

## STATE INSURANCE DEPARTMENT

Charles S. Jackson, Insurance Commissioner, 1959  
 John H. Coppage, Deputy Commissioner  
 Ernest V. Meredith, Chief Examiner  
 Maurice H. LeVita, Actuary  
 Howard E. Gates, Chief, Rating Bureau  
 Joseph F. Mannion, Auditor-Examiner  
 John J. Meyers, Chief Fire Investigator  
 Edward Dackson, Insurance Examiner I  
 Mollie E. Bald, Assessment Supervisor  
 W. Cardon Jameson, Insurance Adviser

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The State Insurance Department was first created in 1872 as a part of the office of the Comptroller of the Treasury. In 1878 the Department became an independent agency. It is under the direction of the Insurance Commissioner, who is appointed by the Governor for a term of four years (Code 1951, Art. 48A, secs. 2, 3).

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, solicitors, brokers, and brokers' solicitors to do business in the State. The Department examines all applicants for licenses as agents and solicitors for fire and casualty lines, and 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, and sickness insurance offered for sale in the State by authorized companies; licenses rating bureaus and advisory organizations; and approves or disapproves the rates for most classes of property insurance filed by rating bureaus on behalf of their members and subscribers (Code 1951, Art. 48A, secs. 11, 31-38, 46, 48, 51-68, 104-309, 321-40; 1957 supp., 9A).

The Insurance Commissioner also performs the duties of a State Fire Marshal. He investigates suspicious fires in most counties of the State and inspects all buildings used by the general public, such as schools, theaters, hotels, nursing homes, etc., to see that they have proper exits and other safety features for the prevention of fire (Code 1951, Art. 48A, secs. 83-96).

The Commissioner licenses manufacturers of, dealers in, and users of explosives. He also issues permits for all displays of fireworks within the State (Code 1951, Art. 84A, secs. 97-100, 309-20).

Appropriations	1957	1958
General Funds .....	\$238,359	\$265,158
Staff: 38.		

## ADMINISTRATION OF LOAN LAWS

John Marshall Boone, Administrator, 1959  
 John W. Dallam, Deputy Administrator  
 Henry W. Forster, Chief Supervisor

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The office of Administrator of Loan Laws was established as an independent agency in 1941, superseding a similar office established