

WHEREAS, the Unsatisfied Claim and Judgment Fund Law as presently constituted has shown that it does not provide indemnification for many persons injured in automobile accidents,

WHEREAS, numerous drivers who desire to be insured are required to pay prohibitive rates for basic insurance and have difficulty in obtaining insurance coverage,

WHEREAS, the State Accident Fund has demonstrated that it is an effective agency providing insurance coverage in the workmen's compensation field,

WHEREAS, compulsory automobile liability insurance coverage has been studied extensively in various states sometimes resulting in remedial legislation,

WHEREAS, there are more licensed operators than automobiles in the State of Maryland, demonstrating the need for an effective financial responsibility provision for drivers in lieu of or in addition to such provisions for owners of automobiles; now, therefore, be it

*Resolved by the General Assembly of Maryland,* That the Legislative Council be and it is hereby requested to appoint a Commission to study the following problems: the general effectiveness of the present Unsatisfied Claim and Judgment JUDGMENT Law; the desirability of a compulsory insurance program ~~utilizing a State funded insurer within the present Unsatisfied Claim and Judgment Law~~; the possibility of requiring financial responsibility of drivers rather than owners and the results of compulsory insurance programs in other States; and be it further

*Resolved,* That the Commission shall include as its members, representatives of the Unsatisfied Claim and Judgment Fund as well as the Department of Motor Vehicles and interested members of the general public; and be it further

*Resolved,* That the Commission be requested to report its findings to the Legislative Council with whatever remedial legislation it recommends.

Approved March 29, 1963.

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No. 16

(House Joint Resolution 35)

House Joint Resolution expressing the regrets of the General Assembly of Maryland over the passing of Dr. Robert L. Swain.

The members of the General Assembly of Maryland learned with sorrow and regret of the passing of Dr. Robert L. Swain, one of the most distinguished pharmacists in the United States.

Dr. Swain had a long and outstanding career. He graduated with honors from the University of Maryland in 1909 with the degree of