

27-501.

(a) (1) An insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk for a reason based wholly or partly on race, color, creed, sex, or blindness of an applicant or policyholder or for any arbitrary, capricious, or unfairly discriminatory reason.

(2) [(i) This paragraph does not apply to a medical professional liability insurer or insurance producer that issues or delivers a policy in the State to a health care provider who has been licensed for more than 3 years by the appropriate State licensing board for the health care provider.

(ii)] Except as provided in this section, an insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk except by the application of standards that are reasonably related to the insurer's economic and business purposes.

Article - State Government

6-301.

(a) In this subtitle the following words have the meanings indicated.

(b) "Commissioner" means the Maryland Insurance Commissioner.

(c) "Division" means the People's Insurance Counsel Division in the Office of the Attorney General.

(d) "HEALTH CARE PROVIDER" HAS THE MEANING STATED IN § 3-2A-01 OF THE COURTS ARTICLE.

(E) "HOMEOWNERS INSURER" MEANS AN INSURER THAT ISSUES OR DELIVERS A POLICY OR CONTRACT OF HOMEOWNER'S ~~LIABILITY~~ INSURANCE IN THE STATE.

(F) "Insurance consumers" means persons insured under policies or contracts of medical professional liability insurance, and homeowners insurance issued or delivered in the State by a medical professional liability insurer or a homeowners insurer.

[(e)] (G) "Insurer" means a medical professional liability insurer or a homeowners insurer authorized to engage in the insurance business in the State under a certificate of authority issued by the Commissioner.

[(f)] (H) "MEDICAL INJURY" HAS THE MEANING STATED IN § 3-2A-01 OF THE COURTS ARTICLE.

(I) "MEDICAL PROFESSIONAL LIABILITY INSURER" MEANS AN INSURER THAT ISSUES OR DELIVERS A POLICY IN THE STATE THAT INSURES A HEALTH CARE PROVIDER AGAINST DAMAGES DUE TO MEDICAL INJURY.

(J) "Premium" has the meaning stated in § 1-101 of the Insurance Article to the extent it is allocable to this State.