

either with or without the furnishing of riding or driving instructions; any establishment that stables five or more horses and receives compensation for these services; sales barns; and all establishments where five or more horses are sold per year (Code 1957, Art. 56, secs. 128-130D).

STATE INSURANCE DIVISION

Edward J. Birrane, Jr., *Insurance Commissioner*

Ernest A. Goodman, *Deputy Insurance Commissioner*

Ted A. Hickman, *Executive Assistant to the Commissioner*

Michael Connolly, *Assistant Commissioner*

Sidney A. Green, *Assistant Commissioner*

Stanley E. Vinton, *Assistant Commissioner*

Thomas Paul Raimondi, *Assistant Commissioner*

Eugene A. Graham, *Chief, Rating and Review*

Burton J. Kitchen, *Chief Examiner*

Leroy Shaver, *Chief Enforcement Officer*

J. Frank Nayden, *Chief Investigator*

James E. Sybert, *Chief Hearing Officer*

Byron P. Roberts, *Public Relations Officer*

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Baltimore 21202 Telephone: 383-5690

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, 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 as well as variable. 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, Art. 48A, sec. 23).

DIVISION OF LABOR AND INDUSTRY

Harvey A. Epstein, *Commissioner*

Nancy B. Burkheimer, *Deputy Commissioner*

Vacancy, *Assistant Commissioner, MOSH*

Henry R. Wolfe, *Assistant Attorney General*

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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 created the present Division by Chapter 938, Acts of 1945, as the Department of Labor and Industry. It adopted its present name by Chapter 402, Acts of 1970.

The Commissioner is appointed by the Secretary of Licensing and Regulation with the approval of the Governor and holds office at the pleasure of the Secretary. The Division, under the direction of the Commissioner, enforces laws and regulations affecting workers and employers