

THE FILER SHALL PROVIDE ALL PERTINENT INFORMATION ABOUT THE FILING TO AN INSURED AFFECTED BY THE FILING OR THE AUTHORIZED REPRESENTATIVE OF THE INSURED.

(B) PROFESSIONAL LIABILITY INSURANCE FOR HEALTH CARE PROVIDERS.

AT THE TIME OF FILING A PROPOSED RATE INCREASE WITH THE COMMISSIONER, AN INSURER THAT PROVIDES PROFESSIONAL LIABILITY INSURANCE TO A PHYSICIAN OR OTHER HEALTH CARE PROVIDER SHALL NOTIFY EACH POLICYHOLDER IN WRITING THAT:

(1) THE INSURER HAS FILED A PROPOSED RATE INCREASE WITH THE COMMISSIONER;

(2) A HEARING MAY BE REQUESTED WITH RESPECT TO THE FILING UNDER § 11-208(E) OF THIS SUBTITLE; AND

(3) AN ORDER, HEARING, OR REFUSAL OF A HEARING BY THE COMMISSIONER MAY BE APPEALED UNDER SUBTITLE 5 OF THIS TITLE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 242(d)(12) and (j).

Defined terms: "Commissioner" § 1-101

"Insurance" § 1-101

"Insurer" § 1-101

"Rate" § 11-101

11-212. RESERVED.

11-213. RESERVED.

PART III. SAME — AUTOMOBILE INSURANCE.

11-214. STATEMENT OF RATE CLASSIFICATIONS.

(A) IN GENERAL.

EACH INSURER THAT PROVIDES A PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY SHALL PROVIDE TO THE POLICYHOLDER AT THE TIME OF ISSUANCE OR RENEWAL OF THE POLICY A STATEMENT THAT:

(1) DEFINES THE POLICYHOLDER'S RATE CLASSIFICATIONS; AND

(2) IF THE INSURER IS AN AUTHORIZED INSURER, INCLUDES A SUMMARY, IN A FORM APPROVED BY THE COMMISSIONER, OF THE INSURER'S APPROVED SURCHARGE PLAN OR DRIVER RECORD POINT PLAN FOR THAT POLICY.

(B) EFFECT OF STATEMENT.

THE STATEMENT MUST BE SUFFICIENTLY CLEAR AND SPECIFIC SO THAT AN INDIVIDUAL OF AVERAGE INTELLIGENCE CAN IDENTIFY THE CLASSIFICATIONS WITHOUT MAKING FURTHER INQUIRY.