

UNDER CERTAIN CONDITIONS, an applicant for motor vehicle liability insurance who is refused a policy may request a statement of the reasons for such refusal, and providing that such statement shall be privileged.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That new Section 240C be and it is hereby added to Article 48A of the Annotated Code of Maryland (1964 Replacement Volume), title "Insurance Code," subtitle "15. Unfair Trade Practices," to follow immediately after Section 240B thereof, and to read as follows:

240C.

If an applicant for a policy of ORDINARY motor vehicle liability insurance is refused such a policy, by an authorized insurer or its agent, and SUCH INSURER OR AGENT OFFERS OR SEEKS TO INSURE SUCH APPLICANT UNDER THE MARYLAND AUTOMOBILE INSURANCE PLAN FOR ASSIGNED RISKS OR IF SUCH APPLICANT EVENTUALLY DOES BECOME INSURED UNDER SUCH ASSIGNED RISK PLAN, AND the applicant, within thirty (30) days of the date on which the refusal is given, makes a request to the insurer or its agent in writing for a statement of the reason or reasons why the ORDINARY policy was not issued, the insurer shall give the actual reason or reasons relied upon by it for refusing to issue said policy and shall file a copy of the statement of the reason or reasons with the Insurance Commissioner. The explanation shall be privileged and shall not constitute grounds for any action against the insurer or representatives or any firm, person, or corporation who or which in good faith furnishes to the insurer the information upon which the reasons are based.

SEC. 2. *And be it further enacted,* That this Act shall take effect July 1, 1968.

Approved April 10, 1968.

CHAPTER 390

(House Bill 1235)

AN ACT to repeal and re-enact, with amendments, Section 17 of the Code of Public Local Laws of Carroll County (1965 Edition, being Article 7 of the Code of Public Local Laws of Maryland), title "Carroll County," subtitle "County Commissioners" to increase the borrowing power of the County Commissioners of Carroll County.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 17 of the Code of Public Local Laws of Carroll County (1965 Edition, being Article 7 of the Code of Public Local Laws of Maryland), title "Carroll County," subtitle "County Commissioners," be and it is hereby repealed and re-enacted, with amendments, to read as follows: