levied by the association to recover losses and expenses incurred; to allow certain underwriting quidelines to be utilized by the Joint Insurance Association; to allow for a charge for inspections under certain conditions; changing a reference to a federal law; making stylistic changes; and generally relating to the Maryland Joint Insurance Association and the Maryland Property Insurance Availability Act.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code
Section 478A, 478B(3), (6), (7), and (8); 478C(3) and
(4); 478D(1); and 478E(1)
Annotated Code of Maryland
(1979 Replacement Volume and 1979 Supplement)

BY adding to

Article 48A - Insurance Code
Section 478A(5) through (10); 478B(7) and (8);
478C(7), (8), (9), and (10); and 478F(4) and (5)
Annotated Code of Maryland
(1979 Replacement Volume and 1979 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

Article 48A - Insurance Code

478A.

The purposes of this subtitle are:

- (1) To authorize and establish a program which would make essential property insurance available to all qualified applicants, with the least possible administrative detail and expense, subject to the conditions hereinafter stated.
- (2) [To enable insurers to become eligible for federal reinsurance under the provisions of Title XI of the Housing and Urban Development Act of 1968, which adds a new title to the National Housing Act: Title XII-National Insurance Development Program.] TO ENABLE INSURERS TO BECOME ELIGIBLE FOR FEDERAL REINSURANCE UNDER THE PROVISIONS OF THE NATIONAL INSURANCE DEVELOPMENT PROGRAM (12 U.S.C., SECTIONS 1749BBB ET SEQ. AS FOUND IN PUBLIC LAW 95-557 OF 1978.)
- (3) To encourage the improvement of the condition of properties located in the urban areas of Maryland and to further orderly community development generally.
- (4) To publicize the purposes and procedures of this subtitle to the end that no one may fail to seek its assistance through ignorance thereof.