the rates for which cannot practically be filed before they are used.

- (12) AN INSURER THAT PROVIDES PROFESSIONAL LIABILITY INSURANCE TO A PHYSICIAN OR OTHER HEALTH CARE PROVIDER SHALL NOTIFY EACH POLICYHOLDER IN WRITING:
- (I) OF A PROPOSED RATE INCREASE AT THE TIME OF FILING FOR THE RATE INCREASE WITH THE COMMISSIONER;
- (II) THAT A HEARING MAY BE REQUESTED WITH RESPECT TO ANY FILING UNDER SUBSECTION (F)(4) OF THIS SECTION; AND
- (III) THAT AN ORDER, HEARING, OR REFUSAL OF A HEARING BY THE COMMISSIONER MAY BE APPEALED UNDER § 242B OF THIS ARTICLE.

244W.

IN ANY KIND OR LINE OF INSURANCE SUBJECT-TO IN WHICH AN ORDER BY THE COMMISSIONER PURSUANT-TO-\$-2444; -AND-4K; HAS BEEN ISSUED MAKING A FINDING THAT A REASONABLE DEGREE OF COMPETITION DOES NOT EXIST IN THAT LINE, THE COMMISSIONER MAY ALSO REQUIRE THE INSURER TO NOTIFY EACH POLICYHOLDER IN WRITING:

- (1) OF A PROPOSED RATE INCREASE AT THE TIME OF FILING FOR THE RATE INCREASE WITH THE COMMISSIONER;
- (2) THAT A HEARING MAY BE REQUESTED WITH RESPECT TO ANY FILING: AND
- (3) THAT AN ORDER, HEARING, OR REFUSAL OF A HEARING BY THE COMMISSIONER MAY BE APPEALED.

482B.

- (A) "PUBLIC ENTITY" MEANS ANY POLITICAL SUBDIVISION OR UNIT OF STATE OR LOCAL GOVERNMENT, INCLUDING ANY NONPROFIT OR NONSTOCK CORPORATION THAT IS EXEMPT FROM TAXATION UNDER § 501(C)(3) OR (4) OF THE INTERNAL REVENUE CODE OF 1954 AND RECEIVES 50 PERCENT OR MORE OF ITS ANNUAL OPERATING BUDGET FROM THE STATE OR LOCAL GOVERNMENT.
- (B) PUBLIC ENTITIES MAY POOL TOGETHER FOR THE PURPOSE OF PURCHASING CASUALTY INSURANCE OR SELF-INSURING CASUALTY RISKS.

  490B.
- (a) Every insurer providing professional liability insurance to a physician [or doctor of osteopathy] licensed in Maryland in accordance with Title 14 of the Health Occupations Article, or to a hospital, nurse, dentist, podiatrist, optometrist, OR chiropractor[, or blood bank] licensed under the Health General Article or the Health Occupations Article, and every self-insured hospital shall report periodically, but in no