
By: Delegate Conroy

Requested: August 30, 1996

Introduced and read first time: January 8, 1997

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Life Insurers - Disclosure of Results of Medical Examination**

3 FOR the purpose of requiring a life insurer that denies a policy of life insurance to an
4 applicant to disclose to a certain physician the results of a certain medical
5 examination on request of the applicant; and generally relating to requirements for
6 life insurers to disclose medical information.

7 BY adding to

8 Article - Insurance

9 Section 4-401 to be under the new subtitle "Subtitle 4. Disclosure Requirements for

10 Insurers"

11 Annotated Code of Maryland

12 (1995 Volume and 1996 Supplement)

13 (As enacted by Chapter 36 of the Acts of the General Assembly of 1995)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF

15 MARYLAND, That the Laws of Maryland read as follows:

16 **Article - Insurance**

17 **SUBTITLE 4. DISCLOSURE REQUIREMENTS FOR INSURERS.**

18 4-401.

19 IF A LIFE INSURER DENIES A POLICY OF LIFE INSURANCE TO AN APPLICANT,
20 THE LIFE INSURER SHALL DISCLOSE THE RESULTS OF ANY MEDICAL EXAMINATION
21 ADMINISTERED TO DETERMINE THE APPLICANT'S INSURABILITY TO A PHYSICIAN
22 OF THE APPLICANT'S CHOICE IF THE APPLICANT SO REQUESTS.

23 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect

24 October 1, 1997.