

an employer to adopt any one of the methods of assuring payment of the compensation as provided for in this Article, if such action is reasonably necessary to secure and safeguard such payments to employees or for the diminishing and prevention of accidents. Any action of the Commission for the purpose of diminishing or preventing accidents shall not apply to public service corporations under the jurisdiction of the Public Service Commission. Any decision of said Commission under this section or Section 14 of this Article may be reviewed by writ of certiorari in the Circuit Court for the county in which the employer may reside or in any of the Common Law Courts of Baltimore City, if the employer resides in Baltimore City.

Any employer, subject to the provisions of this Article, who fails or refuses to insure voluntarily the payment of the compensation specified in this Article to his employees and their dependents through one of the methods of assurance of payment, mentioned in the second paragraph of this section of this Article, or fails to furnish satisfactory proof to the Commission of his financial ability to pay such compensation himself, or give bond or deposit securities as aforesaid, shall at any time after November 1st, nineteen hundred and fourteen, be compelled by the Commission to insure to his employees and their dependents the payment of the compensation specified in this Article, by paying to the State Treasurer for the use and benefit of the State Accident Fund, hereinafter authorized to be established, the premium or taxes levied and published by the Commission for the group of employments, industries or works to which said employer belong. And any such employer who fails or refuses to so insure within ten days, after being ordered by the Commission to do so, shall be liable to the State in an amount equal to the premium or taxes required of him for six months' insurance in the State Accident Fund, as a penalty, which, together with his premium or tax due the State Accident Fund for the first six months, may be collected by the Commission in the same manner and with the same effect as provided in Section 22 of this Article for the collection of premiums or taxes in default.

In exercising the discretion conferred upon it by this section and Section 14 of this Article, the State Industrial Accident Commission shall consider the reputation of any insurance company or association, in which any such employer may desire to insure, for promptness and fairness in the settlement of compensation claims, without unreasonable resistance on the part of any such insurance company or association, and shall also consider the financial strength of his employer, the number of employees employed, the degree of hazard to employees engaged in the employment, the likelihood or dan-