

§ 7-202. *Department to determine amount of security required—
notices.*

(a) *The department shall determine the amount of security which is sufficient in its judgment to satisfy any judgment or judgments for damages resulting from an accident as may be recovered against each driver or owner. This determination shall not be made with respect to drivers or owners who are exempt under succeeding sections of this subtitle from the requirements as to security and suspension.*

(b) *The department shall determine the amount of security deposit required of any person upon the basis of the reports or other information submitted. If a person involved in an accident as described in this subtitle fails to make a report or submit information indicating the extent of his injuries or the damage to his property within 90 days after the accident, and the department does not have sufficient information on which to base an evaluation of injuries or damage, the department after reasonable notice to the person, if it is possible to give notice, otherwise without notice, may not require any deposit of security for the benefit or protection of the person.*

(c) *The department within 90 days after any accident referred to herein and upon determining the amount of security to be required of any person involved in the accident or to be required of the owner of any vehicle involved in the accident shall give written notice to every person of the amount of security required to be deposited by him and that an order of suspension will be made as hereinafter provided upon the expiration of 10 days after the sending of notice unless within this time security be deposited as required by the notice.*

§ 7-203. *Exceptions to requirement of security.*

The requirements as to security and suspension in this subtitle shall not apply:

(1) *To the driver or owner if the owner had in effect at the time of the accident an automobile liability policy or bond with respect to the vehicle involved in the accident, except that a driver shall not be exempt under this paragraph if at the time of the accident the vehicle was being operated without the owner's permission, express or implied;*

(2) *To the driver, if not the owner of the vehicle involved in the accident, if there was in effect at the time of the accident an automobile liability policy or bond with respect to his driving of vehicles not owned by him;*

(3) *To a driver or owner whose liability for damages resulting from the accident, in the judgment of the department, is covered by any other form of liability insurance policy or bond;*

(4) *To any person qualifying as a self-insurer under section 7-503 or to any person operating a vehicle for the self-insurer;*

(5) *To the driver or the owner of a vehicle involved in an accident wherein no injury or damage was caused to the person or property of anyone other than the driver or owner;*