
By: **Delegates Leopold, McClenahan, V. Mitchell, Bissett, Cadden, Schade,
Morgan, Ports, Flanagan, Kittleman, W. Baker, La Vay, and Love**

Introduced and read first time: January 29, 1998

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Insurance - Motor Vehicle Accident Compensation and Cost Savings Act**

3 FOR the purpose of altering the minimum requirements for personal compensation
4 coverage in motor vehicle insurance; repealing certain provisions concerning
5 primary coverage in motor vehicle insurance; imposing certain obligations on a
6 motor vehicle insurer concerning the applicability of coverage of personal
7 compensation benefits, conformance with certain laws of other jurisdictions, and
8 payment of personal compensation benefits; requiring certain motor vehicle
9 insurers to offer certain collision coverage for damage to insured motor vehicles;
10 establishing certain requirements concerning multiple coverages, priority of
11 benefits, and coordination of benefits; establishing certain tort and legal
12 liability standards under certain circumstances; establishing a certain right of
13 subrogation for a motor vehicle insurer; setting certain limitations for causes of
14 action for injury with reference to payment of personal compensation benefits;
15 prohibiting a motor vehicle insurer from canceling, failing to renew, or
16 increasing premiums of an insured under certain circumstances; authorizing the
17 Maryland Insurance Commissioner to adopt certain regulations under this Act;
18 requiring a motor vehicle insurer to reflect certain cost savings in the insurer's
19 rates for coverage under certain circumstances; requiring motor vehicle insurers
20 that issue insurance policies in the State to submit a certain annual report to
21 the Commissioner at a certain time; establishing the Motor Vehicle Accident
22 Compensation and Cost Savings Oversight Committee and specifying its duties;
23 requiring the Commissioner to collect, compile, review, and abstract all reports
24 submitted by motor vehicle insurers and to submit a certain report to the
25 Governor and the Motor Vehicle Accident Compensation and Cost Savings
26 Oversight Committee at a certain time; altering the kinds of claims that may be
27 made against the Maryland Automobile Insurance Fund by eliminating claims
28 for damages to property greater than a certain amount; providing that the
29 failure to pay promptly a claim for personal compensation benefits for which
30 liability has become reasonably clear is an unfair claim settlement practice;
31 providing for the effect of certain provisions of this Act; defining certain terms;
32 providing for a certain effective date; and generally relating to insurance and
33 the Motor Vehicle Accident Compensation and Cost Savings Act.

34 BY repealing

1 Article - Insurance
2 Section 19-501 through 19-515, inclusive, and the subtitle "Subtitle 5. Motor
3 Vehicle Insurance - Primary Coverage"
4 Annotated Code of Maryland
5 (1997 Volume)

6 BY adding to
7 Article - Insurance
8 Section 19-501 through 19-517, inclusive, to be under the new subtitle "Subtitle
9 5. Motor Vehicle Accident Compensation and Cost Savings Act"
10 Annotated Code of Maryland
11 (1997 Volume)

12 BY repealing and reenacting, with amendments,
13 Article - Insurance
14 Section 20-601(b) and 27-303
15 Annotated Code of Maryland
16 (1997 Volume)

17 BY repealing and reenacting, with amendments,
18 Article - Transportation
19 Section 17-103
20 Annotated Code of Maryland
21 (1992 Replacement Volume and 1997 Supplement)

22 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
23 MARYLAND, That Section(s) 19-501 through 19-515, inclusive, and the subtitle
24 "Subtitle 5. Motor Vehicle Insurance - Primary Coverage" of Article - Insurance of the
25 Annotated Code of Maryland be repealed.

26 SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland
27 read as follows:

28 **Article - Insurance**

29 **SUBTITLE 5. MOTOR VEHICLE ACCIDENT COMPENSATION AND COST SAVINGS ACT.**

30 19-501.

31 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS
32 INDICATED.

33 (B) "ACCIDENTAL BODILY INJURY" MEANS BODILY INJURY, SICKNESS, OR
34 DISEASE, INCLUDING DEATH RESULTING FROM BODILY INJURY, SICKNESS, OR
35 DISEASE, ARISING OUT OF THE OPERATION OR USE OF A MOTOR VEHICLE, OR WHILE
36 OCCUPYING A VEHICLE, WHICH IS ACCIDENTAL AS TO THE PERSON INJURED.

1 (C) (1) "ADDED PERSONAL COMPENSATION" MEANS AN OPTIONAL POLICY,
2 PLAN, OR COVERAGE FOR PERSONAL COMPENSATION.

3 (2) "ADDED PERSONAL COMPENSATION" INCLUDES BENEFITS WITH AN
4 AGGREGATE LIMIT OF \$250,000 PER PERSON, INCLUDING \$25,000 OF BASIC PERSONAL
5 COMPENSATION BENEFITS, TO CONSIST OF:

6 (I) MEDICAL EXPENSES;

7 (II) UP TO \$1,000 PER WEEK OF LOSS OF INCOME FROM WORK;

8 (III) UP TO \$300 PER WEEK OF REPLACEMENT SERVICES LOSS; AND

9 (IV) IF DEATH IS PROXIMATELY AND DIRECTLY CAUSED BY A
10 MOTOR VEHICLE AND OCCURS WITHIN 1 YEAR OF THE DATE OF THE ACCIDENT, A
11 DEATH BENEFIT OF \$25,000 PAYABLE TO THE DEPENDENTS, IF ANY, OR, IF NONE, TO
12 THE HEIRS OR ESTATE OF THE DECEDENT.

13 (D) (1) "BASIC PERSONAL COMPENSATION" MEANS A POLICY, PLAN, OR
14 COVERAGE FOR PERSONAL COMPENSATION THAT PROVIDES BENEFITS FOR LOSS
15 RESULTING FROM ACCIDENTAL BODILY INJURY, SUBJECT TO A DEDUCTIBLE OF \$250
16 WITH RESPECT TO CLAIMS BY THE NAMED INSURED OR A RESIDENT RELATIVE.

17 (2) "BASIC PERSONAL COMPENSATION" INCLUDES THE FOLLOWING
18 ELEMENTS WITH AN AGGREGATE LIMIT OF \$25,000 PER PERSON EXCEPT AS
19 ADJUSTED UNDER THIS SUBTITLE:

20 (I) MEDICAL EXPENSES, SUBJECT TO ANY DEDUCTIBLE
21 APPLICABLE ONLY TO THE NAMED INSURED AND TO RESIDENT RELATIVES OF THE
22 NAMED INSURED;

23 (II) LOSS OF INCOME FROM WORK, NOT TO EXCEED \$500 PER WEEK
24 STARTING AFTER THE FIRST WEEK OF DISABILITY;

25 (III) REPLACEMENT SERVICES LOSS, NOT TO EXCEED \$100 PER
26 WEEK; AND

27 (IV) A DEATH BENEFIT OF \$5,000, PAYABLE TO THE DEPENDENTS, IF
28 ANY, OR, IF NONE, TO THE HEIRS OR ESTATE OF THE DECEDENT, IF THE DEATH OF AN
29 INJURED PERSON IS DIRECTLY AND PROXIMATELY CAUSED BY AN ACCIDENTAL
30 BODILY INJURY AND OCCURS WITHIN 1 YEAR OF THE DATE OF THE INJURY.

31 (E) (1) "CAUSE OF ACTION FOR INJURY" MEANS A CLAIM FOR ACCIDENTAL
32 BODILY INJURY FOR ECONOMIC OR NONECONOMIC LOSS, OR BOTH, CAUSED BY THE
33 NEGLIGENT CONDUCT OR INTENTIONAL MISCONDUCT OF ANOTHER PERSON.

34 (2) "CAUSE OF ACTION FOR INJURY" INCLUDES A CLAIM BY ANY PERSON
35 OTHER THAN A PERSON SUFFERING ACCIDENTAL BODILY INJURY BASED ON SUCH
36 INJURY.

1 (F) (1) "COLLATERAL SOURCES" MEANS ALL BENEFITS ONE RECEIVES OR IS
2 ENTITLED TO RECEIVE AS REIMBURSEMENT OF LOSS BECAUSE OF AN INJURY FROM
3 SOURCES OTHER THAN BASIC PERSONAL COMPENSATION.

4 (2) "COLLATERAL SOURCES" DOES NOT INCLUDE AMOUNTS ONE
5 RECEIVED OR IS ENTITLED TO RECEIVE:

6 (I) IN DISCHARGE OF FAMILIAL OBLIGATIONS OR SUPPORT;

7 (II) BY REASON OF ANOTHER'S DEATH, EXCEPT THAT THERE IS
8 SUBTRACTED FROM LOSS IN CALCULATING NET LOSS THOSE AMOUNTS RECEIVED
9 FROM SOCIAL SECURITY OR WORKERS' COMPENSATION; OR

10 (III) AS GRATUITIES, SUCH AS ANY PAYMENT MADE BY AN
11 EMPLOYER TO HIS EMPLOYEE OR AN EMPLOYEE'S SURVIVORS WHICH MAY NOT IN
12 ANY EVENT BE REGARDED AS A GRATUITY.

13 (G) "COMMISSIONER" HAS THE MEANING STATED IN § 1-101 OF THIS ARTICLE.

14 (H) "DEPENDENT" MEANS ANY PERSON RELATED TO ANOTHER PERSON BY
15 BLOOD, MARRIAGE, ADOPTION, OR OTHERWISE WHO RESIDES IN THE SAME
16 HOUSEHOLD AS SUCH PERSON AT THE TIME OF THE ACCIDENTAL BODILY INJURY,
17 AND RECEIVES FINANCIAL OR SERVICES SUPPORT FROM HIM OR HER.

18 (I) "DRIVING UNDER THE INFLUENCE OF ALCOHOL OR ILLEGAL DRUGS"
19 REFERS TO CONDUCT THAT IS UNLAWFUL UNDER § 21-902 OF THE TRANSPORTATION
20 ARTICLE WHEN THE CONDUCT CAUSES OR SUBSTANTIALLY CONTRIBUTES TO THE
21 HARM CLAIMED FOR.

22 (J) "ECONOMIC LOSS" MEANS MEDICAL EXPENSES, LOSS OF INCOME FROM
23 WORK, AND REPLACEMENT SERVICES LOSS INCURRED BY OR ON BEHALF OF AN
24 INJURED PERSON AS THE RESULT OF AN ACCIDENTAL BODILY INJURY TO THE
25 INJURED PERSON.

26 (K) "GOVERNMENT UNIT" MEANS THE UNITED STATES GOVERNMENT OR ANY
27 FEDERAL AGENCY, OR THE GOVERNMENT OF THE STATE OR ANY AGENCY OF THE
28 STATE.

29 (L) (1) "INJURED PERSON" MEANS A PERSON WHO SUSTAINS ACCIDENTAL
30 BODILY INJURY.

31 (2) "INJURED PERSON" INCLUDES, IF APPROPRIATE, THE PERSONAL
32 REPRESENTATIVE OF AN ESTATE.

33 (M) (1) "LOSS OF INCOME FROM WORK" MEANS 80% OF LOSS OF INCOME AN
34 INJURED PERSON WOULD HAVE EARNED THROUGH WORK DURING THE PERIOD OF
35 DISABILITY, REDUCED BY ANY INCOME:

36 (I) FROM SUBSTITUTE WORK ACTUALLY PERFORMED BY THE
37 INJURED PERSON; OR

1 (II) THAT THE INJURED PERSON WOULD HAVE EARNED FROM
2 AVAILABLE APPROPRIATE SUBSTITUTE WORK WHICH THE INJURED PERSON WAS
3 CAPABLE OF PERFORMING BUT UNREASONABLY FAILED TO UNDERTAKE.

4 (2) "LOSS OF INCOME FROM WORK" DOES NOT INCLUDE ANY LOSS
5 AFTER THE DEATH OF AN INJURED PERSON, AND PAYMENT FOR THE PERIOD OF
6 DISABILITY IS NOT TO EXCEED 2 YEARS FROM THE DATE OF THE ACCIDENT.

7 (N) (1) "MEDICAL EXPENSES" MEANS REASONABLE EXPENSES INCURRED
8 BY AN INJURED PERSON FOR NECESSARY MEDICAL, SURGICAL, X-RAY, DENTAL,
9 AMBULANCE, HOSPITAL, MEDICAL REHABILITATION, AND PROFESSIONAL NURSING
10 SERVICES.

11 (2) "MEDICAL EXPENSES" INCLUDES:

12 (I) EXPENSES FOR EYEGLASSES, HEARING AIDS, AND PROSTHETIC
13 DEVICES; AND

14 (II) EXPENSES INCURRED ON BEHALF OF AN INJURED PERSON BY
15 A PARENT OR GUARDIAN IF THE INJURED PERSON IS A MINOR OR INCOMPETENT, OR
16 BY A SURVIVING SPOUSE IF THE INJURED PERSON IS DECEASED.

17 (3) "MEDICAL EXPENSES" DOES NOT INCLUDE:

18 (I) UNLESS MEDICALLY REQUIRED, THAT PORTION OF THE
19 CHARGE FOR A ROOM IN ANY HOSPITAL, CLINIC, CONVALESCENT OR NURSING
20 HOME, EXTENDED CARE FACILITY, OR ANY SIMILAR FACILITY IN EXCESS OF THE
21 REASONABLE AND CUSTOMARY CHARGE FOR SEMIPRIVATE ACCOMMODATIONS; OR

22 (II) TREATMENT, SERVICES, PRODUCTS, OR PROCEDURES THAT
23 ARE EXPERIMENTAL IN NATURE, FOR RESEARCH OR NOT PRIMARILY DESIGNED TO
24 SERVE A MEDICAL PURPOSE, OR NOT COMMONLY AND CUSTOMARILY RECOGNIZED
25 THROUGHOUT THE MEDICAL PROFESSION AND WITHIN THE UNITED STATES AS
26 APPROPRIATE FOR TREATMENT OF ACCIDENTAL BODILY INJURY.

27 (O) "MEDICAL REHABILITATION" MEANS REHABILITATION SERVICES
28 REASONABLY NECESSARY AND DESIGNED TO REDUCE THE DISABILITY AND
29 DEPENDENCE OF AN INJURED PERSON AND TO RESTORE SUCH PERSON, TO THE
30 EXTENT REASONABLY POSSIBLE, TO THE PERSON'S PREACCIDENT LEVEL OF
31 PHYSICAL FUNCTIONING.

32 (P) "NONECONOMIC LOSS" INCLUDES PAIN, SUFFERING, INCONVENIENCE,
33 MENTAL ANGUISH, AND OTHER NONECONOMIC DAMAGE OTHERWISE RECOVERABLE
34 UNDER THE LAWS OF THIS STATE.

35 (Q) (1) "OWNER" MEANS THE PERSON OR PERSONS IN WHOSE NAME THE
36 MOTOR VEHICLE HAS BEEN REGISTERED.

37 (2) "OWNER" INCLUDES:

1 (I) IF NO REGISTRATION IS IN EFFECT AT THE TIME OF AN
2 ACCIDENT INVOLVING THE MOTOR VEHICLE, THE PERSON OR PERSONS HOLDING
3 LEGAL TITLE TO THE MOTOR VEHICLE; AND

4 (II) IN THE EVENT THE MOTOR VEHICLE IS THE SUBJECT OF A
5 SECURITY AGREEMENT OR LEASE WITH OPTION TO PURCHASE WITH THE DEBTOR
6 OR LESSEE HAVING THE RIGHT OF POSSESSION, THE DEBTOR OR LESSEE.

7 (3) "OWNER" DOES NOT INCLUDE THE UNITED STATES OF AMERICA OR
8 ANY FEDERAL AGENCY, EXCEPT WITH RESPECT TO MOTOR VEHICLES FOR WHICH
9 THE FEDERAL GOVERNMENT HAS ELECTED TO PROVIDE INSURANCE.

10 (R) "PERSON" INCLUDES AN ORGANIZATION, PUBLIC OR PRIVATE.

11 (S) "PERSONAL COMPENSATION" MEANS A POLICY, PLAN, OR COVERAGE
12 WHICH IS OBLIGATED TO PROVIDE BASIC AND, IF PURCHASED, ADDED
13 COMPENSATION BENEFITS, REGARDLESS OF FAULT, FOR LOSS RESULTING FROM
14 ACCIDENTAL BODILY INJURY.

15 (T) "PERSONAL COMPENSATION INSURED" MEANS:

16 (1) THE FIRST PERSON IDENTIFIED BY NAME AS AN INSURED UNDER A
17 POLICY PROVIDING PERSONAL COMPENSATION, THE SPOUSE OF THE PERSON IF A
18 RESIDENT OF THE SAME HOUSEHOLD, OR ANY OTHER RESIDENT RELATIVE OF THE
19 SAME HOUSEHOLD; OR

20 (2) WITH RESPECT TO ACCIDENTS WITHIN THIS STATE, ANY PERSON
21 WHO SUSTAINS ACCIDENTAL BODILY INJURY WHILE OCCUPYING OR THROUGH
22 BEING STRUCK BY A MOTOR VEHICLE INSURED FOR PERSONAL COMPENSATION.

23 (U) "PERSONAL COMPENSATION INSURER" MEANS AN INSURER OR
24 QUALIFIED SELF-INSURER PROVIDING PERSONAL COMPENSATION.

25 (V) (1) "REPLACEMENT SERVICES LOSS" MEANS EXPENSES REASONABLY
26 INCURRED IN OBTAINING ORDINARY AND NECESSARY SERVICES FROM OTHERS WHO
27 ARE NOT MEMBERS OF THE INJURED PERSON'S HOUSEHOLD. REPLACEMENT
28 SERVICES LOSS IS NOT DUE IF THE INJURED PERSON IS ENTITLED TO RECEIVE
29 PERSONAL COMPENSATION BENEFITS FOR LOSS OF INCOME FROM WORK FOR THE
30 SAME TIME PERIOD.

31 (2) "REPLACEMENT SERVICES LOSS" DOES NOT INCLUDE ANY LOSS
32 AFTER THE DEATH OF AN INJURED PERSON, AND PAYMENT FOR THE PERIOD OF
33 DISABILITY UNDER BASIC PERSONAL PROTECTION IS NOT TO EXCEED 2 YEARS FROM
34 THE DATE OF ACCIDENTAL BODILY INJURY.

35 (W) (1) "SERIOUS INJURY" MEANS AN ACCIDENTAL BODILY INJURY WHICH
36 RESULTS IN DEATH, DISMEMBERMENT, A SIGNIFICANT AND PERMANENT LOSS OF
37 AN IMPORTANT BODY FUNCTION CAUSED BY A CONTINUING INJURY WHICH IS
38 PHYSICAL IN NATURE, OR SIGNIFICANT AND PERMANENT DISFIGUREMENT WHICH

1 IS USUALLY VISIBLE WHILE CLOTHED AND RESULTS IN SUBJECTION OF THE
2 INJURED PERSON TO MENTAL OR EMOTIONAL SUFFERING.

3 (2) "SERIOUS INJURY" DOES NOT INCLUDE SOFT TISSUE INJURIES,
4 INCLUDING BUT NOT LIMITED TO SPRAINS OR STRAINS.

5 (X) "UNCOMPENSATED ECONOMIC LOSS" MEANS THAT PORTION OF
6 ECONOMIC LOSS ARISING OUT OF AN ACCIDENTAL BODILY INJURY OF AN INJURED
7 PERSON WHICH EXCEEDS THE BENEFITS PROVIDED BY PERSONAL COMPENSATION,
8 EXCEPT FOR LOSS ON ACCOUNT OF THE APPLICATION OF A DEDUCTIBLE UNDER
9 SUCH A POLICY, AND COLLATERAL SOURCES.

10 (Y) "UNINSURED MOTORIST" MEANS THE OWNER OF A MOTOR VEHICLE
11 UNINSURED FOR THE MINIMUM MOTOR VEHICLE INSURANCE REQUIRED BY THIS
12 STATE'S LAW.

13 19-502.

14 (A) EVERY MOTOR VEHICLE REQUIRED TO BE REGISTERED IN THIS STATE
15 SHALL BE INSURED FOR BASIC PERSONAL COMPENSATION, FOR AT LEAST \$20,000
16 PER PERSON AND \$40,000 PER ACCIDENT OF BODILY INJURY LIABILITY COVERAGE
17 AND FOR AT LEAST \$10,000 OF PROPERTY DAMAGE LIABILITY AND SHALL INCLUDE
18 AT LEAST ALL BASIC PERSONAL COMPENSATION COVERAGE, BODILY INJURY
19 LIABILITY COVERAGE, AND PROPERTY DAMAGE LIABILITY INSURANCE REQUIRED BY
20 THIS SUBTITLE.

21 (B) (1) EVERY MOTOR VEHICLE INSURER SHALL MAKE AVAILABLE, AT THE
22 OPTION OF A NAMED INSURED, ADDED PERSONAL COMPENSATION COVERAGE.

23 (2) THE EXERCISE OF THE OPTION NOT TO PURCHASE ADDED
24 PERSONAL COMPENSATION BY A NAMED INSURED OR AN APPLICANT SHALL BE
25 BINDING ON ALL PERSONAL COMPENSATION INSUREDS COVERED UNDER THE
26 POLICY.

27 (3) NOTHING CONTAINED IN THIS SUBTITLE PREVENTS A MOTOR
28 VEHICLE INSURER FROM ALSO MAKING AVAILABLE OTHER OR ADDITIONAL ADDED
29 COMPENSATION BENEFITS IN COVERAGES AND AMOUNTS OTHER THAN THOSE
30 PRESCRIBED IN § 19-501(C) OF THIS SUBTITLE.

31 (4) AN APPLICANT OR INSURED MAY NOT BE REQUIRED TO PURCHASE A
32 LESSER AMOUNT OF COVERAGE THAN PROVIDED FOR IN § 19-501(C) OF THIS
33 SUBTITLE.

34 (C) MOTOR VEHICLES WITH THREE OR FEWER LOAD BEARING WHEELS ARE
35 NOT REQUIRED TO BE INSURED FOR PERSONAL COMPENSATION, BUT ARE REQUIRED
36 TO COMPLY WITH OTHERWISE APPLICABLE FINANCIAL RESPONSIBILITY
37 REQUIREMENTS.

1 (D) MOTOR VEHICLE INSURERS ARE AUTHORIZED TO WRITE PERSONAL
2 COMPENSATION INSURANCE WITHOUT ANY DEDUCTIBLE OR SUBJECT TO
3 REASONABLE DEDUCTIBLES UNDER THIS SUBTITLE.

4 (E) (1) EACH MOTOR VEHICLE INSURER THAT ISSUES, SELLS, OR DELIVERS
5 A MOTOR VEHICLE INSURANCE POLICY IN THE STATE SHALL OFFER COLLISION
6 COVERAGE FOR DAMAGE TO INSURED MOTOR VEHICLES SUBJECT TO DEDUCTIBLES
7 OF \$50 TO \$250 IN \$50 INCREMENTS.

8 (2) COLLISION COVERAGE SHALL PROVIDE INSURANCE, WITHOUT
9 REGARD TO FAULT, AGAINST ACCIDENTAL PROPERTY DAMAGE TO THE INSURED
10 MOTOR VEHICLE CAUSED BY PHYSICAL CONTACT OF THE INSURED MOTOR VEHICLE
11 WITH ANOTHER MOTOR VEHICLE OR OTHER OBJECT OR BY UPSET OF THE INSURED
12 MOTOR VEHICLE, IF THE MOTOR VEHICLE ACCIDENT OCCURS IN A STATE, CANADA,
13 OR MEXICO.

14 19-503.

15 (A) A MOTOR VEHICLE INSURER SHALL PAY PERSONAL COMPENSATION
16 BENEFITS FOR ACCIDENTAL BODILY INJURY OF A PERSONAL COMPENSATION
17 INSURED SUSTAINED WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR
18 POSSESSIONS, OR CANADA.

19 (B) A MOTOR VEHICLE INSURANCE POLICY ISSUED TO SATISFY THE LAWS OF
20 THIS STATE SHALL ALSO SATISFY THE FINANCIAL RESPONSIBILITY LAWS OF ANY
21 JURISDICTION IN WHICH THE INSURED MOTOR VEHICLE IS BEING OPERATED WITH
22 RESPECT TO AN ACCIDENT OCCURRING IN THAT JURISDICTION.

23 19-504.

24 (A) A MOTOR VEHICLE INSURER IS NOT OBLIGED TO PROVIDE PERSONAL
25 COMPENSATION BENEFITS TO OR ON BEHALF OF ANY INJURED PERSON WHO:

26 (1) WAS INVOLVED IN A MOTOR VEHICLE ACCIDENT WHILE
27 COMMITTING A FELONY OR WHILE VOLUNTARILY OCCUPYING A MOTOR VEHICLE
28 KNOWN BY THE PERSON TO BE STOLEN;

29 (2) WAS DRIVING UNDER THE INFLUENCE OF ALCOHOL OR ILLEGAL
30 DRUGS;

31 (3) WAS OPERATING OR OCCUPYING A MOTOR VEHICLE WITH THREE OR
32 FEWER LOAD BEARING WHEELS; OR

33 (4) WAS AN UNINSURED MOTORIST.

34 (B) A MOTOR VEHICLE INSURER IS NOT OBLIGED TO PROVIDE BASIC
35 PERSONAL COMPENSATION BENEFITS FOR LOSS OF INCOME FOR THE FIRST WEEK
36 OF DISABILITY.

1 19-505.

2 (A) PERSONAL COMPENSATION BENEFITS WHEN DUE ARE PAYABLE AT THE
3 OPTION OF THE MOTOR VEHICLE INSURER TO ANY OF THE FOLLOWING:

4 (1) THE INJURED PERSON;

5 (2) THE PARENT OR GUARDIAN OF THE INJURED PERSON, IF THE
6 INJURED PERSON IS A MINOR OR INCOMPETENT;

7 (3) A DEPENDENT SURVIVOR, EXECUTOR, OR ADMINISTRATOR OF THE
8 INJURED PERSON; OR

9 (4) ANY OTHER PERSON OR ORGANIZATION RENDERING THE SERVICES
10 FOR WHICH PAYMENT IS DUE.

11 (B) UNDER BASIC PERSONAL COMPENSATION AND UNDER ADDED PERSONAL
12 COMPENSATION, MEDICAL EXPENSES ARE PAYABLE FOR SERVICES PROVIDED TO
13 THE INSURED PERSON WITHIN 2 YEARS OF THE DATE OF ACCIDENTAL BODILY
14 INJURY.

15 19-506.

16 (A) REGARDLESS OF THE NUMBER OF MOTOR VEHICLES INVOLVED, PERSONS
17 COVERED, CLAIMS MADE, MOTOR VEHICLES OR PREMIUMS SHOWN ON THE POLICY,
18 OR PREMIUMS PAID, THE COVERAGE LIMITS UNDER A MOTOR VEHICLE INSURANCE
19 POLICY OR POLICIES FOR ANY ONE COVERAGE MAY NOT BE ADDED TO, COMBINED
20 WITH, OR OTHERWISE STACKED WITH ANY OTHER COVERAGE LIMIT TO DETERMINE
21 THE MAXIMUM LIMIT OF COVERAGE AVAILABLE TO AN INJURED PERSON FOR ANY
22 ONE ACCIDENT.

23 (B) UNLESS THE CONTRACT CLEARLY PROVIDES OTHERWISE, POLICIES OR
24 PLANS MAY ALSO PROVIDE THAT IF TWO OR MORE POLICIES, PLANS, OR COVERAGES
25 APPLY EQUALLY TO THE SAME ACCIDENT, THE HIGHEST LIMIT OF LIABILITY
26 APPLICABLE SHALL BE THE MAXIMUM AMOUNT AVAILABLE TO AN INJURED PERSON
27 UNDER ANY ONE OF SUCH POLICIES. EACH SUCH POLICY, PLAN, OR COVERAGE
28 SHALL BEAR ITS PROPORTIONATE SHARE OF THE LOSS.

29 19-507.

30 (A) PERSONS ENTITLED TO BASIC PERSONAL COMPENSATION BENEFITS
31 PROVIDED UNDER THIS SUBTITLE ARE ENTITLED TO AT LEAST THE PERSONAL
32 COMPENSATION COVERAGE UNDER THE POLICY INSURING THEM AND SHALL CLAIM
33 SUCH BENEFITS FROM INSURERS IN THE FOLLOWING ORDER OF PRIORITY UP TO
34 THE LIMITS OF PERSONAL COMPENSATION IN THE LISTED CATEGORY:

35 (1) THE PERSONAL COMPENSATION COVERING A MOTOR VEHICLE
36 INVOLVED IN THE ACCIDENT, IF THE PERSON INJURED WAS AN OCCUPANT OF OR
37 WAS STRUCK BY THE MOTOR VEHICLE AT THE TIME OF THE ACCIDENT; AND

1 (2) THE PERSONAL COMPENSATION UNDER WHICH THE INJURED
2 PERSON IS OR WAS AN INSURED.

3 (B) IF TWO OR MORE INSURERS ARE OBLIGATED TO PAY PERSONAL
4 COMPENSATION BENEFITS IN ACCORDANCE WITH THE PRIORITIES SET OUT IN
5 SUBSECTION (A) OF THIS SECTION, THE MOTOR VEHICLE INSURER AGAINST WHOM
6 THE CLAIM IS FIRST MADE SHALL PAY THE CLAIM AS IF WHOLLY RESPONSIBLE, AND
7 MAY THEREAFTER RECOVER CONTRIBUTION PRO RATA FROM ANY OTHER MOTOR
8 VEHICLE INSURER AT THE SAME PRIORITY LEVEL FOR THE COST OF THE PAYMENTS
9 AND THE PROCESSING OF THE CLAIM.

10 (C) FOR PURPOSES OF THIS SECTION, AN UNOCCUPIED PARKED MOTOR
11 VEHICLE IS NOT A MOTOR VEHICLE INVOLVED IN AN ACCIDENT UNLESS IT WAS
12 PARKED IN SUCH A WAY AS TO CAUSE UNREASONABLE RISK OF INJURY.

13 19-508.

14 (A) (1) AS TO BASIC PERSONAL COMPENSATION BENEFITS, EXCEPT AS
15 PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A MOTOR VEHICLE INSURER HAS
16 THE PRIMARY OBLIGATION TO INDEMNIFY AN INJURED PERSON. IN ORDER TO AVOID
17 DUPLICATION OF BENEFITS, SOURCES OF COVERAGE PROVIDED BY PROVIDERS
18 OTHER THAN THOSE LISTED IN THIS SUBSECTION OF BENEFITS PAID FOR
19 ACCIDENTAL BODILY INJURY SHALL BE SECONDARY TO OR IN EXCESS OF THE
20 BENEFITS PAID OR PAYABLE UNDER BASIC PERSONAL COMPENSATION.

21 (2) THE AMOUNT OF ALL BENEFITS AN INJURED PERSON RECOVERS, OR
22 IS ENTITLED TO RECOVER, UNDER A STATE MANDATED DISABILITY COVERAGE OR
23 ANY WORKERS' COMPENSATION ACT OR SIMILAR OCCUPATIONAL INJURY ACT
24 BECAUSE OF THE SAME ACCIDENTAL BODILY INJURY SHALL BE SUBTRACTED FROM
25 THE BASIC PERSONAL COMPENSATION OTHERWISE PAYABLE TO THE INJURED
26 PERSON.

27 (B) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,
28 ADDED PERSONAL COMPENSATION BENEFITS SHALL BE IN EXCESS OF OR
29 SECONDARY TO ALL COLLATERAL SOURCES.

30 (2) A MOTOR VEHICLE INSURER WRITING ADDED PERSONAL
31 COMPENSATION INSURANCE IS AUTHORIZED TO WRITE SUCH COVERAGE AS
32 PRIMARY TO, AS DUPLICATIVE OF, OR AS COINSURANCE WITH SUCH COLLATERAL
33 SOURCES IF IT DOES SO IN SPECIFIC LANGUAGE CLEARLY MANIFESTING AN INTENT
34 NOT TO BE IN EXCESS OF COLLATERAL SOURCES.

35 19-509.

36 (A) (1) EXCEPT IN CASES OF SERIOUS INJURY OR AS PROVIDED IN
37 SUBSECTION (B) OF THIS SECTION, FOR ANY ACCIDENTAL BODILY INJURY CAUSED IN
38 WHOLE OR IN PART BY A PERSON ARISING OUT OF THE OPERATION OR USE OF A
39 MOTOR VEHICLE, INCLUDING ANY PERSON WHO MIGHT BE HELD VICARIOUSLY
40 LIABLE, THERE SHALL BE NO CAUSE OF ACTION FOR INJURY OTHER THAN FOR
41 UNCOMPENSATED ECONOMIC LOSS.

1 (2) AN UNINSURED MOTORIST MAY NOT HAVE A CAUSE OF ACTION TO
2 RECOVER DAMAGES FOR WHICH COMPENSATION WOULD HAVE BEEN PROVIDED
3 HAD THE UNINSURED MOTORIST COMPLIED WITH THE INSURANCE LAWS OF THIS
4 STATE.

5 (B) (1) A PERSON HAS A CAUSE OF ACTION FOR ACCIDENTAL BODILY
6 INJURY REGARDLESS OF WHETHER THE INJURY IS A SERIOUS INJURY AGAINST ANY
7 NEGLIGENT PARTY WHO CAUSED THE INJURY AND WHO IS CONVICTED OF DRIVING
8 UNDER THE INFLUENCE OF ALCOHOL OR ILLEGAL DRUGS, OR OF A FELONY IN
9 CONNECTION WITH THE ACCIDENT FROM WHICH THE CLAIM ARISES.

10 (2) ANY PARTY PROVIDING PERSONAL COMPENSATION OR COLLATERAL
11 SOURCE PAYMENTS TO SUCH INJURED PERSON HAS A RIGHT OF SUBROGATION
12 AGAINST SUCH CONVICTED PARTY.

13 (C) (1) IF THE FACTS REGARDING THE NATURE OF THE INJURY AND ITS
14 EFFECT ON THE PLAINTIFF ARE UNDISPUTED, THE QUESTION OF WHETHER THOSE
15 EFFECTS RENDER THE INJURY A SERIOUS INJURY IS A QUESTION OF LAW TO BE
16 DECIDED BY THE COURT.

17 (2) IF THE COURT RENDERS SUMMARY JUDGMENT ON THIS ISSUE AND
18 FINDS THAT THE PARTY AGAINST WHOM SUCH SUMMARY JUDGMENT IS RENDERED
19 HAD NO REASONABLE BASIS FOR ITS POSITION, THE COURT SHALL ASSESS AGAINST
20 SUCH PARTY THE REASONABLE COSTS AND ATTORNEY'S FEES BASED UPON ACTUAL
21 TIME INCURRED OR EXPENDED BY THE OTHER PARTY TO OBTAIN A DETERMINATION
22 ON THAT ISSUE.

23 (D) (1) IN ANY ACTION TRIED BY A JURY WHERE THE DEFENDANT
24 CONTENTS THAT THE PLAINTIFF'S INJURY IS NOT A SERIOUS INJURY BUT THE
25 DEFENDANT CONCEDED OR THE COURT DETERMINES THAT THERE IS A MATERIAL
26 ISSUE OF FACT AS TO WHETHER THE PLAINTIFF'S INJURY IS A SERIOUS INJURY
27 THEN, UPON MOTION OF THE DEFENDANT, THAT ISSUE SHALL BE SEPARATELY
28 TRIED AND OTHER EVIDENCE AS TO PLAINTIFF'S NONECONOMIC LOSS SHALL BE
29 RECEIVED UNTIL THAT ISSUE HAS BEEN DECIDED.

30 (2) AFTER RESOLUTION OF THAT ISSUE, THE AMOUNT OF THE
31 PLAINTIFF'S NONECONOMIC LOSS MAY BE TRIED BEFORE THE SAME JURY OR A
32 DIFFERENT JURY, AS THE COURT MAY IN ITS DISCRETION DECIDE.

33 19-510.

34 (A) EXCEPT AS PROVIDED IN THIS SUBTITLE, THERE IS NO RIGHT OF
35 SUBROGATION BY A MOTOR VEHICLE INSURER FOR PERSONAL COMPENSATION
36 BENEFITS.

37 (B) A MOTOR VEHICLE INSURER IS SUBROGATED, TO THE EXTENT OF ITS
38 OBLIGATIONS, TO ALL OF THE RIGHTS OF ITS PERSONAL COMPENSATION INSURED
39 WITH RESPECT TO AN ACCIDENT CAUSED IN WHOLE OR IN PART BY:

40 (1) THE NEGLIGENCE OF AN UNINSURED MOTORIST;

1 (2) A PERSON CONVICTED OF DRIVING UNDER THE INFLUENCE OF
2 ALCOHOL OR ILLEGAL DRUGS OR OF ANY FELONY IN CONNECTION WITH THE
3 ACCIDENT; OR

4 (3) ANY PERSON WHO IS NOT AFFECTED BY THE LIMITATIONS ON TORT
5 RIGHTS AND LIABILITIES UNDER § 19-509 OF THIS SUBTITLE.

6 19-511.

7 (A) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A
8 SUBTRACTION MAY NOT BE MADE AGAINST PERSONAL COMPENSATION DUE
9 BECAUSE OF THE VALUE OF A CAUSE OF ACTION FOR INJURY.

10 (2) AFTER RECOVERY IS REALIZED UNDER A CAUSE OF ACTION, A
11 SUBTRACTION MAY BE MADE, BUT THE SUBTRACTION MAY BE NO MORE THAN THE
12 NET RECOVERY, EXCLUSIVE OF REASONABLE ATTORNEY'S FEES AND OTHER
13 REASONABLE EXPENSES INCURRED IN EFFECTING THE RECOVERY.

14 (B) (1) IF PAYMENT UNDER INSURANCE HAS ALREADY BEEN RECEIVED,
15 THE RECIPIENT SHALL REPAY TO THE INSURER OUT OF SUCH RECOVERY A SUM
16 EQUAL TO THE PAYMENTS RECEIVED BUT NOT MORE THAN THE REALIZED NET
17 RECOVERY.

18 (2) THE INSURER SHALL HAVE A LIEN ON THE RECOVERY TO THE
19 EXTENT PROVIDED UNDER PARAGRAPH (1) OF THIS SUBSECTION.

20 (C) FOR PERSONAL COMPENSATION, ANY REMAINDER OF THE NET RECOVERY
21 FROM SUCH CAUSE OF ACTION APPLIES PERIODICALLY AGAINST LOSS AS IT
22 ACCRUES, UNTIL AN AMOUNT EQUAL TO THE NET RECOVERY UNDER SUCH A CAUSE
23 OF ACTION HAS BEEN SUBTRACTED.

24 19-512.

25 (A) A MOTOR VEHICLE INSURER MAY NOT CANCEL, FAIL TO RENEW, OR
26 INCREASE THE PREMIUM OF ITS INSURED SOLELY ON ACCOUNT OF THE INSURED OR
27 ANY OTHER INJURED PERSON MAKING A CLAIM FOR PERSONAL COMPENSATION
28 BENEFITS WHEN THE PERSONAL COMPENSATION INSURED DRIVER WAS NOT AT
29 FAULT.

30 (B) (1) IF AN INSURER FAILS TO COMPLY WITH THE PROVISIONS OF
31 SUBSECTION (A) OF THIS SECTION, THE INSURER SHALL BE LIABLE TO THE INSURED
32 FOR THE COVERAGE WHICH WOULD HAVE BECOME EFFECTIVE EXCEPT FOR THE
33 FAILURE OF THE INSURER.

34 (2) THE LIABILITY CREATED IN PARAGRAPH (1) OF THIS SUBSECTION IS
35 IN ADDITION TO ANY OTHER PENALTIES UNDER THE LAW.

1 19-513.

2 THE COMMISSIONER MAY ADOPT REGULATIONS TO PROVIDE EFFECTIVE
3 ADMINISTRATION OF THIS SUBTITLE THAT ARE CONSISTENT WITH ITS PURPOSES,
4 INCLUDING REGULATIONS THAT AUTHORIZE MOTOR VEHICLE INSURERS TO WRITE
5 PERSONAL COMPENSATION INSURANCE WITH REASONABLE DEDUCTIBLES HIGHER
6 OR LOWER IN AMOUNT THAN PROVIDED IN THIS SUBTITLE.

7 19-514.

8 A PERSON INVOLVED IN A MOTOR VEHICLE ACCIDENT IN THIS STATE IS
9 SUBJECT TO THE TORT AND LIABILITY LIMITATIONS IN THIS SUBTITLE.

10 19-515.

11 IF § 19-509 OF THIS SUBTITLE IS FOUND TO BE UNCONSTITUTIONAL OR
12 INVALID, IT IS TO BE CONCLUSIVELY PRESUMED THAT THE LEGISLATURE WOULD
13 NOT HAVE ENACTED THE REMAINDER OF THIS SUBTITLE WITHOUT THESE
14 LIMITATIONS, AND THE ENTIRE SUBTITLE IS INVALID.

15 19-516.

16 (A) ANY PREDICTED OR REALIZED REDUCTION IN INCURRED CLAIMS, LOSS
17 ADJUSTMENT EXPENSES, OR GENERAL EXPENSES THAT RESULT FROM ISSUING
18 INSURANCE POLICIES IN THE STATE UNDER THIS SUBTITLE SHALL BE PROMPTLY
19 REFLECTED IN AN INSURER'S RATE FOR MOTOR VEHICLE INSURANCE COVERAGE.

20 (B) (1) EACH MOTOR VEHICLE INSURER THAT ISSUES INSURANCE POLICIES
21 IN THE STATE SHALL SUBMIT AN ANNUAL REPORT IN A FORM REQUIRED BY THE
22 COMMISSIONER THAT CONTAINS:

23 (I) DATA RELATING TO ANY REDUCTION IN INCURRED CLAIMS,
24 LOSS ADJUSTMENT EXPENSES, OR GENERAL EXPENSES THAT RESULT FROM
25 ISSUING INSURANCE POLICIES UNDER THIS SUBTITLE;

26 (II) DATA RELATING TO ANY CHANGES IN THE INSURER'S RATE FOR
27 MOTOR VEHICLE INSURANCE COVERAGE DURING THE REPORTING PERIOD; AND

28 (III) ANY OTHER INFORMATION THAT THE COMMISSIONER DEEMS
29 NECESSARY.

30 (2) REPORTS UNDER THIS SUBSECTION SHALL:

31 (I) BE FILED WITH THE COMMISSIONER ON OR BEFORE MARCH 1
32 OF EACH YEAR; AND

33 (II) INCLUDE DATA AND INFORMATION FOR THE IMMEDIATELY
34 PRECEDING CALENDAR YEAR.

35 (C) THE COMMISSIONER:

1 (1) SHALL COLLECT, COMPILE, REVIEW, AND ABSTRACT ALL REPORTS
2 SUBMITTED BY INSURERS UNDER SUBSECTION (B) OF THIS SECTION; AND

3 (2) ON OR BEFORE OCTOBER 1 OF EACH YEAR, SHALL SUBMIT TO THE
4 GOVERNOR AND THE MOTOR VEHICLE ACCIDENT COMPENSATION AND COST
5 SAVINGS OVERSIGHT COMMITTEE A REPORT CONTAINING:

6 (I) AN ABSTRACT OF THE DATA SUBMITTED BY INSURERS UNDER
7 SUBSECTION (B) OF THIS SECTION;

8 (II) AN EVALUATION OF THE EXTENT TO WHICH INCURRED
9 CLAIMS, LOSS ADJUSTMENT EXPENSES, OR GENERAL EXPENSES WERE REDUCED
10 OVER THE PREVIOUS YEAR;

11 (III) AN EVALUATION OF WHETHER ANY REALIZED REDUCTIONS IN
12 INCURRED CLAIMS, LOSS ADJUSTMENT EXPENSES, OR GENERAL EXPENSES HAVE
13 BEEN REFLECTED IN INSURERS' RATES FOR MOTOR VEHICLE INSURANCE
14 COVERAGE; AND

15 (IV) RECOMMENDATIONS, IF APPROPRIATE, FOR STATUTORY OR
16 ADMINISTRATIVE CHANGES THAT WOULD:

17 1. INCREASE REDUCTIONS IN EXPENSES RESULTING FROM
18 ISSUING INSURANCE POLICIES UNDER THIS SUBTITLE; AND

19 2. ENSURE THAT THOSE SAVINGS ARE REFLECTED IN
20 INSURANCE RATES CHARGED TO CONSUMERS.

21 19-517.

22 THIS SUBTITLE MAY BE CITED AS THE MOTOR VEHICLE ACCIDENT
23 COMPENSATION AND COST SAVINGS ACT.

24 20-601.

25 (b) To the extent that a policy of motor vehicle liability insurance does not
26 provide coverage, a claim that arises out of circumstances described in subsections (c),
27 (d), or (e) of this section may be made against the Fund if:

28 (1) the claim is for [:

29 (i) damage to property greater than \$250; or

30 (ii)] the death of or personal injury to a qualified person;

31 (2) (i) at the time of the accident, the claimant was not driving or
32 riding in an uninsured motor vehicle owned by the claimant or a member of the
33 claimant's family who resides in the claimant's household; and

34 (ii) the claimant is not the personal representative of the individual
35 who was driving or riding in the uninsured motor vehicle; and

1 (3) (i) at the time of the accident, the claimant was not driving a motor
2 vehicle with a certificate of registration that was suspended, canceled, or revoked, or
3 was holding a driver's license that was suspended, canceled, or revoked; and

4 (ii) the claimant is not the personal representative or a member of
5 the family who resides in the household of the individual who was driving the motor
6 vehicle.

7 27-303.

8 It is an unfair claim settlement practice and a violation of this subtitle for an
9 insurer or nonprofit health service plan to:

10 (1) misrepresent pertinent facts or policy provisions that relate to the
11 claim or coverage at issue;

12 (2) refuse to pay a claim for an arbitrary or capricious reason based on
13 all available information;

14 (3) attempt to settle a claim based on an application that is altered
15 without notice to, or the knowledge or consent of, the insured;

16 (4) fail to include with each claim paid to an insured or beneficiary a
17 statement of the coverage under which payment is being made;

18 (5) fail to settle a claim promptly whenever liability is reasonably clear
19 under one part of a policy, in order to influence settlements under other parts of the
20 policy;

21 (6) fail to provide promptly on request a reasonable explanation of the
22 basis for a denial of a claim; [or]

23 (7) FAIL TO PAY PROMPTLY A CLAIM FOR PERSONAL COMPENSATION
24 BENEFITS UNDER TITLE 19, SUBTITLE 5 OF THIS ARTICLE FOR WHICH LIABILITY HAS
25 BECOME REASONABLY CLEAR; OR

26 [(7)] (8) fail to meet the requirements of Title 19, Subtitle 13 of the
27 Health - General Article for preauthorization for a health care service.

28 **Article - Transportation**

29 17-103.

30 (a) (1) Except as provided in paragraph (2) of this subsection, the form of
31 security required under this subtitle is a vehicle liability insurance policy written by
32 an insurer authorized to write these policies in this State.

33 (2) The Administration may accept another form of security in place of a
34 vehicle liability insurance policy if it finds that the other form of security adequately
35 provides the benefits required by subsection (b) of this section.

1 (3) The Administration shall, by regulation, assess each self-insurer an
2 annual sum which may not exceed \$750, and which shall be used for actuarial studies
3 and audits to determine financial solvency.

4 (b) The security required under this subtitle shall provide for at least:

5 (1) The payment of claims for bodily injury or death arising from an
6 accident of up to \$20,000 for any one person and up to \$40,000 for any two or more
7 persons, in addition to interest and costs;

8 (2) The payment of claims for property of others damaged or destroyed in
9 an accident of up to \$10,000, in addition to interest and costs; AND

10 (3) [Unless waived, the benefits described under § 19-505 of the
11 Insurance Article as to basic required primary coverage; and

12 (4)] The benefits required under [§ 19-509 of the Insurance Article as to
13 required additional coverage] TITLE 19, SUBTITLE 5 OF THE INSURANCE ARTICLE AS
14 TO PERSONAL COMPENSATION COVERAGE.

15 SECTION 3. AND BE IT FURTHER ENACTED, That:

16 (a) There shall be a Motor Vehicle Accident Compensation and Cost Savings
17 Oversight Committee consisting of the following members appointed by the President
18 of the Senate and the Speaker of the House of Delegates:

19 (1) 3 members of the Senate;

20 (2) 3 members of the House of Delegates;

21 (3) 2 members of the public; and

22 (4) 1 member of the insurance industry.

23 (b) The Chairmen of the Oversight Committee shall be designated by the
24 President of the Senate and the Speaker of the House of Delegates.

25 (c) The Oversight Committee shall review the annual report of the Maryland
26 Insurance Commissioner required under § 19-516 of the Insurance Article, as enacted
27 by Section 2 of this Act, and on December 1 of each year, shall report to the Governor
28 and, subject to § 2-1246 of the State Government Article, the Legislative Policy
29 Committee on the effect of this Act on motor vehicle insurance coverage and costs in
30 this State.

31 SECTION 4. AND BE IT FURTHER ENACTED, That the first annual report
32 required of an insurer under § 19-516 of the Insurance Article, as enacted by Section
33 2 of this Act, shall be filed on or before March 1, 2000, and that the first annual report
34 of the Maryland Insurance Commissioner required under § 19-516 of the Insurance
35 Article, as enacted by Section 2 of this Act, shall be filed on or before October 1, 2000.

1 SECTION 5. AND BE IT FURTHER ENACTED, That this Act shall take effect
2 October 1, 1999.