

Schindler; Jon G. Smanz; Charles D. Wollenzien, Jr.
Terms expire 1998.

Ex officio: David C. Trageser, Executive Director,
Maryland Automobile Insurance Fund

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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 provides automobile insurance to those eligible persons who are unable to obtain it in the private market. The Fund 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. In providing insurance, the Fund acts as any private insurance company and is subject to regulation by the Maryland Insurance Commissioner. The Fund also processes and pays certain claims to Maryland residents who are involved in Maryland accidents with uninsured motorists or in hit-and-run incidents where no responsible party can be found.

Every owner of a motor vehicle registered in Maryland must maintain basic 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. Nonetheless, uninsured claims continue due to hit-and-run accidents, out-of-state uninsured drivers, and Marylanders who do not comply with the law.

The Fund receives no General Funds from the State, and its assets are not part of the State Treasury. Current Fund assets are derived from insurance premiums; earnings from investments; assessments, when required, levied against all automobile insurers; funds recovered from uninsured motorists by the Uninsured Collections unit; and penalties imposed by the Motor Vehicle Administration against uninsured motorists (Code Transportation Article, secs. 17-101 through 17-110; Code 1957, Art. 48A, secs. 243-243P).

The Fund is governed by a thirteen-member Board of Trustees. Seven members are appointed by the Governor with Senate advice. Five are chosen by the Board of Directors of the Industry Automobile Insurance Association. One serves *ex officio* (Code 1957, Art. 48A, sec. 243).