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By: **Delegates Murray, Bronrott, Goldwater, Hixson, Kaiser, King, Lee,  
Madaleno, Montgomery, Petzold, and Taylor**

Introduced and read first time: February 21, 2005

Assigned to: Rules and Executive Nominations

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A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance Parity Act**

3 FOR the purpose of defining the term "named insured" for purposes of a policy or  
4 binder of motor vehicle insurance to include unmarried, unrelated individuals  
5 under certain circumstances; providing for the application of this Act; and  
6 generally relating to motor vehicle insurance.

7 BY repealing and reenacting, without amendments,  
8 Article - Insurance  
9 Section 1-101(a)  
10 Annotated Code of Maryland  
11 (2003 Replacement Volume and 2004 Supplement)

12 BY adding to  
13 Article - Insurance  
14 Section 1-101(bb-1)  
15 Annotated Code of Maryland  
16 (2003 Replacement Volume and 2004 Supplement)

17 BY repealing and reenacting, without amendments,  
18 Article - Insurance  
19 Section 19-501(a) and (d)  
20 Annotated Code of Maryland  
21 (2002 Replacement Volume and 2004 Supplement)

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

24 **Article - Insurance**

25 1-101.

26 (a) In this article the following words have the meanings indicated.

1 (BB-1) "NAMED INSURED", FOR PURPOSES OF A POLICY OR BINDER OF MOTOR  
2 VEHICLE INSURANCE, INCLUDES UNMARRIED, UNRELATED INDIVIDUALS IF THEY:

3 (1) ARE CO-OWNERS OF A MOTOR VEHICLE;

4 (2) ARE BOTH LISTED ON THE CERTIFICATE OF TITLE OF THE MOTOR  
5 VEHICLE; AND

6 (3) APPLY TOGETHER FOR MOTOR VEHICLE INSURANCE COVERING THE  
7 MOTOR VEHICLE.

8 19-501.

9 (a) In this subtitle the following words have the meanings indicated.

10 (d) "Named insured" means the person denominated in the declarations in a  
11 motor vehicle liability insurance policy.

12 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to  
13 policies and binders of motor vehicle insurance issued, delivered, or renewed in the  
14 State on or after the effective date of this Act.

15 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
16 October 1, 2005.