

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 policy holder 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 the policyholders insuring in the Fund.

THE COMMISSIONER OF LABOR AND STATISTICS

Office, 16 West Saratoga Street, Baltimore.

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(Term Expires 1937.)	
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