

tions for licenses and makes rules and regulations for the qualifications of applicants. The Board may designate officers of County Humane Societies, Societies for the Prevention of Cruelty to Animals, and Licensed Veterinarians to act as its agent and to make routine inspections. Such agents serve without pay.

The Board is empowered to license all horse riding stables where one or more horses or ponies are let for hire to be ridden or driven, either with or without the furnishing of riding or driving instructions, and Sales Barns, including all establishments where horses are sold, including Auction Barns (Code 1957, 1968 Repl. Vol., 1970 Supp., Art. 56, secs. 128-130D).

Appropriations	1971	1972
Special Funds	\$1,500	\$1,500
Staff: 1.		

STATE INSURANCE DIVISION

Thomas J. Hatem, Insurance Commissioner
 Edward J. Birrane, Jr., Deputy Commissioner
 Sidney A. Green, Assistant Commissioner, Life and Health
 Ernest J. Meredith, Assistant Commissioner, Property
 Murray K. Josephson, Special Assistant Attorney General
 Yauncey H. Horner, Chief Examiner
 Fillmore E. Dryden, Jr., Chief, Agents' Licensing and Education
 Harry H. Griffith, Controller
 Ernest A. Goodman, Executive Assistant to the Commissioner
 John D. Hunter, Chief Enforcement Officer

One South Calvert Street, Baltimore 21202 Telephone: 383-5686

The State Insurance Division was first created by Chapter 388, Acts of 1872, as a part of the office of the Comptroller of the Treasury. The Division became an independent agency by Chapter 106, Acts of 1878. It is under the direction of the Insurance Commissioner, who is appointed by the Secretary of Licensing and Regulation with the approval of the Governor and serves at his pleasure (Code 1957, 1968 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, and brokers to do business in the State. The Division examines all applicants for licenses as agents, brokers, approved attorneys and advisors for fire, casualty, life, accident, health, title, and other insurance, and annuities, fixed and variable 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, health, fire, casualty, title and other insurance offered for sale in the State by authorized companies; authorizes rating bureaus and advisory organizations; and approves or disapproves the rates for most kinds and lines of insurance other than life, accident and health insurance, filed by rating bureaus on behalf of their members and subscribers, or by individual insurers.

The Insurance Commissioner also prepares and delivers an annual report to the Secretary of Licensing and Regulation for review and