

Brochures explaining the assessment process and related matters, such as appeals and tax credits, are available at each local assessment office and from the State office in Baltimore.

The Department is custodian of domestic charters for Maryland corporations and of qualifications and registrations for limited partnerships and foreign corporations. Specified fees are collected, and the personalty of such corporations is assessed by the Department. Thereafter, the values are certified to the subdivisions for application of local tax rates. The Department also administers franchise taxes applicable to the net income of banks and savings and loan associations, and to the gross receipts of public service corporations.

Property location maps are prepared by the Map Division. These maps, which delineate property boundaries, comprise a complete inventory of all land in the State. They are drawn to scale and are integrated into the State Grid System. They show ownership, sizes, references, and natural and manmade features. Aside from their public usefulness, they are invaluable in making property assessments. The Map Division also prepares maps showing the different grades of soils, based upon agricultural capability.

The Department administers the Home Owners' and Renters' Property Tax Credit Programs. These Programs provide more than \$45 million in State-funded property tax credits to home owners and renters who qualify based on an income test. The Home Owners' Program is available to all home owners in Maryland, regardless of age, while the Renters' Program applies to renters aged 60 or over, or permanently disabled.

The Director is appointed by and serves at the pleasure of the Governor (Code Tax—Property Article, Title 2).

**MARYLAND AUTOMOBILE
INSURANCE FUND**

BOARD OF TRUSTEES

Gerald H. Cooper, *Chairperson*

Appointed by Governor: Rita A. Baikauskas; Gerald H. Cooper; Fred J. Hill; August A. Krometis; William H. Ross III.

Appointed by Board of Directors, Industry Automobile Insurance Association: Danny Fullerton; Randy C. Garrett; Merrill D. Knight; Elton Stephenson; Christopher Taylor.

Terms expire 1992.

Martha C. Roach, *Executive Director*
James W. Himes, *Principal Counsel*

1750 Forest Dr.
Annapolis, MD 21401 269-1680
Uninsured Division information: 522-9100

BUDGET (CODE 23.10.00)

Nonbudgeted Funds (no State obligations; funds derived from insurance premiums, earnings from investments, etc.)
CY1991 Total Expenditure (est.) . . \$32,000,000
CY1991 Total Authorized Positions (est.) . . 450

MANDATED REPORTS

Annual Report to General Assembly and Secretary of Personnel on staff positions, classifications & salaries due Jan. 31.
Annual Certification to Board of Directors, Industry Automobile Insurance Association, of actual operating loss, if any, due March 15.
Annual Audit may be conducted by Legislative Auditor.

ORGANIZATIONAL STRUCTURE

BOARD OF TRUSTEES

FINANCIAL MANAGEMENT COMMITTEE

Chairperson:

Martha C. Roach, Executive Director

Appointed by Board of Trustees: Danny Fullerton; William H. Ross III.

AUDIT COMMITTEE

Merrill D. Knight, *Chairperson*

Appointed by Board of Trustees: Randy C. Garrett; August A. Krometis.

EXECUTIVE DIRECTOR

Martha C. Roach, *Executive Director*
(appointed by Board of Trustees) . . .269-8625

INTERNAL AUDITING

Betty Kay Hines, *Administrator* .269-8609

LEGAL DEPARTMENT

R. Harcourt Fulton

Eugene B. Connor, Jr.333-6550

ACTUARY

Alexander Fernandez269-8609

DEPUTY EXECUTIVE DIRECTOR

David C. Trageser269-8609

CLAIMS DEPARTMENT

James E. Sale, Jr., *Director*269-8624

DATA PROCESSING DEPARTMENT

Alphonse Giunta, *Director*269-8598

FISCAL DEPARTMENT

Morgan S. Anderson, Jr., *Director*

.269-8770

UNDERWRITING DEPARTMENT

Hugh D. Williams, *Director* . . .269-8630

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

The Maryland Automobile Insurance Fund performs two basic functions: 1) it processes and pays certain claims against uninsured motorists; and 2) 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 not renewed for any