

(5) TO PROVIDE RATES THAT ARE RESPONSIVE TO COMPETITIVE MARKET CONDITIONS AND TO IMPROVE THE AVAILABILITY OF INSURANCE IN THE STATE.

244A.

(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) "COMPETITIVE MARKET" MEANS ANY MARKET EXCEPT THOSE WHICH, BY APPLICATION OF THE STANDARDS IN § 244D OF THIS SUBTITLE, HAVE BEEN DETERMINED TO BE NONCOMPETITIVE UNDER § 244-I OF THIS SUBTITLE.

(C) "MARKET" MEANS THE INTERACTION IN A GEOGRAPHICAL AREA, CONSISTING OF NO LESS THAN ONE ENTIRE MARYLAND COUNTY, BETWEEN BUYERS AND SELLERS OF A PARTICULAR LINE OF INSURANCE.

(D) "RATE" OR "RATES" MEANS RATE OF PREMIUM, POLICY AND MEMBERSHIP FEE, OR ANY OTHER CHARGE MADE BY AN INSURER FOR OR IN CONNECTION WITH A CONTRACT OR POLICY OF INSURANCE OF THE KIND TO WHICH THIS SUBTITLE APPLIES.

(E) "RATING ORGANIZATION" MEANS ANY ORGANIZATION OR PERSON LICENSED UNDER § 242(G) OF THIS ARTICLE.

(F) "SUPPLEMENTARY RATE INFORMATION" INCLUDES ANY MANUAL OR PLAN OF RATES, STATISTICAL PLAN, CLASSIFICATION, RATING SCHEDULE, MINIMUM PREMIUM POLICY FEE, RATING RULE, RATE-RELATED UNDERWRITING RULE, AND ANY OTHER INFORMATION, NOT OTHERWISE INCONSISTENT WITH THE PURPOSES OF THIS SUBTITLE, PRESCRIBED BY RULE OF THE COMMISSIONER.

244B.

NOTWITHSTANDING § 242 OF THIS ARTICLE, THIS SUBSECTION APPLIES TO THE ESTABLISHMENT OF RATES FOR ALL TYPES OF INSURANCE EXCEPT:

- (1) LIFE INSURANCE;
- (2) ANNUITIES;
- (3) ACCIDENT AND HEALTH INSURANCE;
- (4) MARINE INSURANCE AS DESCRIBED IN § 242(B)(2) OF THIS ARTICLE;
- (5) AIRCRAFT INSURANCE AS DESCRIBED IN § 242(B)(3) OF THIS ARTICLE;
- (6) REINSURANCE;
- (7) WORKMEN'S COMPENSATION AND EMPLOYER'S LIABILITY INSURANCE WRITTEN IN CONNECTION WITH WORKMEN'S COMPENSATION;