

MARYLAND HOME IMPROVEMENT COMMISSION

Chairman: George I. Klein, 1970

Louis P. Mathews, 1968; H. Morton Rosen, 1969; J. Thomas Requard, 1970; John L. Knott, 1971.

Thomas J. Guidera, Sr., Executive Director

2100 Guilford Avenue, Baltimore 21218 Telephone: 383-3010

The Maryland Home Improvement Commission, established by Chapter 133, Acts of 1962, consists of five members appointed by the Governor for four-year terms. Two members must be from the construction industry, one from the field of finance and two from the general public. The Commission licenses and regulates contractors and salesmen in the home improvement industry, investigates complaints filed by homeowners against improvement companies and takes administrative actions where violations of the law are found (Code 1957, Art. 56, 1964 Repl. Vol., 1967 Supp., secs. 245-269).

Appropriations	1967	1968
General Funds	\$79,580	\$109,255
Staff: 13.		

STATE INSURANCE DEPARTMENT

- Newton I. Steers, Jr., Insurance Commissioner, 1971
- John S. Lavery, Deputy Commissioner
- Alan T. Fell, Chief, Administrative Bureau
- Sidney A. Green, Chief, Life-Health Bureau
- Lewis W. O'Brien, Chief, Examination and Property Bureau
- N. Barton Benson, Assistant Attorney General
- Ernest J. Meredith, Chief Examiner
- Thomas V. Murphy, Chief, Property Division
- Joseph P. Kittridge, Chief, Agents' Licenses and Education
- Joseph F. Mannion, Auditor and Examiner
- David Fentress, Executive Assistant to the Commissioner

301 W. Preston Street, Baltimore 21201 Telephone: 383-3010

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, 1964 Repl. Vol., 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.