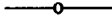


Commissioner approves all policies for life, accident and sickness insurance offered for sale in the State by authorized companies, and it is his duty to license rating bureaus and advisory organizations, and to approve or disapprove the rates for most classes of property insurance filed by rating bureaus on behalf of their members and subscribers.

The Insurance Commissioner also performs the duties of a State Fire Marshal and has authority to investigate suspicious fires in most counties of the State and to inspect all buildings used by the general public such as schools, theatres, hotels, nursing homes, etc., to see that proper exits are provided and other safety features for the prevention of and the protection against fire are installed.

The Commissioner is also charged with the duty of licensing manufacturers of, dealers in and users of explosives, the transportation of explosives on the public highways and he also issues permits for all displays of fireworks within the State.

Appropriations	1955	1956
General Fund .....	\$223,005	\$234,144
Staff: 38.		



**ADMINISTRATOR OF LOAN LAWS**

*Vacancy:* Administrator, 1959  
 John W. Dallam, Deputy Administrator  
 Henry W. Forster, Chief Supervisor

300 Mathieson Building, Baltimore 2 Telephone: Plaza 2-7433

The office of Administrator of Loan Laws was established as an independent agency in 1941, superseding a similar office established under the jurisdiction of the Bank Commissioner. The Administrator is appointed by the Governor for a term of four years (Code 1951, Art. 41, sec. 164).

This office administers and enforces the "Uniform Small Loan Law." All persons, corporations, and copartnerships making loans of three hundred dollars or less at a rate of interest of more than six percent per year must first secure a license from the Administrator of Loan Laws. Periodic examinations of the books and accounts of each licensee are made under the Administrator's direction. Each licensee must also submit to the Administrator an annual report of his business transactions. The Administrator has the power to revoke, refuse, or suspend licenses of any person or corporation. This agency also investigates complaints of violations by non-licensees and may take legal action to prosecute violators of the Act (Code 1951, Art. 58A, secs. 1-23).

**Installment Sales Division**

The Installment Sales Division was created in 1941. It administers the Installment Sales Law and exercises general supervision over installment sales finance companies. All companies engaged in installment sales financing must secure a license from this office. All companies licensed in the State must make an annual report to the division. This office also conducts periodic examinations of the books and accounts of all licensees. Investigations of complaints of violations