



November 11, 2010

AUTO MINIMUM LIABILITY LIMITS INCREASE IN MD

BACKGROUND	Maryland House Bill 825, effective on January 1, 2011, amends Section 17-103 of the Annotated Code to increase the \$20,000/\$40,000/\$15,000 minimum financial responsibility limits to \$30,000/\$60,000/\$15,000. The combined single limit to correspond to this minimum is \$75,000.
MSO ACTION	We filed to introduce Liability increased limits factors and Uninsured Motorists rates for a \$75,000 limit in the Commercial Auto Manual. At the request of the Maryland Insurance Administration, we also revised the minimum premium rule in Maryland to indicate that companies are responsible to develop and support their selected minimum premiums. The MIA approved the filing.
COMPANY ACTION	<p>The MIA recently issued two bulletins (10-34 Amended and 10-35) providing guidance on handling the PIP and UM waiver forms. In Bulletin 10-34, the MIA stated that the only change needed in the forms currently in use is to increase the minimum liability references.</p> <p>These bulletins and the revised forms may be accessed on the MIA website at: http://www.mdinsurance.state.md.us/sa/jsp/insurer/Insurer.jsp?divisionName=Insurer+Services^2011+Increase+in+Minimum+Vehicle+Liability+Insurance+Limits&pageName=/sa/jsp/insurer/Insurer.jsp</p>
EFFECTIVE DATE	January 1, 2011.
DISTRIBUTION	The revised rule and rate pages will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com .
QUESTIONS	Contact Jan Kozlowski at (800) 935-6900.