

(2) IF AT THE DEATH OF A MEMBER THERE IS NO LAWFUL BENEFICIARY TO WHOM THE INSURANCE BENEFITS ARE PAYABLE, THE SOCIETY SHALL PAY TO THE PERSONAL REPRESENTATIVE OF THE DECEASED MEMBER THE INSURANCE BENEFITS UNDER THE CERTIFICATE, LESS ANY FUNERAL BENEFITS PAID UNDER PARAGRAPH (1) OF THIS SUBSECTION.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 327.

In subsection (a)(1) of this section, the reference to changing the beneficiary "in a certificate" is added for clarity.

Subsection (b)(2) of this section is revised in the active voice to require the society to pay benefits to the personal representative for clarity.

Defined terms: "Insurance" § 1-101

"Insurance contract" § 1-101

"Person" § 1-101

"Society" § 8-401

8-431. BENEFITS EXEMPT FROM ATTACHMENT OR EXECUTION.

BENEFITS TO BE PAID BY A SOCIETY ARE NOT SUBJECT TO ATTACHMENT, GARNISHMENT, OR OTHER PROCESS AND MAY NOT BE SEIZED, APPROPRIATED, OR APPLIED BY ANY PROCESS OR OPERATION OF LAW TO PAY A DEBT OR LIABILITY OF A MEMBER, BENEFICIARY, OR OTHER PERSON WITH A RIGHT TO THE BENEFIT, WHETHER BEFORE OR AFTER PAYMENT.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 328.

The reference to "[b]enefits to be paid" by a society is substituted for the former reference to "money or other benefit, charity, relief or aid to be paid, provided or rendered" for brevity.

The former word "taken" is deleted as redundant in light of the phrase "seized, appropriated, or applied".

The former phrase "legal or equitable", which modified "process", is deleted as surplusage.

Defined terms: "Person" § 1-101

"Society" § 8-401

8-432. BENEFIT CERTIFICATES.

(A) ISSUANCE; AGREEMENT BETWEEN SOCIETY AND MEMBER.

(1) EACH SOCIETY AUTHORIZED TO DO BUSINESS IN THE STATE SHALL ISSUE TO EACH MEMBER ENTITLED TO BENEFITS A CERTIFICATE THAT SPECIFIES THE AMOUNT OF BENEFITS PROVIDED UNDER THE CERTIFICATE.