

(1) [the] THE fault or nonfault of the named insured or the recipient in causing or contributing to the accident[, and without regard to]; AND

(2) [any] ANY collateral source of medical, hospital, or wage continuation benefits. [Where]

(B) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, WHERE the insured has coverage for both the benefits [required] DESCRIBED under § 539 OF THIS SUBTITLE and the collateral benefits, the insurer or insurers may coordinate the policies to provide for nonduplication of [such] THE benefits[; subject, however], SUBJECT to appropriate reductions in premiums for one or both of said coverages approved by the [Insurance] Commissioner[, and the].

(2) (I) THE named insured shall have the right to elect or reject the coordination of policies and nonduplication of benefits.

(II) If the insured elects to coordinate[, he] POLICIES, THE INSURED shall indicate in writing which policy is to become primary.

(C) An insurer paying benefits under § 539 of this [article] SUBTITLE shall have no right of subrogation and no claim against any other person or insurer to recover any [such] benefits PAID by reason of the alleged fault of such other person in causing or contributing to the accident.

[(b)] (D) Upon the issuance of a policy containing coverage [provided] DESCRIBED under § 539 of this [article] SUBTITLE, the insurer shall notify the policyholder in writing that a surcharge may not be imposed on the policyholder for any claim or payment made pursuant to the coverage provided [in] UNDER § 539 of this [article] SUBTITLE.

543.

(a) Notwithstanding any other provision of this subtitle, no person shall recover benefits under the coverages [required in] DESCRIBED UNDER §§ 539 and 541 of this [article] SUBTITLE from more than one motor vehicle liability policy or insurer on either a duplicative or supplemental basis.

(b) (1) As to any person injured in an accident while occupying a motor vehicle for which the coverage [required by] DESCRIBED UNDER § 539 of this [article] SUBTITLE is in effect, and as to any person injured by such a motor vehicle as a pedestrian or while in, on, or alighting from any other vehicle powered by animal or muscular power, or on or alighting from an animal, the benefits shall be payable by the insurer of the motor vehicle.