

Assembly

LABOR AND MANAGEMENT COMMITTEE MINUTES

MARCH 22, 1973

MEMBERS PRESENT: Chairman Banner
 Mr. McNeel
 Mr. Ullom
 Mr. Barengo (excused early)
 Mr. Bickerstaff (arrived late)

MEMBERS ABSENT: Mrs. Brookman
 Mr. Capurro

GUESTS: Sam Paternostro, Local 525
 C. Holbrook Hawes, self
 Andy Hanson, Washoe Co. Volunteer Firemen's Association
 Patty Brown
 Diane Carroll
 C. A. Heckerthorn, Blue Shield
 Gordon W. Rice, Public
 Homer E. Wilson, State Comprehensive Health Planning
 Bob Warren, Nevada Municipal Association
 Les Groth, Fire Departments
 T. A. Greene Anaconda Co.

As there was a great difficulty establishing a quorum Mr. Banner and the members of the committee present requested permission to make statements for the record.

Chairman Banner began by saying that he had not come to Carson City to waste his time. "These are my bills and I had intended today to sit in that chair (witness chair) and more or less represent the people. I am not any part of any labor management movement or any sweetheart agreement. I am not part of the Governor's package or NIC's package. These happen to just be Jim Banner bills and I am just trying to improve NIC. I did come to offer something today and answer questions to a full committee and you can see that obviously something did happen."

Mr. McNeel then stated, "It is very strange to me that the people who make a parade through our union hall year after year, when it comes time to consider the most important pieces of legislation to protect these working men that these members of the committee do not show up. I realize that some of them have conflicts with other committees, but we are always resolving that and we are always having to set priorities. I feel that certainly something as important as this, they they could have read the minutes of the other meeting. We need these people here to take action. Like I say I feel that these are some of the most important pieces of legislation affecting the labor movement in this session. I too did not come to waste my time."

Mr. Ullom also wished to make a short statement saying, "I too have conflicts - I left the Governmental Affairs Committee meeting wherein we are hearing testimony in regard to the Public Employee Retirement System of which I am a part and many of my constituents are deeply interested. I feel that the testimony here is important in that it concerns many people and also I consider this type of legislation some of the most important that we will be concerned with this session."

With the arrival of Mr. Barengo a quorum was finally established and Chairman Banner began giving testimony on his package of bills.

"The function of insurance is to provide certainty - certain what? The Nevada Industrial Commission was founded sixty years ago when the State Legislature of 1913 passed into law the Workmen's Compensation Act."

"At that time the law was designed mainly to provide insurance to the miners of Nevada and protect the mine operators from common-law procedures in the employers' liability laws which applied to work injury cases."

"This new form of "No Fault" insurance was to care for the industrially sick and injured; to assure the working man of benefits if he were injured on the job; that these benefits would be paid promptly with a minimum of legal formality and without the necessity of fixing the blame for the injury. Under these laws, the cost of work injuries is considered part of the cost of protection."

"The present workmen's compensation laws have changed considerably from those established sixty years ago. And we can accurately say in most cases the coverage has been broadened and benefits have increased. Yet- even though we have progressed during these past several years, the Nevada Legislation has not kept pace in providing adequate benefits for the industrially sick and injured and his dependents."

"There have been numerous studies, surveys, and investigations of the NIC and too often the resulting conclusions are that the 'doctors are to receive higher fees', the employers should pay higher or lower rates. This of course does not require legislative approval - Benefit changes for employee does require legislative action - so here we are."

"May I suggest to each member of this committee that you read carefully:
(a) Nevada Industrial Commission Study - Bulletin No. 104, and
(b) The report of the National Commission on State Workmen's Compensation Laws (Washington D.C. July 1972)

You will see that they lack one thing, they lack a concern for the employee benefits. There are many good administrative suggestions."

"The serious inadequacies of existing workmen's compensation programs were forcefully called to the attention of the President and Congress in a report evaluating the operations of the several programs, prepared by a commission established for this purpose under the Occupational Safety and Health Act - commonly referred to as OSHA."

"The National Commission on State Workmen's Compensation Laws was established by congress to undertake a comprehensive study and evaluation of state workmen's compensation laws in order to determine if such laws provided a prompt, adequate and equitable system of workmen's compensation for American workers and their families. In its report to the President and Congress, the Commission stated the problem unequivocally: 'The inescapable conclusion is that state workmen's compensation laws in general, are inadequate and inequitable.' Nevada was not an exception!"

"This emphatic conclusion was unanimous, without a dissenting view from a single member of the commission - 18 individuals representing every major interest group concerned with workmen's compensation issues."

"This is one of the reasons that I sit here today. I represent 1/40 of the State's population - District 11 is comprised principally by people who make up a part of the Nevada work force."

"What are we talking about statewide? Policemen, Firemen, Carpenters, Iron Workers, Nurses, Waitresses etc. All occupations in this State. There are 237,000 insured employees, 14,200 policyholders with premium income of \$25,000,000. To explain the scope of NIC, the fiscal year 1972 there were 30,363 reported claims of which 5,578 were lost time accidents. 22 individuals were judged to be permanently and totally disabled - while 29 lost their lives in the course of their employment. Means that there are 2 deaths a month happening in Nevada from job injuries while we sit here. The claims expense was \$15,339,230. These injuries are not just in the hazardous fields only. SEE ATTACHMENT A and B.

"The bills that I have here are my individual answer to the problem. Neither the administration nor the NIC administrators have conferred with me on these bills - Yet I am not without support from votes in my district - Rank and file union people, non-union workers, and union officials who do not support the 'Official' package."

"NIC (Workmen's Compensation) is under pressure by the critics in Nevada - The administration of the agency has been questioned and in the opinion of the working man who has been required to depend on the NIC for survival, there are inequities because of the non-standard and sub-standard benefits."

"Perhaps there would be no pressures - except for better administration and faster adjudication - if the benefits were equated and sufficient. And so it is expected that pressures will continue - until we -

the members of the legislature - make amends. THE BUCK STOPS HERE!"

"I will go through these bills briefly and answer any questions that you may have."

AB 401, 398, 403 all change the maximum benefits for death benefits, permanent total disability and temporary total disability. In the case of temporary total disability the change was the maximum earnings that were allowed from \$500 to \$1,000 on which the percentage is figured. The other bills did the same thing basically. The rationale being to take the workmen's compensation act of the federal government which actually goes up to \$34,000.

This approach Mr. Banner felt is realistic because the way it is now if the person makes \$500 or \$1,000 they both get the same benefits. This bill would follow federal guidelines. NIC recommendation is not less than 66 2/3% of wage or of the State's average wage which ever is less. Mr. Banner stated that it was his belief that the Nevada worker is entitled to the same benefits that are afforded to Federal Civil Service workers who reside in this State.

AB 585, would change the deemed wage for volunteer firemen to \$600. Volunteer firemen are allowed to be covered as if they actually make this amount for insurance purposes.

Les Groth, Firechief of Carson City representing the Firemen's Association and Nevada Firechief's Association, stated that on January 30 they had contacted the Industrial Commission and they will support this bill to the hilt.

Andy Hanson, Washoe Co. Volunteer Firemen's Association, stated that would like to see this come about because if a man works for somebody or for himself and answers a fire alarm as a volunteer and is injured he would only get about \$200 a month until he is back on his job. Volunteer firemen do not expect to be paid but they should be better covered than they are in case they are injured when answering a fire. This is not a theoretical case - it actually happened last year to a volunteer fireman.

AB 399 and 400 are companion bills and they change the qualifications for employers and employees representatives on the commission. Set up standards for both. It also takes away the reference to AFL-CIO and says that they can come from any recognized employee organization.

Added the education requirement because of the scope and aspect of the Commission's business. Do not feel it would be asking too much of the representative to have a background standard especially considering that they will be dealing with a \$23,000 program.

Mr. McNeel made the comment that he did intend to submit some amendments to these bills as he felt it might be a little too restrictive.

AB 402 would extend the mandatory insurance coverage and has to do with the numerical exemptions of more than 1 employee. Mr. Banner stated that there was something added to the bill that he did not understand how it got there. In the joint hearing with Senate there had been objections from Wool Growers and other agriculture groups and he would have liked to hear their feelings but they were not present today.

AB 573 goes with the death benefit bill which was introduced by Mr. Banner. It does away with men and women distinction. Mr. Banner felt that perhaps Norma Foss could better explain this bill.

Mrs. Foss stated that the intent of the bill was to equalize the benefits received by widows and widowers. At the present time the widow receives a larger percentage than a widower.

AB 339 would let the employee be treated by a physician of his choice. This really refers to the medical agreements of such companies as Kennicott and Reynolds, where the employee must go to a certain doctor and hospital. The real problem is that the doctor is also employee of the company and there is no real doctor-patient relationship. Mr. Banner stated that he had even suggested under AB 559 establish tort liability. This concept of no fault - where a man would receive benefits no matter who is responsible - is fine except in this matter the legislature sets level or the threshold of benefits for the employee and on this side they have said to the employer that this is the exclusive remedy for that man. That is the fault of no fault insurance.

The employee has to come before the legislature to improve their lot - to change everything that is required by statute and so we have this along with the free choice of doctor.

Mr. Banner presented a compilation of doctor fees paid out in just 1 year. SEE ATTACHMENT C
These doctors do not have to come before the NIC to negotiate fees or schedules.

Mr. Banner stated that the average employer pays about 1.6% to NIC to cover employee today. He then presented an exhibit which showed the cost of other fringe benefits. SEE ATTACHEMENT D

Mr. McNeel then stated that the construction industry is paying 3.6% of salary which is paid while the public employer is paying average of 6% for the same coverage. Mr. Banner said that this was true.

Mr. Ullom then asked if he was correct in his understanding that the death benefit to a single widow is now \$167.50 maximum?

Mr. Banner stated that this was correct and that NIC was proposing

Assembly

LABOR AND MANAGEMENT COMMITTEE MINUTES
March 22, 1973

Page 6

that it go to 66 2/3% of average State wage or average wage which ever is less no matter how many children or how much was made by the person who was killed.

Mr. Banner then presented a letter from James Ryan citing a case handled by NIC which had very definite influence from Reynolds Electric and citing other problems encountered with NIC. SEE ATTACHMENT E and further information on case history on the man see Mr. Banner.

AB 572 increases the amount of monthly payment for permanent and partial disability and changes schedule to allow greater lump sum settlements.

AB 593 changes annual amount for teeth injury and the last one AB 626 was suggested by some people in the medical field to add the heart to that section which excluded heart ailments. Mr. Banner stated that he put down in that act unless such death or disability is result of traumatic injury involving the heart. At least this is a way to open the door.

Mr. Banner stated that this was his pack and that he realized that the biggest question and concern would be the money. He said that he realized that it is a problem but that his main concern was with the people who are injured or killed - feel that they should be represented.

Mr. McNeel then stated that he would like to go through the bills that included money again and ask some questions.

AB 398 - Doubles the money paid out.

AB 403 - changes the percentage and raises the \$500 a month as the maximum limit now to \$1,000. Could be possible to draw up to \$650 month with a family.

Sam Paternostro then asked if anybody knew what premium is paid by NIC for workmen's compensation. Acting Chairman Ullom stated that it was on the man's wages up to \$15,600, but the man is only covered to \$500 no matter what he makes above and beyond that.

Mr. Ullom then asked Mr. Banner about AB 339 and that the present time there is a limitation by certain companies as to what doctor the employee can go to. The employer has the right to take the employee to a doctor of the employer's choice.

Mr. Banner stated that this bill was mainly aimed at the medical agreements that existed with Kennecott, Reynolds etc.

Mr. McNeel then asked Mr. Banner if he was correct in his understanding that AB 398 which at the present time says that nothing in the excess of \$16 a month shall be taken into consideration when

making such computations and this bill would increase that amount to \$1,000 using the same arithmetic to figure amount.

Mr. McNeel then asked Mr. Rice if when we speak of the average wage and it says in here not to exceed \$1,000 would we be bound by the State average wage.

Mr. Rice stated that he would believe so and that the language should probably be clarified.

Mr. McNeel said that with this bill the maximum benefit could be \$900 and at the present time we are asking people to live on \$374 month provided there are children (90% of \$416) and if he is permanently totally disabled.

Mr. Rice stated that he was thoroughly in accord with what Mr. Banner had said. He said that he felt that the tort act was good. He cited the example of the case in Ely where the company knew that the bank was going to cave in and still sent a worker to check and it did cave in and the worker was killed. He felt that this act was a willful act but the employer is protected by the workmen's compensation act. The Supreme Court ruled that the company was indeed protected even though it was willful negligence.

Mr. Ullom stated that he was not aware that if a worker is injured or dies as a result of such injury he or his benefactors can not sue even if there is gross negligence. He also stated that he doubted that most workers realized that NIC is no fault and they can not sue.

Mr. Rice stated that the purpose of NIC (Workmen's Compensation) was a two edged sword - to do away with the defenses that the employer may raise against any action when a employee is injured or killed and the employee gives up his right to sue the employer. It is a common law defense for the employer and employee. The employer provides insurance and the employee gives up right to sue no matter who is at fault. He stated that he felt that the employee is entitled to more consideration then the meager amount now offered for injury or death and that it should be more uniform within each state.

Mr. Heckerthorn, representing Blue Shield, then pointed out that under no fault there is still the right against third party. NIC still has the right of subrogation.

Mr. Ullom then asked if he knew what percent have a third party involved.

Mr. Heckerthorn said about 10% of benefits to which they get a pretty good recovery.

Mr. Rice stated that he believed that was a bill in to amend the subrogation provisions. Now if there is a third party settlement and it is paid off, if the case is reopened the Commission can not consider that payoff any further. The bill now being introduced would have an actuary and until the balance of the settlement is used up the fellow cannot reopen his case. Don't feel that this fair at all - feel that if a case is reopened that the Commission should not be able to consider the settlement at all.

Mr. McNeel then asked about AB 401 which at the present provides that if a person is killed and is under NIC the widow and family would receive \$167.50 for widow only and \$264 for family. Asked if he was correct in interpreting this bill to mean that a widow and family could possibly get a maximum of \$800 a month .

Mr. Banner stated that he was correct.

Mr. McNeel then asked about about AB 626 which involve traumatic heart. He asked Mr. Rice if at the present time if a person fell say 300 feet or so and an autopsy found he had suffered a heart attack is there anyway that they could determine whether he died from the fall or the heart attack?

Mr. Rice stated that the present act is very peculiar and limited as to definitions of injuries and injuries by accident and excludes all heart ailments and everything connected with the heart. For years they have tried to get this knocked out and there are two bills in session to eliminate that language for peace officers and a bill 1967 eliminated firemen. AG's office gave opinion that the 67 act was unconstitutional. He said that he did not believe that one could single out firemen or policemen and say that they are more apt to have heart attack because of their job then anybody else. Heart is the biggestcrippler and killer in the United States and we are one of the few states which does not recognize the heart ailment as compensable under this act.

To answer Mr. McNeel's question it would be like deciding which came first the chicken or the egg. He said that he felt under workmen's compensation all reasonable doubts should be resolved by the courts in favor of the injured workman. It is not being done by the Commission but is being done by the courts.

Mr. Banner then presented further statements of endorsement of this package from various people. SEE ATTACHMENT F

As there was no further questions or comments, Acting Chairman Ullom adjourned the meeting, feeling that no action should be taken in the absence of the whole committee, at 6:15.

Respectfully submitted,

Sandee Gagnier

AGENDA FOR COMMITTEE ON LABOR & MANAGEMENT

Date March 22, 1973 Time 4:00 ? Room 320 ?

<u>Bills or Resolutions to be considered</u>	<u>Subject</u>	<u>Counsel requested*</u>
AB 339	Permits employees to be treated by a physician of their choice rather than utilize employer's accident benefits provided under Nevada Industrial Insurance Act.	
AB 359	Enlarges provisions for emergency medical care.	
AB 398	Increases maximum compensation for permanent total disability under Nevada Industrial Insurance Act.	
AB 399	Requires certain qualifications for employer representative on the Nevada Industrial Commission.	
AB 400	Requires certain qualifications for commissioner representing labor on Nevada Industrial Commission.	
AB 401	Increases certain death benefits under Nevada Industrial Insurance Act.	
AB 402	Extends mandatory industrial insurance coverage.	
AB 585	Increases assumed wages of volunteer firemen for purposes of Nevada Industrial Insurance Act.	
AB 573	Equalizes death benefits of widows and widowers under Nevada Industrial Insurance Act.	
AB 572	Increases maximum amount of monthly industrial insurance payment for permanent partial disability.	
AB 593	Amends industrial insurance rating schedule for teeth.	
AB 626	Provides industrial insurance coverage where death or disability results from traumatic injury involving the heart.	

AB 403

*Please do not ask for counsel unless necessary.

A T T A C H M E N T A A N D B

STATE OF NEVADA
LEGISLATIVE COUNSEL BUREAU
CARSON CITY, NEVADA 89701

ATTACHMENT A
LEGISLATIVE COMMISSION
JOHN FRANSWAY, Senator, ~~Chairman~~
INTERIM FINANCE COMMITTEE
ROY YOUNG, Assemblyman, Chairman



ARTHUR J. PALMER, Director

CLINTON E. WOOSTER, Legislative Counsel
EARL T. OLIVER, Fiscal Analyst

January 22, 1973

The Honorable James Banner
Assemblyman
Legislative Building
Carson City, Nevada 89701

Dear Mr. Banner:

The following information on the Nevada Industrial Commission is furnished in accordance with your request dated January 9, 1973. This information was furnished by the Commission and we did not compare it to their records.

1. Underwriting Gain (if any)

Operating gain for the fiscal year 1972
was provided. That amounted to \$1,182,939.

2. List of disbursements to doctors. As we agreed the names have been eliminated but the account numbers are shown. Attachment 1.
3. Number of fatalities - stipulate cause - list number of surviving dependents - list pension expense. 39 - 76 D.

This is set forth on Attachment 2.

4. Number of Employees entered on Permanent and Total Disability Rolls. List Dependents - List total.

22 permanent total disabilities added to rolls during fiscal year 1972-all derived from accidents occurring before fiscal year 1972.

17 dependents - expense - \$115,539.

Total expense- \$1,252,344

1 - OUT OF 9

The Honorable James Banner
January 22, 1973
Page 2

5. Number of Employees who received Temporary Total Lost Time Benefits - Total sum Disbursed from this account.

Number of employees injured during fiscal year 1972 who ~~have received temporary total lost time benefits~~ - 5578 employees.

Total amount disbursed during fiscal year 1972 to all injured workmen for TTD without regard to claim year - \$4,958,598.

6. Number of Reported Claims (seperate - Las Vegas Office - Carson City Office)

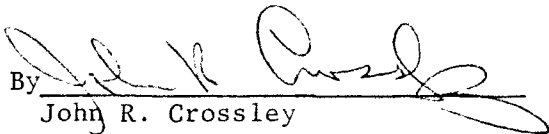
Number of claims reported during fiscal year 1972.

	<u>No. of Claims</u>	<u>Percentage of Total</u>
Carson City	15,131	49.8%
Las Vegas	15,232	50.2%
Total	30,363	100%

If you have any questions regarding the above information, please contact us.

Sincerely yours

EARL T. OLIVER, C.P.A.
Fiscal Analyst

By 
John R. Crossley

ETO:JRC:ja
Attachments (2)

Fiscal & Auditing - LR-13

TO Robert Haley, Controller
FROM Bonnie Mercer, Pension Department
SUBJECT Fiscal 1972 Fatal Pensions

ACCOUNT NO.
CLAIM NO.
DATE January 18, 1973

<u>PENSION NO.</u>	<u>NUMBER OF DEPENDENTS</u>	<u>RESERVE</u>	<u>CAUSE OF DEATH</u>
3167	1	\$33,878	Complete Incineration
3171	5	\$51,883	Shotgun Wound
3174	3	\$30,484	Crushing Chest Injury
3179	2	\$28,848	Severe head injuries due to tractor accident
3181	1	\$30,968	Multiple internal injuries due to truck accident
3183	2	\$35,288	Coronary occlusion as a result of surgery
3185	5	\$44,456	Multiple crushing injuries - truck accident
3186	2	\$32,375	Internal injuries - truck accident
3187	3	\$42,193	Multiple injures - fall while painting sign
3188	2	\$36,275	Crushed chest - riding in bucket & fell out
3190	3	\$41,300	Crushing injury to head - truck accident
3193	3	\$43,089	Gunshot wound
3194	2	\$39,204	Severe neck & chest injuries - auto accident
3195	1	\$24,188	Mutiple injuries - fall from ladder
3200	1	\$34,515	Carbon monoxide poisoning
3201	4	\$55,102	Multiple injuries & shock - auto accident
3202	2	\$31,231	Fractures neck, fall into gravel hopper
3204	4	\$47,965	Extensive head injuries - fall from building
3205	2	\$30,496	Crushing head injuries - motor grader accident
3209	1	\$36,539	Crushing chest injuries - truck accident

TO Robert Haley, Controller
FROM Bonnie Mercer, Pension Department
SUBJECT Fiscal 1972 Fatal Pensions

ACCOUNT NO.
CLAIM NO.
DATE January 18, 19 73

PAGE -2-

<u>PENSION NO.</u>	<u>NUMBER OF DEPENDENTS</u>	<u>RESERVE</u>	<u>CAUSE OF DEATH</u>
3210	3	\$47,648	Gunshot wound
3215	6	\$64,818	Drowning - decompression sickness
3216	5	\$21,078	Gunshot wound
3217	3	\$38,265	Multiple injuries - hit by falling rock in mine
3218	2	\$30,863	Multiple injuries - Headon auto crash
3220	1	\$35,643	Multiple injuries - crushed by falling beam
3221	3	\$41,903	Multiple injuries - auto accident
3223	3	\$45,010	Airplane crash
3232	1	\$32,005	Gunshot wound

N I C BASIC FIGURES (PRESENT)

14,200 NIC POLICYHOLDERS

\$25,200,000 PREMIUM INCOME

237,000 INSURED EMPLOYEES

TOTAL WORK FORCE IN NEVADA IS ESTIMATED AT 251,900. WE INSURE APPROXIMATELY 94% OF THE TOTAL.

30,363 CLAIMS WERE REGISTERED WITH NIC IN FISCAL 1972.

CONCLUSIONS: 1 OF EVERY 8 (7.8) WORKMEN FILED AN INJURY CLAIM.

RATE OF INJURIES: 83 PER DAY
1 EVERY 17 1/3 MINUTES - DAY AND NIGHT -
SEVEN DAYS PER WEEK.

CLAIMS DISBURSEMENTS IN 1972 (FOR ALL CLAIMS OPEN AND ACTIVE)
\$15,340,022

INCURRED LIABILITY FOR 1972 - \$21,500,000

587 PRACTICING DOCTORS IN NEVADA.

NIC LOOKS UPON REHABILITATION AS A WORK ETHIC - NOT A WELFARE ORIENTED PROGRAM.

A T T A C H M E N T C

PHYSICIANS & SURGEONS MD

NO. OF BILLS 82,039

TOTAL 2,426,711.15

AVERAGE

29.58

2,426,711
 3,293,102
 48,090
 509,410

6,077,313

NO.	NO. OF BILLS	TOTAL	AVERAGE
	1170	112,924.41	96.52
451	54	1,099.00	20.35
455	111	4,704.00	42.38
464	1429	58,628.50	41.03
489	126	4,475.50	35.52
490	4	59.00	14.75
491	469	8,951.50	19.09
492	76	1,775.00	23.36
501	49	4,558.60	93.03
502	29	828.60	28.57
503	17	264.70	15.57
509	98	1,566.88	15.99
512	85	1,078.00	12.68
513	210	3,598.63	17.14
518	103	2,079.00	20.18
520	25	246.00	9.84
522	9	215.00	23.89
526	104	1,707.50	16.42
528	249	3,834.31	15.40

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

537	142	2,895.50	20.39
541	135	1,647.00	12.20
542	245	4,731.83	19.31
543	905	24,041.20	26.56
548	86	1,038.40	12.07
552	149	3,410.32	22.89
555	111	1,071.50	9.65
560	418	11,544.70	27.62
563	315	5,180.16	16.44
566	1767	46,955.55	26.57
567	92	959.40	10.43
572	53	751.45	14.18
592	11	262.00	23.82
595	14	512.50	36.61
602	1	75.00	75.00
615	391	10,900.25	27.88
621	74	1,436.00	19.41
622	49	405.10	8.27
629	357	5,797.14	16.24
632	500	36,087.50	72.18

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

633	52	4,407.50	84.76
634	83	2,278.00	27.45
644	476	5,500.40	11.56
645	4	150.00	37.50
654	46	645.00	14.02
663	60	954.55	15.91
668	48	5,006.00	104.29
677	217	3,605.00	16.61
689	19	316.50	16.66
691	17	1,625.60	95.62
701	61	1,090.50	17.88
706	325	3,820.08	11.75
708	22	815.50	37.07
709	8	671.00	83.88
711	130	2,897.00	22.28
720	76	6,842.80	90.04
728	49	4,485.80	91.55
730	1571	26,629.10	16.95
731	92	10,006.50	108.77
732	378	4,144.29	10.96

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

735	285	4,701.70	16.15
737	162	2,571.00	15.87
739	3777	75,236.28	19.92
744	493	5,773.30	11.71
753	31	416.30	13.43
759	78	3,335.50	42.76
764	12	433.80	36.15
851	80	3,867.50	48.34
852	266	3,155.40	11.86
926	2	36.00	18.00
927	155	4,444.55	28.67
998	35	1,902.50	54.36
1051	8	332.50	41.56
1101	10	706.40	70.64
1230	918	13,368.50	14.56
1292	171	2,399.40	14.03
1308	145	1,528.35	10.54
1405	270	5,711.21	21.15
1429	29	633.10	21.83
1483	19	456.00	24.00

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

1499	20	200.00	10.00
1503	183	2,251.75	12.30
1516	24	305.00	12.71
1533	303	4,489.83	14.82
1544	428	11,406.45	26.65
1575	150	2,967.15	19.78
1624	522	6,788.30	13.00
1629	29	349.00	12.03
1656	33	2,372.50	71.89
1722	74	1,711.00	23.12
1723	10	176.50	17.65
1726	266	3,605.00	13.55
1750	189	2,441.50	12.92
1751	103	1,550.60	15.05
1776	11	200.00	18.18
1778	177	3,742.65	21.14
1784	812	8,049.16	9.91
1797	42	1,038.00	24.71
1799	201	2,946.76	14.66
1801	781	20,497.85	26.25

000

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

1805	1187	101,240.70	85.29
1806	539	32,014.50	59.40
1807	3	45.00	15.00
1809	1	7.00	7.00
1810	66	3,766.20	57.06
1816	23	981.50	42.67
1820	19	205.00	10.79
1822	44	1,454.56	33.06
1828	1	24.00	24.00
1831	206	2,883.81	14.00
1832	680	18,394.95	27.05
1845	100	1,454.25	14.54
1847	91	3,904.95	42.91
1848	379	12,303.75	32.46
1849	49	5,095.00	103.98
1852	129	3,755.40	29.11
1854	168	7,964.45	47.41
1858	123	1,505.55	12.24
1866	54	1,482.87	27.46
1871	14	1,042.00	74.43

PE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

1882	521	5,639.45	10.92
1883	91	2,670.25	29.34
1884	198	2,255.40	11.39
1892	72	3,336.00	46.33
1895	245	3,982.70	16.26
1899	29	1,481.00	51.07
1900	53	3,969.96	74.90
1906	40	1,104.00	27.60
1908	447	33,258.00	74.40
1911	1424	39,998.45	28.09
1913	230	5,104.94	22.20
1914	536	5,500.27	10.26
1917	123	8,496.00	69.07
1922	109	2,934.50	26.92
1925	166	8,632.50	52.00
1927	376	4,849.30	12.90
1932	92	1,336.90	14.53
1937	65	1,796.00	27.63
1938	50	4,329.50	86.59
1940	32	555.00	17.34

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

1942	307	4,393.40	14.31
1949	2	159.00	79.50
1956	120	3,433.50	28.61
1957	11	201.50	18.32
1960	56	6,950.00	124.11
1966	258	4,418.80	17.13
1969	38	872.50	22.96
1976	58	647.80	11.17
1977	11	756.50	68.77
1984	150	2,025.00	13.50
1986	284	3,759.35	13.24
1989	2	49.50	24.75
1990	23	979.00	42.57
1994	7	271.25	38.75
1998	1	50.00	50.00
2000	39	2,571.50	65.94
2005	128	3,773.95	29.48
2006	382	11,052.56	28.93
2008	139	4,931.75	35.48
2011	16	220.90	13.81

25

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2018	5	73.00	14.60
2025	37	707.10	19.11
2029	3	27.50	9.17
2032	7	206.00	29.43
2035	40	458.60	11.47
2038	2	550.00	275.00
2041	14	1,596.00	114.00
2051	375	7,201.43	19.20
2053	1	850.00	850.00
2054	4	34.50	8.63
2055	744	17,553.00	23.59
2056	160	2,238.87	13.99
2061	46	5,015.00	109.02
2069	346	4,220.73	12.20
2072	16	1,727.65	107.98
2074	61	856.00	14.03
2075	176	2,743.45	15.59
2080	271	3,236.05	11.94
2083	8	331.00	41.38
2084	14	160.50	11.46

2084

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2087	6	186.00	31.00
2097	232	5,142.00	22.16
2099	164	3,990.40	24.33
2110	40	623.90	15.60
2120	665	7,275.15	10.94
2122	43	817.85	19.02
2127	22	522.25	23.74
2139	128	1,539.69	12.03
2140	292	7,211.01	24.70
2141	1043	36,295.60	34.80
2143	159	2,181.10	13.72
2147	54	336.87	6.24
2148	19	650.50	34.24
2150	109	1,511.00	13.86
2152	1	7.50	7.50
2155	271	5,256.57	19.40
2159	72	939.00	13.04
2163	285	3,591.30	12.60
2165	39	631.80	16.20
2166	30	1,214.00	40.47

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2168	125	2,702.85	21.62
2174	62	7,845.00	126.53
2175	81	895.75	11.06
2180	673	23,206.25	34.48
2183	67	1,091.00	16.28
2184	116	1,313.85	11.33
2185	192	2,427.15	12.64
2191	181	17,304.80	95.61
2192	183	2,558.90	13.98
2193	21	334.18	15.91
2196	256	3,214.15	12.56
2201	960	32,076.35	33.41
2203	82	6,354.00	77.49
2208	4	68.50	17.13
2210	162	5,180.00	31.98
2211	77	1,336.80	17.36
2213	11	1,590.00	144.55
2215	28	1,970.00	70.36
2218	50	2,424.00	48.48
2219	199	7,089.00	35.62

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

		2227	62	4,766.00	76.87
		2229	25	1,297.00	51.88
		2230	100	1,557.65	15.58
		2231	91	1,300.11	14.29
		2240	2	49.00	24.50
		2243	24	248.15	10.34
		2250	145	2,697.75	18.61
		2256	1552	42,345.65	27.28
		2257	1	14.00	14.00
		2261	70	4,502.90	64.33
		2262	134	1,676.30	12.51
		2263	1429	40,180.00	28.12
		2271	62	6,711.00	108.24
		2274	1311	37,468.05	28.58
		2275	276	5,010.00	18.15
		2276	162	3,029.65	18.70
		2277	5	145.00	29.00
		2278	97	6,021.00	62.07
		2279	125	1,206.85	9.65
		2280	399	7,187.15	18.01

YEAR

DATE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2281	61	974.60	15.98
2284	24	851.00	35.46
2286	54	6,508.50	120.53
2288	201	3,711.43	18.46
2289	179	4,302.50	24.04
2295	282	12,712.60	45.08
2301	56	980.50	17.51
2313	4	52.00	13.00
2317	29	1,283.00	44.24
2322	67	3,360.50	50.16
2323	324	8,273.72	25.54
2324	44	3,258.00	74.05
2325	78	6,838.00	87.67
2326	37	1,108.95	29.97
2329	604	28,079.62	46.49
2330	51	4,375.80	85.80
2333	706	21,555.40	30.53
2337	22	1,237.00	56.23
2338	214	2,924.00	13.66
2339	404	5,888.55	14.58

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2341	528	17,925.00	33.95
2347	361	6,603.45	18.29
2351	14	127.18	9.08
2352	49	729.00	14.88
2354	219	6,168.25	28.17
2368	986	34,331.15	34.82
2375	170	2,282.45	13.43
2383	1	50.00	50.00
2385	47	712.85	15.17
2388	223	5,107.20	22.90
2390	631	45,650.40	72.35
2398	50	4,659.40	93.19
2399	62	903.50	14.57
2404	16	648.00	40.50
2407	144	4,125.00	28.65
2412	5	94.50	18.90
2416	79	1,087.50	13.77
2418	4	590.00	147.50
2419	3	37.00	12.33
2420	134	8,401.00	62.69

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2426	857	20,967.75	24.47
2427	322	5,027.00	15.61
2429	121	2,485.25	20.54
2431	13	1,418.00	109.08
2433	327	5,921.65	18.11
2435	106	4,478.60	42.25
2436	20	666.00	33.30
2437	266	3,615.80	13.59
2438	44	829.50	18.85
2439	257	4,797.50	18.67
2440	46	3,084.67	67.06
2441	40	728.75	18.22
2442	1	14.00	14.00
2450	741	9,648.73	13.02
2454	455	7,337.20	16.13
2456	10	141.00	14.10
2457	11	169.00	15.36
2459	147	2,093.00	14.24
2460	34	1,216.00	35.76
2463	225	2,744.75	12.20

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2465	97	2,408.50	24.83
2466	4	85.50	21.38
2467	28	732.50	26.16
2470	303	3,722.60	12.29
2471	456	8,669.50	19.01
2473	191	15,928.00	83.39
2475	133	1,998.60	15.03
2484	5	672.00	134.40
2486	10	746.00	74.60
2487	54	555.25	10.28
2488	3	36.00	12.00
2489	65	5,257.50	80.88
2493	45	413.10	9.18
2495	3	62.00	20.67
2496	1248	34,712.10	27.81
2497	117	3,637.50	31.09
2499	7	63.40	9.06
2500	6	913.00	152.17
2504	80	7,529.60	94.12
2505	56	3,886.00	69.39

1001

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2506	387	5,554.40	14.35
2508	237	5,104.50	21.54
2509	24	1,182.00	49.25
2510	30	2,529.50	84.32
2513	15	1,328.00	88.53
2514	216	4,333.35	20.06
2515	5	243.20	48.64
2517	247	3,544.10	14.35
2518	68	6,125.50	90.08
2519	520	17,560.00	33.77
2523	86	1,884.00	21.91
2525	95	1,224.04	12.88
2526	7	18.00	2.57
2527	161	2,286.25	14.20
2528	468	8,773.87	18.75
2529	2	38.50	19.25
2530	76	4,956.00	65.21
2531	508	16,359.08	32.20
2536	333	29,607.80	88.91
2537	11	500.00	45.45

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2538	258	3,672.78	14.24
2539	15	206.05	13.74
2542	24	634.00	26.42
2543	4	43.50	10.88
2544	3	48.00	16.00
2547	119	6,780.50	56.98
2549	51	3,698.00	72.51
2550	359	4,966.15	13.83
2554	12	395.00	32.92
2556	28	1,222.00	43.64
2558	1	24.00	24.00
2561	88	21,018.00	238.84
2564	23	923.00	40.13
2565	121	1,935.95	16.00
2571	2	60.00	30.00
2572	7	91.00	13.00
2573	92	8,527.00	92.68
2574	304	4,520.55	14.87
2576	14	958.00	68.43
2577	13	560.00	43.08

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

		2573	126	2,433.00	19.31
		2580	273	4,266.35	15.63
		2582	199	2,618.43	13.16
		2583	28	266.70	9.53
		2584	194	6,245.10	32.19
		2585	38	727.50	19.14
		2588	483	19,984.45	41.38
		2590	213	4,093.10	19.22
		2591	2	245.00	122.50
		2593	36	3,870.00	107.50
		2595	3	22.00	7.33
		2597	31	3,450.65	111.31
		2601	48	4,865.50	101.36
		2603	13	2,762.00	212.46
		2604	228	6,198.70	27.19
		2605	113	1,866.00	16.51
		2606	55	750.00	13.64
		2608	2	130.00	65.00
		2610	54	1,959.90	36.29
		2614	145	1,722.95	11.88

193

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2618	92	1,424.45	15.48
2619	1	14.00	14.00
2620	551	37,599.00	68.24
2621	2	38.00	19.00
2622	215	3,410.85	15.86
2623	61	942.00	15.44
2626	1759	65,933.13	37.48
2627	9	424.00	47.11
2628	46	2,207.25	47.98
2629	229	4,691.00	20.48
2630	27	1,391.50	51.54
2631	41	1,023.40	24.96
2632	565	16,190.69	28.66
2634	30	306.50	10.22
2635	10	173.00	17.30
2639	10	1,450.00	145.00
2640	204	4,404.50	21.59
2641	106	1,619.76	15.28
2642	13	334.00	25.69
2644	372	5,244.25	14.10

T
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2648	263	3,860.75	14.68
2649	39	1,357.38	34.80
2650	63	912.10	14.48
2651	717	24,633.34	34.36
2652	107	4,254.05	39.76
2653	889	22,269.65	25.05
2654	14	160.00	11.43
2656	10	126.00	12.60
2657	21	666.00	31.71
2658	31	847.55	27.34
2659	150	2,282.00	15.21
2660	102	1,657.80	16.25
2665	26	306.00	11.77
2667	419	10,096.15	24.10
2668	129	1,645.04	12.75
2669	110	1,549.15	14.08
2671	39	609.20	15.62
2672	226	21,979.00	97.25
2673	96	1,950.00	20.31
2674	53	4,859.00	91.68

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2676	92	4,596.50	49.96
2677	123	1,483.66	12.06
2680	47	894.25	19.03
2682	4	57.00	14.25
2688	3	27.00	9.00
2691	11	848.00	77.09
2693	207	2,725.82	13.17
2694	61	2,266.00	37.15
2695	9	107.50	11.94
2696	22	1,193.40	54.25
2697	2	160.00	80.00
2699	19	368.41	19.39
2700	12	261.60	21.80
2701	2	79.00	39.50
2702	22	265.25	12.06
2703	24	310.45	12.94
2711	389	9,050.25	23.27
2714	2	130.00	65.00
2715	15	221.25	14.75
2718	4	375.20	93.80

PHYSICIANS & SURGEONS DO

NO. OF BILLS 2,520

TOTAL

48,090.20

AVERAGE

19.08

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

		24	935.10	38.96
440		180	3,720.00	20.67
443		78	598.49	7.67
458		2	101.00	50.50
589		176	3,947.00	22.43
766		99	1,361.65	13.75
1426		176	4,161.50	23.64
1968		192	3,339.40	17.39
2092		203	5,369.70	26.45
2107		352	6,478.40	18.40
2246		4	124.50	31.13
2428		69	1,062.45	15.40
2446		180	4,664.40	25.91
2520		68	1,440.15	21.18
2607		162	2,650.25	16.36
2613		330	5,106.00	15.47
2624		4	73.20	18.30
2643		184	2,544.65	13.83
2704		7	93.21	13.32

200

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2706

30

319.15

10.64

05 HOSPITALS CLINICS LABS

NO. OF BILLS 94,444

TOTAL 3,293,102.87

AVERAGE

34.87

NO.	NO. OF BILLS	TOTAL	AVERAGE
	569	194,503.51	341.83
184	155	1,337.50	8.63
186	432	8,824.06	20.43
187	407	7,511.30	18.46
188	2552	69,814.74	27.36
189	754	23,594.37	31.29
193	3103	60,363.49	19.45
194	1559	78,315.75	50.23
199	131	4,988.94	38.08
205	912	20,844.50	22.86
208	172	4,041.44	23.50
211	314	12 14,497.31	46.17
212	327	19,300.20	59.02
213	63	1,257.54	19.96
214	907	18,277.25	20.15
215	51	1,287.25	25.24
218	380	5,275.18	13.88
222	83	2,426.35	29.23
227	289	9,639.85	33.36

270

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

		232	1878	66,800.69	35.57
		237	18527	550,242.97	29.70
		238	66	2,015.65	30.54
		239	4870	349,266.99	71.72
		249	26	2,061.73	79.30
		252	9	5,954.00	661.56
		254	26179	884,154.78	U 33.77
		255	435	11,712.63	26.93
		258	146	5,444.83	37.29
		363	37	2,403.72	64.97
		560	1	302.00CR	302.00CR
		859	827	27,494.03	33.25
		910	41	2,181.25	53.20
		1760	402	8,600.50	21.39
		1842	98	1,064.54	10.86
		1909	121	1,104.78	9.13
		1919	17505	551,020.87	31.48
		1935	765	38,407.31	50.21
		1936	25	402.85	16.11
		1963	1920	52,973.62	27.59

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

1967	60	989.37	16.49
1973	11	338.00	30.73
1978	15	3,716.00	247.73
1983	110	2,487.60	22.61
2021	7	36.80	5.26
2118	380	8,477.31	22.31
2133	135	1,443.45	10.69
2158	109	1,746.75	16.03
2167	2006	38,709.79	19.30
2169	22	480.02	21.82
2170	14	1,581.21	112.94
2235	37	875.00	23.65
2253	301	3,852.60	12.80
2291	1122	16,612.52	14.81
2294	28	505.40	18.05
2304	265	6,009.00	22.68
2334	14	138.03	9.86
2342	793	17,227.20	21.72
2350	176	2,046.46	11.63
2362	56	1,418.20	25.33

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2402	57	810.25	14.21
2422	314	6,043.95	19.25
2458	114	1,554.45	13.64
2479	126	3,108.90	24.67
2498	84	5,156.15	61.38
2522	20	339.00	16.95
2568	157	2,081.45	13.26
2596	7	343.00	49.00
2600	22	10,051.82	456.90
2646	42	12,430.30	295.96
2661	3	314.75	104.92
2679	27	4,539.50	168.13
2685	139	5,943.63	42.76
2690	635	22,585.68	35.57

02 CHIROPRACTORS DC

NO. OF BILLS 10,831 TOTAL 309,410.42 AVERAGE 28.

NO.	NO. OF BILLS	TOTAL	AVERAGE
	46	3,457.54	75.
8	339	7,151.50	21.
11	195	4,980.50	25.
16	12	281.00	23.
26	111	2,485.00	22.
27	708	31,539.50	44.
28	5	146.00	29.
41	20	697.50	34.
55	177	4,418.00	24.
1255	30	576.50	19.
1596	796	21,631.00	27.
1682	128	4,337.50	33.
1684	15	365.00	24.
C 1736	259	5,653.30	21.8
C 1745	250	7,619.72	30.4
1789	15	243.00	16.2
1803	294	6,130.74	20.8
1830	21	508.00	24.1
C 2060	445	8,479.50	19.0

274

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2082	136	3,059.50	22.50
2085	238	4,382.35	18.41
2101	16	412.15	25.76
2104	100	3,358.00	33.58
2132	91	2,834.50	31.15
2153	214	7,315.50	34.18
2205	1505	39,373.00	26.16
2223	72	2,961.50	41.13
2232	688	16,986.34	24.69
2255	4	63.00	15.75
2311	51	849.00	16.65
2332	130	3,453.00	26.56
2377	23	1,054.00	45.83
2389	554	18,227.95	32.90
2394	840	29,128.50	34.68
2403	8	117.50	14.69
2409	203	6,611.50	32.57
2424	40	1,266.00	31.65
2430	85	1,408.95	16.58
2434	321	7,458.95	23.24

TYPE
CODE

PAYEE

NO.

NO. OF
BILLS

TOTAL

AVERAGE

2443	152	3,921.35	25.80
2452	209	4,802.70	22.98
2482	659	21,189.00	32.15
2483	2	112.00	56.00
2541	146	4,277.50	29.30
2569	13	212.10	16.32
2579	80	2,076.40	25.96
2586	54	1,440.00	26.67
2638	126	3,355.40	26.63
2670	42	1,334.80	31.78
2675	3	43.00	14.33
2681	62	2,519.68	40.64
2683	51	1,923.00	37.71
2708	41	1,001.00	24.41
2712	6	180.50	30.08

A T T A C H M E N T D

AN INTERESTING COMPARISON OF WORKMANS COMPENSATION AVERAGE
PREMIUMS COMPARED TO OTHER EMPLOYERS AVERAGE COST.

THE AVERAGE NEVADA EMPLOYEE EARNS \$693.00 PER MONTH. FOR THIS
COMPARISON I HAVE USED THE FIGURE OF (A) \$700.00 per month.
(B) 34.40 per day.
(C) 4.30 per hour.

(1) SOCIAL SECURITY:

THE EMPLOYER PAYS 5% OF EACH EMPLOYEES WAGES TO THE
SOCIAL SECURITY ADMINISTRATION DIVISION.

5% OF \$700.00 = \$35.00 PER MONTH.

COST TO EMPLOYER FOR SOCIAL SECURITY PREMIUMS \$420.00 PER YEAR.

(2) PAID LUNCH PERIODS:

COST OF ALLOWING EMPLOYEE ONE-HALF HOUR PAID LUNCH
PERIOD.

WAGE PER HOUR \$4.30

ONE-HALF HOUR \$2.15

252 WORKING DAYS PER YEAR X \$2.15, YEARLY COST OF ALLOWING EMPLOYEE ONE-
HALF HOUR LUNCH PERIOD= \$541.80.

(3) PAID COFFEE BREAKS:

COST TO EMPLOYER OF ALLOWING A 10 MINUTE COFFEE
BREAK IN THE MORNING AND 10 MINUTES IN THE AFTERNOON. 20 MINUTES PER DAY
WOULD BE ONE-THIRD OF \$4.30 = \$1.43 PER DAY.

\$1.43 X 252 WORKING DAYS = COST OF COFFEE BREAKS = \$350.36 PER YEAR.

(4) PAID HOLIDAYS:

THE AVERAGE EMPLOYER ALLOWS HIS EMPLOYEES SEVEN PAID
HOLIDAYS PER YEAR.

COST OF ONE PAID HOLIDAY OF 8 HOURS AT \$4.30 PER HOUR = \$34.40

COST TO EMPLOYER FOR 7 PAID HOLIDAYS PER YEAR = 240.80

(5) PAID VACATIONS:

THE AVERAGE EMPLOYER IN THE STATE OF NEVADA ALLOWS HIS EMPLOYEES 8 DAYS OF PAID VACATION PER YEAR.

COST TO EMPLOYER FOR THIS BENEFIT IS: 8 DAYS X \$34.40 PER DAY = \$275.20.

THE AVERAGE EMPLOYER IN NEVADA PAYS \$1.60 PREMIUM PER ONE HUNDRED DOLLARS OF PAYROLL TO THE NEVADA INDUSTRIAL COMMISSION FOR WORKMANS COMPENSATION COVERAGE.

AVERAGE WAGE OF \$700.00 PER MONTH.

12 MONTHS X \$700.00, \$8,400.00 PER YEAR PAYROLL PER EMPLOYEE.

\$1.60 PREMIUM X \$8,400.00 = \$134.40 PER YEAR.

YEARLY PREMIUMS FOR N.I.C. COVERAGE PER EMPLOYEE IS \$134.40.

YEARLY COST TO EMPLOYERS PER EMPLOYEE:

SOCIAL SECURITY PREMIUMS = \$420.20

LUNCH PERIODS = \$567.00

COFFEE BREAKS = \$373.12

VACATIONS = \$275.20

HOLIDAYS = ~~\$240.80~~

NEVADA INDUSTRIAL COMMISSION \$134.40

AS YOU CAN SEE WORKMANS COMPENSATION COVERAGE IS ONE OF THE LEAST EXPENSIVE COSTS TO THE EMPLOYER'S OF NEVADA.

A T T A C H M E N T E

LABORERS' INTERNATIONAL UNION OF NORTH AMERICA 281
LOCAL UNION 872

JAMES G. RYAN
FINANCIAL SECRETARY,
TREASURER and
BUSINESS AGENT

AFFILIATED WITH THE A.F.L. AND C.I.O.
4200 EAST BONANZA ROAD
LAS VEGAS, NEVADA 89110

GEORGE OSLEY, JR.
PRESIDENT

March 14, 1973

Honorable Assemblyman
James Banner
Carson City, Nevada

Dear Assemblyman:

We are enclosing correspondence with the Nevada Industrial Commission as they relate to the problems affecting our members who suffered job occured accidents.

One of the files pertain to Mr. Albert Kyle and it points out the arbitrary decision rendered by the Nevada Industrial Commission. In this file you will find the influence of Reynolds Electrical & Engineering Co. has been so great as to circumvent the real intent and purposes of the Nevada Industrial Commission Act insofar as any benefits being provided for the injured workmen. In addition to Mr. Kyle the file of Mr. Robert Owen, a miner who was injured on the Test Site has been a long drawn out process and at the moment Reynolds Electric has protested any further payments for medical services that the Doctors in the case recommended Mr. Owens should be receiving.

I am sure you will find his file self-explanatory.

The file of Monte Hansen employed as a Miner at the Test Site related to hernia suffered by Mr. Hansen. Reynolds objected to the payment of the operation and Mr. Hansens' claim was also denied. Mr. Hansen had to pay the cost of the operation out of his own pocket as our Health & Welfare Benefits do not take claims on job occurred accidents.

The case of Mr. Alex Nickell is quite complicated one as he suffered an injury while asleep in a dormitory on the Test Site and a truck and trailer lost its air brakes and crashed thru the dormitory where Mr. Nickell was asleep. For some reason that has not been made clear to us both Reynolds and N. I. C. withheld any medical benefits to Mr. Nickells.

One of the other problems deals specifically with final settlement agreements, where the injured men are

LABORERS' INTERNATIONAL UNION OF NORTH AMERICA
LOCAL UNION 872

JAMES G. RYAN
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GEORGE OSLEY, JR.
 PRESIDENT

(2)

③ ①

March 14, 1973

awarded a permanent partial disability award on " X " amount of dollars and the Commission arbitrarily pays off the award in monthly installments completely ignoring the claimants' voice in the matter.

We are enclosing the latest two such occurrences. You will note that the file on Mr. Ruppert again involved the dispute for proper medical treatment on the basis that he was a Miner employed by Reeco., Also, we are enclosing a letter from a hard dollar contractor who was more concerned that his injured employee received proper medical attention as to enable him to return to work in proper physical condition. This Masonry Contractor points out very clearly the difference between the majority of Construction Employers as compared to Reynolds approach to the problems of the injured Test Site employees.

Our Local Union officially endorsed your Assembly Bills relating to increased N. I. C. Benefits, and we strongly urge passage of these particular bills. The present payments to Widows and injured workmen have not kept pace with the current wages being earned at the time the accident occurred or fatalities occurred. Such as in the case of Mrs. Gary Hansen whose husband was a Miner at the Test Site. Mrs. Hansen who unfortunately has a medical problem that prior to the fatality was partially taken care of by the Health & Welfare program of the Union. These medical benefits are now no longer available to Mrs. Hansen.

Some of our members who have occurred permanent total disability and can no longer work within the Construction Industry lose not only the Health & Welfare Medical Insurance but more importantly lose their pension rights as they can no longer work to receive the full pension benefits.

Surely if the Construction Industry Stabilization Commission of Washington, D. C. has seen fit to grant increases within a certain criteria primarily based on the Cost of living factor, it is my personal opinion that the same logic would apply by our current N. I. C. Commissioners to the payment schedules to the recipients of N. I. C. benefits.

While I realize this is quite a lengthy document, I sincerely hope you will have time to review the problems and perhaps be

LABORERS' INTERNATIONAL UNION OF NORTH AMERICA
LOCAL UNION 872

283

JAMES G. RYAN
FINANCIAL SECRETARY,
TREASURER and
BUSINESS AGENT

AFFILIATED WITH THE A.F.L. AND C.I.O.
4200 EAST BONANZA ROAD
LAS VEGAS, NEVADA 89110

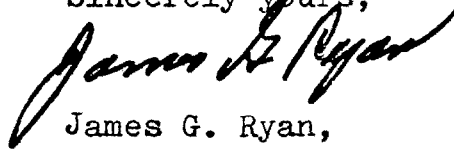
GEORGE OSLEY, JR.
PRESIDENT

(3)

March 14, 1973

able to correct some of the inequities as presented here.

Sincerely yours,



James G. Ryan,

Business Manager

P. S.

Enclosing a copy of a supplementary
plan job occurred time lost accidents
for Miners only.

ATTACHMENT F

HENRY B. SOLOWAY, M.D.
2300 SOUTH RANCHO DRIVE - SUITE 114
POST OFFICE BOX 14220
LAS VEGAS, NEVADA 89114

March 20, 1973

Mr. James Banner
Chairman, Committee on Labor and Management
Nevada State Assembly
Carson City, Nevada

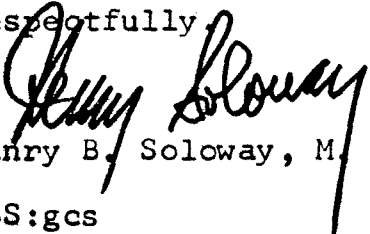
Dear Mr. Banner:

I strongly endorse your proposed revision A.B. 626, extending NIC coverage to instances where death or disability results from traumatic injury to the heart. Traumatic injuries to the heart do occur and can cause injury and/or death. Crush injuries to the chest, penetrating wounds of the thorax and bullet wounds to the heart may all be sustained during the course of work. Compensation for such traumatic injuries should not be withheld simply because the organ traumatized happens to be the heart.

Your proposed revision will enable workers whose injuries were previously non-compensable to be covered by the insurance intended for their welfare.

Thank you for proposing this bill.

Respectfully


Henry B. Soloway, M. D.

HBS:gcs

cc: Jean Ford
Zel Lowman

ATTORNEY-AT-LAW

January 12, 1973

State Senator Thomas R. C. Wilson, II
McDonald, Carano, Wilson & Bergin
60 Court Street
Reno, Nevada

Dear Senator Wilson:

I am writing you with regard to Bulletin 104 regarding the Nevada Industrial Commission's proposed legislation because after study and consideration of these proposals, I find it the most shocking proposal N.I.C. has yet made to the people of this State.

My interest in the proposed changes to the Nevada Industrial Insurance Act has been occasioned by the increase in complaints of unfair treatment from the Nevada Industrial Commission since the new Chairman, John Reiser, took office. The provisions of the changes sought, as outlined in Bulletin 104, confirm the suspicion, the rights and welfare of injured workmen falling under the Nevada Industrial Act, are being sacrificed to the interest of building up the Nevada Industrial Fund and minimizing the already low employer premiums. This motivation, rather than the need for providing more adequate protection to the injured workmen, appears on Page 6 of Bulletin 104.

The magnitude of the effect of Nevada Industrial Insurance Law on the people of this State is revealed at Page 4 of Exhibit A of Bulletin 104. Of the 240,000 employees in all occupations in this State as of 1971-1972, 200,000 of them were covered under N.I.C. To reduce benefits, in order to build up the Fund, at a time when living costs and medical expenses are sky-rocketing, seems grossly unfair to injured workmen and contrary to the legitimate aims of the Industrial Accident Law of Nevada. Yet, the experience of those concerned with N.I.C. claims in the last year and a half has been that compensation benefits have remained stationary and disability awards have been reduced. It is interesting to note that the N.I.C. benefits available to

Page Two
January 12, 1973

- one who is permanently and totally disabled by an industrial accident are approximately one-half of the federal poverty level income figures.

The primary thrust of the changes proposed by the N.I.C. is to give total discretion to the Nevada Industrial Commission as to which claims they will accept and as to how long medical treatment will be continued and to what extent a person is disabled by an industrial accident. This program is to be implemented as follows:

- (1) To make the Nevada Industrial Commission Medical Review Board's decision binding on the injured employee, his doctor, the Commission and any court of this State.
- (2) To prevent judicial review of any N.I.C. decision concerning the extent of injury and amount of benefits to be awarded the injured workman.
- (3) To severely limit the opportunity of an injured employee to obtain competent counsel to represent him if treated unfairly by the Nevada Industrial Commission.
- (4) To eliminate the requirement the treating doctor inform an injured worker his rights under N.I.C.

BDR 53-39(4) provides "the findings of the medical board's or a majority of the members of each board shall be final and binding on the Commission and on the employee." This section is particularly harmful to the employee because of the practical effect of making the decision in medical opinions of the Medical Review Board supreme over the medical opinions of the doctor who has treated the injured employee throughout his period of disability. This section is particularly troublesome because of past experience with Medical Review Boards in processing N.I.C. claims. In almost every instance in the experience of our law firm, the examination of the Medical Review Board takes no longer than 15 to 20 minutes. It is the consistent experience of lawyers who have represented injured workmen before the N.I.C., that the findings of the Medical Review Board are at odds with the findings and medical opinions of the treating doctors and are to the effect that the injured workmen really have no injury. It is the position of this writer that the Medical Review Boards are subject to the influence or control of the Industrial Commission.

Page Three
January 12, 1973

If BDR 53-39 is passed, this will allow Commissioners to completely control the determination of whether an injured workman was, in fact, injured on the job and the nature and extent of the injury. This, in effect, gives to N.I.C. absolute power over the determination of how much they will have to compensate N.I.C. claimants. The fallacy and inequity of giving N.I.C. sole authority in this regard is obvious, and past experience indicates that this power will continue to be grossly abused to the detriment of those injured on the job in this State.

BDR 53-192(5)&(6) implement the Nevada Industrial Procedure Act for all N.I.C. claims. The practical effect of this Act or of this Bill is that if an injured employee wants to contest the ruling of N.I.C. on whether his injury is compensable under N.I.C., or whether the compensation was adequate under the law, he can only do so if he establishes to the District Court that there was no substantial evidence to support the N.I.C. findings. The practical effect of this section, in conjunction with BDR 53-39 is that injured workmen in this State would have no right to get an independent determination of any dispute with N.I.C. This is so because the substantial evidence rule would be more than met by the findings of the Medical Referee Board which experience has shown to be within the control of N.I.C. Therefore, under these two sections, the Nevada Industrial Commission would determine which claims they wanted to accept, the nature and extent of the claimant's injury and disability and the nature and extent of compensation without any practical right of judicial review.

It is submitted that these two sections are grossly unfair to the workmen who have been injured in this State. This is an implementation of Commission Chairman John Reiser's philosophy expressed to this writer, that he would eliminate lawyers from practicing before the Nevada Industrial Commission. Experience has shown that in many instances, the need for legal representation before N.I.C. is absolutely essential to fair treatment under the Nevada Industrial Act.

BDR 53-14 empowers the N.I.C. to be the sole determiner of the compensation that an attorney is to receive for representing a client in an N.I.C. case. In view of the past experience with the Commission under Chairman John Reiser, it is submitted that the fees to be allowed by the Commission will make it impractical for any lawyer to represent N.I.C. claimants. Therefore, under this Bill, it is within the power of the Commissioner to make N.I.C. hearings essentially non-adversary.

Page Four
January 12, 1973

BDR 53-16 eliminates the requirement that a doctor treating a person injured on the job and under N.I.C., of his rights under N.I.C. This section is thought to be faulty because a treating physician is often the only source of knowledge such workman has that he has rights to compensation under the Nevada Industrial Insurance Act. It is thought that this section is again aimed directly at lowering the number of N.I.C. claims at the expense of injured workmen.

The most cursory reading of the Legislative Subcommittee's report and proposed changes in N.I.C. law make crystal clear that the changes sought are not in the interest of the injured workman. The proposed changes would establish virtual beaurocratic dictatorship with regard to Nevada Industrial Insurance and certainly cannot be recommended to the 200,000 employees in this State that would fall under N.I.C. law. Therefore, I earnestly suggest that the State Bar oppose this proposal and suggest that it may be time to investigate the placement of the current system of industrial insurance with private competitive bids from industrial insurance companies.

Respectfully submitted,

John T. Coffin

JTC:ct

TAYLOR PROFESSIONAL CORPORATION

JOHN A. TAYLOR

SUITE 105 FRIEDMAN BUILDING
300 EAST FREMONT STREET
LAS VEGAS, NEVADA 89101

(702) 384-5514

March 13, 1973

Zelvin D. Lowman, Assemblyman
Clark No. 4
1246 Cashman Drive
Las Vegas, Nevada 89102

Dear Zel:

I am very pleased to see you favoring the change of age of majority from twenty-one to eighteen for all purposes as well as the other items which you have suggested. I also favor reinstatement of capital punishment for heinous crimes not just murdering a policeman. In this regard, I do not think rape should get the death penalty thus encouraging rapists to let their victims live rather than the present situation where they might as well kill them because the killing of the rape victim will tend to prevent apprehension and there is no additional penalty for the murder anyway.

I would like to suggest the following items be considered.

1. Non-profit corporations established under Chapter 86 should not be allowed to be valid without first filing with the Secretary of State. The present procedure allows filing without first filing with the Secretary of State. The procedure allows filing with the County Clerk only and results in a non-profit corporation being able to be formed when the Secretary of State, the person in charge of corporations, doesn't know a thing about the existence of the corporation.
2. I would very much like to see small claims jurisdiction raised to \$1,000.00 for all kinds of matters, not simply debt matters as is now the case. This would include negligence, assault and battery and the various other minor items for which there is no effective economical recourse.
3. As an alternative to the preceding statement you could raise small claim jurisdiction to \$500.00 covering all of the above items and justice court jurisdiction to \$1,000.00.

4. I would like to see some law allowing the tracing of an obscene phone call upon the oral complaint of a citizen. Not so long ago our family received an obscene phone call which we hung up on and they kept calling back for several hours but the phone company refused to trace the call because they did not have a judges order. In this case, the party could have been easily caught had the phone company had the right to trace the call that was in progress.
5. I would strongly like to see the Nevada Industrial Compensation Law changed to allow a law suit to be filed when gross negligence or wanton and willful misconduct or recklessness results in injury or death. The way the law reads now, an employer may be guilty of any of the above and the Nevada Industrial Compensation Law prevents a law suit against the employer. In my opinion, this is the single most outrageous law on the books of the State of Nevada today and the working man of the State of Nevada is getting seriously and continuously hurt by this.
6. I think that the no fault insurance plan should make provision for the person who is seriously injured yet has relatively small medical bills. I recall a situation where a person was permanently and severely crippled by an improper injection administered at the hospital and the total medical bills were less than \$500.00. Yet the crippling was so severe that the case was eventually paid out at \$40,000.00. I hope that the bill that's finally adopted does provide for serious injury with small expenses going into a law suit situation.
7. Non-profit organizations in this state such as the Rescue Mission and the Catholic feeding room cannot use day old dairy products because of state law. Could the state law be changed to allow day old dairy products to be given to non-profit organizations for use in free food programs?
8. Chapter 433 of NRS provides that if a person has a mental complaint sworn out against them, and they are held sane, that the person who was incarcerated against their will and examined against their will, must pay the bill. This is ridiculous. It is much more logical to require the person who swore out the complaint to pay the bill if the person is held sane or not in need of immediate restraint or treatment. Please consider this.
9. I suggest that the uninsured motorist recovery portion of the statutes be amended so that if a police report shows no insurance or the insurance company listed on the police

(3)

report denies coverage, and the owner or operator either is not able to be contacted and questioned regarding insurance or refuses to give the name of his insurance company, that there be a conclusive presumption of no insurance which must then be rebutted by the injured parties' own insurance company against whom he is proceeding under his uninsured motorist coverage.

10. Any registered voter in the county should be allowed to be a poll watcher in any precinct in the county.
11. Election board workers in each precinct should be from each party if possible, i.e. at least one republican and at least one democrat amongst the board workers for each precinct.
12. I suggest that the provisions of NRS 361.500 state grounds for redemption after a tax sale, give a time period for redemption after a tax sale, and require the purchaser to attempt to contact the former owner to allow him a chance to redeem his property. I recently saw a \$17,000.00 cabin on Mt. Charleston sold for \$700.00 and the former owner take out bankruptcy because he thought his taxes were being taken care of by the person carrying the mortgage, which was not the case, and the person carrying the mortgage was able to sue the owner when the owner's property was sold out from under him.

This is a rather lengthy list and I hope you will find some real food for thought in it.

Very truly yours,


John A. Taylor

JAT/je

WIENER, GOLDWATER & GALATZ, LTD.

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302 EAST CARSON AVENUE

LAS VEGAS, NEVADA 89101

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LOUIS WIENER, JR.
HERBERT L. WALDMAN
J. CHARLES THOMPSON
ALLAN R. EARL
R. GARDNER JOLLEY
THOMAS W. BIGGAR

March 8, 1973

Assemblyman James J. Banner
Nevada State Legislature
Carson City, Nevada 89701

Dear Jim:

I was in Carson City yesterday, March 7th, and had hoped to have an opportunity to testify on the various bills before the Committees on changes in the NIC law.

I am very favorably inclined toward Assembly Bills 339, 401, 402 and 403, and Senate Bill 309.

I am opposed to A.B. 24 since I think that the Medical Board should not have the final say on the degree of disability, since the Medical Board is not a hearing board at all.

I am opposed to A.B. 26 because the body that the attorney is citing is the body that will set his fee. Somehow or other, I suspect that the treatment of the claimant's lawyer will not always be too kind.

I also oppose a fixed maximum fee, since I could foresee circumstances that would warrant a fee in excess of one-third, even though I rarely ever have an occasion to employ a fee larger than one-third.

In addition, it is not clear to me, under A.B. 26, who pays the attorney's fee - the claimant? Or is this something that is added onto the award? I think it is high time for fees to be added onto the award, and that there be provision for paying the costs of expert witnesses that a successful claimant has to incur.

I believe these changes are necessary so that claimants can get adequate representation. Under the present system they do not receive the assistance of counsel in anywhere near the number of cases that they should have help.

Assemblyman James J. Banner .. 2

March 8, 1973

I am opposed to S.B. 4. The only time we have been able to benefit is when there has had to be a de novo trial.

S.B. 183 appalls me. If any doctor says he can work, he is cut off. We all know that it is not difficult to get one opinion from one doctor saying he can return to work.

I also am shocked to think that anyone thinks that industrial disability should be determined solely on the degree of physical impairment.

Finally, with regard to S.B. 188, I am a little concerned that it not be interpreted and feel it should be clarified so that it is apparent that the claimant can pick his own attorney when there is a third party claim. I think it should also be clarified that the Commission should, when it receives its subrogation share on the third party claim, pay its prorata share of the fees and expenses incurred in collecting the subrogated amount.

I didn't mean to run on at quite this length. What I really wanted to inquire of you is how, since I couldn't remain for the hearing on the 8th, can I not only have my views heard, but assist you, since I feel the legislation you propose is extremely beneficial and appropriate at this time.

Sincerely yours,



Neil G. Galatz

NGG:b

LABOR AND MANAGEMENT COMMITTEE - 57TH SESSION

225

DATE: 3-22-73 , BILL NO.: AB 585 SPONSOR: Dini and Jacobsen
SUBJECT: Increases assumed wages of volunteer firemen for purposes
of Nevada Industrial Insurance Act.

Committee Action

DATE: _____ AMENDED: YES NO
AMENDMENT MADE BY: _____
SECONDED BY: _____

COMMITTEE VOTE

BANNER	<u>YES</u>	NO	BICKERSTAFF	<u>YES</u>	NO
BROOKMAN	<u>YES</u>	NO	CAPURRO	<u>YES</u>	NO
BARENGO	<u>YES</u>	NO	McNEEL	<u>YES</u>	NO
ULLOM	<u>YES</u>	NO			

Disposition

DATE: _____ DO PASS: XXXXXX DO PASS AS AMENDED: _____
INDEFINITELY POSTPONED: _____

LABOR AND MANAGEMENT COMMITTEE - 57TH SESSIONDATE: 3-22-73 BILL NO.: AB 593 SPONSOR: BannerSUBJECT: Amends industrial insurance rating schedule for teeth

Committee Action

DATE: _____ AMENDED: YES NO

AMENDMENT MADE BY: _____

SECONDED BY: _____

COMMITTEE VOTE

BANNER	<u>YES</u>	NO	BICKERSTAFF	<u>YES</u>	NO
BROOKMAN	<u>YES</u>	NO	CAPURRO	<u>YES</u>	NO
BARENGO	<u>YES</u>	NO	McNEEL	<u>YES</u>	NO
ULLOM	<u>YES</u>	NO			

Disposition

DATE: _____ DO PASS: XXXXXX DO PASS AS AMENDED: _____

INDEFINITELY POSTPONED: _____

LABOR AND MANAGEMENT COMMITTEE - 57TH SESSION

DATE: 3-22-73 .BILL NO.: AB 626 SPONSOR: Banner

SUBJECT: Provides industrial insurance coverage where death or disability results from traumatic injury involving the heart.

Committee Action

DATE: _____ AMENDED: YES NO

AMENDMENT MADE BY: _____

SECONDED BY: _____

COMMITTEE VOTE

BANNER	<u>YES</u>	NO	BICKERSTAFF	<u>YES</u>	NO
BROOKMAN	<u>YES</u>	NO	CAPURRO	<u>YES</u>	NO
BARENGO	<u>YES</u>	NO	McNEEL	<u>YES</u>	NO
ULLOM	<u>YES</u>	NO			

Disposition

DATE: _____ DO PASS: XXXXXX DO PASS AS AMENDED: _____

INDEFINITELY POSTPONED: _____