

rate making, by the collection and furnishing of loss or expense statistics, or by the submission of recommendations, but which does not make filings under this section, shall be known as an advisory organization.

(2) Every advisory organization shall file with the Commissioner (i) a copy of its constitution, its articles [or] of agreement or association or its certificate of incorporation and of its bylaws, rules and regulations governing its activities, (ii) a list of its members, (iii) the name and address of a resident of this State upon whom notices or orders of the Commissioner or process issued at his direction may be served, and (iv) an agreement that the Commissioner may examine the advisory organization in accordance with the provisions of subsection (n).

(3) If, after a hearing, the Commissioner finds that the furnishing of the information or assistance involves any act or practice which is unfair or unreasonable or otherwise inconsistent with the provisions of this section, he may issue a written order specifying in what respects the act or practice is unfair or unreasonable or otherwise inconsistent with the provisions of this section, and requiring the discontinuance of the act or practice.

(4) No insurer which makes its own filings nor any rating organization shall support its filings by statistics or adopt rate-making recommendations, furnished to it by an advisory organization which has not complied with this subsection or with an order of the Commissioner involving the statistics or recommendations issued under paragraph (3) of this subsection. If the Commissioner finds the insurer or rating organization to be in violation of this paragraph he may issue an order requiring the discontinuance of the violation.

243.

(1) Any person, firm or Maryland corporation unable to obtain automobile and motor vehicle insurance through ordinary methods shall be eligible for insurance through insurers participating in the Maryland automobile insurance plan. The plan shall afford applicants insurance for bodily and property damage liability sufficient to satisfy the financial responsibility requirements of Article 66½ of this Code. Further, the plan shall afford private passenger automobiles and motor vehicles not exceeding  $\frac{3}{4}$  ton carrying capacity, to include, but not limited to, vehicles with a pick-up body, delivery sedan, camper, or panel truck used exclusively as private passenger vehicles owned by an individual or individual and spouse with medical payments, fire, theft and collision coverages to such extent that an applicant will be afforded insurance sufficient to cover the insurable interest in a private passenger automobile (less any deductible provision).

(2) Agreements may be made among insurers with respect to the equitable apportionment among them of insurance which may be afforded applicants who are unable to procure such insurance through ordinary methods and such insurers may agree among themselves on the use of reasonable rate modifications for such insurance, equitable apportionment shall include any and all appropriate voluntary plans filed by or on behalf of any insurer, group of insurers or fleet of insurers if in the opinion of the Commissioner such