

Counsel Division; establishing the People's Insurance Counsel Fund; requiring the Maryland Insurance Commissioner to collect a certain assessment from certain insurers and deposit the amounts collected into the People's Insurance Counsel Fund; establishing the duties of the Division; establishing certain rights of the Division in appearances before the Commissioner and courts on behalf of insurance consumers; authorizing the Division to appear before any unit of State or federal government to protect the interest of insurance consumers; providing that the Division shall have full access to certain records under certain circumstances; providing that the Division is entitled to the assistance of certain staff under certain circumstances; authorizing the Division to recommend certain legislation to the General Assembly; requiring the Division to report on its activities to the Governor and the General Assembly on or before a certain date; altering certain penalty provisions for failing to file certain reports with the State Board of Physician Quality Assurance; requiring the Maryland Insurance Administration to prepare annually a certain comparison guide of medical professional liability insurance premiums for health care providers that includes certain information; requiring insurers that issue or deliver medical professional liability insurance policies in the State to offer certain policies with certain deductibles; requiring the Legislative Auditor annually to conduct a fiscal and compliance audit of the accounts and transactions of the Medical Mutual Liability Insurance Society of Maryland; requiring the Society to pay the cost of a certain audit; providing that a medical professional liability insurer that issues or delivers a new policy is not subject to a certain provision of law; providing that the Commissioner shall make a certain determination within 90 days of a request to review a cancellation or refusal to renew a policy for medical professional liability insurance; requiring a medical professional liability insurer, under certain circumstances, to immediately reinstate a policy for medical professional liability insurance that was terminated by the insurer; establishing a People's Insurance Counsel Division in the Office of the Attorney General providing for the appointment, qualifications, and compensation of the People's Insurance Counsel; requiring the Attorney General's Office to provide money in its annual budget for the People's Insurance Counsel Division; authorizing the Division to retain or hire certain experts; requiring the People's Insurance Counsel to administer and operate the People's Insurance Counsel Division; establishing the People's Insurance Counsel Fund; requiring the Maryland Insurance Commissioner to collect a certain assessment from certain insurers and deposit the amounts collected into the People's Insurance Counsel Fund; establishing the duties of the Division; establishing certain rights of the Division in appearances before the Commissioner and courts on behalf of insurance consumers; authorizing the Division to appear before any unit of State or federal government to protect the interests of insurance consumers; providing that the Division shall have full access to certain records under certain circumstances; providing that the Division is entitled to the assistance of certain staff under certain circumstances; authorizing the Division to recommend certain legislation to the General Assembly; requiring the Division to report on its activities to the Governor and the General Assembly on or before a certain date each year; establishing the Maryland Medical Professional Liability Insurance Rate Stabilization Fund; establishing the purposes of the Fund; requiring the