

Twentieth  
**ANNUAL  
REPORT**

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1932

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**LIBERTY MUTUAL**

INSURANCE COMPANY

BOSTON

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## WORKMEN'S COMPENSATION INSURANCE

Premiums received during 1931 from Workmen's Compensation policyholders totalled \$10,117,693, compared with \$12,363,731 in 1930.

The cost of industrial accidents has been increased by prevailing industrial conditions. Many employees, previously injured, who were employed in normal times, are now idle and many claims have been reopened for additional payments.

In periods of general unemployment, injured employees, because of lower wages and the difficulty in finding jobs, do not return to work as promptly as in normal periods. This condition is aggravated in many instances where reduced earnings while at work are less than the weekly compensation benefits paid while incapacitated.

There has been in recent years a substantial increase in claims for compensation for incapacity resulting from diseases arising from occupational hazards. In addition to the more generally recognized occupational poisons, such as lead and benzol, a great number of claims are now being received for pulmonary diseases allegedly caused by the inhalation of silica and other dusts.

Even though diseases of this type are not compensable under the Workmen's Compensation laws of several states, employers are being held liable in large sums by courts in some of these states under negligence laws.

Workmen's Compensation insurance rates, based on wages paid before the depression, have proved to be inadequate when applied to present wage levels. For this reason and because of the other adverse influences arising from present conditions, Workmen's Compensation rates have been increased throughout the country by all insurance carriers.

## AUTOMOBILE INSURANCE

Your Company now has over 80,000 automobile policyholders and insures over 100,000 automobiles. Income from automobile premiums totalled \$5,085,724 in 1931, an increase of 16.1 per cent over 1930.

Massachusetts continues to be the only state requiring insurance of all cars as a condition for registration. A Special Session of the Massachusetts Legislature, held during the year, considered many proposals for amending or repealing the Compulsory Insur-

LIBERTY  MUTUAL  
INSURANCE COMPANY  
HOME OFFICE, BOSTON

PARK SQUARE BUILDING  
BOSTON, MASS.

February 21, 1935.

Dr. Leroy U. Gardner, Director,  
Saranac Laboratory,  
Saranac Lake, N. Y.

Personal

Re: Autopsy Material on Asbestosis

Dear Dr. Gardner:


I am still endeavoring to place in your hands some of the above material for which we made arrangements for Dr. Timothy Leary to obtain. The enclosed letter to Dr. Leary is self-explanatory. I do not, indeed, know the exact reasons for the delay other than that Dr. Leary is an extremely busy medical examiner as well as being specifically interested in a basic study of atherosclerosis or the deposit of cholesterol in the coronary arteries with advancing age.

I am going to tell you frankly, as a layman, of course, why I am interested in this question of the real histological lesions produced by so-called asbestos dust and I am presuming to assume that you could find some additional human specimens of value in this connection. The examinations that our own petrographer (two different experts in turn) made of dust samples we obtained from asbestos fabrication plants and the dust sample used by yourself in animal experimentation with asbestos (you will recall supplying us with such a sample) all showed not only the true asbestos fibers but also and in much greater numerical amount, particulate matter identified petrographically as serpentine and talc.

Naturally the question arises in the lay mind as to which of these different and distinct substances from a mineralogical ~~department~~ is causing the pathological changes or the bulk of it in so-called asbestosis cases. I need not tell you, of course, that what we call talc industrially forms a quite severe quantitative exposure in certain business such as Rubber Goods Manufacturing. If this industry is now building up an important group of "asbestosis" cases, the sooner we know it, the better. You will pardon my butting into this basic pathological question.

With kind regards, I remain,

Very truly yours,

  
S. E. Whiting  
Asst. Chief Engineer.

SEW:MP