

tions covering liability under the Pennsylvania Workmen's Compensation Act. Compensation insurance rates in Pennsylvania are calculated by two Rating Bureaus, one of which has charge of the industrial class of business, while the other Bureau has charge of coal mine business. These Bureaus are supported by the State Workmen's Insurance Fund as well as all other insurance carriers writing compensation insurance policies in Pennsylvania, but they are under the control of the Insurance Commissioner of Pennsylvania. Under the rules and regulations of the Insurance Department, the State Fund, as well as all other insurance carriers, is required to report to these Rating Bureaus the description as well as the cost of all accidents which are reported to them by their policyholders. Likewise, a report is required to be made covering the payroll and premium covering each and every policy issued by the various insurance carriers. From this data the Rating Bureaus promulgate the rate which, after their approval by the Insurance Commissioner, are used by the State Workmen's Insurance Fund as well as all other insurance carriers in underwriting compensation insurance policies. These rates are the same for the State Workmen's Insurance Fund as for all other insurance carriers. These published rates are subject to modification by the application of an experience rating plan and also of a rating schedule, which, as applying to industrial business and coal mine business, have been built up purely from Pennsylvania experience.

The operations of the State Workmen's Insurance Fund have been separated into various divisions so that the policyholders may receive the maximum of service under their policies. The divisions which come in contact with the public insured with the State Fund, together with their functions, are as follows:

UNDERWRITING DIVISION

This Division is entrusted with the task of underwriting all policies covering liability under the Workmen's Compensation Act issued by the State Fund. Extensive records are maintained showing the correct rates applicable to nearly every industrial business or enterprise in Pennsylvania so that the proper classification and rate may be applied to each application for a policy. All correspondence concerning the issuance of policies as well as the many requests for definitions of various conditions contained in the State Fund policy, are handled by this Division.

ACCOUNTING DIVISION

The principal duty of this Division is the collection of all premium moneys due the Fund and the proper maintenance of all financial records. A complete analytical record is kept of disbursements made by the Fund; as the records of this Division as to income and disbursements are important in arriving at the rate of dividend to be declared by the Fund each year. All statements of monthly, quarterly, and semi-annual accounts are handled by this Division. All correspondence pertaining to any question relating to the payment of premium is also handled by this Division.

CLAIM DIVISION

This Division takes care of all reports of accidents occurring to employes of policyholders issued to the Fund. An average of approxi-