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Insurance Commissioners, will apply in Mississippi. Mr. Riley as well as companies and agents interested believe that the enforcement of this rule will stop rate cutting, resorted to under the subterfuge of writing commercial fire risks under inland marine covers.

Occupational Diseases— Kind and How Acquired

Attorney Charles C. Kirk, 111 West Monroe street, Chicago, who is contributing a series of articles on occupational diseases to THE NATIONAL UNDERWRITER and who has made a wide study of the subject, both from a legal and medical standpoint, continues his observations in this issue, showing the kind of occupational diseases and telling how they are acquired in certain industries. He says:

Many Industries Have Occupational Hazards

In the preceding articles, attention was called to the fact that there are 300 or more types of industries, which unless proper health safeguards are installed, may subject the employe to an occupational disease.

An attempt will be made to classify some of the industries that give rise to certain types of diseases. In doing so, however, in this and other articles, it will be well to bear in mind that many industries will be cited, and the type or kind of diseases named as likely to be contracted therein. Other diseases, not herein specifically named, may overlap and simultaneously be present, being also occupational, and are brought about through the destructive element of the first disease affecting the lungs and heart.

Occupational Disease Causes Arising From Industries

Dust arising in certain industries may be irritant or non-irritant, poisonous or non-poisonous. If poisonous, then other body organs will in time become affected besides the lungs or heart; and likewise, a blood affected condition may also be simultaneously present.

A general classification of occupational diseases may be had by ascertaining the causes of such diseases arising from those industries which have to do with the following:

1. Metallic Dusts.
2. Organic Dusts.
3. Inorganic Dusts.
4. Vegetable Fibre Dusts.
5. Animal and Mixed Dusts.
6. Toxic Dusts, Fluids and Metals.
7. Noxious Gases, Fumes and Smoke.
8. Improper or insufficient ventilation.

General Term Embraces Diseases Due to Dust

All dust diseases are generally medically termed as "pneumonoconiosis," which term is taken to embrace those diseases of the lungs due to inhalation of dusts of the various dust creating occupations. The medical fraternity again divides pneumonoconiosis according to types of dusts, silica mines, stone cutting, stone crushing and sand pits, foundries, and the various uses of sand or stone in a manufacturing process. A disease of the lungs so acquired, is termed silicosis; coal dust or coal miners disease, as anthrocosis; metallic dusts, particularly oxide of iron, siderosis; chaliocosis is due to the inhalation of particles of silex alumina.

The subjoined industries that have to do with metallic, organic or inorganic dusts, toxic dust fluids and metals, noxious gases, fumes and smoke are some of the principal classifications from which occupational diseases arise, yet these classifications, as far as the type of disease is concerned, overlap in that the toxic dust may, at the same time, be organic, inorganic, or metallic, and produce a lung or heart disease and a blood condition simultaneously. Therefore the classification should not be thought inclusive or exclusive of all industries from which an occupational disease may arise:

Inorganic Dusts:
- Asbestos Industry.
- Marble and Stone Industries.
- Foundry Industry.
- Brick Manufacturers.
- Cement Workers.
- Pottery Industry.
- Glass Industry.
- Cut Glass Industry.
- Flint Workers.
- Gypsum Industry.
- Linoleum Makers.
- Mica Industry.
- Phosphate Mill Workers.
- Quarry Workers.
- Sand Blasters.
- Sand Machine Operators.
- Slate Industry.
- Tile Makers.

Organic Dusts:
- Textile Industry.
- Felt Hat Industry.
- Broom and Brush Manufacturers.
- Cigar, Cigarettes and Tobacco Mfrs.
- Cotton Mill Workers.
- Tannery and Fur Industry.
- Saw Mill Workers.
- Wool Workers.
- Glue Industry.
- Grain Elevator Workers.
- Hemp and Jute Mill Workers.
- Knitting Mill Workers.
- Match Factory Workers.
- Mattress Industry.
- Starch Manufacturers.
- Soap Manufacturers.

Metallic Dusts:
- Buffing Machine Operators.
- Carborundum Industry.
- Concentrating Mill Workers.
- Electrotypers.
- Emery Wheel Industry.
- Engravers.
- Graphite Workers.
- Junk Industry.
- Lead Industry.
- Lithographers.
- Pneumatic Tool Workers.
- Metal Polishers.

Toxic Dusts, Fluids and Metals Have Effect on the Workers

The hereinafter named industries may create a poisonous absorption or inhalation and affect the blood. This condition necessarily involves the heart, kidneys, liver and lungs. Other diseases, which are neither heart, kidney nor liver, manifest themselves as an

(CONTINUED ON PAGE 43)

New York Gives Rating Approval

New Formula for Compensation Is Praised by Leon S. Senior, Bureau Manager

REMOVES CONTROVERSIES

Will Automatically Adjust Premium Level to Loss Costs, Whether Up or Down

The New York department has approved a new compensation rate scale effective July 1, which amounts to a general increase of 10.3 percent. This action caused much gratification among company executives, because the program submitted to the New York department embodied practically all features of the compensation program, which was recently presented at the meeting of the executive committee of the National Convention of Insurance Commissioners in Chicago. However, there is no provision in the filing for showing the rate increase as a surcharge on the compensation policy.

The proposal to freeze commissions and company expense, other than taxes and claim expense, at the 1933 level was presented to commissioners in Chicago, as a recommendation of companies and agents. The filings in New York contain the usual 40 percent expense loading factor. It is pointed out, however, that the companies and agents could agree upon a commission arrangement privately, however.

Deficiency Is Cited

Superintendent Van Schaick, in announcing approval of the rate increase, stated that the sums available out of New York state premiums in 1933 for payment of benefits were deficient to the extent of more than $4,000,000. During the nine years from 1925-1933 inclusive, the proportion of earned premiums available for benefits was deficient by $30,737,000 in sums needed to provide for incurred losses.

"The importance of adequate rates," he stated, "for this class of insurance lies in the necessity for providing sufficient reserves to enable companies to pay proper benefits to injured workmen and their families."

The schedule submitted the department by the Compensation Insurance Rating Board covered the classified experience for five policy years keyed to the level of the latest policy year and developed to an ultimate basis. The loss ratio was more than 10 points in excess of the allowable ratio of 60 percent. In 1933 the countrywide expense ratio was 47 percent as compared with a loss ratio of 72 percent. Had the rates in force been upon a 60 percent loss basis the expense element for the past year would not have been disproportionate. The compensation preoblem

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group of people—the tax payers—bears the cost of medical service for another group or for the general population."

Occupational Diseases—Kind and How Acquired

(CONTINUED FROM PAGE 37)

external condition rather than internal, and are generally termed dermatitis, being those classes of skin diseases

Toxic Dusts, Fluids and Metals:

Celluloid Industry.
Dye Mfrs. and Using Industry.
Varnish Makers.
Soap Makers.
Patent Leather Industry.
Electrotyping.
Tanning Industry.
Glue Manufacturing Industry.
Yeast Manufacturers.
Paint Industry.
Laundry Industry.
Fertilizing Plants.
Lead Industry.
Phosphate Manufacturers.
Powder Mixing.
Galvanizing Metals.
Shellac Makers.
Furniture Polish Manufacturers.
Wall Paper Industry.
Insecticide Manufacturers.
Chemical Industry.
Rubber Industry.
Enameling Industry.
Disinfectant Manufacturers.
Calico Printing Industry.
Petroleum Industry.
Bakelite Industry.

The dermatitis, like all occupational diseases, is of slow growth and is due to the constant and continuous contact with such alkali dusts or irritant fluids. These diseases evidence themselves as boils, abscesses and skin eruptions of various kinds, and while curable and more or less temporary are nevertheless occupational diseases.

Where, however, a cut or broken surface of the skin first is had, and by reason of constant contact with the dust or fluid there arises a skin trouble about such cut or broken surface, or boils, which ultimately become open, running sores, we then have an accidental injury and not an occupational disease.

The principles enunciated in a previous article relative to the time, place and cause in the distinction between an "accidental injury" and an occupational disease is applied here.

The history of employment, the manner of contact with the certain types of dust or fluid, also its nature, are the more determining factors of a possible occupational disease than the subject afflicted. The cause being first ascertained industrially and medically, the condition of the employee will then be explained. Dust diseases of all kinds, as well as many of the poisonous cases, have a very definite and similar industrial inception.

In all the diseases mentioned, there is, of course, the initial inception and cause which must be continuous and constant, with the element of time as a definite factor. Rarely are these types of diseases definitely acquired in less time than two or three years. A factory condition may be so notorious in the failure of application of safeguards, and the dusts, fluids or gases so prevalent, and the employee and employer so careless of the conditions, that the time mentioned may therefore be shortened to a much less time than two or three years. I have found no serious case contracted in less time than two or three years.

The dusts, gases or fluids must arise through some process or manufacture where the workman is constantly and continuously compelled to breathe such dusts or gases, or be subject to body absorption of the injurious or poisonous fluid.

Resumes Dividends

After a cessation of dividend payments for three years, the American Surety declared a dividend of 50 cents per share, payable July 2.