Subsection (c)(1) of this section is new language added to state expressly that which only was implied in the former law, i.e., that to renew a certificate of qualification the holder must otherwise be entitled to a certificate of qualification.

Subsection (c)(2) of this section is standard language added to state expressly that which only was implied in the former law, <u>i.e.</u>, renewal application may be made only on the form provided by the Commissioner.

Subsection (c)(3) of this section is new language added to provide expressly for a renewal fee.

Subsection (d)(1) of this section is standard language added to state expressly that which only was implied in the former law, i.e., the Commissioner has a duty to renew the certificate of qualification of a qualified holder.

In subsection (a) of this section, the former phrase "unless prior thereto the certificate is revoked or suspended by the Commissioner or the authority of the agent to act is terminated" is deleted as unnecessary. A certificate of qualification that has been suspended or revoked is not in effect and therefore cannot be renewed. An agent without authority to act cannot renew that authority. Similarly, in subsection (d)(2) of this section, the phrase "unless same shall be revoked or suspended" is deleted as unnecessary.

Defined terms: "Certificate of qualification" § 8-401

"Commissioner" § 1-101

"Fraternal benefit agent" § 8-401

8–455. DENIALS, REFUSALS TO RENEW, SUSPENSIONS, AND REVOCATIONS.

(A) DENIALS AND REFUSALS TO RENEW — GROUNDS.

THE COMMISSIONER MAY DENY OR REFUSE TO RENEW A CERTIFICATE OF QUALIFICATION IF THE APPLICANT OR HOLDER OF THE CERTIFICATE OF QUALIFICATION:

- (1) IN THE JUDGMENT OF THE COMMISSIONER, IS NOT TRUSTWORTHY AND COMPETENT TO ACT AS A FRATERNAL BENEFIT AGENT;
- (2) HAS FAILED TO COMPLY WITH ANY PREREQUISITES FOR THE ISSUANCE OR RENEWAL OF THE CERTIFICATE OF QUALIFICATION; OR
  - (3) HAS VIOLATED SUBSECTION (B) OF THIS SECTION.
  - (B) SUSPENSIONS AND REVOCATIONS GROUNDS.

SUBJECT TO THE HEARING PROVISIONS OF TITLE 2 OF THIS ARTICLE, THE COMMISSIONER MAY SUSPEND OR REVOKE A CERTIFICATE OF QUALIFICATION IF THE HOLDER OF THE CERTIFICATE OF QUALIFICATION:

(1) HAS WILLFULLY VIOLATED THIS ARTICLE OR ANOTHER LAW OF THE STATE THAT RELATES TO INSURANCE;