

mately 35,000 accident reports are handled by this Division each year. Through branch offices, which the State Fund has established throughout Pennsylvania, assignments are sent to our various employes covering these accidents and after they have been investigated and the facts, as set forth on the report checked, agreements are entered into for the payment of any compensation which may be due. All disbursements of moneys for the payment of compensation and medical expense is made by this Division. Some idea of the enormous sums of money paid out by the State Fund as compensation and medical expense, can be gathered from the fact that the average amount paid out for these purposes each year during the past three years, amounted to approximately \$2,500,000. This Division also conducts all correspondence relating in any way to the adjustment or payment of claims.

INDUSTRIAL INSPECTION DIVISION

This Division is maintained by the Fund for the purpose of rendering special service to policyholders whose risks are rated under the Industrial Rating Schedule or the Quarry Rating Schedule as approved by the Insurance Commissioner. A corps of safety engineers and inspectors are conveniently located throughout Pennsylvania for the purpose of explaining to policyholders entitled to such service, how, by safeguarding hazardous points of operation on the machines in their plants or the physical conditions of the building in which their equipment is housed, their accidents can be reduced and consequently their compensation insurance rates lowered. Inspections which are made by safety engineers attached to the State Workmen's Insurance Fund do not govern the rating of the policies; they only serve the purpose of placing the equipment in the best possible shape so that when an inspector of the Pennsylvania Compensation Rating and Inspection Bureau makes an inspection on which the rate will be based, the policyholder may receive as many credits as possible applying to his compensation insurance rates.

COAL MINE INSPECTION DIVISION

This Division of the State Fund, as a matter of convenience, is located at Greensburg, Pennsylvania, in the heart of the mining industry of Pennsylvania. Safety inspectors under the supervision of a chief mining engineer, make service inspections of coal mines insured with the State Fund for the purpose of safeguarding the working conditions in each mine so as to conform as much as possible to the Coal Mine Rating Schedule issued by the Coal Mine Rating Bureau. These inspections are only of a service nature and are made for the purpose of inducing coal mine operators to remove as many hazards as possible from their mines and thereby hold their accident experience down, and consequently reduce their compensation insurance costs. Coal mines in Pennsylvania, subject to the Coal Mine Rating Schedule, are regularly inspected by inspectors attached to the Coal Mine Rating Bureau, on the basis of which inspection rates are published governing each mine.

STATISTICAL DIVISION

This Division of the State Fund gathers all rating data having to do with payrolls, premiums, and losses applying to each individual policy issued by the State Fund, and furnishes this data to the Pennsylvania Department of Insurance where it is used by the Rating Bureaus for the