

February 15, 2007

**H 245. MEDICAL MALPRACTICE INSURANCE COVERAGE.** Filed 2/15/07. *TO ESTABLISH A COMPREHENSIVE CLASSIFICATION RATING PLAN FOR PROFESSIONAL LIABILITY INSURANCE FOR PHYSICIANS.* As title indicates, enacts new GS 58-40-26 requiring that the Commissioner of Insurance establish a classification plan for professional liability insurance. Provides that the plan will not be based on the specialty or type of medicine practiced by physicians and prohibits insurers from basing standard or rating plans for professional liability insurance for physicians on this information. Requires that in establishing rates for insurance, the risk pool be based on the pool of all physicians licensed and practicing medicine in NC. Defines *physician* as an individual licensed to practice medicine or surgery and excludes dentistry, optometry, and other licensed medical providers from the definition. Requires the Commissioner of Insurance to adopt rules to implement the act. Effective for policies issued or renewed on or after October 1, 2007.

**Intro. by Faison, Coleman.**

GS 58