

(f) "Maryland Commercial Casualty Pool" or "Pool" means the pool formed under this subtitle.

(g) "Commercial casualty insurance policy" or "policy" means a 1-year policy for commercial casualty insurance issued by the Association, covering activities occurring within this State and issued on a claims made basis.

(h) "Plan of operation" means the formal plan of operation adopted under § 602 of this subtitle for a subpool, including any duly adopted amendments.

(i) "Program of operation" means the formal program of operation adopted under § 601 of this subtitle for the Association, including any duly adopted amendments.

(j) "Board of governors" means the board designated under § 601 of this subtitle.

(k) "Premiums written" means gross direct premiums charged during the second preceding calendar year with respect to commercial casualty insurance policies in this State and the general casualty components of commercial multiperil policies as computed by the Association, less return premiums, dividends paid or credited to policyholders, or the unused or unabsorbed portions of premium deposits.

(l) (1) "Member insurer" means an insurer that is a member of the Commercial Casualty Underwriting Association under this subtitle.

(2) "Member insurer" does not include the Maryland Automobile Insurance Fund.

(m) "Subpool" means a separate account established for each subclass or group of subclasses of insurance designated under § 602 of this subtitle.

(n) "Lack of availability" or "unavailability" means that there does not exist for a particular subclass of insurance for which coverage was previously generally available a ready source of coverage from an insurer authorized to do business in this State or approved to write insurance risks in this State on a surplus line basis as determined by the Commissioner.

601.

(a) (1) There is a Commercial Casualty Underwriting Association consisting of all insurers licensed to write in this State, on a direct basis, commercial casualty insurance policies.

(2) Every insurer licensed to write in this State, on a direct basis, commercial casualty insurance policies shall: