

former reference to the "tax specified in subsection (b) of this section" for clarity and to provide a statutory cross-reference in the event that a lawyer may be entitled to a credit for the membership fee paid under the former provision, which has been transferred to the Session Laws. See Ch. \_\_\_\_\_, Acts of 1997.

Defined terms: "Lawyer" § 24-101

"Policy" § 1-101

"Premium" § 1-101

"Society" § 24-101

#### 24-109. POLICY TERMS AND COVERAGE.

##### (A) UNIFORMITY REQUIRED.

POLICIES THAT THE SOCIETY ISSUES TO LAWYERS SHALL BE ESSENTIALLY UNIFORM IN TERMS AND CONDITIONS OF COVERAGE.

##### (B) CLASSIFICATIONS AUTHORIZED.

NOTWITHSTANDING SUBSECTION (A) OF THIS SECTION, THE SOCIETY MAY:

(1) ESTABLISH REASONABLE CLASSIFICATIONS OF LAWYERS, INSURED ACTIVITIES, AND EXPOSURES BASED ON A GOOD FAITH DETERMINATION OF RELATIVE EXPOSURES AND HAZARDS AMONG CLASSIFICATIONS;

(2) VARY THE LIMITS, COVERAGES, EXCLUSIONS, CONDITIONS, AND LOSS-SHARING PROVISIONS AMONG CLASSIFICATIONS; AND

(3) ESTABLISH, FOR AN INDIVIDUAL LAWYER WITHIN A CLASSIFICATION, REASONABLE VARIATIONS IN THE TERMS OF COVERAGE, INCLUDING DEDUCTIBLES AND LOSS-SHARING PROVISIONS, BASED ON THE INSURED'S PRIOR LOSS EXPERIENCE.

##### (C) REFUSAL OR CANCELLATION OF POLICY.

THE SOCIETY:

(1) MAY REFUSE TO INSURE AN APPLICANT OR MAY CANCEL THE POLICY OF A MEMBER OF THE SOCIETY WHO IS SUSPENDED OR DISBARRED FROM PRACTICING LAW; AND

(2) MAY REFUSE TO UNDERWRITE OR CANCEL ANY RISK THAT DOES NOT MEET ITS UNDERWRITING STANDARDS SUBJECT TO THE APPLICABLE PROVISIONS OF THIS ARTICLE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 572.

In subsection (c)(2) of this section, the reference to provisions of this "article" applicable to certain underwriting standards is substituted for the former reference to provisions of this "title" because the former title, revised as this subtitle, does not contain provisions on underwriting standards.