

application of local tax rates and eventual collection of taxes.

Cadastral or property location maps are prepared by the Map Division. These maps, which delineate property boundaries, comprise a complete inventory of all land in the State. They are drawn to scale and are integrated into the State Grid System. They show ownership, sizes, references, and depict natural and man-made features. Aside from their public usefulness, they are an invaluable tool in making property assessments.

The Map Division also prepares maps showing the different grades of soils, based upon agricultural capability. These are in the process of being drawn for Maryland's agricultural acreage. Additional staff provided in 1979 boosted production of these maps to assist in the soil capability map program used in agricultural assessments. In addition to base completion of fourteen counties, unanticipated daily maintenance and revision have been incorporated into the program. Additional overlays have been completed allowing immediate update of owner information for 65 percent of agriculturally-assessed areas.

The Department administers the Homeowners' and Renters' Property Tax Credit Programs. These Programs provide in excess of \$40 million in State-funded property tax credits to homeowners and renters who qualify based on an income test. The Homeowners' Program is available to all homeowners in Maryland, regardless of age, while the Renters' Program applies to renters either age 60 or over, or permanently disabled.

The Department also provides clerical assistance, as necessary, to several local Property Tax Assessment Appeal Boards, although the Boards are separate and independent from the Department.

MARYLAND AUTOMOBILE INSURANCE FUND

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The Maryland Automobile Insurance Fund (MAIF) was created by Chapter 73, Acts of 1972, to replace the Maryland Automobile Insurance Plan and the Unsatisfied Claim and Judgment Fund (UCJF).

The MAIF is not part of any department of the State government, but rather is an independent body directly under the Governor. It performs two basic functions: 1) assumes the role of the former UCJF and processes and pays claims against uninsured motorists; and 2) sells policies of automobile liability insurance to those Maryland residents who have been rejected by at least two private insurers or who have had a policy of automobile liability insurance cancelled or non-renewed for any reason other than non-payment of premiums. With respect to the second function, MAIF acts as any private insurance company and is subject to regulation by the Insurance Commissioner.

Effective July 1, 1979, every owner of a motor vehicle registered in this State must maintain the basic required primary coverage of \$20,000/\$40,000 bodily injury, \$10,000 property damage, and \$2,500 economic loss coverage. Such compulsory insurance is intended to reduce substantially the number of uninsured claims. However, it is not expected that they will disappear completely. There will be hit and run accidents, out-of-state uninsured drivers, and Marylanders who will not comply with the law. For that reason the UCJF function has been retained.

The MAIF receives no general funds from the State of Maryland and its assets are not part of the State Treasury. As a result MAIF is not subject to the normal budgetary review procedures. The reasons for this broad exemption were noted in oral testimony before the House Appropriations Committee. The testimony summarized the statutory operational environment that created first, difficulty in estimating what personnel and