

panel of seven arbitrators who are members of the National Academy of Arbitrators. The panel shall be requested from the Federal Mediation and Conciliation Service.

4. The parties shall select an arbitrator by alternative strikes from the panel.

5. The arbitrator selected may schedule a hearing, issue subpoenas to compel the testimony of witnesses and the production of documents, administer oaths, and declare the record closed.

6. The written decision of the arbitrator shall be ~~final~~:

(I) FINAL and binding on the Sheriff, employee, and the labor organization TO THE EXTENT THE DECISION ADDRESSES WAGES AND BENEFITS; AND

(II) NONBINDING TO THE EXTENT THE DECISION ADDRESSES HOURS, WORKING CONDITIONS, DISCIPLINE PROCEDURES, AND JOB SECURITY ISSUES.

7. The Sheriff and labor organization shall share equally in the costs of the arbitration proceeding.

[(v)](VI) This subsection may not be construed to authorize an employee of the Sheriff's office or of the Allegany County jail to engage in a strike.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1994.

Approved May 26, 1994.

---

## CHAPTER 745

(House Bill 1664)

AN ACT concerning

**Automobile Insurance - ~~Add-On Coverage - Premium Finance Agreements~~  
*Sales of Add-On Coverage***

FOR the purpose of ~~requiring contracts for certain insurance coverage for automobiles to be separate from certain related insurance coverage and requiring a disclosure about separation of the contracts; requiring separate financing and separate financing agreements for coverages under separate contracts; altering the calculation on premium finance loans and establishing a certain maximum rate of interest; limiting the application of a certain service charge; prohibiting the financing of certain add-on coverage by premium financing companies; limiting the monetary amount of add-on coverage that may be financed in connection with certain automobile insurance; and generally relating to premium financing agreements and add-on coverages~~ *limiting the amount of add-on coverages that may be sold in conjunction with policies issued by the Maryland Automobile Insurance Fund; and generally relating to add-on coverages.*