

tion 156A of said Article and to follow immediately after Section 156 thereof, and to read as follows:

156A. (*Title of Claim by Insurer.*) *Whenever any insurer under the provisions of this sub-title denies any claim upon a policy of insurance as provided for in this sub-title, said insurer shall give written notice to any claimant stating fully the reason or reasons for the denial of said claim;*
 UPON WRITTEN REQUEST OF SAID CLAIMANT;
 HOWEVER SUCH ANNOUNCED REASON OR REASONS FOR DENIAL OF SAID CLAIM SHALL NOT ACT AS AN ESTOPPEL OR LIMIT SAID INSURER FROM OFFERING ANY ADDITIONAL REASON OR REASONS FOR SAID DENIAL.

SEC. 2. *And be it further enacted,* That this Act shall take effect June 1, 1953.

Approved April 11, 1953.

CHAPTER 524

(House Bill 589)

AN ACT to repeal and re-enact, with amendments, Sections 11 and 12 of the Charter of the City of Cumberland (1950 Edition), being Article 1A of the Code of Public Local Laws of Maryland, title "City of Cumberland", sub-title "Elections", as amended by Chapters 576 and 699 of the Acts of 1951, relating to the extension of the terms of office of the Mayor and City Council of Cumberland.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Sections 11 and 12 of the Charter of the City of Cumberland (1950 Edition), being Article 1A of the Code of Public Local Laws of Maryland, title "City of Cumberland", sub-title "Elections", as amended by Chapters 576 and 699 of the Acts of 1951, be and they are hereby repealed and re-enacted, with amendments, to read as follows:

EXPLANATION: *Italics indicate new matter added to existing law.*
 [Brackets] indicate matter stricken from existing law.
 CAPITALS indicate amendments to bill.
~~Strike out~~ indicates matter stricken out of bill.