under against the relatives and other persons legally chargeable with the maintenance and support of such person, shall also constitute preferred claims. All such claims may be waived, however, by the County Welfare Boards or Department of Welfare of Baltimore City, as the case may be, in their discretion, if in their judgment the enforcement of same will result in hardship to others, dependent upon those against whom such claims exist. All payments received as a result of the enforcement of such claims shall be accounted for and paid as hereinbefore provided.

Sec. 2. And be it further enacted, That this Act shall take effect June 1, 1949.

Approved April 29, 1949.

CHAPTER 510

(House Bill 57)

AN ACT to repeal Section 99A of Article 48A of the Annotated Code of Maryland (1947 Supplement), title "Insurance", sub-title "Fire Insurance", and to enact in lieu thereof a new section, to be known as Section 99A and to follow immediately after Section 99 of said Article, relating to the making, filing and approval of rates for fire, inland marine and allied lines of insurance, and to rating organizations.

Section 1. Be it enacted by the General Assembly of Maryland, That Section 99A of Article 48A of the Annotated Code of Maryland (1947 Supplement), title "Insurance", sub-title "Fire Insurance", be and the same is hereby repealed, and that a new section be and it is hereby enacted, to be known as Section 99A, to follow immediately after Section 99 and to read as follows:

99A. Fire and Allied Insurance Rating.

1. Purpose of Act.

The purpose of this Act is to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate or unfairly discriminatory, and to authorize and regulate cooperative action among insurers in rate making and in other matters within the scope of this Act. Nothing in this Act is intended (1) to prohibit or discourage