

personnel and other resources would be needed by MAIF in order to operate, and second, the impossibility of accurately estimating what amounts will be needed to pay claims and their allocated operational expenses.

The present assets of the MAIF are derived from four sources: 1. Monies collected from premiums and earnings from investments (Code 1957, Art. 48A, secs. 243-243L). 2. By virtue of Chapter 241 (1976), as amended by Chapter 364 (1978), each insurer authorized to write automobile liability and physical damage insurance in this State may be assessed up to 4% of its net direct written premiums. The MAIF Board of Trustees determines whether or not it will have a cash operating deficit on a projected basis. If so, MAIF certifies this amount to the Industry Automobile Insurance Association (I.A.I.A.), which represents the insurance industry in Maryland. I.A.I.A. collects the certified amount from its member companies and places it in a trust fund maintained within the State of Maryland for the use and benefit of MAIF. MAIF may apply to the trustees for the use of the funds only after it sustains an actual cash operating deficit during any calendar quarter in the year following its projected certified cash operating deficit. These statutes contain a recoupment mechanism whereby the I.A.I.A. member insurers may recoup the assessment from their individual insureds. Assessment monies may be used for the general purposes of the fund; however, premium and investment income may be used only for payment of claims and administrative expenses of the fund arising out of policies issued by the fund. The fund is required to keep separate records of income and expenses directly attributable to the processing and payment of uninsured claims. 3. The Uninsured Division (former UCJF) has the right of recovery (subrogation) against the uninsured motorist for those monies it expends as the result of the uninsured motorist's negligence. 4. Chapter 291, Acts of 1975, as amended by Chapter 499, Acts of 1966, and Chapter 346, Acts of 1978, authorizes the Motor Vehicle Administration to assess a penalty of up to \$100 against those motorists who operate a vehicle in Maryland without insurance. The Motor Vehicle Administration may deduct a fee of ten percent (10%) of the amount collected, and the balance is remitted to MAIF for the use of its Uninsured Division operation.

BLIND INDUSTRIES AND SERVICES OF MARYLAND

Chairperson: James A. Valliant, 1983

Vice-Chairperson: Joyce Anne Burman, 1981

John L. Crew, 1981; William F. Melville, 1981; Pierce J. Lamdin, 1982; Dallas G. Truitt, 1982; Louise Emanuel, 1983; C. Rogers Kines, 1983; Georgia Louise Myers, 1983; Jane Storrs, 1983; *one vacancy.*

Ralph W. Sanders, *President*

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The Blind Industries and Services of Maryland, established by Chapter 566, Acts of 1908, adopted its present name by Chapter 164, Acts of 1973. It is a State-aided institution, the general supervision and control of which is vested in eleven trustees appointed by the Governor with the advice and consent of the Senate for three-year terms.

The purpose of the Blind Industries and Services of Maryland is to establish and operate centers for the training, rehabilitation, and employment of the adult blind of Maryland. In addition, Blind Industries and Services of Maryland operates other service programs designed to teach adult blind persons the skills necessary to live in society on the basis of mutual interdependence with their sighted peers.

To carry out these programs, Blind Industries and Services of Maryland currently operates a number of divisions: The Vending Division and Industries and Rehabilitation are located in the Baltimore facility at 2901 Strickland Street; the Cumberland facility at 322 Paca Street, Cumberland; and the Salisbury facility at the Northwood Industrial Park, Salisbury.

The Vending Facilities Division serves as the nominee agency for all locations through a contract from the Division of Vocational Rehabilitation and under authority of the Federal Randolph-Sheppard Act. This Division locates, builds, and staffs with trained blind managers snack bars, cafeterias, and sundry shops in publicly-owned buildings and in private businesses. More than one hundred of these small businesses are located in Maryland (Code 1957, Art. 30, secs. 3-10, 30A).

BOARD OF STATE CANVASSERS

Fred L. Wineland, *Secretary of State*; Louis L. Goldstein, *Comptroller of the Treasury*; William S. James, *State Treasurer*; James H. Norris, Jr.,