MARTIN O'MALLEY Governor

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Acting Commissioner

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## **BULLETIN 10-34 (AMENDED)**

DATE:

October 29, 2010

TO:

All Property & Casualty Insurers, Producers and Interested Parties

RE:

New Waiver Forms: Personal Injury Protection and Uninsured Motorist Coverage

Pursuant to §§19-506, 19-509 and 19-510 of the Insurance Article, the first named insured may waive certain provisions of personal injury protection ("PIP") and uninsured motorist coverage ("UM"). But to do so, the first named insured must make the waiver on the form required by the Commissioner.

Bulletin 04-18-A required insurers to use the PIP and UM waiver forms set forth in Bulletin 04-18-A. Because of changes to the minimum liability limits effective January 1, 2011, these forms may not be used after January 1, 2011 and this Bulletin rescinds the forms set forth in Bulletin 04-18-A.

The new required forms are available on the Maryland Insurance Administration's ("MIA") website by going to <a href="www.mdinsurance.state.md.us">www.mdinsurance.state.md.us</a> and clicking on Insurer Services. Please note the waiver forms posted on October 22, 2010 on our website, <a href="www.mdinsurance.state.md.us">www.mdinsurance.state.md.us</a>, had some inadvertent errors. These have been corrected and the forms replaced. All of these forms must be in at least 10 point boldface type.

For January 1, 2011, the only change insurers need to make to the forms currently in use is to increase the minimum liability limits from 20/40 to 30/60. Insurers may make this correction or download and use the forms on our website.

The executed original of these forms or a reliable image thereof by way of photographic, microprocessed, magnetic, mechanical, electronic, digital or any other media that the company uses to maintain its records of insurance transactions should be kept with the original application.

A copy of these forms becomes a part of and must be attached to the policy of one or more parts are waived or requested – unless an endorsement is attached to the policy reflecting the insured's choices.

Any questions regarding these requirements should be directed to Dave Diehl, Chief Administrator, Property & Casualty Unit at <a href="mailto:ddiehl@mdinsurance.state.md.us">ddiehl@mdinsurance.state.md.us</a> or by calling 410-468-2320.

Beth Sammis, Acting Insurance Commissioner

Signature on file with original By:

P. Randi Johnson, Associate Commissioner Property & Casualty