

Program applies to renters aged 60 or over; the permanently disabled; and renters who are under age 60, with dependent children, and who meet certain income requirements.

Within the Taxpayer Services Division, the Property Maps unit prepares property location maps, which delineate property boundaries and comprise a complete inventory of all land in the State. They are drawn to scale and are integrated into the State Grid System. Because they show ownership, sizes, references, and natural and manmade features, the maps are very useful to the general public and invaluable for property assessments.

**REAL PROPERTY VALUATION DIVISION**

Joseph L. Szabo, *State Supervisor of Real Property Assessments*

(410) 225-1199

Real property is reassessed on a three-year cycle by reviewing one-third of all property in Maryland every year. The review includes an exterior physical inspection of the property. The Real Property Valuation Division participates in all court proceedings where assessment questions are involved. The Division also provides clerical assistance to several local Property Tax Assessment Appeal Boards.

For each county and Baltimore City, the Director of Assessments and Taxation appoints a Supervisor of Assessments from a list of five qualified applicants submitted by the Mayor of Baltimore City, the County Commissioners, or, under charter government, by the County Council or the County Executive with the approval of the Council. Supervisors may be relieved for incompetency or other cause only after a hearing by the Division.

Brochures explaining the assessment process and related matters, such as appeals and tax credits, are available at each local assessment office and from the State office in Baltimore.

**MARYLAND AUTOMOBILE INSURANCE FUND**

David C. Trageser, *Executive Director*

1750 Forest Drive  
Annapolis, MD 21401 (410) 269-8625  
Uninsured Division: (410) 522-9100

**BUDGET (CODE 23.10.00)**

<b>Funds</b>	<b>CY1992</b>
Total Expenditure (est.)	\$32,744,737
Nonbudgeted Funds (no State obligations; funds derived from insurance premiums, earnings from investments, etc.)	
<b>Staff</b>	
Authorized (est.)	470
Contractual (FTE)	88
Total Staff	558

**MANDATED REPORTS**

*Annual Report to General Assembly & Secretary of Personnel on staff positions, classifications & salaries due Jan. 31.*

*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.*

**ORGANIZATIONAL STRUCTURE**

**MARYLAND AUTOMOBILE INSURANCE FUND BOARD OF TRUSTEES**

Frederick J. Hill, *Chairperson*

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

*Appointed by Board of Directors, Industry Automobile Insurance Association:* Danny Fullerton; Randy C. Garrett; David L. Schindler; Jon Smanz; Ronald J. Zaleski.  
*Terms expire 1994.*

**FINANCIAL MANAGEMENT COMMITTEE**

*Chairperson:* David C. Trageser, *Executive Director*

*Appointed by Board of Trustees:* William H. Ross III; Ronald J. Zaleski.

**AUDIT COMMITTEE**

Gerald H. Cooper, *Chairperson*

*Appointed by Board of Trustees:* Rita A. Baikauskas; Danny Fullerton.

**EXECUTIVE DIRECTOR**

David C. Trageser, *Executive Director*

(appointed by Board of Trustees) (410) 269-8625

**PRINCIPAL COUNSEL**

Mark D. McCurdy. . . . (410) 269-8626

**INTERNAL AUDITING**

Betty Kay Hines, *Associate Director*

. . . . . (410) 269-8660

**LEGAL DEPARTMENT**

R. Harcourt Fulton. . . . . (410) 333-6550

**ACTUARY**

Alexander Fernandez, Jr. . . . (410) 269-8609

**DEPUTY EXECUTIVE DIRECTOR**

Vacancy . . . . . (410) 269-8609

**CLAIMS DEPARTMENT**

James E. Sale, Jr., *Director* . . (410) 269-8624

**DATA PROCESSING DEPARTMENT**

Alphonse J. Giunta, *Director*. (410) 269-8598

**FISCAL DEPARTMENT**

Thomas M. Burnham, *Acting Director*

. . . . . (410) 269-8770

**UNINSURED DIVISION**

. . . . . (410) 522-9100

**UNDERWRITING DEPARTMENT**

Hugh D. Williams, *Director* . (410) 269-8634

The Maryland Automobile Insurance Fund (MAIF) began as the Unsatisfied Claim and Judgment Fund Board in 1957 (Chapter 836, Acts of 1957). The Maryland Automobile Insurance Fund was created to replace the Maryland Automobile Insurance Plan and the Unsatisfied Claim and Judgment Fund in 1972 (Chapter 73, Acts of 1972).

The Maryland Automobile Insurance Fund performs two basic functions: 1) it processes and pays