

Article 48A - Insurance Code

~~2A. CONSUMER EDUCATION AND ADVOCACY UNIT FOR MOTOR VEHICLE INSURANCE~~

~~41A.~~

~~(A) (1) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED:~~

~~(2) "CONSUMER" MEANS AN INDIVIDUAL WHO IS AN ACTUAL OR PROSPECTIVE PURCHASER OF MOTOR VEHICLE INSURANCE FROM AN INSURER PRIMARILY FOR PERSONAL, FAMILY, OR NONCOMMERCIAL PURPOSES.~~

~~(3) "MOTOR VEHICLE INSURANCE" INCLUDES ALL TYPES OF BENEFITS AND COVERAGE AVAILABLE TO A CONSUMER DRIVER IN THIS STATE UNDER A MOTOR VEHICLE INSURANCE POLICY.~~

~~41B.~~

~~THERE IS A CONSUMER EDUCATION AND ADVOCACY UNIT FOR MOTOR VEHICLE INSURANCE IN THE INSURANCE DIVISION.~~

~~41C.~~

~~(A) THE UNIT MAY IMPLEMENT AN EDUCATIONAL AND ADVOCACY PROGRAM DESIGNED TO:~~

~~(1) ENABLE CONSUMERS TO MAKE AN INFORMED CHOICE REGARDING THE TYPES OF INSURANCE AND AMOUNT OF BENEFITS AVAILABLE TO A CONSUMER WHO IS PURCHASING MOTOR VEHICLE INSURANCE;~~

~~(2) ENABLE CONSUMERS TO MAKE INFORMED DECISIONS REGARDING A CONSUMER'S CONTINUATION, ENHANCEMENT, OR LAPSE OF EXISTING MOTOR VEHICLE INSURANCE COVERAGE; AND~~

~~(3) OTHERWISE PROMOTE THE INTERESTS OF CONSUMERS IN THE MOTOR VEHICLE INSURANCE MARKETPLACE.~~

~~(B) (1) THE UNIT MAY PROVIDE ASSISTANCE TO CONSUMERS IN UNDERSTANDING THE CONSUMERS' MOTOR VEHICLE INSURANCE PREMIUMS, RATES, BENEFITS, AND COVERAGE.~~

~~(2) THE UNIT MAY PROVIDE ASSISTANCE TO CONSUMERS WHENEVER THERE IS A PROBLEM REGARDING:~~

~~(I) BILLING DISCREPENCIES;~~

~~(II) COVERAGE DETERMINATIONS;~~

~~(III) PAYMENT OF BENEFITS; OR~~