

(1) SPECIFY THE STANDARDS THAT MUST BE MET BY INSURERS FOR ISSUING SIMPLIFIED POLICIES; AND

(2) ENSURE PROTECTIONS TO POLICYHOLDERS AND CLAIMANTS THAT ARE NOT LESS FAVORABLE THAN PROTECTIONS TO WHICH THEY WOULD BE ENTITLED UNDER A SUBSTANTIALLY SIMILAR POLICY THAT IS NOT SUBJECT TO THIS SECTION.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 490D.

Defined terms: "Commissioner" § 1-101

"Insurance" § 1-101

"Insurer" § 1-101

"Policy" § 1-101

19-515.

AN INSURER MAY NOT REFUSE TO ISSUE OR RENEW A MOTOR VEHICLE LIABILITY INSURANCE POLICY UNDER THIS SUBTITLE ON THE GROUND THAT THE APPLICANT HAS BEEN ISSUED A CITATION UNDER § 3-835 OF THE COURTS ARTICLE.

REVISOR'S NOTE: This section formerly was Art. 48A, § 547A.

The only changes are in style.

Defined term: "Insurer" § 1-101

20-520.

(A) EXCEPT AS PROVIDED IN SUBSECTION (B) OF THIS SECTION, AN INSURER THAT ISSUES, SELLS, OR DELIVERS PRIVATE PASSENGER MOTOR VEHICLE INSURANCE IN THE STATE MAY NOT REFUSE TO ISSUE A POLICY OF PRIVATE PASSENGER MOTOR VEHICLE INSURANCE TO ANY PERSON WHO, FOR THE IMMEDIATELY PRECEDING 3 CONTINUOUS YEARS:

- (1) HAS BEEN INSURED BY THE FUND;
- (2) HAS NOT HAD A MOVING TRAFFIC VIOLATION; AND
- (3) HAS NOT HAD A CHARGEABLE TRAFFIC ACCIDENT.

(B) SUBJECT TO § 27-501 OF THIS ARTICLE, AN INSURER MAY REFUSE TO ISSUE A POLICY UNDER SUBSECTION (A) OF THIS SECTION IF THE PERSON DOES NOT SATISFY THE INSURER'S ELIGIBILITY OR UNDERWRITING STANDARDS.

(C) A PERSON WHO IS ENTITLED TO INSURANCE UNDER SUBSECTION (A) OF THIS SECTION:

(1) SHALL BE RATED BY THE INSURER IN THE SAME MANNER AS ANY OTHER POLICYHOLDER NOT PREVIOUSLY INSURED BY THE FUND HAVING THE SAME RISK CHARACTERISTICS; AND