LIABILITY COVERAGE FOR CLAIMS MADE BY FAMILY MEMBERS IN AN AMOUNT EQUAL TO THE COVERAGE PROVIDED FOR CLAIMS MADE BY NONFAMILY MEMBERS.

- (D) (1) AN INSURER MAY NOT REFUSE TO UNDERWRITE A FIRST NAMED INSURED BECAUSE THE FIRST NAMED INSURED REQUESTS OR ELECTS THE LIABILITY COVERAGE FOR CLAIMS MADE BY FAMILY MEMBERS IN AN AMOUNT EQUAL TO THE COVERAGE PROVIDED FOR CLAIMS MADE BY NONFAMILY MEMBERS.
- (2) AN INSURER THAT VIOLATES THIS SUBSECTION IS SUBJECT TO THE PENALTIES PROVIDED IN $\S\S$ 4–113 AND 4–114 OF THIS ARTICLE.
- SECTION 2. AND BE IT FURTHER ENACTED, That the Insurance Commissioner shall study the impact on motor vehicle liability insurance rates as a result of requiring insurers to offer to the first named insured liability coverage for claims made by a family member in the same amount as the liability coverage for claims made by a nonfamily member, as provided under this Act. On or before January 10, 2008, the Commissioner shall report, subject to § 2–1246 of the State Government Article, the findings to the General Assembly.
- SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall apply to all private passenger motor vehicle liability insurance policies and binders issued, delivered, or renewed in the State on or after October 1, 2004 January 1, 2005.

SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2004.

Approved April 27, 2004.

CHAPTER 128

(Senate Bill 485)

AN ACT concerning

Solar Energy Tax Credit - Extension Grant Program

FOR the purpose of extending the period of eligibility for a credit against the State income tax for certain costs of certain equipment that uses solar energy to generate electricity or to heat or cool a structure or provide hot water for use in a structure; and generally relating to the State income tax credit for establishing the Solar Energy Grant Program in the Maryland Energy Administration to provide certain grants to individuals, local governments, and businesses for certain portions of the costs of acquiring and installing photovoltaic property and solar water heating property; requiring the Maryland Energy Administration to administer the Program, establish certain procedures, and award grants from the Program; defining certain terms; providing for a delayed effective date; and generally relating to the Solar Energy Grant Program and equipment using solar energy.

BY repealing and reenacting, with amendments.