

Act due to the fact that the private insurance companies would refuse to carry their risk. Furthermore, they felt that inasmuch as this form of insurance was compulsory under the State Law, that they should provide a place where the insurance could be secured at practically the cost of writing this form of insurance. They, therefore, created the State Accident Fund to be administered by the State Industrial Accident Commission. This Fund has grown gradually and has become the largest writer of Compensation Insurance of Maryland business in the State and is in a strong financial condition, affording sure and ample protection under the Workmen's Compensation Law of Maryland. Due to the fact that the Fund is endeavoring to furnish this protection at as near cost as possible, it has saved a great deal of money for those who have insured through it.

Effective March 1, 1926, the Commission inaugurated a new merit-rating system, the purpose of which is to reward and stimulate the policyholders of the Fund in their work of accident prevention and to measure the rate more closely to the individual hazard of the policyholder, preserving to the policyholder, of course, the basic principles of insurance protection, so that any severe losses will still be distributed. This merit-rating system is working out very satisfactorily, and is offering an incentive to the policyholder to take a greater interest in accident prevention in his plant.

The expense of operating the State Industrial Accident Commission is not a burden upon the taxpayers of the State as the entire expense of the Commission, not including the State Accident Fund, is borne by the private insurance companies which write Compensation Insurance, self-insurers and the State Accident Fund, while the cost of operating the State Accident Fund is borne by policyholders insuring in the Fund.

THE COMMISSIONER OF LABOR AND STATISTICS

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