

In spite of this general downward trend there has been during the last few years an increase in the number and severity of accidents. This is indicated in Fig. 2.

Reference to Fig. 1 will show that this phenomenon was also reflected in the mortality rates from accidents of all types.

There was a somewhat similar increase during the early years of the war; such a condition was to be expected at that time. It is difficult, however, to understand why accidents should again increase under the apparently normal conditions that exist today.

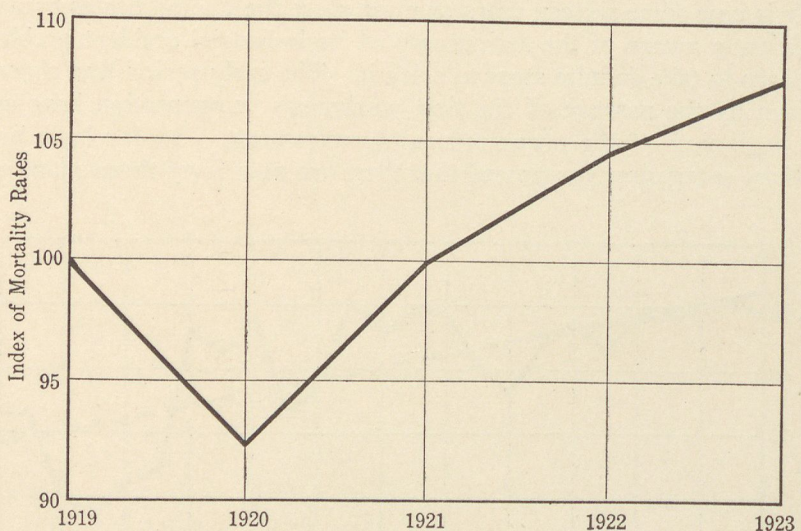


FIG. 2 RELATIVE INDUSTRIAL ACCIDENT MORTALITY RATES IN TERMS OF EARNED PAYROLL AMONG WORKMEN'S COMPENSATION INSURANCE CASES IN 33 STATES, AS REPORTED TO THE NATIONAL COUNCIL ON COMPENSATION INSURANCE

The first to notice this situation were the casualty insurance companies. For a number of years, particularly during and immediately after the war, their experience with workmen's compensation had been favorable,¹ but then the tide began to turn and there was a steady and unmistakable increase in the cost² of accidents. So unaccountable did this seem that it was some time before the actuality and seriousness of the changing condition was recognized, as well as the necessity for studying it and for taking steps to control it.

¹ During the war the number and cost of accidents increased, but employment, as measured by pay rolls, increased at the same time. Following the war there was a marked drop in the accident rate.

² Companies reporting to the New York Insurance Department show in their workmen's compensation business in the United States, during the years 1923-26, a discrepancy of 44 million dollars between premiums available for the payment of losses and losses incurred.