

DEPARTMENT OF LICENSING AND REGULATION

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The Department of Licensing and Regulation, created in 1970, consolidated over thirty State agencies and boards responsible for licensing and regulating businesses, professions, and trades. The oldest of these date back to the nineteenth century: the Insurance Department (1872), the Bureau of Statistics and Information (1884), the State Board of Examining Engineers (1892). In 1951 the Central License Office was authorized to house five boards (Chapter 280, Acts of 1951). The Office was abolished when the Department was created in 1970 (Chapter 402, Acts of 1970). The Department supervises many of the State's licensing and regulatory boards.

The Department is organized into five Divisions. The Insurance Division supervises all aspects of insurance services that are used by Maryland residents. The Division of Financial Regulation controls the operation of banks, savings and loans, credit unions, consumer loan companies, sales finance companies, mortgage companies, and collection agencies.

Protection for workers is provided by the Division of Labor and Industry, which establishes safety standards and promotes harmony among employers and their employees. This Division also protects public safety through the inspection of railroads, boilers, elevators, and amusement rides.

The Division of Sports and Recreation regulates boxing and wrestling matches and horse racing. Standards of performance for other businesses are enforced by the Division of Occupational and Professional Licensing. This Division supervises a variety of specialized occupations including accountants, architects, engineers, cosmetologists, barbers, home improvement contractors, and real estate brokers.

The Office of the Secretary in the Department assists the operation of the five Divisions by performing services such as complaint adjudication, fiscal accountability, personnel management, data processing, management analysis, printing, and legal assistance (Code 1957, Art. 41, secs. 221-221E).

STATE INSURANCE DIVISION

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The State Insurance Division was first created in 1872 as a part of the office of the Comptroller of the Treasury (Chapter 388, Acts of 1872). 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 advice and consent of the Senate (Code 1957, Art. 48A, sec. 15).

The Commissioner ensures that all the laws of the State governing insurance companies or relating to the business of insurance are faithfully executed. He authorizes and licenses insurance companies, agents, brokers, approved attorneys, and advisors for fire, casualty, life, accident, health, title, and other insurance and annuities. The Commissioner also approves all policies for insurance offered for sale in the State by authorized companies, authorizes rating bureaus and advisory organizations, and approves or disapproves the rates for most lines of insurance.