

SENATE BILL 545

Unofficial Copy  
C4

2004 Regular Session  
4r1860  
CF 4r2838

---

By: **Senators Miller, Britt, Currie, Frosh, Giannetti, Grosfeld, Hollinger,  
Kelley, Klausmeier, McFadden, Middleton, Pinsky, and Stone**

Introduced and read first time: February 6, 2004

Assigned to: Finance

---

A BILL ENTITLED

1 AN ACT concerning

2 **Medical Malpractice Insurance - Base Rates**

3 FOR the purpose of providing that if an insurer charges different rates for different  
4 medical specialties or combinations of medical specialties, the base rate paid by  
5 the highest-rated medical specialty or combination of medical specialties may  
6 not be greater than a certain percentage of the base rate paid by the  
7 lowest-rated medical specialty or combination of medical specialties; and  
8 generally relating to rates for medical malpractice insurance.

9 BY repealing and reenacting, without amendments,

10 Article - Insurance  
11 Section 11-205(a)  
12 Annotated Code of Maryland  
13 (2003 Replacement Volume)

14 BY adding to

15 Article - Insurance  
16 Section 11-205(h)  
17 Annotated Code of Maryland  
18 (2003 Replacement Volume)

19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
20 MARYLAND, That the Laws of Maryland read as follows:

21 **Article - Insurance**

22 11-205.

23 (a) All rates shall be made in accordance with the principles set forth in this  
24 section.

25 (H) IF AN INSURER CHARGES DIFFERENT RATES FOR DIFFERENT MEDICAL  
26 SPECIALTIES OR COMBINATIONS OF MEDICAL SPECIALTIES, THE BASE RATE PAID BY  
27 THE HIGHEST-RATED MEDICAL SPECIALTY OR COMBINATION OF MEDICAL

1 SPECIALTIES MAY NOT BE GREATER THAN 600% OF THE BASE RATE PAID BY THE  
2 LOWEST-RATED MEDICAL SPECIALTY OR COMBINATION OF MEDICAL SPECIALTIES.

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take  
4 effect October 1, 2004.