

(3) except for insurance against liability of persons described in § 24-206(1) of this article, the amount of surplus lines insurance procured from an unauthorized insurer is only the excess over the amount that can be procured from authorized insurers;

(4) for insurance against liability of persons described in § 24-206(1) of this article, the insurance cannot be obtained from three or more authorized insurers that are writing on a broad basis that particular kind and class of insurance;

(5) except as provided in subsection (b) of this section, the surplus lines insurance is not procured [solely to get]:

(i) SOLELY TO OBTAIN a lower premium rate than would be accepted by an authorized insurer; [or]

(ii) SOLELY TO OBTAIN more favorable terms of the insurance contract; [and] OR

(III) TO REPLACE COVERAGE ON RESIDENTIAL PROPERTY, INCLUDING COVERAGE FOR CONDOMINIUM ASSOCIATIONS, WHICH IS INSURED BY AN AUTHORIZED INSURER AND FOR WHICH A RENEWAL OFFER HAS BEEN MADE ON SUBSTANTIALLY THE SAME TERMS AND CONDITIONS AS THE CURRENT COVERAGE; AND

(6) there is compliance with other applicable provisions of this subtitle:

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1999.

Approved May 27, 1999.

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## CHAPTER 692

(House Bill 1181)

AN ACT concerning

### Baltimore City - Condemnation - Immediate Possession and Title

FOR the purpose of clarifying certain provisions concerning the immediate possession of and vesting of title to property condemned by the Mayor and City Council of Baltimore under certain circumstances; repealing certain obsolete provisions concerning certain condemnation powers of the Mayor and City Council of Baltimore; authorizing the Mayor and City Council of Baltimore to file a petition in the District Court for the condemnation and immediate possession of and title to abandoned property under certain circumstances; requiring the City to deposit with the District Court a certain sum under certain circumstances; providing for service of process on an owner of abandoned property that is subject to condemnation under certain circumstances; permitting a judgment creditor to join a certain condemnation proceeding under certain circumstances;