

DEPARTMENT OF LICENSING AND REGULATION

William A. Fogle, Jr., *Secretary of Licensing and Regulation*

Joseph E. Owens, *Deputy Secretary*

Daniel J. Minnick, Jr., *Assistant Secretary*

Joseph L. Padone, *Assistant Secretary*

Francis X. Pugh, *Principal Counsel*

501 St. Paul Place
Baltimore 21202

Telephone: 333-6200
Toll Free: 1-800-492-7521
TTY for Deaf: 333-7555

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: Insurance, Financial Regulation, Labor and Industry, Occupational and Professional Licensing, and the Maryland Racing Commission. 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, State chartered savings and loans, credit unions, consumer loan companies, sales finance companies, mortgage companies, and collection agencies. This Division also provides insurance for certain savings and loan associations.

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.

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 Division also regulates the sports of boxing and wrestling. The Maryland Racing Commission regulates all aspects of thoroughbred and harness racing.

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. 8-101 through 8-301).

INSURANCE DIVISION

Edward J. Muhl, *Insurance Commissioner*

Martha C. Roach, *Deputy Insurance Commissioner*

501 St. Paul Place
Baltimore 21202

Telephone: 333-6300
Toll Free: 1-800-492-6116

The Insurance Division was first created in 1872 as the Insurance Department under the Comptroller of the Treasury (Chapter 388, Acts of 1872). Renamed the State Insurance Department, it became an independent agency in 1878 (Chapter 106, Acts of 1878). In 1970, the Division, by its present name, was placed within the Department of Licensing and Regulation (Chapter