

## STATE INSURANCE DEPARTMENT

Claude A. Hanley, Insurance Commissioner, 1951  
 Hazleton A. Joyce, Deputy Commissioner  
 John H. Coppage, Chief Examiner  
 Calvert F. Stein, Actuary  
 Gerald A. Voith, Insurance Advisor  
 Leonard L. Shircliff, Insurance Agent Examiner  
 Mollie Edna Bald, Assessment Supervisor  
 John J. Meyers, Deputy Fire Marshall  
 Joseph M. McSweeney, Deputy Fire Marshall  
 Denton S. Lowe, Auditor  
 Howard E. Gates, Chief, Rating Bureau

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The State Insurance Department was first created in 1872 as a part of the office of the Comptroller of the Treasury. In 1878 the Department became an independent agency. The State Insurance Department is under the direction of the Insurance Commissioner, who is appointed by the Governor for a term of four years (Code 1939, Art. 48A, sec. 3).

The department is responsible for the overall administration and enforcement of the insurance laws of the State. It licenses and examines all insurance agents, insurance companies and brokers doing business within the State. The department conducts periodic examinations of the financial status of all companies organized under the laws of the State and such other companies doing business in Maryland as the Commissioner deems necessary. The Rating Bureau, organized in 1945, is responsible for the promulgating and policing of rates of all classes of insurance, and reviews the rates established to see that they are at all times adequate, reasonable and fair. Rating Bureaus and agencies operating within the State are licensed and reviewed by the Department (Code 1947, Supp., Art. 48A, sec. 140A). There is also within the Insurance Department a Fire Investigation Bureau. This Bureau investigates all suspicious fires in the State. The Bureau is also charged with the inspection of all buildings used by the general public, excepting those located in Baltimore City, for the purpose of ascertaining compliance with the fire laws. The Insurance Commissioner has the power to issue orders to secure compliance with fire regulations and to initiate proceedings to condemn any building when the owner fails to abide by the order of the Commissioner. The Fire Bureau also issues permits for the public display of fireworks and for the sale and use of explosives within the State (Code 1947 Supp. Art. 48A, secs. 71-81e).

Expenditures, 1949 .....	\$162,886.09
Appropriation, 1950 .....	173,517.00

Staff: 27.