

a "person's" credit standing or history because individuals have accident histories and credit standings and histories.

Defined terms: "Agent" § 1-101

"Authorized insurer" § 1-101

"Broker" § 1-101

"Commissioner" § 1-101

"Insurance" § 1-101

"Insurer" § 1-101

"Life insurance" § 1-101

"Life insurer" § 1-101

"Person" § 1-101

"Policy" § 1-101

"Premium" § 1-101

"Qualified agent" § 1-101

"Qualified broker" § 1-101

"Surplus lines insurance" § 1-101

27-217. GROUP INSURANCE.

(A) SCOPE OF SECTION.

THIS SECTION DOES NOT APPLY TO:

- (1) LIFE INSURANCE;
- (2) HEALTH INSURANCE;
- (3) ANNUITY CONTRACTS; OR

(4) A POOLING ARRANGEMENT BY ATHLETIC CLUBS, CHARITABLE ORGANIZATIONS, COMMUNITY ASSOCIATIONS, HOMEOWNERS' ASSOCIATIONS, AND PUBLIC ENTITIES UNDER TITLE 19, SUBTITLE 6 OF THIS ARTICLE TO PURCHASE INSURANCE UNDER THIS SECTION.

(B) FICTITIOUS GROUP.

AN AUTHORIZED INSURER OR UNAUTHORIZED INSURER MAY NOT MAKE AVAILABLE TO A FIRM, CORPORATION, OR ASSOCIATION OF INDIVIDUALS THROUGH A RATING PLAN OR FORM, PROPERTY INSURANCE, CASUALTY INSURANCE, OR SURETY INSURANCE AT A PREFERRED RATE OR PREMIUM BASED ON A FICTITIOUS GROUP OF THE FIRM, CORPORATION, OR ASSOCIATION OF INDIVIDUALS.

(C) PREFERRED RATE.

A FORM OR PLAN OF INSURANCE THAT COVERS A GROUP OR COMBINATION OF PERSONS OR RISKS MAY NOT BE WRITTEN OR DELIVERED IN OR OUTSIDE THE STATE TO COVER PERSONS OR RISKS IN THE STATE AT A PREFERRED RATE OR ON A FORM OTHER THAN THE RATE OR FORM OFFERED TO THE PUBLIC GENERALLY, INCLUDING PERSONS NOT IN THE GROUP OR COMBINATION, UNLESS THE FORM,