4,407	.....	4,135	220	20	32	14,690	726
Clerical.....	115	208,398.15	.....	.....	.....	.....	.....	.....	.....	.....
Total, Class 3.....	1,340	\$2,529,118.78	22,883	6,000	14,478	1,797	293	315	17,077	905
Class 4—Railroads—Total.....	296	\$503,017.04	3,249	.....	2,840	341	32	36	10,976	646

TABLE No. 6—Continued

Industry	Number full-time workers	Pay-roll exposure	Days lost due to—						Rates	
			Total	Death and permanent total disability	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		
Class 5—Public Utilities—										
Electric light and power	171	\$252,012.94	6,986	6,000	730	215	26	15	40,854	2,771
Telephone and telegraph	186	186,425.09	15				13	2	81	81
Water-works	69	107,645.48	65			65			942	61
Gas-works	19	30,088.37	120			120			6,316	399
Total, Class 5	445	\$576,171.88	7,136	6,000	730	400	39	17	16,148	1,247
Class 6—State and Municipal—										
Clerical, including schools and University	1,345	\$2,043,330.04	3,037		3,000	30	7		2,258	2,896
Peace officers, paid firemen, Asylum, etc.	225	598,903.13	6,444	6,000	375	61	8		2,864	1,076
Road construction	391	700,011.48	15,563	12,000	1,485	1,779	168	131	39,803	2,223
All other	223	292,757.42	115			83	20	12	616	393
Total, Class 6	2,184	\$3,635,002.07	25,159	18,000	4,860	1,953	203	143	11,520	6,922
Class 7—Miscellaneous—										
Auto, garage, stage lines	119	\$253,618.39	629		480	120		29	5,286	248
Brewing, bottling, ice manufacturing	15	21,160.55	223		196	10		17	14,866	1,054
Coal, wood, fuel dealers	48	107,273.10	68		68				1,416	63
Construction, building	72	189,083.86	1,458		1,013	398	28	19	20,250	862
Construction, steam railroads	34	65,482.71	27			18	3	6	794	41
Creameries and dairies	50	75,854.62	55			33	22		1,100	73
Flour milling	26	45,577.28	5						192	11
Foundries, machine shops	52	95,914.28	91			64	20	5	1,750	95
Hotels, saloons, restaurants	162	205,405.66	303			284	31	7	1,870	148
Laundries	126	148,189.54	44			31	13	8	849	30
Logging, lumbering, planing mills	196	333,036.36	6,285	6,000		221	34	30	32,066	1,887
Lumber yard, no machinery	4	6,401.27	198			164	9	25	4,950	3,090
Oil-well drilling	12	41,018.43	31			15	12	4	2,584	76
Packing-houses	166	227,688.48	206			109	34	63	1,241	80
Printing	56	102,461.63	763		763				13,625	74
Stores, mercantile, meat market, bakery	205	357,570.35	1,411		1,200	197	8	6	6,883	395
Teaming and transfer	35	68,353.79	1,296		1,145	118	18	15	37,028	1,896
Ranching	86	119,696.45	6,287	6,000		277		10	73,104	5,252
All other	273	515,081.30	4,139		3,726	363	16	34	15,161	804
Total, Class 7	1,737	\$2,958,848.14	23,519	12,000	8,591	2,402	248	278	13,540	795
Total, all classes	9,353	\$17,332,601.98	221,067	120,000	79,181	18,171	1,854	1,861	23,636	1,275

TABLE No. 7
Severity of Injuries by Industries and Extent of Disability
Ninth Fiscal Year, July 1, 1921, June 30, 1922

Industry	Number full time workers	Pay-roll exposure	Days lost due to—					Rates		
			Total	Death and permanent total disability	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	552	\$93,789.30	15					15	27	16
Gold and silver	958	2,537,408.20	145,939	90,000	43,961	10,192	987	849	15,233	5,751
Miscellaneous metals	639	93,221.54	2,968		1,960	866	83	59	46,448	3,183
Nonmetal mining	326	615,044.53	8,693	6,000	1,459	834	171	229	26,665	1,688
Total mining	2,475	\$3,239,456.57	157,615	96,000	47,380	11,892	1,191	1,152	63,682	4,865
Milling, moist way	318	\$645,174.66	4,087		3,004	981	27	25	12,695	628
Plaster mills	142	281,917.30	400			385	37	28	28,169	165
Smelting	5	5,464.67	1					1	200	18
Total ore reduction	465	\$892,556.63	4,488		3,004	1,316	64	54	9,544	497
Construction, mine and mill	297	\$564,680.14	9,718	6,000	2,257	1,320	88	58	32,720	1,721
Clerical, office	122	256,671.92								
Commissary	113	149,967.78	210			210			18,584	141
Assaying	156	80,169.53	6,000	6,000					38,461	19,900
Total, Classes 1 and 2	3,628	\$5,132,904.57	177,981	108,000	52,641	14,738	1,338	1,264	49,057	3,467
<i>Class 3—Nevada Consolidated Copper Co.—</i>										
Underground	112	\$178,145.60	9,481	6,000	3,376	831	131	146	84,651	5,320
Open pit, steam shovel	80	121,904.43	120			111		9	1,500	98
Smelting	189	303,420.47	15,473	12,000	3,000	324	75	74	81,868	510
Crushing and concentrating	79	150,340.09	23			17		6	291	15
Clerical	65	105,967.89								
Total, Class 3	525	\$859,778.48	25,097	18,000	5,373	1,283	206	235	47,804	2,919
<i>Class 4—Railroads—Total</i>	292	\$473,685.04	1,012		699	257		56	34,657	214
<i>Class 5—Public Utilities—</i>										
Electric light and power	179	\$260,802.06	6,834	6,000	748	77		9	38,179	2,620
Telephone and telegraph	181	178,323.17	6					6	33	3
Water-works	96	110,297.73	20					7	303	18
Gas-works	19	34,288.83	144			144				419
Total, Class 5	445	\$583,811.79	7,004	6,000	748	221	13	22		1,200

TABLE No. 7—Continued

Industry	Number full-time workers	Pay-roll exposure	Days lost due to—						Rates	
			Total	Death and permanent total disability	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>Class 6—State and Municipal—</i>										
Clerical, including schools, University.....	1,297	\$1,890,490.04	412	-----	300	80	14	18	7,575	22
Peace officers, paid firemen, asylum, etc.....	209	445,915.31	352	-----	285	52	9	6	1,684	79
Road construction.....	325	550,212.29	3,528	-----	2,509	901	108	70	11,040	650
All other.....	271	427,279.44	8,054	-----	1,809	721	11	13	29,719	1,885
Total, Class 6.....	2,102	\$3,313,826.98	12,406	-----	4,403	1,754	142	107	5,902	374
<i>Class 7—Miscellaneous—</i>										
Auto, garage, stage lines.....	109	\$229,572.75	1,718	-----	1,588	103	12	10	15,716	746
Brewing, bottling, ice manufacturing.....	24	39,285.89	86	-----	-----	85	-----	1	3,583	219
Coal, wood, fuel dealers.....	15	26,374.88	31	-----	-----	-----	-----	-----	2,067	118
Construction, building.....	62	142,057.62	1,139	-----	906	166	43	24	18,371	902
Construction, steam railroad.....	49	72,978.79	4,328	-----	4,235	85	-----	8	88,327	5,930
Creameries and dairies.....	88	119,198.97	684	-----	559	37	23	15	7,204	531
Flour milling.....	19	34,941.56	16	-----	-----	16	-----	-----	482	46
Foundries, machine shops.....	38	88,324.01	115	-----	-----	81	20	14	3,026	130
Hotels, saloons, restaurants.....	159	161,283.01	25	-----	-----	21	-----	4	157	14
Laundries.....	135	134,069.00	50	-----	-----	47	-----	3	370	37
Logging, lumbering, planing mills.....	124	212,178.12	3,314	-----	2,692	498	62	62	26,726	1,561
Lumber yard, no machinery.....	32	97,455.45	96	-----	-----	58	20	20	3,063	105
Oil-well drilling.....	17	45,707.82	1,644	-----	1,590	38	10	6	96,706	3,596
Packing-houses.....	121	179,738.74	830	-----	600	180	23	27	6,859	461
Printing.....	68	128,219.44	825	-----	761	61	-----	3	1,250	-----
Stores, merc., meat market, bakery.....	236	410,425.47	318	-----	-----	245	50	23	1,347	78
Teaming and transfer.....	38	71,214.29	47	-----	-----	19	12	16	1,424	65
Ranching, stock-raising.....	231	281,129.12	6,718	-----	359	309	13	37	29,082	2,389
All other.....	349	648,039.47	4,104	-----	3,409	616	35	44	11,759	633
Total, Class 7.....	1,907	\$1,140,224.36	26,035	-----	16,699	2,665	354	317	13,652	829
Total, all classes.....	8,899	\$13,504,231.22	249,535	-----	144,000	80,363	20,918	2,053	28,041	1,848

TABLE No. 8
EXPERIENCE OF ACCIDENT BENEFIT FUND
Twelve Months from July 1, 1920, to June 30, 1921

Classes	No. contributors	Number 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>	166	918	\$1,872,799.02	\$23,993.25	\$6,866.94	122	\$56.29	\$0.367	\$7.29
<i>Class 5—Public Utilities</i>	18	206	\$351,476.24	\$1,071.63	\$969.00	25	\$38.56	\$0.273	\$4.65
<i>Class 6—State and Municipal</i>	12	159	\$3,635,002.07	\$1,555.38	\$8,609.51	126	\$68.33	\$0.237	\$5.41
<i>Class 7—Miscellaneous—</i>									
Auto, garage, stage lines.....	25	89	\$184,096.28	\$509.58	\$547.55	28	\$19.55	\$0.297	\$6.15
Brewing, bottling, ice manufacturing.....	4	215	\$8,347.50	\$19.68	\$35.64	12	69.64	2.179	3.88
Coal, wood, fuel dealers.....	7	23	\$4,858.05	\$57.09	\$3.01	1	33.01	.946	1.44
Construction, building.....	21	359	\$2,859.30	1,794.36	1,548.83	25	61.95	1.869	4.39
Creameries and dairies.....	7	1,006	\$97,714.19	\$52.31	\$2.00	2	21.00	.021	.04
Flour mills.....	5	610	\$30,421.24	\$42.87	\$25.50	1	25.50	.019	.04
Hotels, saloons, restaurants.....	27	155	\$95,023.96	\$49.46	\$189.35	7	27.05	.097	1.22
Laundries.....	7	127	\$48,189.54	\$17.47	\$44.00	1	44.00	.030	.35
Logging, lumbering, planing mills.....	4	27	\$0,996.59	\$72.96	\$14.00	2	7.00	.027	.51
Lumber yard, no machinery.....	1	11	\$2,231.67	\$2.37	\$8.00	1	8.00	.359	.73
Oil-well drilling.....	14	114	\$0,152.11	\$24.55	\$5.00	1	5.00	.017	.04
Packing-houses.....	3	166	\$27,688.48	\$173.57	\$625.00	34	18.38	.274	3.76
Printing.....	6	56	\$0,461.63	\$117.85	\$9.00	1	59.00	.058	1.05
Stores, mercantile, meat market, bakeries.....	41	148	\$75,819.02	\$28.06	\$1,372.61	15	91.51	.497	9.27
Teaming and transfer.....	8	29	\$3,808.04	\$214.12	\$2,861.89	10	286.19	5.318	9.66
Ranching.....	21	86	\$19,696.45	\$300.66	\$64.00	9	96.00	.722	10.04
All other.....	45	423	\$44,206.69	\$2,330.67	\$2,175.40	42	60.02	.468	5.14
Total, Class 7	246	3,644	\$2,338,570.84	\$10,607.63	\$11,250.78	215	\$52.33	\$0.048	\$3.09
Totals, all classes	442	4,922	\$8,197,848.17	\$37,227.89	\$27,686.23	488	\$56.73	\$0.034	\$5.62

TABLE No. 9
EXPERIENCE OF ACCIDENT BENEFIT FUND
 Twelve Months from July 1, 1921, to June 30, 1922

Classes	No. contributors	Number 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>	248	820	\$1,182,904.67	\$14,888.62	\$12,206.69	153	\$79.78	\$1.077	\$14.72
<i>Class 5—Public Utilities</i>	20	845	\$397,811.79	\$1,102.62	\$1,077.80	25	\$43.09	\$0.271	\$3.12
<i>Class 6—State and Municipal</i>	80	2,174	\$3,013,826.98	\$20,077.43	\$9,706.96	118	\$82.25	\$0.322	\$4.46
<i>Class 7—Miscellaneous—</i>									
Auto, garage, state lines.....	21	100	\$199,973.20	\$475.21	\$1,038.70	28	\$37.10	\$0.519	\$10.39
Brewing, bottling, ice manufacturing.....	7	24	39,285.89	281.55	217.40	6	36.23	.553	9.06
Coal, wood, fuel dealers.....	5	13	19,994.50	143.77	7.00	1	7	.035	.54
Construction, building.....	46	60	115,648.91	1,510.48	823.06	20	41.15	.712	13.72
Construction, steam railroads.....	4	49	72,978.79	488.03	134.00	3	44.67	.184	2.73
Creameries and dairies.....	9	88	119,198.97	275.47	339.90	12	28.33	.285	3.86
Flour milling.....	3	16	28,326.55	77.02	67.00	4	16.75	.255	4.19
Foundries, machine shops.....	4	38	88,324.01	227.98	406.25	19	21.38	.464	10.69
Hotels, saloons, restaurants.....	28	174	213,987.33	278.60	95.50	5	19.10	.045	.55
Laundries.....	9	135	132,069.00	218.87	44.50	4	11.13	.034	.33
Logging, lumbering, planing mills.....					93.85	6	15.64		
Lumber yard, no machinery.....	5	26	76,330.10	976.66	30.00	1	30.00	.039	1.15
Oil-well drilling.....	7	15	44,256.82	337.83	1,001.28	9	111.25	2.262	67.50
Packing-houses.....	3	115	163,360.24	1,792.96	600.45	25	24.02	.395	5.22
Printing.....	7	66	128,219.44	108.83	1,107.00	6	184.50	.863	16.77
Stores, mercantile, meat markets.....	46	201	307,721.11	610.95	675.50	20	33.78	.220	3.36
Teaming and transfer.....	13	33	50,224.16	206.94	134.25	7	19.18	.267	4.07
Ranching.....	39	221	281,129.12	879.14	1,317.55	26	50.68	.469	5.96
All other.....	60	300	608,059.47	2,705.00	1,950.35	38	51.33	.321	6.50
Total, Class 7.....	315	1,674	\$2,687,087.61	\$11,595.29	\$10,083.54	340	\$42.02	\$0.403	\$6.47
Total, all classes.....	663	5,013	\$7,231,630.95	\$28,089.18	\$33,073.39	536	\$61.70	\$0.457	\$6.60

EXPERIENCE OF ACCIDENT BENEFIT FUND
 TWELVE MONTHS FROM JULY 1, 1921, TO JUNE 30, 1922

REPORT OF CERTIFIED PUBLIC ACCOUNTANT

HON. EMMET D. BOYLE,

HON. LEONARD B. FOWLER,

HON. A. J. STINSON,

Industrial Commission Board, Carson City, Nevada.

GENTLEMEN: In accordance with my agreement with you, I have audited the accounts of the Nevada Industrial Commission for the year ending June 30, 1922. While I have conducted a continuous audit; that is, I have during the early part of each month made a cash audit of the books, vouchers and accounts of the preceding month, I now submit herewith statements covering the operations of that Commission in its administration of the State Insurance Fund and the Accident Benefit Fund for the fiscal period, together with cumulative statements covering transactions in each fund from the date established to June 30, 1922.

In my examination of the accounts of the Commission, I found all receipts to be properly accounted for, all disbursements evidenced by properly approved vouchers, and the investment securities in the hands of the State Treasurer. I have verified the Cash Balance, hereinafter shown, and have found the accounts kept up to date, very complete in all respects, and accurate in every detail.

The Claim Department is now compiling statistics covering the accident experience of the Commission for the past year, which, when completed, will permit of a more thorough analysis. The accident experience, however, has been undoubtedly severe, while at the same time the earned premium income has been considerably less than that of the previous year.

The following Exhibits show the present financial condition, and summarize the operations, and are presented with a brief discussion of each:

EXHIBIT No. 1. FINANCIAL STATEMENT

This statement indicates an excellent financial condition, showing a surplus in both funds of \$184,594.18, in addition to the statutory reserve of \$100,000, as well as adequate provision for unpaid awards and pending claims. Of the total assets, aggregating \$889,490.53, 87 per cent, or a total of \$772,353.36, is represented by interest bearing investments and deposits, as detailed in Exhibit No. 5.

EXHIBIT No. 2. DETAIL OF OPERATION

This exhibit tells the entire story, showing, as it does, the earned premium and other revenue, together with compensation and administration costs, catastrophe reserve fund provided, excess contributions refunded to contributors, and accumulated surplus in each fund to date, as well as a comparative statement of the same information for the years 1921 and 1922, together with net results for the last biennium.

This table shows a decrease in earned premiums for the year 1922

of approximately 10 per cent in the State Insurance Fund and 20 per cent in the Accident Benefit Fund, a decrease of 10 per cent in the cost of administration, an increase of 15 per cent in accident benefits, and an increase of over 50 per cent in compensation, as compared with the year 1921, which was considered a subnormal year in accident experience.

In view of the fact that 1921 shows a very fortunate and 1922 an unusually severe accident experience, then the net results of the biennium, including as it does the fortunate experience of 1921 and the abnormally severe experience of 1922, would indicate, on the whole, a very satisfactory condition, showing sufficient premium income to provide for the payment of compensation and accident benefits in all Classes, except Class 6. In this Class, an increase in rates may be necessary, but the analysis of the 1922 experience, now being made, will undoubtedly be of considerable assistance in determining this fact.

I wish to call your attention to the fact that earnings from investments are substantially in excess of administration expense, which makes the fund self-supporting, and permits of rates that will provide the actual compensation or accident benefit cost.

EXHIBIT No. 3. OPERATIONS STATE INSURANCE FUND

EXHIBIT No. 4. OPERATIONS ACCIDENT BENEFIT FUND

As the law requires that these Funds be kept separate and distinct, these Exhibits merely present them after properly allocating the miscellaneous revenue and administration expense.

EXHIBIT No. 5. LOANS AND INVESTMENTS—This Exhibit is self-explanatory.

EXHIBIT No. 6. CASH ACCOUNT—A verification of cash balances.

EXHIBIT No. 7. COMPARATIVE TABLE—Self-explanatory

In conclusion, I desire to express my appreciation of the assistance rendered and the many courtesies extended to me during my various audits of your accounts.

Yours very truly,

D. J. SULLIVAN,

Certified Public Accountant.

Exhibit 1

FINANCIAL STATEMENT JUNE 30, 1922

	State Insurance Fund	Accident Benefit Fund	Total
ASSETS			
Cash and time deposits.....	\$106,298.96	\$61,896.25	
Investments.....	664,853.26		
Accrued interest.....	16,497.48		
Furniture and equipment.....	5,321.48		
Premiums due (estimated).....	34,558.05		
Total assets.....	\$827,534.23	\$61,896.25	\$889,430.53
LIABILITIES			
Unpaid pension awards.....	\$376,410.99		
Claims pending (estimated).....	161,373.30		
Reserve fund.....	100,000.00		
Unpaid vouchers.....	1,540.52		
Premiums paid in advance.....	57,565.30	8,006.24	
Total liabilities.....	\$696,890.11	\$8,006.24	\$704,896.35
Surplus.....	\$180,704.17	\$53,890.01	\$184,594.18

DELIVERED TO OBERVALLORE

EXHIBIT 3

Exhibit 2
DETAILS OF OPERATIONS

Compensation class	Total to date		Year ending June 30, 1921		Year ending June 30, 1922		Net results last two years	
	Earned premium	Cost	Earned premium	Cost	Earned premium	Cost	Net revenue	Cost
Mining.....1	\$1,536,267.54	\$1,275,244.81	\$144,138.39	\$88,952.58	\$130,776.40	\$185,261.24	\$700.97	
Ore reduction.....2	245,296.30	205,415.51	26,164.48	10,357.65	36,516.76	15,230.48	37,093.11	
Nevada Con. Copper Co.....3	491,742.23	361,592.15	40,699.79	32,475.42	13,446.26	19,729.34	1,941.29	
Railroads.....4	71,202.84	48,637.33	6,452.51	3,613.59	7,977.42	2,046.10	8,770.24	
Public utilities.....5	66,422.45	38,562.14	7,542.07	1,098.40	7,077.88	3,348.68	10,172.87	
State, counties, cities and schools.....6	142,448.45	121,955.45	23,939.06	26,119.56	22,712.64	28,109.94		\$2,577.80
Miscellaneous.....7	281,532.87	206,730.96	41,685.68	16,893.49	44,888.56	16,620.78	53,059.97	
Total compensation.....	\$2,834,912.63	\$2,258,138.35	\$295,621.98	\$179,510.69	\$263,395.92	\$270,346.56	\$109,160.65	
Accident Benefits—								
Mining.....1	\$80,065.40	\$32,502.86	\$20,890.80	\$8,696.43	\$14,508.38	\$11,045.30	\$15,657.45	
Ore reduction.....2	12,492.63	2,199.45	3,750.78	432.00	2,317.76	255.65	5,380.89	
Nevada Con. Copper Co.....3								
Railroads.....4	143.19	5.50	12.43				12.43	
Public utilities.....5	3,549.70	2,236.30	1,053.94	473.25	1,080.12	1,470.05	190.76	
State, counties, cities, and schools.....6	27,544.02	24,817.55	5,665.99	7,502.73	5,080.96	11,743.33		\$8,499.11
Miscellaneous.....7	44,320.92	35,531.58	10,990.10	10,927.03	11,486.49	7,980.40	3,659.16	
Total accident benefits.....	\$168,115.86	\$97,293.24	\$42,364.04	\$28,031.44	\$34,473.71	\$32,404.73	\$16,401.58	
Total compensation and accident benefits.....	\$3,003,028.49	\$2,355,431.59	\$337,986.02	\$207,542.13	\$297,869.63	\$302,751.29	\$125,562.23	
Miscellaneous Revenue—								
Interest earned.....	\$155,065.00		\$35,044.38		\$36,298.81			
Radiograph fees.....	748.50		204.00		148.50		\$71,779.61	
Canceled refunds.....					83.92			
Administration expense <i>(Detailed on next page)</i>		\$294,117.62		\$33,044.12		\$30,485.26		\$63,529.38
Grand totals.....	\$3,158,841.99	\$2,649,549.21	\$373,234.40	\$240,586.25	\$334,400.86	\$333,236.55	\$197,341.84	\$63,529.38
Catastrophe Reserve Fund.....		\$100,000.00						
Excess contributions refunded.....		224,698.60						
Surplus Accumulated—								
State Insurance Fund.....		\$130,704.17		\$122,507.03		\$2,622.47		\$125,129.50
Accident Benefit Fund.....		53,890.01		10,141.12		*1,458.16		8,682.96
	\$3,158,841.99	\$3,158,841.99	\$373,234.40	\$373,234.00	\$334,400.86	\$333,400.86	\$197,341.84	\$197,341.84

*Denotes deficit.

EXHIBIT No. 2—Continued

DETAIL OF ADMINISTRATION EXPENSE

Administration expense	Total to date	Year ending June 30, 1921	Year ending June 30, 1922
Legal expense.....	\$1,748.37	\$278.15	\$30.50
Claim investigation.....	4,587.65	801.56	465.30
Transportation, Commissioners.....	1,712.99	262.02	178.60
Transportation, Auditors.....	11,420.07	1,234.11	826.21
Hotel account, Commissioners.....	2,459.30	693.20	534.40
Hotel account, Auditors.....	14,313.00	1,390.50	1,692.00
Incidental expense, Commissioners.....	104.88	10.33	
Incidental expense, Auditors.....	283.75	9.40	3.85
Salaries, Commissioners.....	40,690.00	5,400.00	5,400.00
Salaries, Auditors.....	20,675.00	1,800.00	1,800.00
Salaries, Physicians.....	19,637.50	2,400.00	2,400.00
Salaries, office.....	136,801.38	15,896.10	12,930.50
Postage.....	4,789.30	512.84	613.52
Office supplies and expense.....	9,656.02	1,108.74	1,002.67
General expense.....	12,983.73	615.85	1,966.43
Depreciation, furniture.....	5,366.46	631.82	591.28
Organization expense.....	2,082.77		
Rent and expense.....	1,537.80		
Printing and stationery.....	2,987.65		
Total.....	\$294,117.62	\$33,044.12	\$30,485.26

Exhibit 3

STATE INSURANCE FUND

Result of Operations, Nine Years, July 1, 1913—June 30, 1922

Class	Per cent of--		Premiums earned	Premiums refunded	Net premium	Interest earned	Total net income	Total charges shown below	Surplus
	Earned premium	Net premium							
1	54.19	54.81	\$1,536,267.54	\$105,603.70	\$1,430,663.84	\$85,401.38	\$1,516,065.22	\$1,482,304.34	\$33,760.88
2	8.65	9.40	245,296.30		245,296.30	14,646.47	259,942.77	236,394.43	23,548.34
3	17.35	15.97	491,742.23	74,832.08	416,910.15	24,883.41	441,793.56	428,685.13	13,108.43
4	2.51	2.43	71,202.84	7,839.85	63,362.99	3,786.27	67,149.26	58,251.77	8,897.49
5	2.34	1.87	66,422.45	17,613.12	48,809.33	2,913.71	51,723.04	47,630.68	4,092.36
6	5.03	5.06	142,448.40	9,984.87	132,463.53	7,915.32	140,378.85	140,019.42	359.43
7	9.98	10.44	261,532.87	8,824.98	252,707.89	16,266.94	268,974.83	242,087.59	46,937.24
	100.00	100.00	\$2,834,912.63	\$224,698.60	\$2,610,214.03	\$155,813.50	\$2,766,027.53	\$2,635,323.36	\$130,704.17

Class	Percentage total compensation	Compensation paid	Unpaid pension awards	Pending claims	Total compensation	Administration expense	Reserve Fund	Total compensation, administration and reserve
1	56.65	\$374,584.25	\$180,725.90	\$119,934.66	\$1,275,244.81	\$150,206.56	\$56,852.97	\$1,482,304.34
2	9.5	165,007.10	33,821.21	6,587.20	205,415.51	23,976.50	7,002.42	236,394.43
3	17.15	295,473.06	46,588.51	19,230.58	361,592.15	48,091.60	19,001.35	428,685.13
4	2.4	41,144.82	6,679.51	813.00	48,637.33	6,957.34	2,657.10	58,251.77
5	1.53	26,378.74	10,701.50	1,481.90	38,562.14	6,486.13	2,582.41	47,630.68
6	3.47	59,632.54	58,612.66	3,710.25	121,955.45	13,942.41	4,121.56	140,019.42
7	9.2	158,133.55	38,981.70	9,615.71	206,730.96	27,524.47	7,782.16	242,037.59
	100.00	\$1,720,854.06	\$376,410.99	\$161,373.30	\$2,258,138.35	\$277,185.01	\$100,000.00	\$2,635,323.36

Transactions of Surplus Account for the Year Ending June 30, 1922

Surplus, as per report of June 30, 1921		\$128,081.70
Earned premiums for year		
Earned interest for year	\$263,395.92	
Earned radiograph fees for year	36,198.81	
Canceled refunds	245.50	
	83.92	
Total	\$299,927.15	
Less compensation	\$270,346.56	
Less administration expense	26,958.12	
	297,304.69	2,622.47
Surplus, June 30, 1922		\$130,704.17

Exhibit 4
STATE ACCIDENT BENEFIT FUND
Balance Sheet June 30, 1922

Class	Per cent of earned premium	Premiums earned	Benefits paid	Administration expense	Surplus	Advance premium	Cash in fund
1.....	47.63	\$80,065.40	\$32,502.86	\$8,065.00	\$39,497.54		
2.....	7.43	12,492.63	2,199.46	1,258.09	9,035.09	\$3,269.56	\$51,802.19
3.....			5.50	15.24	122.45		122.45
4.....	.09	148.15	2,236.30	857.28	956.12	236.90	1,193.02
5.....	2.11	3,549.70	24,817.55	2,773.56	*47.09	1,435.70	1,388.61
6.....	16.38	27,544.02	35,531.58	4,463.44	4,325.90	3,064.08	7,389.98
7.....	26.36	44,320.92					
	100.00	\$168,116.86	\$97,293.24	\$16,932.61	\$53,890.01	\$8,006.24	\$61,896.25

*Denotes deficit.

Transactions of Surplus Account for the Year Ending June 30, 1922

Surplus, as per report of June 30, 1921.....		\$55,348.17
Earned premium for year.....	\$34,473.71	
Less benefits paid during year.....	\$32,404.73	
Administration expenses.....	3,527.14	
Deduction from surplus.....	\$35,931.87	
Surplus, as of June 30, 1922.....		\$53,890.01

Exhibit 5

LOANS AND INVESTMENTS, JUNE 30, 1922

	Par value	Rate	Book value	Total
<i>Time Deposits:</i>				
Farmers Bank of Minden.....	\$27,500.00	3 %		
Farmers Bank of Minden.....	5,000.00	4 %		
Copper National Bank.....	10,000.00	3 %		
Scheeline National Bank and Trust Co.....	10,000.00	4 %		
Carson Valley Bank.....	55,000.00	3 %		
				\$107,500.00
<i>Investments—Bonds:</i>				
White Pine County.....	\$5,700.00	6 %	\$5,700.00	
Mississippi State.....	25,000.00	4½%	25,479.59	
Massachusetts State.....	50,000.00	3½%	47,967.82	
Ohio State.....	25,000.00	4½%	25,446.37	
U. S. Liberty Loan.....	147,000.00	4½%	147,000.00	
Washoe County.....	2,000.00	5 %	2,000.00	
Churchill County.....	25,000.00	5 %	25,000.00	
Ormsby County.....	70,000.00	5½%	70,000.00	
Mineral County.....	24,000.00	5 %	24,175.00	
Elko County.....	10,000.00	6 %	10,084.58	
Reno, City of.....	200,000.00	5½%	200,000.00	
Mineral County Power Line.....	75,000.00	7 %	75,000.00	
Lincoln County School.....	7,000.00	6 %	7,000.00	
	\$665,700.00		\$664,853.36	664,853.36
				\$772,353.36

Exhibit 6

CASH ACCOUNT, YEAR ENDING JUNE 30, 1922

	Receipts	Disbursements
July, 1921.....	\$84,400.28	\$57,163.67
August, 1921.....	62,479.95	75,611.55
September, 1921.....	19,588.84	37,191.68
October, 1921.....	100,414.52	63,258.70
November, 1921.....	25,745.66	17,161.21
December, 1921.....	27,352.68	29,842.40
January, 1922.....	39,606.87	21,865.86
February, 1922.....	23,191.86	19,352.28
March, 1922.....	21,789.32	23,060.51
April, 1922.....	25,123.33	22,399.76
May, 1922.....	27,111.40	21,395.39
June, 1922.....	28,747.74	34,982.82
Total.....	\$471,552.45	\$423,285.83
July 1, 1921—		
Balance.....	\$128,176.73	
Outstanding checks.....		\$8,483.54
June 30, 1922—		
Balance Carson Valley Bank.....		22,164.82
State Treasurer.....		163,728.29
Canceled warrants.....	200.40	
Outstanding checks.....	17,732.90	
Total.....	\$617,662.48	\$617,662.48

Exhibit 7
STATE INSURANCE FUND
(Comparative Table)

	4 years ending June 30, 1917	4 years ending June 30, 1921	1 year ending June 30, 1922
Premiums—			
Earned premiums	\$1,139,915.51	\$1,431,601.20	\$263,395.92
Administration expense	\$124,975.52	\$125,251.37	\$26,958.11
Percentage administration expense to earned premium	10.96%	8.74%	10.02%
Compensation—			
Compensation paid, awarded and estimated	\$910,906.08	\$1,076,895.71	\$270,346.56
Percentage of compensation to earned premium	79.91%	75.22%	102.64%
Revenues and refunds—			
Catastrophe reserve of \$100,000	\$85,919.54	\$14,080.46	
Excess premiums refunded		\$224,698.60	
	\$85,919.54 7.54%	\$238,862.98 16.68%	
Finances—			
Average unexpended fund balance	\$221,250.00	\$716,250.00	\$807,250.00
Average amount drawing interest	\$59,000.00	\$650,500.00	\$786,117.00
Percentage of fund balance drawing interest	26.67%	90.82%	97.38%
Average rate of interest earned	3.74%	4.22%	4.75%
Average annual interest earnings	\$2,207.65	\$27,483.90	\$36,198.81

