

Fillmore E. Dryden, Jr., Chief, Agents' Licensing and Education  
 Ernest A. Goodman, Executive Assistant to the Commissioner  
 John D. Hunter, Chief Enforcement Officer  
 Leroy Shaver, Chief Investigator

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The State Insurance Division was first created by Chapter 388, Acts of 1872, as a part of the office of the Comptroller of the Treasury. The Division became an independent agency by Chapter 106, Acts of 1878. It is under the direction of the Insurance Commissioner, who is appointed by the Secretary of Licensing and Regulation with the approval of the Governor and serves at his pleasure (Code 1957, 1968 Repl. Vol., Art. 48A, sec. 15).

The Commissioner sees that all the laws of the State governing insurance companies or relating to the business of insurance are faithfully executed.

The Commissioner authorizes and licenses insurance companies, agents, and brokers to do business in the State. The Division examines all applicants for licenses as agents, brokers, approved attorneys and advisors for fire, casualty, life, accident, health, title, and other insurance, and annuities, fixed and variable as well. It conducts periodic examinations of all companies organized under the laws of Maryland and from time to time participates in the examination of nonresident companies doing business in the State. The Commissioner approves all policies for life, accident, health, fire, casualty, title and other insurance offered for sale in the State by authorized companies; authorizes rating bureaus and advisory organizations; and approves or disapproves the rates for most kinds and lines of insurance other than life, accident and health insurance, filed by rating bureaus on behalf of their members and subscribers, or by individual insurers.

The Commissioner also prepares and delivers an annual report to the Secretary of Licensing and Regulation for review and transmittal to the Governor and the members of the General Assembly (Code 1957, 1968 Repl. Vol., Art. 48A, sec. 23).

Appropriations	1973	1974
General Funds .....	\$1,337,626	\$1,568,409
Staff: 111.		

**DIVISION OF LABOR AND INDUSTRY**

Harvey A. Epstein, Commissioner  
 Milton H. F. Saul, Administrator  
 Kenneth Goldberg, Chief, Labor Standards  
 John F. Nimick, Chief, Safety Engineering and Education  
 John B. Craft, Chief, Safety Inspection  
 Edward J. Frack, Sr., Director of Apprenticeship and Training  
 Donald Miller, Chief, Mediation Conciliation  
 Bernard Nachlas, Public Information Officer

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The Division of Labor and Industry, established by Chapter 211, Acts of 1884, as the Bureau of Statistics and Information, is one of the oldest governmental agencies in this field in the United States, antedating the U. S. Department of Labor by one year. After 1892, the Department was known as the Industrial Bureau. A reorganization in 1916 renamed it the State Board of Labor and Statistics, and concentrated in it powers to enforce all the factory acts. The General Assembly made further changes by Chapter 747, Acts of 1939, and