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§19–507.

(a) The benefits described in § 19–505 of this subtitle shall be payable without regard to:

(1) the fault or nonfault of the named insured or the recipient of benefits in causing or contributing to the motor vehicle accident; and

(2) any collateral source of medical, hospital, or wage continuation benefits.

(b) (1) Subject to paragraph (2) of this subsection, if the insured has both coverage for the benefits described in § 19–505 of this subtitle and a collateral source of medical, hospital, or wage continuation benefits, the insurer or insurers may coordinate the policies to provide for nonduplication of benefits, subject to appropriate reductions in premiums for one or both of the policies approved by the Commissioner.

(2) The named insured may:

(i) elect to coordinate the policies by indicating in writing which policy is to be the primary policy; or

(ii) reject the coordination of policies and nonduplication of benefits.

(c) (1) In this subsection, "increase the premium" includes an increase in total premium for a policy due to:

(i) a surcharge;

(ii) retiering or other reclassification of the policy; or

(iii) removal or reduction of a discount.

(2) An insurer that issues a policy that contains the coverage described in § 19–505 of this subtitle:

(i) may not increase the premium on the policy due to a claim or payment made under that coverage; and

(ii) at the time the policy is issued, shall notify the policyholder in writing that the insurer may not increase the premium on the policy due to a claim or payment made under that coverage.

(d) An insurer that provides the benefits described in § 19–505 of this subtitle does not have a right of subrogation and does not have a claim against any other person or insurer to recover any benefits paid because of the alleged fault of the other person in causing or contributing to a motor vehicle accident.

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