(2) CONTAINS, OR INCORPORATES BY REFERENCE, ANY INCONSISTENT ~~OR INCONSISTENT~~ OR INAPPLICABLE CLAUSES, EXCEPTIONS, OR CONDITIONS WHICH AFFECT THE RISK PURPORTED TO BE ASSUMED IN THE GENERAL COVERAGE OF THE CONTRACT;

(3) HAS ANY TITLE, HEADING, OR OTHER INDICATION OF ITS PROVISIONS WHICH IS LIKELY TO MISLEAD THE SUBSCRIBER OR MEMBER;

(4) INCLUDES PROVISIONS THAT ARE INEQUITABLE, OR PROVISIONS THAT LACK ANY SUBSTANTIAL BENEFIT TO THE SUBSCRIBER OR MEMBER;

(5) IS PRINTED OR OTHERWISE REPRODUCED IN A MANNER AS TO RENDER ANY PROVISION OF THE FORM SUBSTANTIALLY ILLEGIBLE; OR

(6) PROVIDES BENEFITS THAT ARE UNREASONABLE IN RELATION TO THE PREMIUM CHARGED.

[(d)](G) Unless the Commissioner disapproves a filing under this section, the filing becomes effective 60 days after the office of the Commissioner receives the filing or on any other date that the Commissioner sets.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

Article – Insurance

12–205.

(a) (1) The Commissioner shall disapprove a form or withdraw the previous approval of a form filed under § 12–203 of this subtitle if the form does not meet the requirements of subsection (b) of this section.

(2) The order of disapproval or withdrawal of approval shall inform the insurer [in reasonable detail of the Commissioner's grounds for the action] OF:

(I) A STATUTORY OR REGULATORY BASIS FOR THE DISAPPROVAL OR WITHDRAWAL OF APPROVAL; AND

(II) AN EXPLANATION OF THE APPLICATION OF THE STATUTORY OR REGULATORY BASIS FOR THE DISAPPROVAL OR WITHDRAWAL OF APPROVAL.

SECTION ~~2.~~ *3.* AND BE IT FURTHER ENACTED, That *Section 1 of* this Act shall take effect October 1, 1996.

SECTION 4. AND BE IT FURTHER ENACTED, That Section 2 of this Act shall take effect October 1, 1997.

Approved May 23, 1996.