

(h) "Insurer" means any insurer authorized in this State to write automobile liability insurance.

(i) "Net direct written premiums" means direct gross premiums written on policies insuring against legal liability for bodily injury or death and for damage to property arising out of the ownership, operation or maintenance of motor vehicles which are principally garaged in this State, less return premiums thereon.

(j) "Registration license year" for Class A and D vehicles means the period beginning April 1, 1973, and ending March 31, 1974, and each subsequent twelve month period, beginning April 1 and ending the following March 31. For all other classes of motor vehicles, "registration license year" means the period beginning May 1, 1973 and ending April 30, 1974 and each subsequent twelve month period, beginning May 1, and ending the following April 30.

35. Motor vehicle Casualty Insurance—Required Primary Coverage.

538. Definitions. As used in this subtitle,

(a) "Accident" means any occurrence involving a motor vehicle, other than an occurrence caused intentionally by or at the direction of the insured, from which damage to any property or injury to any person results.

(b) "Motor Vehicle" means automobile and any other vehicle, including a trailer, operated or designed for operation upon a public road by any power other than animal or muscular power.

(c) "Named insured" means the person denominated in the declarations in a policy of motor vehicle liability insurance.

(d) "Income" means wages, salary, tips, commissions, professional fees, and other earnings from work or employment, including earnings from businesses or farms owned individually or jointly or in partnership with others. To the extent that any such earnings are paid or payable in property or services other than cash, "income" means the reasonable value of such property or services.

(e) "Income producer" means a person who at the time of an accident was in an occupational status where he was earning or producing income.

539. Basic Required Primary Coverage—Property Damage

No policy of motor vehicle liability insurance shall be issued, sold, delivered or renewed in this State after January 1, 1973, unless the policy provides for direct payment or reimbursement by the insurer for

(a) All loss of or damage to the insured motor vehicle and to any personal property located therein, in excess of \$100.00 resulting from an accident in which the insured motor vehicle is involved; provided, however, an insurer may issue, sell, and deliver a policy providing for the payment or reimbursement for all or any part of the first \$100.00 of such damages if the insured elects such additional coverage.

(b) All loss of or damage to other real or personal property resulting from an accident in which the insured motor vehicle is involved, except a motor vehicle other than the insured motor vehicle and personal property located therein, up to such maximum, not less