

213. Unfair Methods, Deceptive Acts Prohibited.

No person shall engage in this State in any trade practice which is defined in this subtitle as, or determined pursuant to this subtitle to be, an unfair method of competition or an unfair or deceptive act or practice in the business of insurance.

214. Unfair Methods of Competition and Unfair or Deceptive Acts or Practices Defined.

The following are hereby defined as unfair methods of competition and unfair and deceptive acts or practices in the business of insurance, viz: The commission of any one or more of the acts prohibited by sections 217 to 234, inclusive.

215. Cease and Desist Orders for Prohibited Practices.

(a) If, after a hearing thereon of which notice of such hearing and of the charges against him were given such person, the Commissioner finds that any person in this State has engaged or is engaging in any act or practice defined in or prohibited under this subtitle, the Commissioner shall order such person to cease and desist from such acts or practices.

(b) Such cease and desist order shall become final upon expiration of the time allowed for appeals from the Commissioner's orders, if no such appeal is taken, or, in event of such an appeal, upon final decision of the Court if the Court affirms the Commissioner's order or dismisses the appeal. An intervenor in such hearing shall have the right to appeal as provided in section 216.

(c) In event of such an appeal, to the extent that the Commissioner's order is affirmed the Court shall issue its own order commanding obedience to the terms of the Commissioner's order.

(d) No order of the Commissioner pursuant to this section or order of Court to enforce it shall in any way relieve or absolve any person affected by such order from any other liability, penalty, or forfeiture under law.

(e) Violation of any such desist order shall be deemed to be and shall be punishable as a violation of this article.

(f) This section shall not be deemed to affect or prevent the imposition of any penalty provided by this article or by other law for violation of any other provision of this subtitle, whether or not any such hearing is called or held or such desist order issued.

216. Procedures as to Undefined Practices.

(a) If the Commissioner believes that any person engaged in the insurance business is engaging in this State in any method of competition or in any act or practice in the conduct of such business which is not defined in this subtitle, but that such method of competition is unfair or that such act or practice is unfair or deceptive and that a proceeding by him in respect thereto would be in the public interest, he shall, after a hearing of which notice of the hearing and of the charges against him are given such person, make a written report of his findings of fact relative to such charges and serve a copy thereof upon such person and any intervenor at the hearing.