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## BULLETIN 24-14

Date: May 29, 2024

To: All Motor Vehicle Insurance Companies, Rating Organizations, Producers, Agents, and the Maryland Automobile Insurance Fund

Re: Compliance with HB 1482 – Uninsured Driving Penalties – Effective July 1, 2024

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The Maryland Insurance Administration (the “Administration”) is issuing this Bulletin to address form filing requirements related to the passage of House Bill 1482, which was enacted in the 2024 legislative session and will become effective on July 1, 2024. House Bill 1482 increases penalties imposed on vehicle owners for failing to maintain the required security, including mandatory minimum insurance coverage, for a registered motor vehicle.

Insurers that currently specify in their policy forms any of the penalty amounts changed by House Bill 1482 are required to update those forms to include the revised penalty amounts and are also required to file updated forms with the Administration for approval. Updated forms must be submitted for review by the Property & Casualty Rates and Forms Unit not later than June 30, 2024. The Administration encourages insurers to make the filing as a stand-alone form filing in order to expedite our review.

Forms impacted by House Bill 1482 must be updated and in use on July 1, 2024. In light of the abbreviated time frame available to the updating, submission, and review of these forms prior to their required deployment date, the Administration will deem the use of the updated forms to be permissible under the State’s form filing approval requirements, as long as the required filing is made by June 30, 2024.

All questions concerning this Bulletin should be directed to Property and Casualty Associate Commissioner William Fawcett at 410.468.2353 or [william.fawcett@maryland.gov](mailto:william.fawcett@maryland.gov).

KATHLEEN A. BIRrane  
Commissioner

By: **Signature on Original**

William Fawcett  
Associate Commissioner  
Property & Casualty