

certain report to the Legislative Policy Committee on or before a certain date of each year; applying a certain tax to premiums of certain health maintenance organizations and managed care organizations under certain circumstances; requiring certain reporting of gross receipts by a managed care organization; prohibiting an authorized medical professional liability insurer from paying a commission that exceeds a certain rate ~~paid by that insurer on a certain date, minus a certain percentage of the insurance premium~~; ~~prohibiting an authorized insurer that was not active in the State on a certain date~~ the Medical Mutual Liability Insurance Society of Maryland from paying a commission that exceeds a certain rate; requiring the Society to directly offer renewals of certain policies under certain circumstances; prohibiting an insurer from including in a medical professional liability insurance policy coverage for the defense of an insured in disciplinary hearings; authorizing a medical professional liability insurer to offer certain coverage for the defense of an insured in disciplinary hearings; requiring the Medical Mutual Liability Insurance Society of Maryland to report, not later than a certain date each year, to the Commissioner and the General Assembly certain salaries and other compensation, certain financial statements, and a certain financial evaluation; requiring any rate filing by the Society to include information from the Society's report; requiring the Commissioner to make a certain determination before a certain rate filing may become effective; requiring the Commissioner, in the event a certain determination is made, to order rates filed to be reduced; requiring the Society to provide a certain analysis to the Commissioner, before the Society may pay a dividend or similar distribution; requiring the Commissioner to order the Society to make a certain payment to the State, if the Society's analysis makes a certain determination; requiring the amount paid to the State to be determined based on a certain ratio; authorizing the Commissioner to determine that the surplus of the Society is excessive under certain circumstances; prohibiting the Commissioner from approving a rate increase sought by the Society under certain circumstances; prohibiting the Society from denying, cancelling, or refusing to renew medical professional liability insurance coverage to a physician under certain circumstances; 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 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