

VETOES

(II) ARE AT LEAST 16 YEARS OF AGE AND HOLD A VALID DRIVER'S LICENSE; AND

(2) MAY NOT BE GRANTED UNLESS THE FIRST NAMED INSURED AND ANY OTHER INDIVIDUAL NOT EXCLUDED ARE THE OWNERS OF ALL VEHICLES INSURED UNDER THE POLICY.

(D) A POLICY ISSUED UNDER THIS SECTION MAY SHALL BE WRITTEN OR ENDORSED TO SPECIFICALLY EXCLUDE ALL COVERAGE FOR ANY INDIVIDUAL FOR WHOM AN EXCLUSION MAY BE REQUESTED UNDER THIS SECTION WHEN THAT INDIVIDUAL IS OPERATING OR USING ANY MOTOR VEHICLE COVERED BY THE POLICY, ~~WHETHER OR NOT THE OPERATION OR USE IS WITH THE EXPRESS OR IMPLIED PERMISSION OF AN INSURED UNDER THE POLICY.~~

(E) THE PREMIUMS CHARGED ON ANY POLICY EXCLUDING A NAMED INDIVIDUAL UNDER THIS SECTION MAY NOT REFLECT THE CLAIMS EXPERIENCE OR DRIVING RECORD OF THE EXCLUDED INDIVIDUAL.

(F) THIS SECTION MAY NOT BE CONSTRUED TO AFFECT ANY PROVISIONS UNDER § 240C-1 OF THIS ARTICLE AS THEY RELATE TO THE REQUIREMENT THAT AN INSURER MUST OFFER TO CONTINUE A POLICY OF PRIVATE PASSENGER AUTOMOBILE INSURANCE SUBJECT TO THE EXCLUSION OF A SPECIFICALLY NAMED INDIVIDUAL IN LIEU OF CANCELING, NONRENEWING, OR INCREASING THE PREMIUMS OF THE POLICY.

243B.

(a) (1) Subject to the provisions of this subtitle generally and § 243D of this subtitle in particular, the Fund is authorized and shall sell, issue, and deliver, upon payment of the premium set by the Fund, a policy of automobile liability insurance to any Maryland resident who owns an automobile validly registered with the Motor Vehicle Administrator, or has a valid license to operate an automobile issued by the Motor Vehicle Administrator, and who does not owe to the Fund any unpaid insurance premium with respect to a prior expired or cancelled policy, and who either (i) has in good faith attempted to obtain a policy of automobile liability insurance from at least two private insurers authorized to write such a policy in this State and has been rejected or refused such a policy by two such private insurers for any reason other than nonpayment of premiums, or (ii) who has had a policy of automobile liability insurance cancelled or nonrenewed for any reason other than nonpayment of premiums, by a private insurer authorized to write such a policy in this State. The purpose of the Fund is to provide automobile insurance to those eligible [persons] INDIVIDUALS who are unable to obtain it in the private market.

(2) (I) NOTWITHSTANDING ANY OTHER PROVISION OF THIS SUBTITLE, THE PROVISIONS OF § 240C-2 OF THIS ARTICLE SHALL APPLY TO ANY POLICY UNDERWRITTEN OR RENEWED BY THE FUND.