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By: Delegate Donoghue

Introduced and read first time: February 9, 2001

Assigned to: Economic Matters

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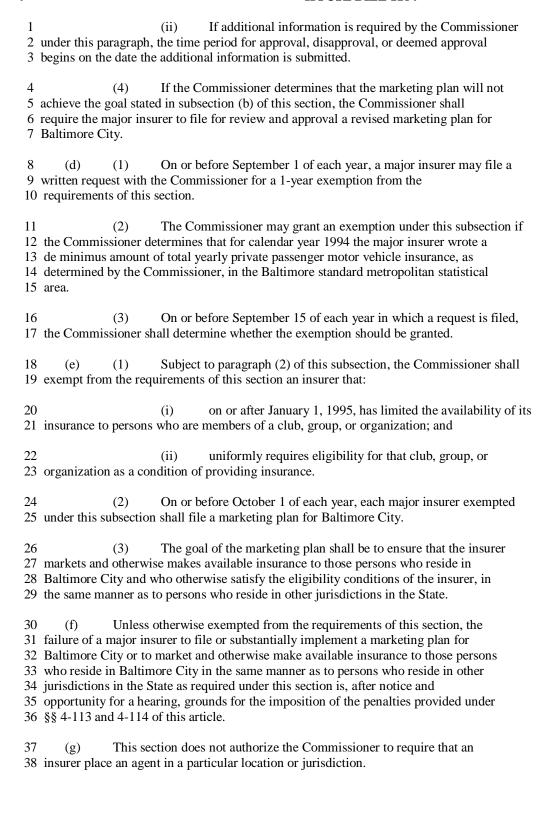
# A BILL ENTITLED

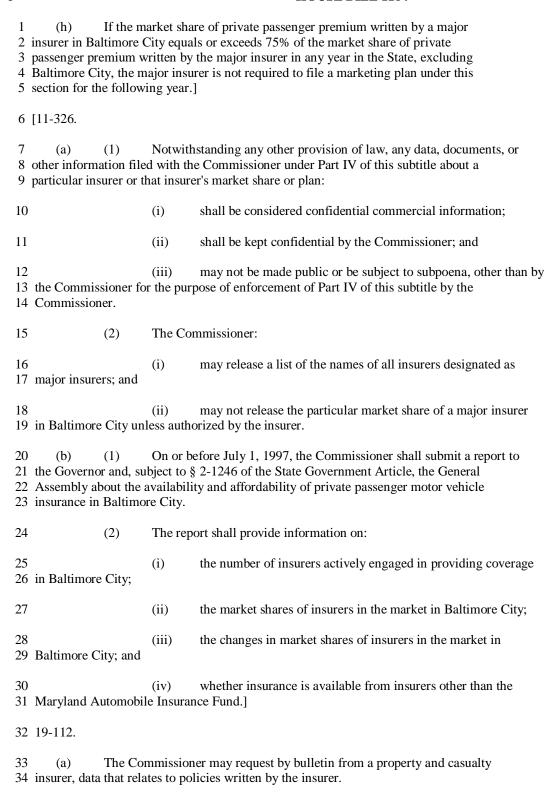
1 AN ACT concerning				
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- Property and Casualty Insurers Geographic Distribution of Private
  Passenger and Residential Property Premium Filing Data by Bulletin
- 4 FOR the purpose of repealing certain provisions of law requiring certain authorized
- 5 insurers and the Maryland Automobile Insurance Fund to file with the
- 6 Insurance Commissioner in a certain manner certain data about the geographic
- 7 distribution of private passenger premium and residential property premium;
- 8 repealing certain provisions of law requiring certain major insurers to file a
- 9 certain marketing plan with the Commissioner in a certain manner; requiring
- 10 certain authorized insurers and the Maryland Automobile Insurance Fund to
- file with the Commissioner in a certain manner by bulletin certain data about
- the geographic distribution of private passenger premium and residential
- property premium; providing for a delayed effective date; and generally relating
- 14 to filing data about the geographic distribution of private passenger and
- residential property premium under property and casualty insurance.
- 16 BY repealing
- 17 Article Insurance
- 18 Section 11-321 through 11-326, inclusive, and the part "Part IV. Same -
- 19 Geographic Distribution of Residential Property and Premium and Private
- 20 Passenger Premium"
- 21 Annotated Code of Maryland
- 22 (1997 Volume and 2000 Supplement)
- 23 BY repealing and reenacting, with amendments,
- 24 Article Insurance
- 25 Section 19-112
- 26 Annotated Code of Maryland
- 27 (1997 Volume and 2000 Supplement)
- 28 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
- 29 MARYLAND, That the Laws of Maryland read as follows:

1		Article - Insurance
2 3		[Part IV. Same - Geographic Distribution of Residential Property Premium and Private Passenger Premium.]
4	[11-321.	
5 6	(a) indicated.	n Part IV of this subtitle the following words have the meanings
7	(b)	Affiliate" has the meaning stated in § 7-101 of this article.
8 9	(c) from the sale	Residential property premium" means the direct written premium derived of residential property insurance policies in a calendar year.
12	that has writ or more of th	Major insurer" means an insurer or affiliate or subsidiary of that insurer en an amount of private passenger premium in the State that totals .5% e total premium of private passenger premium written in the State by all iding the Maryland Automobile Insurance Fund.
14 15	` '	Private passenger premium" means the direct written premium derived of private passenger motor vehicle insurance policies in a calendar year.
16	(f)	Subsidiary" has the meaning stated in § 7-101 of this article.]
17	[11-322.	
18	(a)	Part IV of this subtitle applies to each authorized insurer that writes:
19		1) private passenger motor vehicle insurance in the State; or
20		2) residential property insurance in the State.
21 22	(b) apply to the	Except as expressly provided otherwise, Part IV of this subtitle does not faryland Automobile Insurance Fund.]
23	[11-323.	
25 26	private passe	On or before July 1 of each year, each insurer and the Maryland assurance Fund shall file data about the geographic distribution of ager premium written by the insurer and the Maryland Automobile and in the State for the preceding calendar year.
	geographic o	On or before October 1 of each year, each insurer shall file data about the stribution of residential property premium written by the insurer in the preceding calendar year.
31	(c)	The data required under this section shall:
32 33	Commission	1) be filed with the Commissioner in the form required by the r; and

3	(2) at a minimum, detail the amount of private passenger premium written by the insurer and the Maryland Automobile Insurance Fund and the amount of residential property premium written by the insurer in the preceding calendar year and the number of policies represented by that premium:					
5		(i)	in the State as a whole; and			
6		(ii)	in Baltimore City.			
7 8	(d) The d both.	ata shall be	submitted by each rating territory or each zip code, or			
	submit the data req	uired unde	surer or the Maryland Automobile Insurance Fund to r this section on a timely basis is grounds for the ovided in §§ 4-113 and 4-114 of this article.]			
12	[11-324.					
13	On or before A	ugust 15 o	f each year, the Commissioner shall:			
14	(1)	prepare	a list of insurers that are major insurers;			
15 16	(2) calendar year;	compute	e each insurer's market share in the State in the preceding			
17 18	insurer; and	notify in	n writing each insurer that has been designated as a major			
19	(4)	compute	e each insurer's market share in Baltimore City.]			
20	[11-325.					
		or before A	ober 1 of each year, each insurer that has been designated august 15 of the same year shall file a marketing plan			
	and otherwise mak	es available	narketing plan shall be to ensure that the insurer markets e insurance to those persons who reside in Baltimore persons who reside in other jurisdictions in the State.			
27 28	` ' ' ' '		mmissioner shall review the marketing plan to determine the goal stated in subsection (b) of this section.			
29 30	(2) Commissioner with		eting plan is deemed approved unless disapproved by the after submission.			
33	(b) of this section,	the Commi	If the marketing plan does not contain sufficient information for the if the plan will achieve the goal stated in subsection assioner shall require the major insurer to provide the days after the Commissioner requests the information.			





- 1 (b) A request by bulletin under this section shall specify: 2 (1) the line of insurance for which the data is being requested; and 3 (2) the period of time for which the data is requested. 4 Data requested by bulletin under this section shall be filed with the 5 Commissioner in a form required by the Commissioner. A request by bulletin expires 2 years after the date of the request by 6 (d) (1)7 the Commissioner. (2)If the Commissioner needs additional data after the end of that 9 2-year period, the Commissioner shall issue another bulletin. At least 15 days prior to granting an application under § 10-614 of the 11 State Government Article to inspect company-specific data that was requested by 12 bulletin under this section, the Commissioner shall notify the insurer that supplied 13 the data: 14 that the Commissioner has received an application to inspect data (1)15 filed by the insurer; which data the Commissioner intends to disclose in granting the 16 17 application; and 18 that, within 7 days of receipt of the notice, the insurer has the 19 opportunity to provide any reason why the data is confidential commercial data or is 20 otherwise protected from disclosure under the Public Information Act. 21 EACH AUTHORIZED INSURER THAT WRITES PRIVATE PASSENGER 22 MOTOR VEHICLE INSURANCE IN THE STATE AND THE MARYLAND AUTOMOBILE 23 INSURANCE FUND SHALL FILE, IN ACCORDANCE WITH THIS SECTION, DATA ABOUT 24 THE GEOGRAPHIC DISTRIBUTION OF PRIVATE PASSENGER PREMIUM WRITTEN BY 25 THE INSURER AND THE MARYLAND AUTOMOBILE INSURANCE FUND IN THE STATE 26 FOR THE PRECEDING CALENDAR YEAR. 27 EACH AUTHORIZED INSURER THAT WRITES RESIDENTIAL PROPERTY 28 INSURANCE IN THE STATE SHALL FILE, IN ACCORDANCE WITH THIS SECTION, DATA 29 ABOUT THE GEOGRAPHIC DISTRIBUTION OF RESIDENTIAL PROPERTY PREMIUM
- 30 WRITTEN BY THE INSURER IN THE STATE FOR THE PRECEDING CALENDAR YEAR.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect 31
- 32 July 1, 2002.