

(ii) the insurer shall return to the policyholder a pro rata premium for the unexpired term of the policy or annuity contract; or

(2) a similar notice to the policyholder that in the opinion of the Commissioner is not less favorable to the policyholder.

19-110.

An insurer may disclaim coverage on a liability insurance policy on the ground that the insured or a person claiming the benefits of the policy through the insured has breached the policy by failing to cooperate with the insurer or by not giving the insurer required notice only if the insurer establishes by a preponderance of the evidence that the lack of cooperation or notice has resulted in ACTUAL prejudice to the insurer.

20-101.

(i) ["Physical damage insurance"] "MOTOR VEHICLE PHYSICAL DAMAGE INSURANCE" means insurance coverage that is reported as private passenger auto physical damage or commercial auto physical damage on the exhibit of premiums and losses page of the annual statement that Association members are required to file with the Commissioner.

20-204.

(a) (2) Positions that the Executive Director designates with the approval of the Board of Trustees as EXECUTIVE, MANAGEMENT, technical or professional positions [are in the unclassified service of the State Personnel Management System] ARE DEEMED SPECIAL APPOINTMENTS WITHIN THE MEANING OF § 6-405 OF THE STATE PERSONNEL AND PENSIONS ARTICLE.

(b) The Executive Director shall determine the compensation of [the unclassified service] SPECIAL APPOINTMENT personnel of the Fund:

- (1) with the approval of the Board of Trustees; and
- (2) when possible, in accordance with the State pay plan.

20-402.

(a) The Association consists of all insurers except for the Fund that are licensed to write on a direct basis motor vehicle liability insurance or MOTOR VEHICLE physical damage insurance in the State.

(b) As a condition of its authority to write motor vehicle liability insurance or MOTOR VEHICLE physical damage insurance in the State, an insurer must be and remain an Association member.

20-405.

(a) In this section, "net direct written premiums" means direct gross premiums written on all policies of motor vehicle liability insurance and MOTOR VEHICLE physical damage insurance less return premiums or dividends paid or credited to policyholders with respect to those policies.