

651.

(A) THE COMMISSIONER SHALL ESTABLISH THE PROGRAM.

(B) THE COMMISSIONER MAY USE THE EXISTING CONSUMER AFFAIRS UNIT OF THE DIVISION TO IMPLEMENT THE PROGRAM.

652.

THE PURPOSES OF THE PROGRAM INCLUDE:

(1) PROVIDING INFORMATION AND ASSISTING INSURANCE CONSUMERS WITH THE PROCEDURES FOR FILING A COMPLAINT WITH THE COMMISSIONER AGAINST ANY PERSON REGULATED UNDER THIS ARTICLE, INCLUDING ANY INSURER OR AGENT;

(2) DEVELOPING AN INFORMATION AND ASSISTANCE SYSTEM TO PROVIDE INFORMATION AND ASSIST INSURANCE CONSUMERS ON:

(I) MATTERS CONCERNING PERSONAL INSURANCE COVERAGES;

(II) UNDERWRITING PRACTICES;

(III) GENERAL RATING CONCEPTS;

(IV) CLAIM PROCEDURES OF INSURERS; AND

(V) ANY OTHER RELEVANT SERVICES; AND

(3) PROVIDING INFORMATION, UPON REQUEST, ON ANY INSURER TO THE EXTENT THE INFORMATION IS DISCLOSABLE UNDER LAW.

653.

(A) THE COMMISSIONER MAY ADOPT REGULATIONS TO CARRY OUT THE PURPOSES OF THE PROGRAM.

(B) THE COMMISSIONER SHALL:

(1) EVALUATE ANNUALLY THE PROGRAM UNDER THIS SUBTITLE; AND

(2) SUBMIT AS PART OF THE ANNUAL REPORT REQUIRED UNDER § 23 OF THIS ARTICLE:

(I) THE RATIO OF COMPLAINTS FILED DURING THE CALENDAR YEAR AGAINST EACH INSURER FOR EACH MAJOR LINE OF INSURANCE WRITTEN BY THE INSURER; AND

(II) A SUMMARY OF THE RESOLUTION OF THE COMPLAINTS.