

with him, which may be modified from time to time and which shall be used thereafter by each insurer in the recording and reporting of its loss and country-wide expense experience, in order that the experience of all insurers may be made available at least annually in form and detail necessary to aid him in determining whether rating systems comply with the standards set forth in this section. The rules and plans may also provide for the recording and reporting of expense experience items which are specially applicable to this state and are not susceptible of determination by a prorating of country-wide expense experience. In promulgating the rules and plans, the Commissioner shall give due consideration to the rating systems on file with him and in order that the rules and plans may be as uniform as is practicable among the several states, to the rules and to the form of the plans used for the rating systems in other states. No insurer shall be required to record or report its loss experience on a classification basis that is inconsistent with the rating system filed by it. The Commissioner may designate one or more rating organizations or other agencies to assist him in gathering experience and making compilations thereof, and the compilations shall be made available, subject to reasonable rules promulgated by the Commissioner to insurers and rating organizations.

(2) Interchange of rating plan data.

Reasonable rules and plans may be promulgated by the Commissioner for the interchange of data necessary for the application of rating plans.

(3) Consultation with other states.

In order to further uniform administration of rate regulatory laws, the Commissioner and every insurer and rating organization may exchange information and experience data with insurance supervisory officials, insurers and rating organizations in other states and may consult with them with respect to rate making and the application of rating system.

(4) Rules and regulations.

The Commissioner may make reasonable rules and regulations necessary to effect the purposes of this section.

(p) False or misleading information.

No person shall wilfully withhold information from, or knowingly give false or misleading information to the Commissioner, any statistical agency designated by the Commissioner, any rating organization, or any insurer, which will affect the rates or premiums chargeable under this section, or the proper issuance of a contract, policy or guarantee of insurance.

(q) Penalties.

(1) The Commissioner, if he finds that any person has violated any provision of this subtitle, may impose a penalty of not more than \$250.00 for each violation, but, if he finds the violation to be wilful, he may impose a penalty of not more than \$1,000.00 for the violation. These penalties may be in addition to any other penalty provided by law.