

MAY BE SUBSTANTIALLY TO LESSEN COMPETITION IN THE BUSINESS OF INSURANCE OF ANY KIND, SUBDIVISION, OR CLASS; OR

(5) MAKE ANY AGREEMENT WITH ANY OTHER INSURER OR RATING ORGANIZATION TO REFUSE TO DEAL WITH ANY PERSON IN CONNECTION WITH THE SALE OF INSURANCE.

(C) AN INSURER MAY NOT ACQUIRE OR RETAIN ANY CAPITAL STOCK OR ASSETS OF, OR HAVE ANY COMMON MANAGEMENT WITH, ANY OTHER INSURER IF SUCH ACQUISITION, RETENTION, OR COMMON MANAGEMENT SUBSTANTIALLY LESSENS COMPETITION IN THE BUSINESS OF INSURANCE OF ANY KIND, SUBDIVISION, OR CLASS.

(D) A RATING ORGANIZATION, OR MEMBER OR SUBSCRIBER THEREOF MAY NOT INTERFERE WITH THE RIGHT OF ANY INSURER TO MAKE ITS RATES INDEPENDENTLY OF THAT RATING ORGANIZATION OR TO CHARGE RATES DIFFERENT FROM THE RATES MADE BY THAT RATING ORGANIZATION.

(E) A RATING ORGANIZATION MAY NOT HAVE OR ADOPT ANY RULE OR EXACT ANY AGREEMENT, OR FORMULATE OR ENGAGE IN ANY PROGRAM WHICH WOULD REQUIRE ANY MEMBER, SUBSCRIBER, OR OTHER INSURER TO:

(1) UTILIZE SOME OR ALL OF ITS SERVICES;

(2) ADHERE TO ITS RATES, RATING PLAN, RATING SYSTEMS, UNDERWRITING RULES, OR POLICY FORMS; OR

(3) PREVENT ANY INSURER FROM ACTING INDEPENDENTLY.

244N.

ANY RATE IN VIOLATION OF § 244M OF THIS SUBTITLE SHALL BE DISAPPROVED BY THE COMMISSIONER IN ACCORDANCE WITH THE PROCEDURES PRESCRIBED IN § 244-I OF THIS SUBTITLE, AND EACH VIOLATOR SHALL BE SUBJECT TO THE PENALTIES PROVIDED IN § 244U OF THIS SUBTITLE.

244-O.

THE COMMISSIONER MAY MAINTAIN AN ACTION TO ENJOIN ANY VIOLATION OF § 244M OF THIS SUBTITLE.

244P.

(A) INSURERS SHALL FILE WITH THE COMMISSIONER, AND THE COMMISSIONER SHALL REVIEW, REASONABLE RULES AND PLANS FOR RECORDING AND REPORTING OF LOSS AND EXPENSE EXPERIENCE IN APPROPRIATE FORM AND DETAIL. THE COMMISSIONER MAY DESIGNATE 1 OR MORE RATING ORGANIZATIONS TO ASSIST IN GATHERING SUCH EXPERIENCE AND MAKING COMPILATIONS THEREOF. AN INSURER MAY NOT BE REQUIRED TO RECORD OR REPORT ITS EXPERIENCE ON A CLASSIFICATION BASIS INCONSISTENT WITH ITS OWN RATING SYSTEM.

(B) THE COMMISSIONER AND EVERY INSURER AND RATING ORGANIZATION MAY EXCHANGE INFORMATION AND EXPERIENCE DATA WITH INSURANCE REGULATORY OFFICIALS, INSURERS, AND RATING