

are required to qualify and be licensed by the provisions of this article.

#### **11. Particular Provisions Prevail.**

Provisions of this article relative to a particular kind of insurance or a particular type of insurer or to a particular matter shall prevail over provisions relating to insurance in general or insurers in general or to such matter in general.

#### **12. General Penalty.**

Each willful violation of any provision of this article, with respect to which violation a greater penalty is not provided by other applicable laws of this State, shall, in addition to any administrative penalty otherwise applicable thereto, upon conviction in a court of competent jurisdiction of this State be punishable by a fine of not more than one thousand dollars (\$1,000).

#### **13. Severability.**

If any provision of this article or the application thereof to any person or circumstance is held invalid for any reason, such invalidity shall not affect the other provisions of this article or any other application which can be given effect without the invalid provision or application, and to this end, all provisions of this article are declared to be severable.

### **2. THE INSURANCE COMMISSIONER**

#### **14. Insurance Department.**

(1) There shall be continued a Department known as the State Insurance Department of Maryland the purpose and function of which shall be the execution of the powers and duties of the Commissioner as provided by this article. The principal office of the Department shall be located in the City of Baltimore.

(2) The Insurance Department shall be under the control and supervision of the Commissioner.

#### **15. Insurance Commissioner.**

(1) The Commissioner shall be appointed by the Governor and shall serve for a term of four years beginning on the first Monday of May succeeding his appointment and until his successor shall be appointed and shall qualify.

(2) The Commissioner shall give bond to the State of Maryland in the penalty of fifty thousand dollars conditioned upon the faithful performance of the duties of his office.

(3) The Commissioner shall receive compensation as provided in the budget.

#### **16. Deputy Insurance Commissioner.**

(1) The Commissioner shall appoint a Deputy Insurance Commissioner and during a vacancy in the office of the Commissioner, or in the absence or disability of the Commissioner for any reason, the