

(18) HAS SOLICITED, PROCURED, OR NEGOTIATED INSURANCE CONTRACTS FOR AN UNAUTHORIZED INSURER, INCLUDING CONTRACTS FOR NONPROFIT HEALTH SERVICE PLANS, DENTAL PLAN ORGANIZATIONS, AND HEALTH MAINTENANCE ORGANIZATIONS.

(B) PENALTY.

INSTEAD OF OR IN ADDITION TO SUSPENDING OR REVOKING THE CERTIFICATE OF QUALIFICATION, THE COMMISSIONER MAY IMPOSE ON THE HOLDER OF THE CERTIFICATE OF QUALIFICATION A PENALTY OF NOT LESS THAN \$100 BUT NOT EXCEEDING \$500 FOR EACH VIOLATION OF THIS ARTICLE.

(C) RESTITUTION.

INSTEAD OF OR IN ADDITION TO SUSPENDING OR REVOKING THE CERTIFICATE OF QUALIFICATION, THE COMMISSIONER MAY REQUIRE THAT RESTITUTION BE MADE TO ANY CITIZEN WHO HAS SUFFERED FINANCIAL INJURY BECAUSE OF THE VIOLATION OF THIS ARTICLE.

(D) REINSTATEMENT.

IF THE CERTIFICATE OF QUALIFICATION IS SUSPENDED OR REVOKED UNDER THIS SECTION, THE COMMISSIONER MAY REQUIRE THE INDIVIDUAL TO PASS AN EXAMINATION AND FILE A NEW APPLICATION BEFORE THE CERTIFICATE OF QUALIFICATION IS REINSTATED.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 175A, 175B, 175(1) through (16) and (18), and the second sentence of § 176(e).

As to the deletion, in subsection (a)(11) of this section, of the former word "rule", see the General Revisor's Note to this article.

Former Art. 48A, § 175(17), which provided that the Commissioner may refuse to renew the certificate of qualification of an agent who has not held an appointment for more than 2 years before the date of renewal, is deleted as unnecessary in light of § 10-115(e) of this subtitle.

The Insurance Article Review Committee notes, for consideration by the General Assembly, that the meaning of the term "citizen" in subsection (c) of this section is unclear. The General Assembly may wish to clarify who is included in the term "citizen".

Defined terms: "Agent" § 1-101  
 "Authorized insurer" § 1-101  
 "Broker" § 1-101  
 "Certificate of qualification" § 10-101  
 "Commissioner" § 1-101  
 "Insurance" § 1-101  
 "Insurance business" § 1-101  
 "Insurance contract" § 1-101  
 "Insurer" § 1-101