based upon any fictitious group of such firm, corporation, or association of individuals.

(b) No form or plan of insurance covering any group or combination of persons or risks shall be written or delivered within or without this State to cover persons or risks in this State at any preferred rate or on any form other than as offered to persons not in [such] THE group or combination and to the public generally, unless [such] THE form, plan of insurance, and the rates or premiums to be charged therefor have been submitted to and approved by the Commissioner as being not unfairly discriminatory, and as not otherwise being in conflict with subsection (a) above or with any provision of subtitle 16 of this article (rates and rating organization) to the extent that such subtitle 16 is, by its terms, applicable thereto.

(C) THE COMMISSIONER SHALL PROMULGATE RULES, REGULATIONS AND DEFINITIONS NECESSARY FOR THE PURPOSE OF EFFECTUATING THE PROVISIONS OF SUBSECTION (B) AS IT APPLIES TO PROPERTY OR CASUALTY INSURANCE ON MOTOR VEHICLES.

[[(c)]] (D) This section does not apply to life insurance, health insurance, or annuity contracts.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1974.

Approved April 9, 1974.

CHAPTER 185

(House Bill 194)

AN ACT concerning

Gas and Electric Companies - Additional Charges on Past-Due Bills

FOR the purpose of [[providing that any additional charge by the gas and electric companies for bills not paid within fifteen days of rendition shall not exceed five percent (5%) of the net outstanding balance.]] clarifying that if part of a bill is not paid within 15 days, then the gas and electric companies may assess an additional 5% charge on the unpaid part and not on the entire bill.