

The Banking Board, established in 1935, is composed of the Comptroller of the Treasury, and three members appointed by the Governor from lists of nominees submitted by (1) the Baltimore Clearing House, (2) the Associated Mutual Savings Banks of Baltimore, and (3) the Maryland State Bankers' Association. Members hold office for six years, one term expiring every two years. The Board meets at the call of the Bank Commissioner to consult with him in matters pertaining to the banking business or banking institutions in Maryland (Code 1957, Art. 11, sec. 27).

### STATE INSURANCE DEPARTMENT

F. Douglass Sears, Insurance Commissioner, 1963  
 John H. Coppage, Deputy Commissioner  
 Ernest J. Meredith, Chief Examiner  
 Sidney A. Green, Actuary  
 Howard E. Gates, Chief, Rating Bureau  
 Lewis W. O'Brien, Chief, Liability-Surety Bureau  
 Joseph F. Mannion, Auditor and Examiner  
 Andrew A. Melgar, Insurance Education Supervisor  
 John J. Meyers, Chief Fire Investigator  
 Ellen L. M. Conway, Principal Account Clerk I  
 W. Cardon Jameson, Insurance Adviser

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The State Insurance Department was first created by Chapter 388, Acts of 1872 as a part of the office of the Comptroller of the Treasury. The Department became an independent agency by Chapter 106, Acts of 1878. It is under the direction of the Insurance Commissioner, who is appointed by the Governor for a term of four years (Code 1957, 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 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 Marshall. 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).