

(II) Except as provided in this section, an insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk except by the application of standards that are reasonably related to the insurer's economic and business purposes.

(f) [In] EXCEPT AS PROVIDED IN § 27-505(A)(2) OF THIS SUBTITLE, IN the case of cancellation of or refusal to renew a policy, the policy remains in effect until a finding is issued under § 27-505 of this subtitle if:

(1) the insured asks the Commissioner to review the cancellation or refusal to renew before the effective date of the termination of the policy; and

(2) the Commissioner begins action to issue a finding under § 27-505 of this subtitle.

27-505.

(a) (1) If the Commissioner finds that an insurer has violated § 27-501, § 27-503, or § 27-504 of this subtitle, the Commissioner, in addition to any other power granted by this article, may order the insurer to accept the risk, or accept the business, as appropriate.

(2) (1) WITH RESPECT TO MEDICAL PROFESSIONAL LIABILITY INSURANCE, THE COMMISSIONER SHALL ISSUE A FINDING WITHIN 90 DAYS AFTER RECEIVING A REQUEST TO REVIEW THE CANCELLATION OR REFUSAL TO RENEW A POLICY UNDER § 27-501(F) OF THIS SUBTITLE.

(II) A MEDICAL PROFESSIONAL LIABILITY INSURER MAY TERMINATE THE POLICY IF:

1. THE COMMISSIONER FAILS TO ISSUE A FINDING WITHIN 90 DAYS AFTER RECEIVING A REQUEST TO REVIEW THE CANCELLATION OR REFUSAL TO RENEW; OR

2. THE COMMISSIONER FINDS THAT THE POLICY MAY BE CANCELED OR NOT RENEWED AND ISSUED THE FINDING WITHIN 90 DAYS AFTER RECEIVING A REQUEST TO REVIEW THE CANCELLATION OR REFUSAL TO RENEW.

(III) IF A MEDICAL PROFESSIONAL LIABILITY INSURER TERMINATES THE POLICY UNDER SUBPARAGRAPH (II)1 OF THIS PARAGRAPH AND THE COMMISSIONER SUBSEQUENTLY ISSUES A FINDING THAT THE INSURER MAY NOT CANCEL OR REFUSE TO RENEW THE POLICY:

1. THE INSURER IMMEDIATELY SHALL REINSTATE THE POLICY; AND

2. THE REINSTATEMENT SHALL BE RETROACTIVE TO THE DATE THAT THE POLICY WAS TERMINATED.

(b) A party to a hearing or proceeding under this subtitle may appeal from the hearing, proceeding, or a decision of the Commissioner in accordance with § 2-215 of this article.