

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 for some classes of life and accident and health insurance 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, 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 1957, Art. 48A, secs. 12, 33-40, 48, 50, 53-71, 108-334, 346-65).

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 1957, Art. 48A, secs. 87-100).

The Commissioner licenses manufacturers of, dealers in, and users of explosives. He also issues permits for all displays of fireworks within the State (Code 1957, Art 48A, secs. 101-04, 334-45).

Appropriations	1959	1960
General Funds .....	\$268,615	\$291,657
Staff: 46.		

**ADMINISTRATION OF LOAN LAWS**

Carl F. Vohden, Administrator, 1963  
 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 under the jurisdiction of the Bank Commissioner. The Administrator is appointed by the Governor for a four-year term (Code 1957, Art. 41, sec. 192).

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. The Administrator directs periodic examinations of the books and accounts of each licensee, who 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 1957, 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