

STATE INSURANCE DEPARTMENT

F. Douglass Sears, Insurance Commissioner, 1967
 John H. Coppage, Deputy Commissioner
 Ernest J. Meredith, Chief Examiner
 Sidney A. Green, Life Actuary
 Lewis W. O'Brien, Property and Casualty Actuary
 Joseph F. Mannion, Auditor and Examiner
 Andrew A. Melgard, Insurance Education Supervisor
 James C. Robertson, Assistant State Fire Marshal
 John J. Meyers, Chief Fire Investigator

301 W. Preston Street, Baltimore 1

Telephone: 837-9000

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, 1963 Supp., 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, 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.

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, 1963 Supp., Art. 48A, secs. 1-14).

The Insurance Commissioner licenses manufacturers of, dealers in, and users of explosives. He also issues permits for all displays of fireworks within the State (Code 1957, 1963 Supp., Art. 48A, secs. 15-32).

The Insurance Commissioner also publishes an annual report (Code 1957, 1963 Supp., Article 48A, Section 23).

Appropriations	1963	1964
General Funds	\$400,803	\$441,716
Staff: 59.		

ADMINISTRATOR OF LOAN LAWS

Carl F. Vohden, Administrator, 1967
 John W. Dallam, Deputy Administrator
 Henry W. Forster, Chief Supervisor

301 W. Preston Street, Baltimore 1

Telephone: 837-9000