

against the perils of vandalism and malicious mischief, all as approved by the Commissioner, and insurance for such types, classes and locations of property against the perils of burglary or theft as the appropriate federal authority by rule shall designate.] FROM THE PERILS OF FIRE, LIGHTNING, REMOVAL, EXPLOSION, WINDSTORM, ~~OR~~ AND HAIL, SMOKE, AIRCRAFT OR VEHICLES, RIOT OR CIVIL COMMOTION, OR VANDALISM AS DEFINED AND LIMITED IN PROPERTY INSURANCE FORMS FILED WITH THE COMMISSIONER BY THE JOINT INSURANCE ASSOCIATION. Such insurance shall not include automobile insurance [and shall include], INLAND MARINE INSURANCE, OR insurance on [the types of] manufacturing risks [as may be excluded by the Commissioner].

[(7)] (8) "Homeowner's insurance" means a policy of insurance providing a combination of coverages, including fire, extended coverage, vandalism and malicious mischief, burglary, theft, and personal liability as applicable to residential properties.

[(8) "Appropriate federal authority" means an authority that enacts legislation, amends or supplements the federal reinsurance law, adopts appropriate regulations, or makes appropriate administrative rulings, including the Congress of the United States, the Secretary of the United States Department of Housing and Urban Development, and the Federal Insurance Administrator of the Department.

(9) "Secretary" means the Secretary of the United States Department of Housing and Urban Development.]

(9) "LICENSED PRODUCER" SHALL MEAN A PERSON, PARTNERSHIP, OR CORPORATION HOLDING A CERTIFICATE OF QUALIFICATION AS AN AGENT OF AN AUTHORIZED INSURER OR BROKER ISSUED PURSUANT TO SUBTITLE 11 OF THIS ARTICLE.

[(10) "Urban area" includes any municipality or other political subdivision of Maryland, subject to population or other limitations defined in rules and regulations of the Secretary, and such additional areas as may be designated by the Commissioner.]

478C.

(1) There is hereby established [a joint insurance association,] AN UNINCORPORATED ASSOCIATION KNOWN AS THE JOINT INSURANCE ASSOCIATION consisting of all insurers licensed to write in this State, on a direct basis, essential property insurance or any component thereof in multi-peril policies. Every such insurer shall be a member of the [association] ASSOCIATION and shall remain a member as a condition of its authority to transact such kinds of insurance in this State. [In addition, other insurers may become members with the consent of the Commissioner.]