

are separate and independent from the Department.

MARYLAND AUTOMOBILE INSURANCE FUND

BOARD OF TRUSTEES

Chairperson: Harold D. Covey

Appointed by the Governor: Rita A. Baikauskas; Gerald H. Cooper; August A. Krometis; William H. Ross III; Fred C. Wright.

Appointed by the Board of Directors of the Industry Automobile Insurance Association: Marion E. Byrd; J. R. Harmon; John R. McKetta; Thomas M. Mahar. *Terms expire 1988.*

THE AGENCY

Vincent H. Howley, *Executive Director*

1750 Forest Dr.
Annapolis 21401 Telephone: 269-1680
Uninsured Division: 563-4500

The Maryland Automobile Insurance Fund (MAIF) was created by Chapter 73, Acts of 1972, to replace the Maryland Automobile Insurance Plan and the Unsatisfied Claim and Judgment Fund (UCJF).

The MAIF performs two basic functions: first, it assumed the role of the former UCJF and processes and pays claims against uninsured motorists; and second, it 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 non-renewed for any reason other than non-payment of premiums. With respect to the second function, MAIF acts as any private insurance company and is subject to regulation by the Insurance Commissioner.

Every owner of a motor vehicle registered in Maryland must maintain the basic required primary coverage of \$20,000/\$40,000 bodily injury, \$10,000 property damage, and \$2,500 economic loss coverage. Such compulsory insurance is intended to reduce substantially the number of uninsured claims. However, it is not expected that they will disappear completely. There will be hit and run accidents, out-of-state uninsured drivers, and Marylanders who will not comply with the law. For that reason the UCJF function has been retained.

The MAIF receives no general funds from the State and its assets are not part of the State Treasury. 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. assessments, when required, levied against all automobile insurers (Chapter 241, Acts of 1976; Chapter 364, Acts of 1978; Chapter 577, Acts of 1983); 3. funds recovered from uninsured motorists by the Uninsured Division; and 4. penalties imposed by the Motor Vehicle Administration against uninsured motorists (Chapter 291, Acts of 1975, as amended by Chapter 499, Acts of 1976; Chapter 346, Acts of 1978).

The Fund is governed by an eleven-member Board of Trustees with the Executive Director of the Maryland Automobile Insurance Fund serving ex officio. Five members of the Board are appointed by the Governor with the advice and consent of the Senate and serve at his pleasure. Five members are appointed by the Board of Directors of the Industry Automobile Insurance Association (Code 1957, Art. 48A, sec. 243M). The chairperson is selected by the Board, and must alternate between industry and government appointees. The Board advises the Executive Director with respect to his exercise of the powers and duties conferred on him and formulates policy for the Fund.

Appointed by the Board of Trustees, the Executive Director is the administrative head of MAIF and its chief executive officer. He is responsible for the exercise of all duties conferred on the Fund, except those reserved to the Board of Trustees.

BLIND INDUSTRIES AND SERVICES OF MARYLAND

BOARD OF TRUSTEES

Chairperson: Joyce Anne Burman, 1987

Remo dela Pena, 1985; Pierce J. Lambdin, 1985; Constance McCraw, 1985; Dallas G. Truitt, 1985; Nelson P. Guild, Ph.D., 1986; Robert L. Jones, Jr., 1986; C. Rogers Kines, 1986; Jane M. Storrs, 1986; James P. Fox, 1987; William F. Melville, Jr., 1987.

Ralph W. Sanders, *President*

2901 Strickland St.
Baltimore 21223 Telephone: 233-4567

The Blind Industries and Services of Maryland, established by Chapter 566, Acts of 1908, adopted its present name in 1973 (Chapter 164, Acts of