

other resources would be needed by MAIF in order to operate, and second, the impossibility of accurately estimating what amounts will be needed to pay claims and their allocated operational expenses.

Present assets of the MAIF are derived from four sources: 1. Monies collected from premiums and earnings from investments (Code 1957, Art. 48A, secs. 243-243L). 2. By Chapter 241, Acts of 1976, and Chapter 364, Acts of 1978, each insurer authorized to write automobile liability and physical damage insurance in this State may be assessed up to 4% of its net direct written premiums. The MAIF Board of Trustees determines whether or not it will have a cash operating deficit on a projected basis. If so, MAIF certifies this amount to the Industry Automobile Insurance Association (I.A.I.A.), which represents the insurance industry in Maryland. I.A.I.A. collects the certified amount from its member companies and places it in a trust fund maintained within the State of Maryland for use and benefit of MAIF. MAIF may apply to the trustees for use of the funds only after it sustains an actual cash operating deficit during any calendar quarter in the year following its projected certified cash operating deficit. There is a recoupment mechanism whereby the I.A.I.A. member insurers may recoup the assessment from their individual insureds. Assessment monies may be used for the general purposes of the fund; however, premium and investment income may be used only for payment of claims and administrative expenses of the fund arising out of policies issued by the fund. The fund is required to keep separate records of income and expenses directly attributable to the processing and payment of uninsured claims. 3. The Uninsured Division (former UCJF) has the right of recovery (subrogation) against the uninsured motorist for those monies it expends as the result of the uninsured motorist's negligence. 4. Chapter 291, Acts of 1975, as amended by Chapter 499, Acts of 1966, and Chapter 346, Acts of 1978, authorizes the Motor Vehicle Administration to assess a penalty of up to \$100 against those motorists who operate a vehicle in Maryland without insurance. The Motor Vehicle Administration may deduct a fee of ten percent of the amount collected, and the balance is remitted to MAIF for the use of its Uninsured Division operation.

By Chapter 241, Acts of 1976, the Fund is governed by an eleven-member Board of Trustees. The Chairperson of the Board is, ex officio, the Executive Director of the Maryland Automobile Insurance Fund. Five members of the Board are appointed by the Governor with the advice and consent of the Senate and serve at his pleasure.

Five members are appointed by the Board of Directors of the Industry Automobile Insurance Association (Code 1957, Art. 48A, sec. 243M). The Board advises the Executive Director with respect to his exercise of the powers and duties conferred on him and formulates policy for the Fund.

The Executive Director is the administrative head of MAIF and its chief executive officer. He is responsible for the exercise of all duties conferred on the Fund, except those reserved to the Board of Trustees. The first Executive Director was appointed by the Governor. Now the Board of Trustees makes the appointment. The incumbent Executive Director cannot vote on the selection of his successor. If the Board fails to agree on the successor, the Governor appoints him.

BLIND INDUSTRIES AND SERVICES OF MARYLAND

Chairperson: Joyce Anne Burman, 1984

Vice-Chairperson: C. Rogers Kines, 1983

Georgia Louise Myers, 1983; Jane Storrs, 1983; James Fox, 1984; William F. Melville, Jr., 1984; Pierce J. Lamdin, 1985; Constance McCraw, 1985; Dallas G. Truitt, 1985; James A. Valliant, 1985.

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The Blind Industries and Services of Maryland, established by Chapter 566, Acts of 1908, adopted its present name in 1973 (Chapter 164, Acts of 1973). It is a State-aided institution. Its general supervision and control is vested in eleven trustees appointed by the Governor with the advice and consent of the Senate for three-year terms.

The purpose of the Blind Industries and Services of Maryland is to establish and operate centers for the training, rehabilitation, and employment of the adult blind of Maryland. In addition, Blind Industries and Services of Maryland operates other service programs designed to teach adult blind persons the skills necessary to live in society on the basis of mutual interdependence with their sighted peers.

To carry out these programs, Blind Industries and Services of Maryland currently operates a number of divisions: The Vending Division and Industries and Rehabilitation are located in the Baltimore facility at 2901 Strickland Street; the Cumberland facility at 322 Poca Street, Cumberland; and the Salisbury facility at the Northwood Industrial Park, Salisbury.