

conducting programs for the elderly, engages in training activities for community leadership and service projects staff; provides consultative and technical assistance to other state and local public and private agencies in the State, and encourages citizen participation in volunteer and advisory committee activities. The Commission reports to the Governor and the General Assembly (Code 1957, 1970 Repl. Vol., Art. 70B).

Appropriations	1973	1974
General Funds	\$ 66,600	\$ 64,965
Federal Funds	160,000	160,000
Total	<u>\$226,600</u>	<u>\$224,965</u>

Staff: 6 full-time, 2 part-time.

MARYLAND AUTOMOBILE INSURANCE FUND

Chairman: Ejner J. Johnson

Michael F. DiLiello; August A. Krometis.

John J. Corbley, Executive Director

Harris R. Morrison, Director, Underwriting Division

Morgan S. Anderson, Director, Fiscal Division

William A. Snyder, Director, Claims Division

Henry B. Suter, Special Assistant to Executive Director

6601 Ritchie Highway, N.E., Glen Burnie 21061 Telephone: 768-7318

The Maryland Automobile Insurance Fund (MAIF) was created by Chapter 73, Acts of 1972 to replace the Maryland Automobile Insurance Plan and the Unsatisfied Claim and Judgment Fund (UCJF).

The Fund is governed by a three-man Board of Trustees, the Chairman of which is, *ex officio*, the Motor Vehicle Administrator. It was created generally to advise the Executive Director, and to exercise certain specific duties in a limited number of areas. The Executive Director is the administrative head of MAIF and is its chief executive officer. He is responsible for the exercise of all duties conferred on the Fund, except those committed to the Board of Trustees. The Executive Director is appointed by and serves at the pleasure of the Governor.

The MAIF is not part of any department of the State government, but is an independent body, directly under the Governor. It performs two basic functions: one, to assume the role of the former UCJF, and process and pay claims against uninsured motorists; and two, to sell policies of automobile liability insurance to those Maryland residents who have been rejected by at least two private insurers or who have had a policy of automobile liability insurance cancelled or non-renewed for any reason, other than non-payment of premiums. With respect to the second function MAIF acts as any private insurance company, and is subject to regulation by the Insurance Commissioner.

Effective January 1, 1973, every owner of a motor vehicle registered in this State must maintain the basic required primary coverage of \$15,000/30,000 bodily injury, \$5,000 property damage, and \$2,500 economic loss coverage. The advent of such compulsory insurance should serve to reduce substantially the number of uninsured claims. However, it is not expected that they will disappear completely. There will be hit and run accidents, out-of-State uninsured drivers, and Marylanders who will not comply with the law. For that reason, the UCJF function has been retained.