

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 natural and man-made features. Aside from their public usefulness, they are invaluable in making property assessments. The Map Division also prepares maps showing the different grades of soils, based upon agricultural capability.

The Department administers the Home Owners' and Renters' Property Tax Credit Programs. These Programs provide more than \$45 million in State-funded property tax credits to home owners and renters who qualify based on an income test. The Home Owners' Program is available to all home owners in Maryland, regardless of age, while the Renters' Program applies to renters aged 60 or over, or permanently disabled.

The Director is appointed by the Governor but thereafter holds office under the Merit System (Code Tax—Property Article, Title 2).

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**MARYLAND AUTOMOBILE INSURANCE FUND**

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**BOARD OF TRUSTEES**

*Chairperson:* Merrill D. Knight

Appointed by Governor: Rita A. Baikauskas; Gerald H. Cooper; Fred J. Hill; August A. Krometis; William H. Ross III.

Appointed by Board of Directors, Industry Automobile Insurance Association: Richard D. Crabtree; Jay Edmondson; Merrill D. Knight; Elton Stephenson; Christopher Taylor. *Terms expire 1992.*

Martha C. Roach, *Executive Director*

1750 Forest Dr.  
Annapolis, MD 21401 269-8625  
Uninsured Division: 522-9100

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**Budget (Code 23.10.00)**

Nonbudgeted Funds (no State obligations; funds derived from insurance premiums, earnings from investments, etc.)

CY1989 Total Expenditure (est.).....\$22,495,080  
CY1989 Total Authorized Positions (est.)..... 387

*Annual Report to General Assembly and Secretary of Personnel on staff positions, classifications & salaries due Jan. 1.*

*Annual Certification to Board of Directors, Industry Automobile Insurance Association, of actual operating loss, if any, due March 15.*

*Annual Audit may be conducted by Legislative Auditor.*

**BOARD OF TRUSTEES**

**FINANCIAL MANAGEMENT COMMITTEE**

(Art. 48A, sec. 243A(a))

**EXECUTIVE DIRECTOR**

Martha C. Roach (appointed by Board of Trustees) .....269-8625  
James Himes, Principal Counsel .....269-8627

**CLAIMS DEPARTMENT**

James E. Sale, Jr., Director .....269-8628

**FISCAL DEPARTMENT**

Morgan S. Anderson, Director.....269-8633

**OPERATIONS DEPARTMENT**

David C. Trageser, Director.....269-8629

**UNDERWRITING DEPARTMENT**

Hugh D. Williams, Director.....269-8630

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

MAIF performs two basic functions: 1) it processes and pays certain claims against uninsured motorists; and 2) it sells automobile liability insurance to Marylanders who have been rejected by at least two private insurers or who have had their automobile liability insurance cancelled or not renewed for any reason other than nonpayment of premiums. With respect to the second function, MAIF acts as any private insurance company and is subject to regulation by the State Insurance Commissioner.

Every owner of a motor vehicle registered in Maryland 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 reduces substantially the number of uninsured claims. It is not expected, however, that uninsured claims will disappear completely. There will be hit-and-run accidents, out-of-state uninsured drivers, and Marylanders who will not comply with the law.

MAIF receives no general funds from the State, and its assets are not part of the State Treasury. Present MAIF assets are derived from four sources: 1) monies collected from premiums and earnings from investments (Code 1957, Art. 48A, secs. 243-243L); 2) assessments, when required, levied against all automobile insurers (Code 1957, Art. 48A, secs. 243A, 243M-243N); 3) funds recovered from uninsured motorists by the Uninsured Division; and 4) penalties imposed by the Motor Vehicle Administration against uninsured motorists (Code Transportation Article, secs. 17-101 through 17-110).