

(II) FIVE PUBLIC MEMBERS WHO ARE MARYLAND RESIDENTS AND WHO ARE NOT EMPLOYED BY OR OTHERWISE AFFILIATED WITH INSURERS, INSURANCE AGENTS, BROKERS, PRODUCERS, ADJUSTERS, OR OTHER ENTITIES OF THE INSURANCE INDUSTRY SHALL BE APPOINTED ANNUALLY BY THE COMMISSIONER, SUBJECT TO THE APPROVAL OF THE SECRETARY OF THE DEPARTMENT OF LICENSING AND REGULATION.

THE TERMS OF THE MEMBERS OF THE GOVERNING COMMITTEE ELECTED BY THE MEMBERS OF THE ASSOCIATION AND OF THE PUBLIC MEMBERS OF THE GOVERNING COMMITTEE APPOINTED BY THE COMMISSIONER SHALL BE 1 YEAR AND SHALL COINCIDE. IN THE EVENT OF VACANCIES IN THE MEMBERSHIP OF THE GOVERNING COMMITTEE, APPOINTMENTS TO FILL SUCH VACANCIES FOR THE REMAINDER OF THEIR UNEXPIRED TERMS SHALL BE MADE IN ACCORDANCE WITH THE MANNER OF SELECTING MEMBERS OF THE GOVERNING COMMITTEE FOR EACH PARTICULAR POSITION THAT IS VACANT.

(7) -- THE PROGRAM OF OPERATION SHALL PROVIDE REASONABLE ACCESS AND MARKETING STANDARDS FOR THE IMMEDIATE BINDING OF ELIGIBLE RISKS, A PREMIUM INSTALLMENT PLAN, AND THE ESTABLISHMENT OF ADEQUATE MARKETING AND SERVICE FACILITIES IN ALL DESIGNATED URBAN AREAS.

(7) THE PROGRAM OF OPERATION SHALL PROVIDE FOR:
(I) IMMEDIATE BINDING OF ELIGIBLE RISKS;
(II) NOTWITHSTANDING ANY PROVISIONS OF SECTION 240A THROUGH 240D OF THIS ARTICLE TO THE CONTRARY, UNDERWRITING GUIDELINES AND PROCEDURES TO BE UTILIZED BY THE ASSOCIATION WHICH PERMIT THE ASSOCIATION TO SHORTEN THE CANCELLATION PERIOD OF POLICIES OF ESSENTIAL PROPERTY INSURANCE AND HOMEOWNER'S INSURANCE FOR CERTAIN CONDITIONS THAT ARE DETERMINED TO EXIST; (III) A PREMIUM INSTALLMENT PLAN; AND
(IV) THE ESTABLISHMENT OF ADEQUATE MARKETING AND SERVICE FACILITIES IN ALL DESIGNATED AREAS.

(8) -- THE PROGRAM OF OPERATION SHALL INCLUDE HOMEOWNERS INSURANCE COVERAGE AS PART OF THE PROGRAM OF ESSENTIAL PROPERTY INSURANCE IN THE JOINT INSURANCE ASSOCIATION BY DEVELOPING, IN CONJUNCTION WITH THE COMMISSIONER, HOMEOWNERS INSURANCE CONTRACTS FOR URBAN AREAS. THE PROGRAM OF ESSENTIAL PROPERTY INSURANCE SHALL BE IMPLEMENTED THROUGH A PROGRAM OF OPERATION ENTITLING OWNER RESIDENTS OF ONE TO FOUR FAMILY DWELLINGS WHO HAVE BEEN NONRENEWED THROUGH NORMAL INSURANCE CHANNELS TO IMMEDIATE BINDING COVERAGE IN THE MARYLAND JOINT INSURANCE ASSOCIATION PENDING A REASONABLE PERIOD OF TIME FOR THE UNDERWRITING AUTHORITY TO CONDUCT AN INSPECTION OF THE PREMISES TO DETERMINE WHETHER THE PREMISES MEET THE UNDERWRITING ELIGIBILITY STANDARDS OF THE PROGRAM.

(8) THE PROGRAM OF OPERATION SHALL IMPLEMENT PROCEDURES WHEREBY HOMEOWNER'S INSURANCE COVERAGE BECOMES AVAILABLE THROUGH THE JOINT INSURANCE ASSOCIATION. HOWEVER, THE RATE STRUCTURE FOR THESE POLICIES OF HOMEOWNER'S