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By: **Senator Stone**  
Introduced and read first time: January 11, 2002  
Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance - Personal Injury Protection Coverage - Minimum**  
3 **Benefits**

4 FOR the purpose of increasing the minimum medical, hospital, and disability benefits  
5 under personal injury protection coverage that certain insurers must provide in  
6 motor vehicle liability insurance policies.

7 BY repealing and reenacting, with amendments,  
8 Article - Insurance  
9 Section 19-505(b)(2)  
10 Annotated Code of Maryland  
11 (1997 Volume and 2001 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
13 MARYLAND, That the Laws of Maryland read as follows:

14 **Article - Insurance**

15 19-505.

16 (b) (2) The minimum medical, hospital, and disability benefits provided by  
17 an insurer under this section shall include up to [\$2,500] \$3,500 for:

18 (i) payment of all reasonable and necessary expenses that arise  
19 from a motor vehicle accident and that are incurred within 3 years after the accident  
20 for necessary prosthetic devices and ambulance, dental, funeral, hospital, medical,  
21 professional nursing, surgical, and x-ray services;

22 (ii) payment of benefits for 85% of income lost:

23 1. within 3 years after, and resulting from, a motor vehicle  
24 accident; and

25 2. by an injured individual who was earning or producing  
26 income when the accident occurred; and

1                   (iii)       payments made in reimbursement of reasonable and necessary  
2 expenses incurred within 3 years after a motor vehicle accident for essential services  
3 ordinarily performed for the care and maintenance of the family or family household  
4 by an individual who was injured in the accident and not earning or producing income  
5 when the accident occurred.

6       SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
7 October 1, 2002.